

RAILROAD TOPICS

F. Cone, superintendent of the Sheridan division, was in Alliance on company business, Wednesday.

Mrs. Highland of Los Angeles, Calif., is visiting at the home of Dispatcher and Mrs. A. J. Welch.

Mrs. W. V. Tuitt expects to leave for the east where she will spend the winter with her parents.

Mrs. J. M. Johnson and children, family of Brakeman Johnson, have returned from Deadwood for the winter.

L. H. Mosher, who is on a vacation, expects to go to Pueblo, Colo., and visit Assistant Superintendent L. A. Racey of the D. R. G. Railroad Company. He also expects to visit on a ranch near Salida, Colo. Mrs. Mosher accompanied him.

Friday afternoon about 2 o'clock the Burlington fire department was called to the shops on account of a fire. It was thought at first that the whole roof was on fire, but through the faithful efforts of the boys it was soon extinguished, and it was found that only the tar paper on the roof had burned, with the exception of slight damage to the flues, from which the fire was caused.

The father of Operator Hellman at Theford was overcome with heat while helping to put out a fire at Theford October 17, and died from the effects. The fire started from some unknown cause and spread from two to three miles wide and about fifteen miles long. Mr. Hellman is a resident near Theford and was trying to put out a fire in a hay stack.

Mr. and Mrs. H. L. Ormsby and daughter Mabel returned to Alliance Monday morning after being gone on a six-weeks vacation. On leaving Alliance they went to Colorado Springs. While there they took in the most interesting points of interest, including Cripple Creek, as well as the canyons. From there they went to Casper, Wyo., and visited their son Hugh. On leaving Casper they visited Mr. Ormsby's relatives at Trumbull, Nebr., and then went as far east as Vicksburg, Mich., New York City, Niagara Falls and Buffalo. They report the weather fine up till the time they reached Niagara Falls, at which place it turned very cold. From Niagara Falls they went to Washington, D. C. While there they visited at the home of Mr. Herne, who will be remembered as an operator and agent on the Alliance division a few years ago. Mr. Herne is now working in the postoffice at Washington. On their way back to Alliance they stopped at Burlington, Iowa, and visited with their son Clarence, who is traveling auditor on that division. Mr. Ormsby will go to work about November 1.

Ally yourself with the progressive boosters of the Commercial Club.

FARMERS COULD DO BETTER

(Continued from first page)

of directors of the federal land bank. "Money cannot be borrowed for a term less than five years or longer than forty years, the idea being to make long-term loans. If a farmer wants money for less than five years he will have to look elsewhere for the loan."

The plan of payment provides for the paying of the interest plus a certain per cent each year on the unpaid portion of the loan. Prof. Pugsley used the following example: If the loan was secured for a 33-year period at 5 per cent then 1 per cent would be added requiring the borrower to pay 6 per cent each year for 33 years and at the end of 33 years he will have paid not only the interest but also the principal of the loan, and will be free from debt without, as far as he is concerned, paying more than the interest. "Payments of any sum will be accepted after five years. Should the borrower die the mortgage becomes due and may either be paid up by the heirs or assumed by them."

Bonds Sold to Cover Mortgages

The mortgages come in to the land bank and the bank then issues and sells bonds to the amount of the mortgage. These bonds will sell at a low rate because they are free from every sort of taxation, including the income tax, and because they are secured by a mortgage of 50 per cent of the actual valuation of the land and 20 per cent of the actual valuation of the buildings, and also because the bonds of any one bank are also guaranteed by the other eleven banks.

The interest on mortgages to the land banks cannot exceed 6 per cent at the most, although a percentage more may be added to cover the payments. It is believed that under this system farmers can get money at from 4 to 5 per cent.

For each \$100 borrowed the farmer is required to purchase one share of stock in the federal land bank. The same costing \$5 per share. When the debt is paid the farmer automatically receives his stock to the bank and receives his \$5 with the interest accumulation. The stock may be purchased for cash at the time of the securing of the loan or may be deducted from the total of the loan at the option of the borrower.

On each share of stock each member is liable for the \$5 paid in, plus 5 per cent, and not one cent more. This is the same system used in the national banks. There is hardly a possibility under the system that a member would be called upon for his responsibility, little as it is. If a member fails to pay his interest for two years his loan is subject to foreclosure.

Prof. Pugsley was a member of the federal commission which was sent to Europe to investigate the land banks there and report to the United States government. It was largely through the findings of this commission that the bill was passed.

F. M. Seidell, county agent, has the necessary information for the forming of the farmers' associations and all interested should apply to him and the information will be forthcoming immediately.

SECTIONALISM CRY REACTS ON HUGHES

G. O. P. Candidate Is Mocked by Record of His Own Party in Congress.

LAWS ENACTED ARE FOR ALL

On Its Achievements Administration Invites Judgment as to Whether Its Work Is Sectional in Its Scope and Purpose.

Charles E. Hughes has raised the cry of sectionalism, complaining to his Western audiences because the important Committee Chairmanships in the House and Senate have been filled—this being due to seniority promotions—by Southern members.

"During the last year of Republican control there was not a committee chairmanship from the South," replies Congressman James B. Aswell in his speech reported in the Congressional Record. "Was that nationalism or blind, ignorant partisanship?" he asks.

"Let the people decide," he suggests, "whether the following great measures enacted by this so-called South-controlled Congress are sectional or national:

"The Underwood Tariff Law, just to the consumer as against the special privileged class, followed by a non-partisan tariff commission removing the tariff question from politics.

"The Income Tax Law, causing the rich to pay their just proportion of the expenses of the government.

"The Rural Credits Law, the first legislation solely for the farmers.

"The establishment of rural routes, the extension of the parcel post, and better mail service for our rural population.

"The Good Roads Law for all sections and for all our people.

"Farm extension laws, including Smith-Lever Act, grain and cotton standards, regulating cotton futures, and so forth.

"Numerous just labor laws, the most beneficial in a century by the American Congress.

"The Child Labor Law for the children of the whole country and for civilization.

"The Federal Reserve Act, giving an elastic currency and preventing financial panics—the greatest act ever passed in the history of our Government.

"Conservation acts for the people as against special interests.

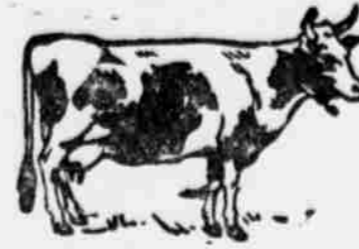
"Anti-trust laws and arbitration laws, preventing special-interest control.

CATTLE FOR SALE

I am offering at private sale the following cattle, all of which are good, native stuff:

- 8) HEAD OF COWS
- 112 HEAD OF YEARLINGS
- 80 HEAD OF CALVES

Parties desiring good stuff should communicate with me at once, either in person, by telephone or by letter.



FRANK ROGERS

Phone Ash 8152

ANTIOCH - NEBRASKA

Sheriff's Sale of Attached Property

Notice is hereby given that by virtue of an order of sale issued by L. A. Berry, county judge, in and for Box Butte county, Nebraska, in favor of L. F. Hulon, and against Charles E. Maynard, and to me directed, I will at 1 o'clock P. M. on the 30th day of October, 1916, at the northwest corner of Box Butte avenue and 2nd street, in Alliance, Box Butte County, Nebraska, offer for sale at public vendue the following goods and chattels, to-wit:

1 piano, 1 dining table, 3 leaves, 8 chairs, 1 buffet, 1 chiffonier, 1 dresser, 1 library table, 3 rocking chairs, 5 rugs, 2 beds, springs and mattresses, 2 tubs of cooking utensils, 3 tables, 1 bundle curtains, 1 ironing board, 1 carpet sweeper, 2 sample cases, chinaware and silverware, and other household furniture taken on an order of attachment as the property of Charles E. Maynard.

Dated this 16th day of October, 1916.

C. M. COX, Sheriff.
Burton & Reddish, Attorneys.
16-21-776-7523

Your Printing

If it is worth doing at all, it's worth doing well.

First class work at all times is our motto.

Let us figure with you on your next job.

Turn Over a New Leaf

By subscribing for THIS PAPER

Typewriter ribbons of all kinds—The Herald carries the largest stock in Alliance at all times. Phone 346

T. W. Farris

R. F. Marcy

FARRIS-MARCY COMPANY

We are Working for Your Interests and Appreciate Your Business

TELEPHONES: Office, South 34. Night Calls, South 1498

Rooms 110-112 Exchange Building

Stock Yards Station

Omaha, :-: Nebr.