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AT CLOSE OF YEAR

BIG GUARANTEE FUND ON HAND

Report of Secretary Tooley of State Banking Board for Past Two Years Shows $74,000,000 Increase

Lincoln, Nebraska—An increase of $74,000,000 in the deposits of Nebraska's state banks during the past two years is neported by Secretary J. J. Tooley of the State Banking board in sis annual summary of banking conditions, transmitted to that body.

His report, in part, follows:

"There were 934 banks operating under state authority at the close of business on November 1, 1918. During the biennium 110 new banks were opened for business, three voluntarily liquidated, while 12 consolidations were effected, thus producing a net gain in number of 95. The aggregate capital and surplus combined shows an increase of $5,303,288.66.

"Within the same period the total of deposits has advanced from $165,527,529.66 to $239,815,326.66, a net increase of $74,287,833.04. The item of loans shows an increase of $69,259 639.46. The guaranty fund now aggregates $1,883,697.92, the increase for the two years being $689,773.

"These figures w'ile representing with reasonable accuracy the wonderful growth of the banking business during this period, do not, by any means, reflect the vast accumulations of wealth in the state. In this connection t'e fact must not be overlooked that the patrons of these banks have, without doubt, invested heavily in Liberty bonds and contributed to other war funds, an amount at least equal to the increase shown in total deposits. Then too only about one-half of the business of the state is done through state banks. Including these essential factors, an approximate estimate of the wealth accumulations of the people of the state may be made.

"In the analysis of the individual reports due allowance should be made for the call following so closely upon the fourth bond drive. In most cases the low reserve and excessive overdrafts are directly attributable to this fact. Since the date of the report, however, the department has been advised of a return to more nearly normal conditions. The one big outstanding problem which has confronted the banker during the past year and a half, and in the solution of which he has been charged with a large measure of responsibility, has been that of the organization for and the flotation by popular subscription of the four Liberty loans. This service coupled with many other incidents to the war, has taxed 'his ability and energy to the limit. It is worthy of note that tese gigatic tasks have been uniformly accepted in the light of a privilege as well as a duty."

Secretary Tooley visited Alliance on Saturday, stopping over on a business trip throughout the western part of the state. He, in cmopany with other state officers, turns over his office today to the Republican regime.

BAKER APPROVED THE ACTION OF Y. M. C. A.

Secretary of War on Saturdey Issued Statement Regarding Order which Effected Rev Fred Black of Here

On Saturday at New York approval of the announcement policy of the Youngs Men's Christian association to restrict its contingents of secretaries bound overseas to aducational, entertainment and physical work specialists, was experessed by Seceretary of War Baker in a letter to John R. Mott, head of the war work council, made publis there.

"'he wat department," said the secretary, "is in thoro agreement with the plan being followed by the war work council an dother organizations in refraining from sending overseas any further workers except those who are now absolutely essential.

As soon as the armistice was signed the war department felt that, with the exception of a few highly trained experts who were needed immediately to fill vacancies in specified positions, no additional men should be sent abroad under appointment and waiting to sail.

"The action of these organizations in withholding overseas recruits should be understood as in direct accord with the wishes of the war department and should not be the occasion of criticism."

It was this change in the plans of the organization which affected Rev. Fred Black, former pastor of the Alliance Presbyterian church, who reached New York City, took his short period of training and secured his uniforms and equipment, only to find that he would be unable to go across.

Rev. Black recently sent The Herald an interesting clipping from the New York Evening Sun, in which a British nurse wrote concerning the delights of "Sammy's" conversation to a Lincoln newspaper, as follows:

"Sammy is in my ward and I like him .His face he decribes as one of the sort that only a mother could love' but somehow, lantern jawed and high cheeked as it is, it appeals to me.

"He came over 'the big drink' some months ago. He had a pleasant voyage, saw no tin fish,' and had plenty to eat—six meals a day, three up and three down. On arrival at the port they got into 'the dinkiest little train ever,' Before it started the captian asked for a key to wind it up with. Sammy says that personally he intends to take one home as a charm to hang on his watch chain.

"They went into camp where they spent their time 'hiking' about the countryside. The 'eats' here were not overgood. They were given tea 'which taster like the last water Noah kept afloat in,' and fish 'that was never caught but must have given itself up' However, they made their motto 'Work like Helen B. Happy,' and stuck it out bravely. The one thing that really' got their goat' was having to sleep on terra firma' That Sammy says, is Latin for terribly hard.

"Ultimately he and his companions crossed to the front. The country pleased Sammy, but he found the language difficult and the French people slow of comprehension. On one occasion he wanted a pair of duck shoes, so he went into a bootmaker's and quacked—but he couldn't get the old dame 'wise' to it.

"For the fight that put him out of action Sammy says his Lieutenant was responsible. 'He was sure tired of his position and crazy on becoming a Captian or an angle.' Sammy was ready enough to help, but a Boche shell intervened and insisted on sending in his name with an application 'for immediate transfer to the Flying Corps.'

"Hence his presence in hospital.

"It is my duty to give Sammy his letters and today as he read a voluminous epistle his face brightened to such an extent that I was forced to inquire what good tidings had arrived. He hesitated, then grinned. 'I don't mind telling you, nurse,' he said. It's my wife writing, and from what she says I calculate when I get home there'll be something besides a fence running around my little place in Seattle."

[illegible]view Of The Year.

TELEPHONE TARIFF TO TAKE A TUMBLE ---BURLESON PLANS RADICAL CHANGES

Postmaster General Burelson Has in Mind an Entirely New Method of Toll Charges

Sweeping reductions in long distance and toll telephone rates by the adoption of a basic charge of six and one fourth mills a mile, airline mileage, and half the day rate for night service up to midnight, and one-fourth the day rate after that hour were announced recently by Postmaster General Burelson. They become effective January 21. The new rates were recommended in the first report of the committee on rate standardization and Mr. Burelson's statement said their effect is to equalize the toll and long distance charges over the country, "removing disparities and preferences and providing a scientific basis for future reductions contemplated as unification of telephone and telegraph wires proceeds.

"A night service rate," said the statement, "which is onehalf the day rate is established between 8:30 and 12 p. m. Between midnight and 4:30 a. m. the night rate is one-fourth of the day rate. These are greater reductions in night rates than have ever been made in any country and doubtless will be extensively used, especially for social and family purposes. A person might talk from San Francisco to New York for about $4, whereas the day rate is approximately $16.

"A station to station service is established such as now exists in the balance of the world, that is, when a connections is established with a man's house or office, the opportunity to converse is provided and the station to station rate, which is the basic rate appliesand is payable, whether the particular person desired responds or not. This rate, up to twenty-four miles, is at t'e rate of 5 cents of six miles and for greater distances 5 cents for each eight miles or about61-4 mills a mile. The distance is computed by air line methods and not by pole line or public highways. The air line distance are commonly about 100 miles, when the others would run 150 miles. It is stated by the committee that more than sixty varieties of toll rates have existed in the United States up to the present time. The effect of this uniform or basic rate in the station to station service is to reduce or not affect about 70 per cent of the rates, tho necessarily slightly raising about 30 per cent in the process of standardization.

"It requires about two and one-half times as much work to establish connection with a particular person than the station-to-station service. Hitherto the rates have been the same for both kinds of services, nothing being paid, however great the services performed on the failure of the telephone institution to secure the particular person.

Government Defrauded

"The particular person service has also been used to defraud the government out of its toll revenues. Disigning persons employ codes under which, altho the desired telephone is reached, the particular person is said not to be there, but words of explanation given from his 'phone answer all the purposes of the call under the code arrangement."

"The particular person service is not discontinued but the rate therefor is so modified as to prevent these abuses and compensate the telephone service in part for the extra expense of labor and plant involved and a charge of 25 per cent of the station-to-station rate is made for such service, when the particular person is secured and a report charge of 25 per cent of the station-to-station rate is made when the house or office telephone is obtained and his whereabouts or refusal to talk is reported.

"In many large sections of the country the smallest toll rate has not been less than 15 cents. Under the new sceme for short distances the retes are reduced to 5 cents and 10 cents for the cheapest form of hervice the person can talk five minutes as compared with tree minutes now, or in some cases only two minutes or one minute. Free toll areas where the exchange rate was designed to cover the free service or a low charge there of are not affected by this order."

BURNS SOLD SECTION OF BOX BUTTE LAND

C. O. Rosenberger of Hemingford Purchased Section from G. M. Burns at Good Figure

C. O. Rosenberger, well known Hemingford business man, last week purchased from G. M. Burns an improved section of land seven miles southeast of Hemingford, the consideration being $55.00 per acre. Mr. Burns purchased the land about three years ago and moved from Alliance to the farm which he improved to a large extent.

Mr. Rosenberger has purchased a new Case tractor and will far mon a large scale. He has handled quite a large amout of Box Butte real estate in past yars and has bten very successful as well in farming, having 11,000 bushels of potatoes for the market and over 90 stacks of grain not yet threshed from last season's crop.

Nineteen years ago Mr. Rosenberger was a pupil of Mr. Burn's in a Nebraska school.

If you are not a regular subscriber of The Herald you do not get all the news while its news.

POTATO PRICES ARE IMPROVING

SPUDS MOVING STEADILY FROM BOX BUTTE COUNTY AND DEMAND INCREASES

SEED POTATOES ARE WANTED

More Seed Needed Than Usual in the Southern Potato Districts—Cbblers in Demand

The milder weather of the last few days and the brighter tones of the larger markets has induced western Nebraska potatoes to start on the move again after a dormant period of several weeks. There are still large stocks in western Nebraska to be shipped. Favorable weather will see many of these moved during the present month.

The potato situation over the country is favorable. Seed potatoes for Texas and other early growing districts are moving and the demand is good.

The market situation as reported by The Packer, for last week was as follows:

Kansas City Market Good

Kansas City—The potato trade is showing continued improvemet and slight price gains early last week in response to both lighter receipts and better demand. Receipts are lighter, as is generally the case just between the direct movement and the storage movement. Very few storages have been broken thus far, but attention is being turned in that direction and the first storage shipments of the season have been made.

The supply of potatoes coming in from Minnesota to Kansas City has been cut off almost entirely and practically no trading in Minnesota whites and Burbank are evident. Loadings of that state are reported to be very small, and what is loaded is sent to the East, where a better market si found.

Not all varities show gains for the week, but Northern and Western potatoes sold generally 5@10c higher, with Ohio Red River, carlots, U S. No. 1 selling at $1.85@1.95 per cwt., Western Red McClures, carlots, U. S. No. 1, $1.80@1.95, Western whites, U. S. No. 1, carlots, $1.65@1.75; Nebraska whites, U. S. No. 1, carlots, $1.60@1.70; Nebraska Early Ohios, carlots, U. S. No. 1, $1.70@1.80; and Western Russet Burbanks, carlots, U. S. No. 1, $1.75@1.90.

Steady Market at St Louis

St. Louis—A fair demand was evident for light supplies of potatoes last week and a generally steady tone ruled over the market. Northern whi stock sacked in quoted $1.50@2.0 per cwt. and Red River Early Ohios at $1.90@2.00

The light receipts of new Florida Triumps potatoes are draggy and are quoted at $2@2.75 per bushel box.

Greeley Potatoes Moving

Greeley ,Colorado—Receipts from growers of potatoes are light, although the demand shows considerable improvement. Good quality round whites sold in wagonloads at trackside the first of the week sold

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SECURE EMPLOYMENT FOR RETURNING BOYS

The Government Will Assist War Workers in Finding New Jobs Through Civil Service

The thousands of civilian war workers in the government service who will soon be dismissed because their services are no longer needed will be assisted in finding reemployment through plans now being arranged by the Civil Service commission.

On the recommendation of the Civil Service Commission the president issued on November 29 an executive order which provides that the names of persons in the competitive civil service with unrestricted status who were appointed either permanently or probationally prior to the date of the order, who have served less than the three years who are recommended for further employment by the government because of demonstrated efficiency in the office from which they are separated will, upon request, be entered by the Civil Service commission upon appropriate eligible registers for reappointment, eligibility thereon to continue from one year from the date of separation. The reemployment registers thus established will be used so far as is practicable for filling positions in the government service.

It is expected however, that there will be a surplus of eligbles on these reemployment registers, and in order that thosle who cannot be replaced in the government service may find positions in private employ ,the Civil Service commission has asked the cooperation of labor in the work of finding suitable employment in private establishmets for dismissed war workers who can not be further employed by the government.

"It Pays to Advertise"

Alliance merchant have bought of the advertising space of The Herald this week to the extent that it was necessary to go to extra pages to accommodate the demand. They fully realize the value of its columns to the progressive retailer.