

SHIELDS

(Continued from page 5.)

fault for one of her age to handle, but she did remarkably well. She had a stage poise that was excellent.

Elmer Steskal spoke on the history of Benjamin Franklin and his inventions, handling his subject in a delightful manner.

Demarrs Murray gave a talk on General Lee, of the Confederate army, his surrender to General Grant, thru no fault of his or his soldiers, but on account of the overwhelming odds, looked like a useless sacrifice to continue.

Robert Early thrilled his listeners to the very end with a talk on the adventures of the great aviator, Lindbergh, surmounting all obstacles.

Elane Murray and James Early gave the flag salute while the rest of the pupils sang "My Country 'Tis of Thee." Immediately afterward a spelling contest took place, visitors and all included. Mrs. James Early won first honors, and Cora Murray was second. This concluded a program which had been very well presented throughout.

Henry Murray and Ed. Early were assigned to serve coffee, lunch and hot dogs.

AT THE STATE LEGISLATURE

(Continued from page 1.)

dy and running northeast to connect with highway 75 at Dunning.

Highway 211. Commencing at Snyder and running to North Bend.

Highway 212. Commencing at Culbertson and running south to the Kansas state line.

Highway 213. Commencing at a point on state highway 53 about four miles east and one mile north of Ericson and running east to connect with state highway 13 between Bartlett and Spaulding.

State Journal: Representative McMahon and coauthors of H. R. 355 caused to be substituted Monday for the incomplete schedules fixing maximum rates for telephone service in the state the bill prepared at their request by Rail Commissioner Bollen.

The bill fixes the maximum charges which telephone companies may make a schedule that Mr. Bollen said, generally speaking, is about 20 per cent less than the rates charged by the Northwestern Bell company, which operates in Omaha and north of the Platte river, while they are about the same as those of the Lincoln company, which largely supplies service to twenty-two southern and southeastern counties. In some instances the maximums are higher than the latter company charges and in other instances

lower. They are, on the whole, higher than the small companies generally operated with profit as a secondary consideration. Above these rates the commission may not go, altho it may prescribe lower charges.

After definitely defining what the various terms used mean, the bill sets out schedules for eleven different classifications. The main charges are as follows:

Group A—Exchanges operated in any city of 100,000 population meaning Omaha: Individual business, \$8; individual residence, \$3.50; two party residence, \$2.75; rural metallic, \$2.75; switching, 75 cents.

Group B—Between 50,000 and 100,000, meaning Lincoln. Individual business, \$7; two party business, \$5.50; individual residence, \$3; two party residence, \$2.50; four party residence, \$2.25; rural metallic, \$2.25, switching, 60 cents.

Group C—Between 15,000 and 50,000: Individual business, \$5.50; two party business, \$4.50, individual residence, \$2.75; two party residence, \$2.25; four party, \$2; rural metallic, \$2; switching, 55 cents.

Group D—Between 10,000 and 15,000: Individual business, \$5; two party business, \$4.25; individual residence, \$2.50; two party \$2.00; four party \$1.75; rural metallic, \$2.00; switching \$1.90.

Group E—Between 5,000 and 10,000: Individual business, \$4.50; two party, \$3.75; individual residence, \$2.25; two party, \$1.85; four party \$1.65; rural metallic, \$1.85; rural grounded, \$1.65; switching, 50c.

Group F—Between 2,500 and 5,000: Individual business, \$4.00; two party, \$3.25; individual residence, \$2.00; two party, \$1.75; four party \$1.60; rural metallic, \$1.75; rural grounded, \$1.60; switching, 45c.

Group G—Between 2,000 and 2,500: Individual business, \$3.75; two party, \$3.00; individual residence, \$2.00; two party, \$1.75; four party \$1.60; rural metallic, \$1.75; rural grounded, \$1.60; switching, 45c.

Group H—Between 1,500 and 2,000: Individual business, \$3.60; two party, business, \$2.85; individual residence, \$1.85; two party \$1.65; four party, \$1.55; rural metallic, \$1.65; rural grounded, \$1.55; switching, 45c.

Group I—Between 1,000 and 1,500: Individual business, \$3.50; two party, \$2.75; individual residence, \$1.75; two party, \$1.60; four party, \$1.55; rural metallic, \$1.60; grounded, \$1.50; switching, 45c.

Group K—Between 500 and 1,000: Individual business, \$3.25; two party, \$2.50; individual residence, \$1.75; two party, \$1.55; four party, \$1.45; rural metallic, \$1.55; rural grounded, \$1.45; switching, 40c.

Group L—All under 500: Individual business, \$3.00; two party, \$2.25; individual residence, \$1.70; two party, \$1.50; four party, \$1.45; rural metallic, \$1.50; rural grounded, \$1.40; switching, 35c.

Other rates are for removes, installations and other services differing but little from those in force. Dial phones get a 25 cent favorable differential, except in Lincoln.

A FRIEND AT COURT

"I believe thoroughly in agricultural education. I regard it as one of the most important and essential branches of the whole educational effort that is being carried on in the United States. I am a firm believer also in the value of the cooperative research and experimental work and the extension service, which state institutions in cooperation with the Federal government are rendering.

"I think it would be nothing short of a disaster if any of this work were seriously curtailed. Particularly in these times when farmers are having such a desperate struggle to maintain themselves, I think it supremely important that they should have the benefit of the expert advice that col-

leges, experiment stations and extension services are able to give them and it is equally important that we should continue to hold out to their children opportunity for an education that will make them something more than field drudges.

"I am glad that I have the opportunity of expressing myself on this subject on which I have very strong convictions."

Franklin D. Roosevelt in a letter to the Editor of The Progressive Farmer.

OBITUARY

Elbert Templin was born in Washington county, Ten., February 26, 1847, and died at Neligh, Nebr., February 23, 1933 at the age of 85 years, 11 months and 23 days.

He came from a family of 12 children, being a son of John and Hannah Brown-Templin. His boyhood days were spent in his native state where he grew to manhood. On November 23, 1870 he was united in marriage to Mary Malinda May. They continued to make their home in Tennessee until 1881 when they came to Nebraska, first locating at Brock in Nemaha county. After a year's residence there they moved to Jefferson county and settled on a farm near Reynolds. In that county they resided for 28 years, removing to O'Neill in the spring of 1910. Mrs. Templin's death occurred at O'Neill September 13, 1910.

More than 22 years since the death of his companion and help-mate he has made his home most of the time with his son and daughter-in-law, Mr. and Mrs. Samuel Templin, but at times with some of the other children. About eight years of this period was spent at O'Neill and for the past 13 years he has lived at Neligh.

Fourteen children were born to Elbert and Mary Templin, all of whom are living. The eldest son is 61 years of age and the youngest is 40 years of age, a notable family record.

The children are: Eugene Templin, Hubbell, Nebr.; Mrs. Pearl Hutson, New Serepta, Alberta, Canada; Frank Templin, Eldorado, Kansas; Mrs. Estella Krebeck, Neligh, Nebr.; Wallace G. Templin, Neligh, Nebr.; William A. Templin, Spokane, Washington; Edgar L. Templin, Shelton, Nebraska; Ralph G. Templin, Fort Worth, Texas; Samuel O. Templin, Neligh, Nebr.; Clem T. Templin, Kansas City, Missouri; Mrs. Margaret Lang, Alexandria, Nebr.; Mrs. Ruby Priefert, Reynolds, Nebr.; Bernie Templin, Reynolds, Nebr., and Mrs. Allie McCall, Lincoln, Nebr.

Mr. Templin knew what it was to undergo hardships and privations. He worked hard, not only in his younger years but was active even in his declining years. He was a good husband and father and lived according to the teachings of his Master and the Ten Commandments. He was upright, fair and honest in his dealings with men and his word was as good as a bond.

No more will we feel the grasp of his vanished hand or hear his voice which is still heard but we are consoled for we know that he was pure in heart and lived a good Christian life. Both Mr. Templin and his good wife united with the Baptist church at Reynolds, Nebr., in 1900.

We cannot help but feel that the world is just a little better because Elbert Templin was privileged to live and labor in it for many long years.

Besides the large family of grown children he leaves 37 grandchildren and nine great grandchildren, as well as a host of other relatives and friends.

Funeral services were held at the Samuel Templin home northwest of Neligh at ten o'clock Monday morning and interment was made in the family burial lot at O'Neill. Services were in charge of G. B. Dunning, Christian minister of Neligh. xx.

EDUCATIONAL NOTES

A joint meeting of Rural School Board Members, their husbands and wives, and the teachers of the rural schools of Holt county will be held in the auditorium of the O'Neill High School on Saturday, March 11th, from 10:00 A. M. to 4:00 P. M.

These meetings are held for the mutual benefit of the County Superintendent, School Board Members and Teachers. It is the one time of the year when we can get together to discuss our various problems and make plans for work which will be of the greatest possible benefit to our schools with the least practical expense. This seems to be especially interesting and beneficial to everyone interested in school work. Problems applying to rural schools will be stressed. Every school board member and teacher in Holt county is urged to make a special effort to attend this meeting and to feel free to bring up any school question or take part in any discussion.

Anyone else interested in school work is cordially invited to attend this conference.

Miss Anabel McKim, teacher District No. 64, reports a very successful Patron's Day Meeting on February 24th.

Miss Cecelia Bruder, teacher District No. 90, reports that Patron's Day was held in their district on February 22nd. A short program was presented and light refreshments were served. Twenty-three patrons visited the school.

Miss Esther Fuelberth, teacher in District No. 11, reports that a very fine Patron's Day Meeting was held in her school on February 22nd. A program was presented by the school and light refreshments were served. Nineteen patrons were present.

Miss Minnie Seger, teacher in District No. 157 also reports a fine Patron's Day.

George T. Robertson has contracted to teach in District No. 62 again for the coming year.

In listing the Normal Training students who had passed their teachers examinations last week, by error Miss Catherine Hagensick's name was omitted. Miss Catherine is a Senior Normal Trainer of the O'Neill Public School and has passed all of her examinations with an average of 83 and five-sevenths per cent.

Don't forget the Holt County Spelling Contest to be held in O'Neill on March 24th. The Preliminary Contests will be held over the county on March 10th.

THE FEDERAL INTERMEDIATE CREDIT BANK

Omaha, Nebr., March 2.—The use of the facilities of the Federal Intermediate Credit Bank of Omaha, which discounts agricultural paper for local lending institutions, has increased steadily since the bank was organized, according to a statement made here today by D. P. Hogan, president of the institution.

From organization of the bank in 1923 to date it has made loans or discounted farmers' agricultural paper for local lending institutions amounting to approximately \$42,000,000, not including renewals. This has meant an accommodation to approximately 16,000 farmers in the states of Iowa, Nebraska, South Dakota and Wyoming.

Mr. Hogan pointed out that there has been a substantial increase in the number of institutions borrowing from or discounting agricultural paper with the Federal Intermediate Credit Bank of Omaha in the last four years. For instance, in 1928, in Iowa there were two such organizations dealing with the bank and there are now 20; in Nebraska there were 10 while now there are 18; in South Dakota there were 14 whereas the present number is 17; in Wyoming there were three and now there are six.

Mr. Hogan explained that the more local institutions offer farmers' paper for loans or discounts to the Federal Intermediate Credit Bank the greater will be the service which the institution can render to the farmers of these four states. He said that the interest rate which the Federal Intermediate Credit Bank has been charging during the last year is the lowest since it was organized, that on July 15, 1932 it reduced the interest to 3½ per cent. He pointed out that the bank, altho capitalized by the Federal government, secures its loanable funds from the sale of debentures in the big money markets. These debentures are tax-exempt and carry the reputation of being prime short-term securities. Congress last winter added to the desirability of this paper by making it eligible for loans from Federal Reserve Banks to the banks which are members of the Federal Reserve System.

Mr. Hogan pointed out that the rate which the bank makes to the local lending institutions, also to the farmers' cooperative marketing associations upon their commodities in storage, is not the rate which the borrowing farmer pays for the funds to the local institutions which are permitted to charge as high as 3 per cent in addition to the rate which they pay the Intermediate Credit Banks for the funds obtained from it. Thus the

farmer-borrowers at this time are getting funds which come from the Intermediate Credit Bank at a rate not to exceed 6½ per cent.

The Federal Intermediate Credit Bank makes loans on farmers' notes or discounts the same only when the money has been obtained for an agricultural purpose such as the production of crops, the marketing of them, or for the feeding, breeding or raising of livestock. The primary advantages to farmers securing the loans of this character are that the loans can run for a period which is longer than the average commercial bank wishes to make loans to farmers for production or marketing purposes and a favorable rate of interest.

The discounts of agricultural paper by the Federal Intermediate Credit Bank of Omaha outstanding at the end of the year increased from about \$5,803,000 in 1928 to \$11,109,000 in 1932. At the beginning of this year 61 institutions, mainly livestock loan companies and agricultural credit corporations, organized for the specific purpose of making agricultural loans and discounting them with this bank, were in operation.

"Many of these lending institutions were organized by bankers as affiliates of commercial banks, and generally speaking, have proved very satisfactory and useful in their communities," said Mr. Hogan. "They not only bring in new capital but they articulate with and supplement the regular commercial activities of the rural bank. Corporations have been organized also as subsidiaries of cooperative marketing institutions and others have been capitalized by business men in various communities."

WANTED TO BUY

Want to buy some used oil burners. Ralph N. Leidy. 41-2

FOR RENT

Eight room house with good garden patch.—Orton Young, O'Neill. 40-1p

Two furnished light housekeeping rooms.—Mrs. Ed. Williams. 40-2

FOR SALE

Baby Chicks. Heavy breeds \$6.00 per 100. \$1.00 per 100 books, your order. Also custom hatching.—Atkinson Hatchery. 41tf

Two Barbon Red Toms.—Emmet Slaughter, Red Bird, Nebr. 41-1p

Good 1929 Chevrolet truck to deal.—C. J. Taylor, 5-mi. east of Opportunity. 40-2p

Baby Chicks for Sale, Heavy Breeds \$6.00 per 100, Leghorns \$5.00 per 100, and Heavy mixed \$5.00 per 100, post-paid. Custom hatching 1½ cents per egg or 3 cents per chick.—Orchard Hatchery, Orchard, Nebr. 38-12

MISCELLANEOUS

For Trade—Good Wellington piano. Trade for milk cow or radio.—Call this office. 41-tf

Follow "Luck and a Horse," which commenced Feb. 26 in the American Weekly Magazine of THE OMAHA BEE-NEWS, a smashing western serial by Max Brand, master of Western fiction. 41tf

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HAMBURGER Per pound	10c	SUGAR 10 pounds	50c
CHUCK ROASTS Per pound	10c	SOAP 10 Bars	25c
HOME MADE BOLOGNA Per pound	10c	HEINZ KETCHUP 2 bottles	39c
PICKLED PIGS FEET 6 for	10c	WISCONSIN LONG-HORN CHEESE, per lb.	15c
KAMO OATS 2 packages	25c	PRUNES—Santa Clara 3 pounds	20c

M-J-B COFFEE 2-lbs. 75c

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