

Paris Now Says
"TAFFETAS"
 A lot of beautiful spring dresses in youthful chic styles with draped basque blouses, effectively trimmed with pretty flowers. These are wonderful creations for
\$24.95 SPECIAL
E. T. TRAMP & SONS
 READY-TO-WEAR

THE BARGAIN COUNTER LIST
 MERCHANTS OFFER BARGAINS FOR THRIFTY FOLKS OF THIS COMMUNITY

Read these advertisements for they are the offerings of North Platte retail merchants and are intended to give the readers of The Tribune values to be found nowhere else. Read and act.

LISTEN—Don't forget the big feed at McKain's Cafe and meat market combined for 35 cents. 108 East 6th street.

We are selling our entire line of fine cotton Japanese kimonos at \$4.75 each for a short time. Hotel Palace Bazaar.

Have a photograph made of your kiddies. Their charms can be made permanent in a good portrait. Rembrandt Studio.

A Ford car less starter sells at North Platte for \$449.50, includes gas and oil. Give us your order today. Hendy-Ogler Auto Co.

SPECIAL
 Apples, per box, \$1.75.
 Flour, 48-pound sack, \$1.48.
 Gamble wit Springer.
 4 Stores.

See my 1922 stock of paper from one-third to one-half cheaper than last year; also some bargains in papers left over. Call 1061J and I will bring to books to your house. Phil Deats.

Farmers are now planning how they are to do their spring work with the Fordson. Call and get our prices on Fordson and equipment. Hendy-Ogler Auto Co.

The February Victor Records are here. Come in and hear them. Ten-inch Black Seal Records, 75 cents.

Holley Music House, Fifth and Dewey Streets.

The February Brunswick Records are here. Come in and hear them. Ten-inch Black Seal Records, 75 cents. Holley Music House, Fifth and Dewey Streets.

The Specialty Shop has a new shipment of beautiful linen towels, napkins, scarfs and center pieces. Also bungalow aprons, jumper dresses, card table covers, aprons etc. Arvilla Whittaker, 506 Locust St.

BASKET BALL SCHEDULE

January 13—Lexington, 13; N. P., 27.
 January 20—Gothenburg, 22; N. P., 19.
 January 27—Lexington, 19; N. P., 28.
 January 28—Shelton, 7; N. P., 17.
 February 3—Fremont here.
 February 4—Fremont there.
 February 9—Lincoln there.
 February 10—Havelock there.
 February 11—Unl. Place there.
 February 17—Gothenburg here.
 February 18—Alma, here.
 February 24—Sterling, Colo. there.
 February 25—Sidney there.
 March 3—Sutton here.
 March 4—Sutton here.

Goodbye, Anxiety! Travelers Accident Policies.

Mrs. O. H. Eyerly and Mrs. E. Edmiston of Hershey were business callers Saturday.

Dixon Optical Co., lens grinding.

Mrs. D. A. Reynolds and Mrs. Dr. Nickelson spent the week end with Mrs. Dr. States.

Mrs. George Cash returned to her home in Tryon Friday after spending several days in the city.

LEGION MEMBERSHIP DRIVE

Membership of 500 to be the goal. The paid up members of the North Platte Post have been divided into two teams which will be known as the Army and Navy teams. This will be a real contest and the losing team will banquet the winners. The drive will begin Jan. 20 and close Feb. 17th. The Army team will be under Generalship of B. B. Miltonberger and L. A. Kelly for the Navy.

Ground Hog Day Specials

Hicks says, winter is over and we are not going to have any more freezing weather this spring. That makes us think we should advertise Garden Seeds we have them when you want them.

SPECIAL FEBRUARY 1 and 2.

One 48 lb. Sack Flour	\$1.43
Box of Apples	\$1.75
One pound bulk Cocoa	9c
One pound Wedding Breakfast or Golden Sun Coffee	38c
3 pounds for	\$1.10.
Family Size Package of Crackers	28c
One 4 lb. package Pancake Flour	29c
Calumet Baking Powder in 5 lb. cans, per lb.	20c
Large package Swift Pride Washing Powder	19c
Large package Post Toasties	14c
2 cans Corn	25c

Gamble with Springer,
 4 STORES.

WANTED TO BUY:—Horse about 1350. Also a few bushels of Navy Beans.

THE WILL OF AN INSANE MAN WHO WAS NOT CRAZY

Justice Walter Lloyd Smith, who presides over the third department of the appellate division of the supreme court, brought with him to the dinner of the New York Law School Alumni association recently what he said "was the most remarkable document that ever came into his possession." Others who read the document the last will and testament of Charles Lounsbury, who died in the Cook County asylum at Dunning, Ill. were not disposed to disagree with him. Here it is:

"I, Charles Lounsbury, being of sound mind and disposing memory, do hereby publish this, my last will and testament, in order as justly as may be, to distribute my interest in the world among succeeding men.

"The part of my interest is known in law and recognized in the sheep bound volumes as my property, being inconsiderable and of no account, I make no disposal of in this, my last will.

"My right to live, being but a life estate is not at my disposal; but, these things excepted, all else in the world I now proceed to devise and bequeath.

"(Item) I give to the good fathers and mothers, in trust for their children, all good little words of praise and encouragement and all quaint pet names and endearments, and I charge said parents to use them justly and generously as the needs of their children may require.

"(Item) I leave to children exclusively, but for the term of their childhood, all and every flower of the fields, and the blossoms of the woods, with the right to play among them freely according to the custom of children, warning them at the same time against thistles and thorns. And I devise to children the banks of the brooks and the golden sands beneath and waters thereof, and the odor of the willows that dip therein; and the white clouds that float high over the giant trees. And I leave the children long, long days in which to be merry in a thousand ways; and the night; and the moon; and the train of the Milky Way to wonder at, but subject, nevertheless, to the rights hereinafter given to lovers.

"(Item) I devise to boys jointly the use of the idle fields and commons where ball may be played; all pleasant waters where one may swim; all snow-clad hills where one may coast; and all streams and ponds, where one may fish, or where, when grim winters come, one may skate; to have and to hold the same for the period of their boyhood. And all meadows, with the clover blossoms and the butterflies thereof; the woods and their appurtenances, the squirrels and birds, the echoes of strange noises and all distant places which may be visited, together with the adventures there found. And I give to said boys each his own place at the freestone at night with all pictures that may be in the burning wood, to enjoy without let or hindrance and without incumbrance or care.

"(Item) To lovers, I devise their imaginary world, with whatever they may need as to the stars of the sky, the red roses by the wall, the bloom of the hawthorn, the sweet strains of music, and aught else by which they may desire to figure to each other the lastingness and beauty of their love.

"(Item) To young men, jointly, I devise and bequeath all boisterous inspiring sports or rivalry, and give to them the disdain of weakness and undaunted confidence in their own strength, though they are rude. I give them the power to make lasting friendships, and of possessing companions; and to them exclusively I give all merry songs and brave choruses to sing, with lusty voices.

"(Item) And to those who are no longer children or youths or lovers, I leave memory, and I bequeath to them the volumes of the poems of Burns and Shakespeare, and of other poets—if there be others—to the end that they may live over the old days again freely and fully, without title or diminution.

"(Item) To our loved ones with snowy crowns I bequeath the happiness of old age the love and gratitude of their children, until they fall asleep."

HERBERT HOOVER
 Secretary of Chamber of Commerce
 Says:
 Insurance offers men and women an opportunity to pool the financial effects of chance misfortunes, and is also a good medium for saving and investment. The wide distribution of insurance in this country is an invaluable factor in our daily life, and is, I believe, one of the finest results of our national development. (Copyright, 1921, by the Spectator Co.)
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 C. F. TEMPLE, The Travelers Men.

LODGE, CHURCH AND SOCIETY

COMING MEETINGS IN THE VARIOUS ORGANIZATIONS OF THE CITY

PHILOS GUNA
 Will meet Wednesday afternoon at the home of Mrs. V. I. Shaffer.

LUTHERAN
 Aid society will meet Wednesday afternoon in the church parlors.

EASTERN STAR
 Meeting will be postponed until further notice.

GOLDEN RULE
 Bible class of the Presbyterian church will meet Friday afternoon at the home of Mrs. P. M. Sorenson, 207 East Second street.

PRESBYTERIAN
 Aid society will meet Thursday afternoon in the church parlors at 3 o'clock. Hostesses are Mesdames Burke, Stamp and Smith.

FRIDAY
 The Ladies Auxiliary to the B. of R. T. will hold regular business meeting at 3 p. m. in K. P. hall. Plans for the fifteenth anniversary will be discussed. Every member is urged to be present.

BAPTIST
 The following groups will meet Thursday afternoon at 3 o'clock: The Bible group will meet with Mrs. J. E. Mason, Graceland Addition. Queen Esther group with Mrs. John Mang, 1017 West Third street and the Anne Hazeltine group with Mrs. N. E. Louder, 602 South Pine. The Anne Hazeltine group will be entertained by Mrs. Claxson and Mrs. Henning.

Miss Della Donaldson, principal of the Lincoln school was off duty last week on account of illness.

Dixon Optical Co., eye service.

Mrs. Cody Boal and children left for Chicago Saturday. They expect to make their home there.

Melvin Tottenhoff returned to his home in Cheyenne, Wyo., after spending a few days visiting friends.

J. J. WILSON—DENTIST
 OPPOSITE McCABE HOTEL, OVER STAMP'S BAKERY, PHONE 71.

Miss Gladys Wilde returned to her home Monday. She had been taking treatments at a local hospital.

Clinton & Son, the Eye Glass Men. Service and Satisfaction.

Mrs. Robert Quelle returned to her home in Oshkosh after spending a few days shopping in this city.

Put The Tribune away after all the family have read it as you will want to refer to it later.

Cattle Auction
 North Platte, Nebr.
Monday, February 6th.

This Auction will be held at North Platte Feed Yards in Large Barn. Bad weather will not interfere.

In This Sale

There will be several loads of good stock cows, steers heifers, milk cows, calves, butcher stuff and cattle of all kinds.

Bring your cattle to this sale, Monday, February 6th, 1922. They are selling goods, they will bring all they are worth. There will be no freight and a lot of other expense to pay.

Cattle Buyers

Come to this sale and buy cattle. There is really nothing that beats the old cow after all. She increases our herd and furnishes us with butter and milk. So you better come along and buy yourself a cow.

Horses and Mules

Horses and mules wanted for the Auction, Monday, February 27th. Get your horses and mules ready for this day, and we will have a real horse and Mule Sale at North Platte.

Please let me know what you have to enter in this sale so I can advertise and get buyers here. Remember the date of this Horse Auction, Monday, February 27, 1922.

CASPER RAUCH.
 H. M. Johansen, Ed. Kierig, Auctioneers.

CITY AND COUNTY NEWS

The North Platte American Legion basket ball team will play Lincoln Wednesday night at Legion hall.

A marriage license was issued Saturday to George M. McDowell of Arnold and Miss Ruth E. Steele of the same place.

County Agent Kellogg will give a poultry culling demonstration at the Alf. Bergstrom place, northeast of Brady at 2:30 today.

Scout Troop No. 7 went to Paxton Friday to play basket ball with the Paxton High school team. It was defeated by Paxton 21 to 9.

Scout Troop No. 7 will play a basket ball game with Troop No. 3 Wednesday as a preliminary to the Legion game with Lincoln.

Bishop Beecher preached at the Episcopal church Sunday morning and confirmed a class of twenty new members. He spoke again at the evening service.

Miss Mary E. Brown of the University Extension department will be at the Rosse school of Maxwell on Monday, February 6 to discuss girls' club work.

Carl Jones, Boy's and Girls' club leader for Nebraska, will be at McPherson school on February 4 and will take up club organizations with the people of that district.

They held a literary society at the Nichols school last Friday and the main feature was a mock trial. Cornet, violin and vocal numbers were interspersed with readings and other numbers. The room was crowded.

THE SEASON'S BEST REASONS FOR TRAVELERS ACCIDENT POLICIES.

The Tale of a Cat—Policyholder was working about house. Stepped on pet cat's tail. Cat bit him on ankle.

Waiting for Lower Linen Prices—Jumped into bed. Caught toe in torn sheet. Pulled out a portion of the nail.

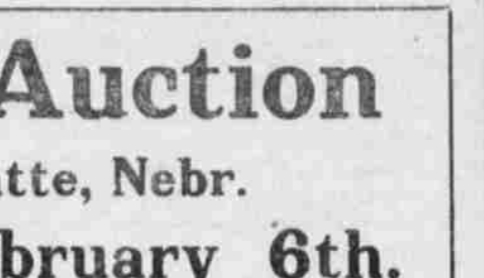
Joined the Rat Crusade—Setting spring trap. Finger badly bruised and lacerated.

Don't spend your time writing the city news, have us send them The Tribune.

Mrs. J. M. Thompson of Cozad spent the week end at the home of Mrs. J. J. Flemming.

Misses Gertrude and Margaret Sacks of Gothenburg were Monday shoppers here.

Mr. and Mrs. W. A. Dean of Rawlins, Wyo., transacted business in the city Saturday.



L. & S. Groceteria.

AUTOMOBILE MUTUALS IN TROUBLE

Numerous Heavy Assessments and Failures Explode the "Cheap Insurance" Claim.

Automobile mutuals and reciprocals are on the toboggan. Within the past few weeks a number of them have quit or have levied assessments of from 50 to 100 per cent and many others will be forced to take similar action before they can make their annual statements at the first of the year. As a result of these assessments their members are leaving them by the wholesale, and those in the concerns which have not yet been assessed are getting out while the getting is good. Losses have been high and expenses are increasing. The mutuals have suffered from the moral hazard resulting from the general business depression and the continued reductions in the prices of automobiles as further reductions are expected the outlook is gloomy.

These assessments have exposed the fallacy of the "cheap insurance" claim, and the members who stay in face the inability of further calls, if the losses continue and the usual proportion of the old members refuse to pay up. Members who joined these concerns recently had their object lesson as to cheapness promptly, as in addition to their original payments they are called upon to pay from 50 to 125 per cent additional, and with no assurance that this will end their liability. After January 1, 1922, the Illinois reciprocals will be compelled to comply with the increased reserve requirements of the new Illinois reciprocal law. T. J. Houston, state insurance commissioner, says that a number have already retired, and that 99 per cent of the inter-insurers will be forced to retire from business in Illinois soon after the first of the year.

In December, the Prairie State Automobile Association of Du Quoin, Ill., was placed in the hands of L. A. Ausberg, Jr., as receiver, because of its insolvency. An examination by the Illinois Insurance Department showed liabilities of nearly \$10,000, and only nominal assets. An assessment was levied on the members in October, but they refused to pay.

On October 31 the United States Mutual Automobile Insurance Company, of Bay City, Mich., levied an assessment of 50 per cent upon its members. They refused to pay, as usual, and in December a receiver was appointed at the request of the Michigan insurance department. The assets were reported as \$17,259, with liabilities of \$122,792, largely unpaid claims.

The American Automobile Indemnity Exchange of Chicago closed its doors October 31, and claimants have been unable to find its officers or any assets that can be levied upon, the tangible property having been sold.

The Arizona Auto Mutual of Phoenix, has renounced its liability in the Employers Mutual Indemnity of Phoenix.

The La Salle Auto Insurance Association, of Ottawa, Ill., has quit business, the managers selling the list of subscribers to a Springfield concern, which does not assume the unpaid claims.

During the month of October the following automobile mutuals and reciprocals levied assessments:

The Automobile Insurance Association of America, of Minneapolis, 125 per cent. A receiver has since been appointed on the ground of insolvency.

The Equitable Automobile Insurance Association of Kewanee, Ill., 100 per cent.

The Auto Owners' Protective Exchange, of Kankakee, Ill., 100 per cent.

The Auto Trade Mutual of Des Moines, 100 per cent.

The William Penn Insurance Exchange, of Pittsburgh, Pa., 100 per cent.

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