

FARM BUREAU NOTES
Copy for this Department furnished by County Agent

D. H. I. A. Report.
G. Earl Mansfield of Ashland had the high cow testing for the month of November. This cow produced 1380 pounds of milk; 51.1 pounds of fat giving a test of 3.7%.

On the group of five to fifteen cows, W. G. Hoffman of Alvo had the high testing herd, the average being 819 pounds of milk and 29.0 pounds of fat. R. B. Stone of Nebraska had high herd in group of sixteen cows or more. This average was 494 pounds of milk with 26.1 pounds fat.

The average production of the 249 cows tested 455 pounds milk and 19.5 pounds fat.

Organized Agriculture.
J. S. Stone of Kentucky, prominent member of the Federal Farm Board will be the principal speaker at the coming meetings of Organized Agriculture in Lincoln. It was announced at the agricultural college Tuesday.

His address is now scheduled for three o'clock Tuesday afternoon, January 7 before a mass meeting of all organizations holding their programs at the college. Final arrangements were completed Tuesday with secretaries of various organizations to adjourn their regular sessions the afternoon of Jan. 7 in favor of the Farm Board speaker.

The general meetings will be held in the student activities building at the college of agriculture. The building will seat 1800 people comfortably and college authorities believe it will be completely filled for the first time with a farmer audience. Chancellor E. A. Burnett will preside at the meeting. S. R. McKeivie, Nebraska man on the farm board,

will introduce the speaker. Mr. Stone acts as vice-chairman of the farm board and it is said he will be the chairman next year. He is thought to be the most able speaker on the board.

Other plans for the winter meetings of various agricultural and home economic associations are nearly completed. Tentative programs are about ready for distribution. Meetings will start Monday afternoon and close Tuesday evening, January 6-10.

All the meetings are open to the public regardless of membership in any association. The University of Nebraska furnishes the places in which to meet and the state board of agricultural takes care of most of the expenses of the meetings.

County Wide Farm Bureau Meeting.
The county wide farm bureau meeting was held in Weeping Water Saturday, December 14th. The morning program consisted of a business meeting of the board, talks by Miss Mary Ellen Brown and James Lawrence of the College of Agriculture. The agent, D. D. Wainwright, and assistant agent, Jessie H. Baldwin, gave reports of the past year's work. Mrs. Henry Tool, County Chairman of women's work gave a review of women's work with an outlook for the future. Glen Heeger, Cass county champion 4-H club member, told of his trip to the 4-H club leaders that had turned in a sixty per cent finish up in final reports. W. B. Banning presented Chas. W. Garrison of Union, Cass County's Master Farmer.

New board members were elected for the next year. Those going on the board were: Carl E. Day, Harry V. Bricker of Greenwood, Chas. Noves of Louisville. Mr. Day and Mr. Bricker were re-elected and the new member was Paul Gerard of

Weeping Water. Mr. Banning was re-elected president, H. L. Gayer was elected vice-president and Carl Day re-elected secretary.

Francis Flood told of his trip around the world and showed pictures of his trip.

Tri-County Poultry Show.
The Poultry Show sponsored by the Tri-County Poultry Association held at Plattsmouth December 10 to 13 had 398 chickens, with several pens of ducks, geese, and rabbits. The barred rock and buff orpington classes were the largest in the show.

The officers of the show say they are well satisfied with the number of entries and interest shown in the show.—D. D. Wainwright, Co. Ext. Agent, J. H. Baldwin, Asst. Co. Ext. Agent.

LOST DOLLARS

The most rudimentary intelligence should be able to grasp the fact that every fire represents an irretrievable and unnecessary economic and social waste.

A dollar spent in purchasing a commodity multiplies itself manyfold. It is never inactive and the entire nation is benefited by its services. A dollar lost because of fire can never be replaced. It has gone out of circulation and a black mark is placed against our record of prosperity.

It is a common fallacy to believe that insurance "pays" for a fire. As a matter of fact, insurance can do nothing to offset the loss. It can merely recompense the few with funds collected from the nation at large. For every dollar paid in losses an insurance company must take in at least a dollar in premiums.

Our gigantic record of fire waste belies our intelligence as a nation. Part of the income of every citizen is, directly or indirectly, destroyed by fire. Every fire, whether it consumes a great factory or a dog house, acts as a drag on progress.

TWO BILLINGS FOR PROGRESS

The confidence felt by public utility executives in the immediate industrial future of America is shown by the fact that gas, electric and street railway companies contemplate spending almost \$2,000,000,000 during 1930 for new construction and expansion of facilities, and for improvement to existing properties. This will exceed the 1929 budget by more than \$100,000,000.

This gigantic expenditure, according to public utility representatives who laid information before President Hoover, will not only be sufficient to keep utility employment at a high level, but will provide enormous orders to be filled by the many thousands of employes in related industries. None of the utility companies plan, or have ever considered, wage reductions and in a number of instances first-of-the-year increases for employes will be forthcoming.

The public utilities are probably the best existing barometer of American progress and prosperity. Their successful operation is dependent upon the conditions within the thousands of factories and homes which consume gas and power. They would be the first to feel a serious business depression, and the first to retrench. And the fact that their plans for the coming year will make it the greatest period of progress in their history should be sufficient answer to those who have prophesied a gloomy future for the wage-earners and producers of the nation.

FAVOR GIVING RURAL SCHOOLS 100 MILLION

Washington, Dec. 14.—A bill appropriating \$100,000,000 annually to the support of rural schools was introduced in the house Saturday by Representative Sivig (R.) Minnesota. He declared the measure was prompted by a desire to ease tax burdens of farmers.

GOES TO NEBRASKA CITY

From Tuesday's Daily—
The Plattsmouth basketball team are to journey down to Nebraska City Thursday to do battle with the purple and gold in the first meeting of the two teams in the season, the Ottumwa team returning the visit with a game here. The game with Nebraska City is always one of the greatest interest and a large group of the fans will no doubt accompany the team if the weather conditions will permit the travel.

Nebraska City the last week won from Sidney, Iowa, by the score of 30 to 15, with Captain Harry Smart of the Ottumwa scoring six field goals or almost half of the total points of his team while Sterner and Schanot, guards annexed three and two goals each.

The Plattsmouth team has had but one game so far, that with North here on last Friday, and for this the Plattsmouth looked good to make a real team before the season is far advanced as they gave the North team a much harder fight than the score of 30 to 12 would indicate as many of their shots were lost after hovering on the basket edge.

With the game Thursday the team will enjoy a holiday rest and a period of inactivity unless other games are scheduled to help keep the team in condition for the remainder of the schedule.

HOPES FOR SPANISH ELECTION BLASTED

Madrid, Dec. 14.—Hopes for a national election in Spain next year were blasted Saturday by an official communique stating that all reports to the effect were premature. The statement declared that the national assembly would be abolished in September, and a legislative body "more representative of the nation" would replace it.

Large size maps of Cass county on sale at Journal office, 50c each.

State Auditor Holds Fees to Banks Illegal

Complicates Efforts of Counties to Secure Place to Deposit Surplus Funds

County treasurers who agree to pay banks a service charge for handling county funds are putting themselves outside the law and can be held liable on their bonds for money so paid, State Auditor Johnson declares in a statement given out Saturday.

This statement adds to the complications that have confronted the county boards and banks over the state for several months, the banks not caring to pay the rate of interest set and at the same time pay for security bonds which have been required since the filing of the litigation over the state bank guaranty law assessments, while county boards and county treasurers have no place herein to deposit their funds unless they accept the offers made by the banks for a lower interest rate that would permit the banks to furnish the bonds.

Mr. Johnson, who has two examiners at work all the time checking the books and records of county treasurers, says he has instructed these men not to recognize any deductions from public funds deposited with banks, on account of service charges. Treasurers' accounts will be reported as short where this has been done, the auditor states.

In case the banks of a county refuse to accept deposits of county funds and pay 2 per cent interest thereon, without making a counter charge, Auditor Johnson points out two courses of action which the treasurer may follow, namely:

1. To place the money with banks outside the county.

2. To invest surplus funds in United States liberty bonds bearing 4 1/4 per cent interest, which can be resold at any time the money may be needed.

Since the banks are paying 3 per cent on inactive state deposits and 2 per cent on daily balances maintained by the state in its checking accounts, without connecting any service charge, Johnson sees no reason why they should refuse to pay the counties 1 per cent net on their funds. His statement is given here-with:

Treasurer Would Be Liable.

"There is no authority under the statutes for county treasurers to pay a service charge to banks for the care of county deposits, and I am of the opinion that a county treasurer who makes such unauthorized expenditures will thereby become personally liable under his bond. I question whether a county board has the power to authorize and instruct the county treasurer to pay a service charge.

"I received a letter last week from Cass county enclosing a copy of a lengthy resolution passed by the board, stating that an emergency existed, that the banks generally of Cass county handling county deposits have refused to accept the same after January 1, 1930, and to furnish security bonds unless a service charge be allowed to the banks for handling said money; that the county has no depositories in which to place the county funds unless the same are placed in banks outside of Cass county, which would be a considerable inconvenience and expense to all parties concerned; that they would not profit by making the change, by placing the county funds in other counties, and therefore authorized the county treasurer to credit on the interests received from each and every bank one (1) per cent of the average daily deposit for services rendered.

"The county treasurer requested a letter from the state auditor approving or disapproving this authorization and he was told:

"There is no provision in the statutes authorizing payment of service charges to banks for the handling of county funds. It could not be considered lawful for you to pay such service charges for the county unless it could be shown that such service charges were being exacted by the banks from all of their customers."

"As to deducting such service charge from the interest on deposits, the law provides that the banks shall pay not less than 2 per cent (6191) and shall pay the interest to the county treasurer quarterly (6192). Our examiners are under instructions, not to allow deductions, but to see that the full 2 per cent is paid."

County Board Can't Change Law.
"Chapter 96, laws of 1925 provides in substance that where banks in a county refuse to bid on county deposits or where all money can not be placed in banks within the county as provided by law, then the money shall be deposited in banks outside of the county under the same terms. This would seem to leave you no choice and that your county board acted without authority and contrary to law, when they passed this broad resolution providing that county funds were not to be deposited in banks outside the county and authorizing you to credit on the interest a service charge of 1 per cent for the handling of county funds.

"His attention is called to the fact that Cass county banks receiving deposits from the state treasurer, pay 3 per cent on certificates of deposits, and 2 per cent on account deposits; they furnish security and do not get any service charge. Certainly the bank ought to be willing to treat their own county as favorably as they do the state.

"Reports from the convention of county commissioners just held at

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Phone 33 Plattsmouth, Neb.

Omaha indicate that the Nebraska state bankers' association is active in urging county authorities to pay a service charge, mentioning a number of counties that have agreed to pay the banks a service charge of from 1 to 2 per cent for the work and risk and other elements entering the care of the county treasurers' deposits.

Will Treat Deductions As Shortage.

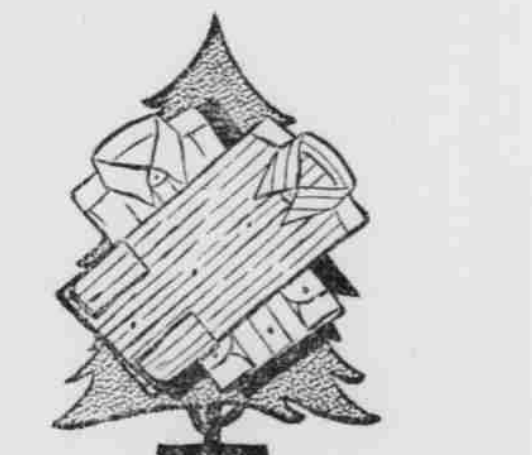
"The examiners of county treasurers of the state auditor's department have instructions not to allow bank service charge deductions made by county treasurers, and where such have been the report will show the county treasurer short.

"Where the banks of a county have formed a combination and are holding out on the interest, and thus an emergency exists, no fault can be found with a county treasurer if he invests his surplus funds in Liberty bonds.

"Liberty bonds are not fluctuating much, they are now selling at above par. The brokerage fee for either buying or selling is but \$2 per thousand, and they bear 4 1/4 per cent interest. The county treasurer can sell them at any time, in case he needs the money and if he held them but six months, he would probably get more than enough interest to pay the broker's fees, and any loss through fluctuation, and still net over 2 per cent per annum.

"Of course the bonds should be safeguarded against theft. But they would be just as safe under a safe-keeping agreement in some bank or trust company if belonging to the county as if they belonged to a bank."

Mrs. M. Ballinger, who has been here visiting at the home of her sister, Mrs. Esper McHenry and family, departed this morning for her home at Archer, Nebraska.



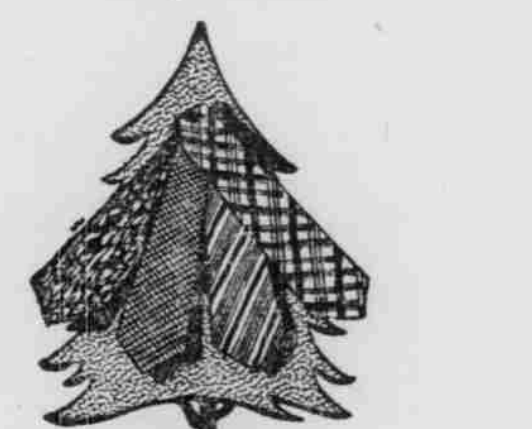
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