

FOLKS YOU KNOW

See the Hoodoo Febr. 6 at the Auditorium.  
I. E. Ditts left Wednesday night for Rochester, Minn.  
Dixon Optical Co., eye service.  
B. V. Cooper transacted business in Ogallala Thursday.  
Dr. Fetter made a professional call to Wellfleet Wednesday.  
Clinton & Son, the Eye Glass Men. Service and Satisfaction.  
Keith Neville went to Omaha Wednesday to transact business.  
Mrs. M. Stewart of Maywood was a business caller Thursday.  
Robert Beatty spent Tuesday in Ogallala transacting business.  
The boy at school would appreciate getting The Tribune regularly.  
Mrs. Elizabeth Ware left for Omaha Wednesday to visit friends.  
Mrs. Carrie Barnes of Paxton was a Tuesday shopper in the city.  
Lee Loomis of Omaha transacted business in the city Thursday.  
Dixon Optical Co., grinds lenses.  
Mrs. A. F. Fraizer of Maxwell is spending the week in the city.  
Mr. and Mrs. Erick Nelson of Brady were business callers Wednesday.  
Harry Carlson of Hastings transacted business in the city Thursday.  
Oliver Lewellen of Hastings transacted business in the city yesterday.

Ed. Maloney of Grand Island transacted business in the city yesterday.  
Dr. J. W. Butt is visiting his mother, Mrs. W. S. White this week.  
Tom Sawyer of Bridgeport transacted business in the city Wednesday.  
More Life Insurance Per Dollar.  
Travelers.  
Rev. N. P. Patterson left for Omaha Wednesday night to spend a few days.  
Art Gentzer of Gothenburg spent Tuesday in the city transacting business.  
Thomas McGovern left Wednesday for Los Angeles to spend several weeks.  
Frank Kersenbrack of Columbus transacted business in the city Wednesday.  
The three year old son of Ray Gount died of pneumonia Thursday morning.  
Clinton & Son, the Eye Glass Men. Service and Satisfaction.  
W. H. Burgess is spending this week in Sidney visiting friends and relatives.  
Helen Bonner will leave for Lincoln February 16 to enter the State University.  
Present Ford prices lowest ever quoted.  
Mr. and Mrs. E. H. Springer of Brady transacted business in the city Wednesday.

Antone Johnson of Gothenburg arrived Thursday to spend several days with relatives.  
A. H. Turpen returned from Grand Island Wednesday where he transacted business.  
Did your wife tell you to subscribe for The Tribune?  
Elmer Bedker left for Denver Wednesday to spend several days transacting business.  
George Ames of Paxton is spending the last of the week in the city transacting business.  
Mrs. Mary Dambam arrived from Omaha yesterday to visit her sister, Mrs. J. H. Stone.  
Clinton & Son, The Eye Glass Men. Service and Satisfaction.  
Mrs. W. H. Flebbe entered the Platte Valley hospital Tuesday to take medical treatment.  
See Solomon and Hemachus Spigot in the Hoodoo. They are a acrota. Auditorium, Febr. 6.  
Lee Stebbins came Wednesday night to attend the funeral of his mother, Mrs. Mary Stebbins.  
Dr. L. J. KRAUSE, Dentist, V. H. Diagnosis, McDonald Bank Building, Phone 97.  
Morris Williams, who recently underwent an operation at his home in Grand Island is reported to be doing nicely and will be able to resume his work here in a few weeks.

Mary Ward of Paxton spent the first part of the week in the city transacting business.  
Mrs. Rose Garrison was off duty at the Lender Mercantile company Wednesday because of illness.  
Put The Tribune away after all the family have read it as you will want to refer to it later.  
Mrs. Walter Krebs of Cedar Rapids, Ia., arrived yesterday to visit her daughter, Mrs. C. D. Bell.  
B. Cassen of Nesbit entered the Osteopathic hospital Tuesday. He is suffering with pneumonia.  
Mrs. Arthur Trent of Keystone entered the Platte Valley hospital for medical treatment Thursday.  
J. J. WILSON—DENTIST  
OPPOSITE McABE HOTEL, OVER STAMPS BAKERY, PHONE 71.  
Hazel Downey returned to her home in Scottbluff Wednesday after spending several days visiting Mrs. A. L. Heath.

BASKETBALL SCHEDULES

HIGH SCHOOL

January 13—Lexington, 13; N. P., 27.  
January 20—Gothenburg, 23; 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—Uni. 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.

AMERICAN LEGION

Jan. 24—Gothenburg, 23; N. P., 13.  
Jan. 26—Brady, 29; N. P., 12.  
Feb. 1—Lincoln, 32; N. P., 23.  
Feb. 2—Hershey, away.  
Feb. 3—Gothenburg, away.  
Feb. 8—Brady, here.  
Feb. 13—Sutherland, here.  
Feb. 15—Shelton, here.  
Feb. 18—Sutherland, away.

CAMP FIRE DIRECTORY

SACAJAWEA  
Meets every Monday afternoon after school.  
Guardian—Mrs. P. R. Stevens.  
Assistant Guardian—Mrs. Edna Green.  
President—Nelle Macomber.  
Secretary—Ruth Donaldson.  
Treasurer—Opal Smith.  
Roster:  
Ruth Danielson.  
Frances Jergensen.  
Violet Lloyd.  
Nelle Macomber.  
Vivien Macomber.  
Ada Reynolds.  
Opal Smith.  
Neva Boyd.  
Lila Forstedt.  
Gladys Froman.  
Julia Kelso.

BRED SOW SALE

Duroc Jersey.  
The University of Nebraska Experimental Substation will hold its annual bred sow sale at the Experimental Substation farm, three miles south of North Platte at 1:30 p. m. (central time) Tuesday, February 21, 1922. The offering will consist of about 35 pure bred gilts and tried sows, and also a few very choice 1921 fall boars by a son of Great Orion Sensation. The gilts carry a large amount of Great Orion Sensation blood. They are well grown but not fat. Some are bred to a son of Royal Pathfinder, the others to a son of Colonel Sensation. We believe you will like these hogs and we are certain they have the breeding, type and care that should give satisfactory results.  
W. P. SNYDER, Supt.

Aunt Parladie says "hants ain't healthy." Do you think so? See the Hoodoo, Febr. 6.

CROW & CROW  
Telephone 708

2 cans Corn	\$.25
19 ounce Jam	.38
Large package Oats	.24
Large can Peaches	.24
Large Golden Rod Naptha	.21
Lard in 20 pound lots or more	.10
Bacon	15c up
Slide Pork	.12 1/2
Flavo Flour	1.60
Cream Wheat	1.50
Gallon Apricots	.98

Theaters

SUN

TODAY & TOMORROW—

Buck Jones in 'To a Finish.' Also "Winners of the West."

KEITH

TODAY—

Vaudeville.

TOMORROW—

Will Rogers in "The Guile of Women."

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 liability 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 90 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 reinsured 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.

Published by C. F. TEMPLE

WORLD'S LARGEST CHAIN DEPARTMENT STORE ORGANIZATION

J.C. Penney Co. A NATION-WIDE INSTITUTION

BUYING FOR OUR 312 STORES ASSURES LOWEST PRICES

PLENTY NEW GOODS Are Arriving Daily!

We are not offering odds and ends nor otherwise undesirable merchandise, but epic and span new goods fresh from reliable looms and deft hands, which we are assembling daily to complete our attractive early Spring displays. Here are some typical values:

We Now Feature:

Stylish New Spring Apparel In An Advance Presentation

Milady will find selection from our advance Spring presentation of Coats, Suits and Dresses an inspiration and a pleasure. The latest style decrees of fashionable New York are authoritatively exemplified in this early showing, while prices are easily within the reach of all.

We are particularly fortunate in being able to provide values in apparel of such exceptional order at the very threshold of a new season.



Women's and Misses'

Dresses

In the New Spring Models

Crisp new Taffetas and Canton Crepes, featuring all the new style effects in neck lines, sleeves, trimmings and combination of colors. Refreshingly different, and extremely good values at

\$9.90 to \$24.75



Coats—New Spring Effects The Fashionable Materials

Velours, Poire Cloth, Chinchillas and Bolivias in the new sport effects as well as for street wear. They have belted or loose back; some trimmed with straps, stitching or buttons, new pocket effects, etc. Either lined thruout, half lined or unlined. Lengths 36 to 45 inches. In tans and the bright shades for sport wear.

\$16.75 to \$24.75

Suits—Late Spring Models Smart, Serviceable Fabrics

A fascinating display of the new season's styles, featuring the new box, ripple, tailored and semi-tailored creations. Trimmings of self-straps, stitching and embroidery. The workmanship, tailoring and quality of the materials are of the character customarily found in suits that are priced much higher.

\$24.75 to \$34.75

There's a Pleasing Style at Almost Any Desired Price

WORLD'S LARGEST CHAIN DEPARTMENT STORE ORGANIZATION