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## The Law of Average

shows that any certain effort will produce a certain result—when the effort is increased the result is more than proportionately increased. The extra effort counting for the larger results. When you increase your accumulation or savings ten per cent faster than usual you soon become known as a man who is "getting ahead". You get chances for profitable investments that ordinarily would not be thrown your way.

When you use our bank account plan you use the safest, most systematic method known for accumulating for an investment.

## LOUP CITY STATE BANK

Loup City, Nebraska.

We pay 5 percent interest on time deposits

## KEYSTONE LUMBER CO.

Get the best fence anchor from The Keystone Lumber Co., for 5 cents.

Yards at Loup City, Ashton, Rockville, Schaupps and Arcadia

## J. G. Pageler AUCTIONEER

Loup City, — Nebraska

All Auctioneering business attended to promptly. Satisfaction Guaranteed. Give me a trial.

## MARKETING WORLD'S GREATEST PROBLEM

WE ARE LONG ON PRODUCTION, SHORT ON DISTRIBUTION.

By Peter Radford Lecturer National Farmers' Union.

The economic distribution of farm products is today the world's greatest problem and the war, while it has brought its hardships, has clearly emphasized the importance of distribution as a factor in American agriculture and promises to give the farmers the co-operation of the government and the business men the solution of their marketing problem. This result will, in a measure, compensate us for our war losses, for the business interests and government have been in the main assisting almost exclusively on the production side of agriculture. While the department of agriculture has been dumping tons of literature on the farmer telling him how to produce, the farmer has been dumping tons of products in the nation's garbage can for want of a market.

**The World Will Never Starve.** At no time since Adam and Eve were driven from the Garden of Eden have the inhabitants of this world suffered from lack of production, but some people have gone hungry from the day of creation to this good hour for the lack of proper distribution. Slight variations in production have forced a change in diet and one locality has felt the pinch of want, while another surfeited, but the world as a whole has never been a land of plenty.

We now have less than one-tenth of the tillable land of the earth's surface under cultivation, and we not only have this surplus area to draw on but it is safe to estimate that in case of dire necessity one-half the earth's population could at the present time knock their living out of the trees of the forest, gather it from wild vines and draw it from streams. No one should become alarmed; the world will never starve.

The consumer has always feared that the producer would not supply him and his fright has found expression on the statute books of our states and nations and the farmer has been urged to produce recklessly and without reference to a market, and regardless of the demands of the consumer. Back to the Soil.

tions. The commonly accepted theory that we are short on production is all wrong. Our annual increase in production far exceeds that of our increase in population.

**The World as a Farm.** Taking the world as one big farm, we find two billion acres of land in cultivation. Of this amount there is approximately 750,000,000 acres on the western and 1,250,000,000 acres on the eastern hemisphere, in cultivation. This estimate, of course, does not include grazing lands, forests, etc., where large quantities of meat are produced.

The world's annual crop approximates fifteen billion bushels of cereals, thirteen billion pounds of fibre and sixty-five million tons of meat. The average annual world crop for the past five years, compared with the previous five years, is as follows:

Crops	Past Half Decade.	Previous Half Decade.
Corn (Bu.)	3,934,174,000	3,403,656,000
Wheat (Bu.)	3,522,769,000	3,257,526,000
Oats (Bu.)	4,120,017,000	3,508,316,000
Cotton (Bales)	19,863,800	17,541,200

The world shows an average increase in cereal production of 13 per cent during the past decade, compared with the previous five years, while the world's population shows an increase of only three per cent.

The gain in production far exceeds that of our increase in population, and it is safe to estimate that the farmer can easily increase production 25 per cent if a remunerative market can be found for the products. In textile fibres the world shows an increase during the past half decade in production of 15 per cent against a population increase of three per cent. The people of this nation should address themselves to the subject of improved facilities for distribution.

**Over-production and crop mortgage** force the farmers into ruinous competition with each other. The remedy lies in organization and in co-operation in marketing.

**Wouldn't Do in America.**

A woman from Germany was visiting little Herman's mother one day. Herman was trying to make a kite. He asked the guest if she knew how to make a tall for his kite. She told him she did not know how the little American boys made tails for their kites, but she knew how the little German boys made them. She knotted up some strips of paper, and when he saw it he said: "Oh, my, that will never fly in America."

**His Time Had Come.**

Again that ringing in his ears! It was the warning he had dreaded. He knew his time had come. Yet, although he had started at the sound, he seemed half-dazed and wholly careless of the consequences. But still the ringing in his ears! "Drat it!" he finally said, and springing from bed the careworn commuter shut off the alarm clock and proceeded to dress for the 7:10 train.—Puck.

## THE NORTHWESTERN

Entered at the Loup City Postoffice for transmission through the mails as second class matter.

Office Phone. Red 138. Residence, — Black 138

J. W. BURLEIGH, Editor and Pub. J. R. GARDINER, Manager

Every subscription is regarded as an open account. The names of subscribers will be instantly removed from our mailing list at the expiration of time paid for, if publishers shall be notified; otherwise the subscription will remain in force at the designated subscription price. Every subscriber must understand that these conditions are made a part of the contract between publisher and subscriber.

Now comes the cry of starving multitudes in Mexico because of the ravages of war in that benighted country. If the United States expects to keep up its lick in feeding the starving people of the war countries and feed its thousands upon thousands of unemployed and starving in its own country, it will have to go some. The distress in Mexico is said to rival the distress in the European theater of war.

It will be of interest to wrestling fans to know that Owen Daily, the lightweight champion, lost to John Mackie, the Boston Finn, the 22nd instant at Lincoln, Mackie taking Daily's measure in the first fall in one hour and forty-seven minutes and the second in some twenty minutes. There is never a man but finds one better, it seems.

Without appearing to be personal, about the worst joke ever perpetrated upon the Nebraska State Editorial Association, was when a number of the democratic members of the association made it possible by their votes to have foisted upon the association its present president. Nuff sed.

A fire from a picture film machine at Morning-side, Iowa, last Sunday evening caused the death of the operator, a student at the college there, Hillis Williams, aged 17 years. The house was crowded but all escaped, with but few injured, and the fire was put out without much damage.

Terre Haute is in the throes of political and legal troubles. The mayor of that city, Don M. Roberts, and 125 other democratic politicians have been indicted by a federal grand jury for election irregularities. Can it be that pure democracy has fallen from its high pedestal?

A great fight between English and German sea and air craft took place off the English coast last Friday in broad daylight, when seven English naval and sea planes and several submarines attacked the German warships. The loss was not made known.

Central City suffered a \$50,000 fire last Sunday morning, the Gladfelter opera house being totally destroyed, with several firms therein losing all their stocks of goods. It was the heaviest loss by fire in the history of the city.

It is claimed that the German losses in the war up to the present time aggregate two million men, and the Austria-Hungary casualties are calculated at a million and a half of officers and men.

It is claimed the cost of the primary and regular elections last year in Kansas exceeded 70 cents per vote. Will some one figure out the cost of the same for Nebraska?

A report of a Filipino revolution comes to us through Washington dispatches, but later reports are to the effect that it had been squelched without much trouble.

And now comes the report that Belgium is to be wiped off the map of countries and to be annexed as a part of Germany.

## WHAT THE RAILROADS DO WITH THEIR INCOME

Why They Are Considered the Great Business Barometer of the Nation.

In contemplating the crisis which confronts the railroads at the present time, and which was briefly explained in last week's article, it is important for the reader to realize that the railroads and the public face each other under radically changed conditions today from those which prevailed a few years ago. The abuses and scandals which have been aired before the Interstate Commerce Commission during recent months were perpetrated for the most part under the old regime of a dozen or so years ago, and can never be repeated under the conditions which now prevail. On the one hand, the Interstate Commerce Commission and the different states, either through their Public Utility Commissions or Legislatures, say what rates the railroads shall charge for service. In addition to this, a proposal is now pending in Congress to give the government the right to investigate all new interstate securities before they can be placed upon the market, while similar authority is already being exercised within the states by the different public utility commissions. This means that the last vestige of control over their finances will have been taken away from the railroads and that henceforth their fate will lie absolutely in the hollow of the people's hands. In this connection, we wish to again remind the reader that the hundreds of honest railroad officials throughout the country—men who have managed their properties without a breath of scandal or public criticism—should not be condemned because of the misdeeds of the few. With an aroused public conscience on the one hand and scores of railroad officials throughout the country sincerely and actively co-operating with the different public authorities on the other, we can safely let by-gones be by-gones—wipe the slate, and, with a square deal for the people, the investor and the railroads alike, "start over again."

The President's Anxiety  
In last week's article we quoted a portion of President Wilson's recent reply to a group of Eastern railroad executives. That the President has become profoundly concerned over the present crisis which confronts the transportation companies is once more made strikingly apparent in his letter concerning the inauguration of the new banking system to Secretary McAdoo a few days ago, in which he said:

"The railroads of the country are almost as much affected (by the war) not so much because their business is curtailed as because their credit is called in question by doubt as to their earning capacity. There is no other interest so central to the business welfare of the country as this. No doubt, in the light of the new day, with its new understandings, the problem of the railroads will also be met and dealt with in a spirit of candor and justice."

Like utterances have come from scores of other prominent public men and financiers during the last few weeks—men who are above making a selfish plea for any private or corporate interest and whose sole desire is that American business shall emerge from the present precarious situation without disaster. Under these circumstances it is the merest folly for any citizen to treat the present crisis lightly or flippantly, for we are passing through a period in which the financial resources of every nation in the world will be tested as never before.

Where Railroad Receipts Go.  
In order that the reader may realize what a tremendous factor the railroads are in the every day business life of the nation and what they mean to its prosperity, we wish to analyze briefly what becomes of the average year's railroad income. Just as the idea has prevailed in the minds of many that the railroads are owned by a few rich men, so the thought has also found deep root that they collect millions of dollars from the public which go into the coffers of a handful of millionaires, and which are permanently withdrawn from the thrift and industry of the people.

At the close of the fiscal year ending June 30, 1913, the records at Washington show that the railroads of the United States had collected a gross income from all branches of their service amounting to \$3,118,929,318. Of this sum, \$1,373,830,569 was paid out for labor—or, to put it in another way, almost 40 cents out of every dollar they took in was immediately paid out to the hundreds of thousands of men and women whom they employ in the conduct of their business. For maintenance of way, equipment, depots, etc., they disbursed \$929,167,491—or almost another thousand million dollars—and in this vast item the reader can grasp what railroad property means to the great steel mills, the lumber and coal industry, the big car and locomotive building concerns, and other sources of railroad supplies. In taxes they paid out the enormous sum of \$123,682,118, which helped to maintain the public schools, public highways and other revenue expenses of every state, county and incorpo-

rated town and city in the country. After the interest had been paid on their funded debt and all other characters of expense had been met, they had \$153,426,676 left out of which to declare dividends and to use as a surplus fund for emergencies and improvements of one kind and another.

In other words, after the railroads got through paying for their labor, steel, lumber, coal, interest and other necessary expenses, the above little more than \$153,000,000 was all the surplus they had left for themselves out of an income of more than three billion dollars—and this, too, upon properties worth the gigantic sum of twenty billion dollars, or less than 1 per cent upon the total capital invested in the railroads of the country. Thus it can be seen that on the basis of the present rates the railroads pay back to the public in one way and another practically every dollar they receive for service.

(Continued on Eighth Page)

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Five or six acres of ground in alfalfa, fenced chicken tight. For terms and particulars, see Alfred Anderson.

**High Cost of Living Reduced**  
owing to down prices made by wholesale firms. Commencing Nov. 25, we will reduce our prices about 30 per cent on all sized Mazda or Tungsten lamps.  
Loup City Mill & Light Co.

Build you up physically and mentally, keeps your digestive organs in condition, regulates the bowels, cleanses the blood, helps you to perfect health. Hollister's Rocky Mountain Tea or Tablets 35 cents per Swanson & Lofholm's.

**Notice To Creditors.**  
State of Nebraska, }  
Sherman County, } SS.

In the County Court In the Matter of the Estate of Martha Reushausen, Deceased.  
You are hereby notified, that I will sit at the County Court room in Loup City, of said County, on the 17th day of July, 1915, to receive and examine all claims against said Estate, with a view to their adjustment and allowance. The time limited for the presentation of claims against said Estate is the 17th day of July A. D. 1915, and the time limited for payment of debts is the 18th day of December, 1915.  
Witness my hand and the seal of said County Court, this 18th day of December, 1914.  
E. A. SMITH,  
County Judge  
[SEAL] Last pub. Jan 14.

**Notice To Creditors.**  
State of Nebraska, }  
Sherman County, } SS.

In the County Court In the Matter of the Estate of John F. W. Jaeschke, Deceased.  
You are hereby notified, that I will sit at the County Court room in Loup City, of said County, on the 17th day of July, 1915, to receive and examine all claims against said Estate, with a view to their adjustment and allowance. The time limited for the presentation of claims against said Estate is the 17th day of July A. D. 1915, and the time limited for payment of debts is the 18th day of December, 1915.  
Witness my hand and the seal of said County Court, this 18th day of December, 1914.  
E. A. SMITH,  
County Judge  
[SEAL] Last pub. Jan 14.

## Use Gooch's Flour

took first prize at the state fair again this year.

Vic Swanson's

A. M. AYE, D. C.

After everything else has failed do not give up. Come and try CHIROPRACTIC and get well. Office: Just east of the Sweetland feed store, Jacob Albers residence. Phone Brown 10.

When in Need of GOAL or first-class Lumber of all dimensions, We also have a car of Coke.

We also have a good line of Fence posts, ranging in price from ten to fifty cents.  
Phone Red 29 and you will receive prompt attention  
**LEININGER LUMBER COMPANY**

## Order of Hearing and Notice on Petition for Settlement of Account.

State of Nebraska, }  
Sherman County, } SS.  
In the County Court of Sherman County, Nebraska  
To the heirs, legatees, devisees and to all persons interested in the estate of George L. Zigler, deceased:  
On reading the petition of Mattie D. Zigler, praying a final settlement and allowance of her account filed in this Court on the 17th day of December 1914, and for decree of court for distribution of residue of personal property and possession of real estate. It is hereby ordered that you and all persons interested in said matter may, and do, appear at the County Court to be held in and for said County, on the 9th day of January A. D. 1915, at 10 o'clock A. M., to show cause, if any there be, why the prayer of the petitioner should not be granted, and that notice of the pendency of said petition and the hearing thereof be given to all persons interested in said matter by publishing a copy of this order in the Loup City, Northwestern a weekly newspaper printed in said county, for 3 successive weeks prior to said day of hearing.  
Dated December 19th, 1914.  
[SEAL] E. A. SMITH,  
County Judge.  
Last pub. Jan. 7.

## Notice to Creditors

State of Nebraska, }  
Sherman County, } SS.  
In the County Court In the Matter of the Estate of Juliette Waite, Deceased.  
To the creditors of said estate:  
You are hereby notified that I will sit at the county court room in Loup City, in said county, on the 31st day of March 1915, at 10 o'clock a. m. and the 6th day of July 1915, to receive and examine all claims against said estate, with a view to their adjustment and allowance. The time limited for the presentation of claims against said estate is the 6th day of July A. D. 1915, and the time limited for payment of debts is one year from the 24th day of November 1914.  
Witness my hand and the seal of said county court, this 7th day of December, 1914.  
E. A. SMITH,  
County Judge.  
[SEAL]

## Order of Hearing on Petition for Appointment of Administrator

In the County Court of Sherman County, Nebraska, State of Nebraska, }  
Sherman County, } SS.  
In the matter of the estate of Johan F. W. Jaeschke, deceased.  
On reading and filing the petition of Martin Jaeschke and Herman Jaeschke praying that administration of said Estate may be granted to John F. W. Jaeschke, as administrator.  
Ordered, that January 11th, A. D. 1915, at one o'clock p. m., is assigned for hearing said petition, when all persons interested in said matter may appear at a County Court to be held in and for said County, and show cause why the prayer of petitioner should not be granted, and that notice of the pendency of said petition and the hearing thereof be given to all persons interested in said matter by publishing a copy of this Order in the Loup City Northwestern, a weekly newspaper printed in said county, 3 successive weeks prior to said day of hearing.  
Dated December 22nd 1914.  
[SEAL] E. A. SMITH,  
County Judge  
Last pub. Jan. 7.

Makes assimilation perfect, healthy blood, firm muscles, strong nerves. Quickens the brain, makes and keeps you well. Hollister's Rocky Mountain Tea has no equal. It's your health insurance. Swanson & Lofholm.