

OHIO FARMER TELLS ABOUT LOAN SHARKS

A. H. Judy Shows How Mortgage Brokers Put the Screws on Borrowers.

WANTS TWO KINDS OF BANKS

Says Joint Stock Land Banks Are for Farmers Who Want to "Go it Alone"—Federal Banks for Those With Co-Operative Idea.

"There should be two kinds of land banks," said A. H. Judy, an Ohio farmer, speaking before the United States senate committee on banking and currency in January.

"The reason for this is that one set of farmers do not want to take stock in any institution, but want to use whatever money they can get in their farming operations, while other farmers will join co-operative societies and take stock in the co-operative land banks. The joint stock land bank answers the need of those farmers who do not care to join a co-operative society and take stock in a bank. The federal land bank, with its co-operative plan, answers the need of those farmers who have the co-operative idea.

Some Farmers Need Big Loans.

"When it can be shown that a loan is to be used by a farmer residing on the land and to be used in improving the land and in increasing production of staples, the limit as to the amount of the loans should not be fixed too low. (The limit on joint stock land



A. H. Judy.

banks is now placed at \$50,000). Here is the point: You cannot say you will only lend \$2,500 and that you will make that loan to a class of farmers who only want \$2,500, while at the same time here is a man who wants \$20,000 or \$30,000, who is just as capable of using that amount efficiently in the production of food as is the other fellow of using the \$2,500.

"Since this bill (senate bill 3100) has been pending, the statement has gone out from the joint stock land banks that all applications for loans are held up until it is known whether this bill is to pass. My neighbor, Mr. J. H. Upps, was approached by a loan shark and offered a loan of \$10,000 to take the place of a loan that was to have been made to him by a joint stock land bank. The joint stock land bank would have made the loan for 33 years, but the loan shark only offered to make his loan for five years. The loan shark did, however, offer to make the loan of \$10,000 at 6 per cent interest with only an additional charge of \$500 for commission.

What Will Happen in Five Years?

"But the question is: What will happen at the end of the five years? When the influence of the joint stock land banks or the federal land banks has disappeared because they have been killed by this bill, then what will the loan shark ask my neighbor Upps when his debt falls due? A million farmers in the United States can make a mighty good guess as to what will happen. A million farmers in the United States can foresee how the loan shark will put the screws upon Mr. Upps when the time for renewal comes around.

"The farmer is willing and anxious to increase production. He knows that the nation needs food. He knows that the world needs food. He knows that the nation is depending on him. He knows that the world is depending upon the American farmer. But he knows also that he cannot 'make bricks without straw.' If you want the farmer to increase production you have got to furnish him the tools. You have got to furnish him the opportunity. You have got to furnish him the capital on convenient terms and at reasonable rates. You cannot hamstring the financing of the farmer and get your needed increased production."

Repair Gravel Roads.

Gravel roads will wear in places but they are easily repaired by dumping a load of sand and gravel on the worn spots once or twice a year.

Official Proceedings of the Board of Commissioners

Dakota City, Nebraska, June 21, 1920.

The board of county commissioners met in regular session, with the following members present: John Feller, chairman; O. W. Fisher and William H. Rockwell, commissioners; and Geo. J. Boucher, deputy county clerk.

At which time the following business was transacted, to-wit:

Action on the Bartels and Lassier road petitions postponed for future consideration.

Fred Krumwiede's resignation as overseer of road district No. 1, accepted and Fred Dierking appointed overseer for balance of term.

Nebraska State Bank approved as depository for county funds.

The following bills were allowed and warrants ordered written for same on respective funds:

County General Fund

K-B Printing Co., supplies, \$46.48.

K-B Printing Co., supplies and books, \$314.68.

Burroughs Adding Machine Co., ribbon, \$1.03.

Omaha Printing Co., office supplies, \$11.46.

Omaha Printing Co., supplies \$5.57.

W. J. Shane, medical supplies for poor, \$14.47.

C. J. Kloster, night watch, etc., \$24.93.

Omaha Printing Co., mortgage record book, \$54.44.

M. T. Reilly, boarding poor, \$71.07.

Wm. O'Dell, livery, \$2.57.

State Journal Co., files, etc., \$73.71.

Knowlton & Manning, groceries, B. Waters, \$4.10.

Knowlton & Manning, widow's claim assigned, \$25.80.

Knowlton & Manning, widow's claim assigned, \$25.80.

State Journal Co., surveyor's record, etc., \$32.00.

J. W. Hogan, four acres of land, \$411.98.

R. L. Bryger, attorney's fee, Antelope county.

North Nebraska Eagle, printing and supplies, \$274.43.

R. J. McArthur, attendance Peyson, \$22.60.

John Foltz, sawing wood, \$7.72.

F. A. Wood, rent Sayres, \$41.31.

D. M. Neisvanger, supplies for poor, \$4833.

W. E. Miller, light, telephone, etc., \$103.06.

Perkins Bros. Co., sale certificates, \$18.50.

J. L. Phillips, rent tractor shed, \$15.49.

Pearl Veach, pension, \$25.81.

Nebraska Institute Feeble Minded, poor, \$81.65.

George Cain, salary, etc., \$102.38.

Farmers Exchange, supplies poor farm, \$25.79.

Mrs. Ira Veach, pension, \$50.95.

Omaha Printing Co., voting booths, \$35.67.

Omaha Printing Co., special mortgage forms, \$4.76.

Omaha Printing Co., tax receipts, 1919, \$130.94.

M. T. Reilly, boarding poor, \$69.21.

W. J. Shane, vital statistics report, \$2.30.

E. & B. Lbr. Co., coal for Peyson, \$3.21.

Geo. Cain, salary and expenses, \$165.70.

W. E. Miller, expense and cash, sheriff, \$75.73.

W. E. Miller, advanced sheriff, telephone, light, etc., \$168.03.

Standard Oil Co., balance account, \$1.02.

State Journal Co., supplies, \$49.51.

C. R. Savidge, supplies poor, \$25.95.

Farmers Grain & Supply Co., fuel, \$30.49.

C. R. Savidge, supplies poor, \$4.55.

George Cain, salary, etc., \$103.71.

William H. Rockwell, salary first half 1919, \$259.28.

M. J. Flynn, vital statistics report, \$3.07.

J. S. Bacon, tax books 1919, \$414.86.

Huse Publishing Co., tax lists and index tabs, \$105.06.

Aileen Stinson, salary, \$108.63.

Chas. McGlashan, hauling wood, \$54.45.

J. S. Bacon, salary, \$172.95.

O. W. Fisher, last half 1919, \$259.28.

M. T. Reilly, boarding poor, \$65.85.

J. S. Bacon, filings, postage, etc., \$65.86.

W. E. Miller, telephone, light, etc., \$52.90.

Perkins Bros. Co., auto-vehicle record, \$19.81.

G. F. Hughes Co., fuel, etc., \$48.18.

J. P. Rockwell, salary, etc., \$80.08.

Perkins Bros. Co., supplies, \$2.15.

Omaha Printing Co., supplies, \$8.21.

S. W. McKinley, state costs, \$116.57.

Geo. W. Leamer, salary, etc., \$217.75.

Geo. W. Leamer, accountant work, \$516.33.

C. F. Bush, inquest D. Riney, \$11.12.

Geo. W. Leamer, coroner, D. Riney matter, \$59.85.

G. F. Broyhill, material and livery, \$14.90.

Aileen Stinson, salary, January, \$106.81.

Aileen Stinson, salary, February, \$106.81.

Aileen Stinson, salary, March, \$106.81.

J. P. Rockwell, salary and expense, February, \$82.46.

J. P. Rockwell, salary and expense, January, \$73.61.

On Commissioners District No. 3, Nebraska Culvert & Mfg. Co., drag scraper, \$13.10.

Duggan & Heffernan Elevator, storage, oil, etc., \$86.04.

Standard Oil Co., gas and oil, \$9.93.

Standard Oil Co., gas and oil, \$22.81.

Homer Motor Co., 100 gallons oil, \$50.00.

On Road District No. 3, Fred Krumwiede, freight advanced, \$1.09.

On Commissioner District No. 2, Nebraska Culvert & Mfg. Co., eight foot blade grader, \$445.00.

Duggan & Heffernan Elevator, storage and oil, \$74.80.

Elgert Bros., blacksmith work, \$13.00.

Standard Oil Co., tank wagon, \$200.00.

There were some pretty long waits for the Doctor in the horse-and-buggy days

MAKE it easier to get around and you make *healthier* and *happier* communities. No one any longer questions the worth of the automobile — or begrudges any *legitimate* expense connected with it.

But millions of car owners are rebelling at the idea that running an automobile has got to mean *waste*.

Every now and then you hear a neighbor complain that "he doesn't seem to have much luck with tires."

Send him to us.

The minute a man begins to *question the service* his tires are giving him, he's ready to listen to reason.

Our business is built on the principle that the only way to get better *tire service* is to get *better tires* to start with.

That's why we have taken the representation for U. S. Tires.

U. S. Tires have a reputation for quality.

Built up through years of creating better tires. Such as the *straight side* automobile tire, the *pneumatic* truck tire.

It is not by chance that U. S. Tires are made by the *oldest* and *largest* rubber concern in the world.

We are proud to represent U. S. Tires in this community.

United States Tires

G. F. BROYHILL, Dakota City, Neb.
HORACE DUGAN, Jackson, Neb.

Select your tires according to the roads they have to travel:

In sandy or hilly country, wherever the going is apt to be heavy—The U. S. Nobby.

For ordinary country roads—The U. S. Chain or Usco.

For front wheels—The U. S. Plain.

For best results—everywhere—U. S. Royal Cords.

ROYAL CORD - NOBBY - CHAIN - USCO - PLAIN

On Commissioners District No. 1, G. F. Broyhill, repairs and material, county grader, \$241.41.

Raymond Ream, running tractor, parts April, May, and June, \$205.25.

John Hileman, running grader, parts April, May, and June, \$210.15.

On Road Dragging Fund, Louis Krumwiede, labor, \$8.00.

George W. Engle, tractor drag, \$195.00.

Henry Lorge, labor, \$36.00.

Louis Krumwiede, labor, \$10.00.

Phil Sorense, running tractor, \$110.52.

Axel Nelson, labor, \$28.50.

Victor N. Hansen, labor, \$29.00.

Theodor Kuhl, labor, \$34.00.

John Boler, labor, \$7.50.

Joe Ebel, coal oil, \$6.25.

Fred Krumwiede, labor, \$15.00.

Fred Dierking, labor, \$45.00.

Thos. Gormanly, labor, \$37.50.

Hans Bonnickson, dragging, 1-19, \$14.40.

Hans Bonnickson, grading, \$75.00.

Hans Bonnickson, grading, \$45.00.

E. H. Loomis, labor, \$18.00.

On Road District No. 18, John W. Twibig, work in 1919, \$22.50.

Patrick Gormally, labor, \$83.00.

Herman Smith, labor, \$83.00.

Henry McNally, labor, \$21.25.

D. B. Corneli, labor, \$12.50.

On Road District No. 8, Thos. Gormally, labor, \$12.69.

Thos. Gormally, labor, \$24.40.

Emergency Bridge Fund, Ed Panches, hauling plan, \$12.70.

E. H. Loomis, labor, \$27.00.

E. H. Loomis, labor, \$17.50.

Beaty Contracting Co., two bridges near Hagers, \$481.62.

Bill of W. E. Allen, services in case

of body of Melot boy, rejected for the reason that the body was found in Iowa.

Claim of M. W. Green for refund of tax paid under protest, rejected. Board adjourned to meet July 26, 1920.

GEO. J. BOUCHER,
Deputy County Clerk.

LEGAL NOTICES

First Pub. June 17, 1920—4w.

IN THE COUNTY COURT OF DAKOTA COUNTY, NEBRASKA.

State of Nebraska) ss.
Dakota County,) ss.

To Minnie Harper, John Matz, Carl Matz, Frank Matz, Fred Matz, Fred Beerman, Edna Warner, William Beerman, Chas. Labahn, Ida Munday, Emma Trask, John Labahn, William Lorenz, Frank Hendricks, Fred Hendricks, Otto Hendricks, Emma Hendricks, Anna Hendricks, Henry Hendricks, John Lass, Hannah Eierman, Rika Emke, C. E. Stading, Anna Stark, Fred Stading, Matilda Wallway, John C. Stading, Freda Kipper, Herman Stading, Emma Thomas, Mary Limbach, John Sund, Rosa Lautherbach, William Sund, Emma Kennelly, Rika Marshall, Fred Sund, Henry Sund, John Wagner, Fred Wagner, Maria Herman, Minnie Sierk, Lena Schemansky, Rika Kruger, and Rika Sierk, and any and all other persons interested in the estate of Christ Stading, Deceased.

On reading the petition of Lewis Blanchard praying final settlement and allowance of his account filed in this court on the 14th day of June, 1920, as administrator with the will

annexed, and trustee of the estate of Christ Stading, deceased. It is hereby ordered that you, and all persons interested in said matter, appear in the County Court of said county on the 9th day of July, 1920, at 10 o'clock A. M. to show cause, if any there be, why the prayer of the petitioner should not be granted, and that notice of the pendency of said petition and the hearing thereon be given to all persons interested in said matter by publishing a copy of this order in the Dakota County Herald, a weekly newspaper printed in said county, for four successive weeks prior to said hearing.

S. W. MCKINLEY,
County Judge.

(Seal)

DR. S. J. DAILY

Resident Dentist

PHONE 51

HOMER, NEBR.

Pure Bred Percheron Stallion

WALLACE No. 121599

Wallace is a fine dappled grey stallion, five years old. He is a horse of extra good quality. He has been inspected by the State Sanitary Board of Lincoln, and will stand the full season at my barn at Hubbard, Nebraska.

LOUIS BOGG

2520 BOYD STREET OMAHA, NEB. Phone 29. Hubbard, Nebraska

LUMBER

25% OR MORE SAVING

FARMERS LUMBER CO.

2520 BOYD STREET OMAHA, NEB. Phone 29.