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W. F. MASON, President
L. HANSEN, Cashier
C. H. RYAN, Ass't. Cashier

DIRECTORS:

W. T. CHASE
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A. B. OUTHOUSE
W. F. MASON
C. BRADLEY

A MERRY CHRISTMAS

And a Suggestion for a Christmas Gift

What are you going to give that boy or girl of yours for Christmas?

Why not a bank book with the entry of the first deposit therein?



It is a gift that will last and prove more beneficial as the years go by.

Give them an early start in the saving habit and they will never regret it.

With the Compliments of the Season and Best Wishes We Are Yours to Command

THE FIRST NATIONAL BANK

OF LOUP CITY, NEBRASKA

Oldest Bank in Sherman County

We Pay 5 Per Cent Interest on Time Deposits

Your Opportunity to Buy a Farm

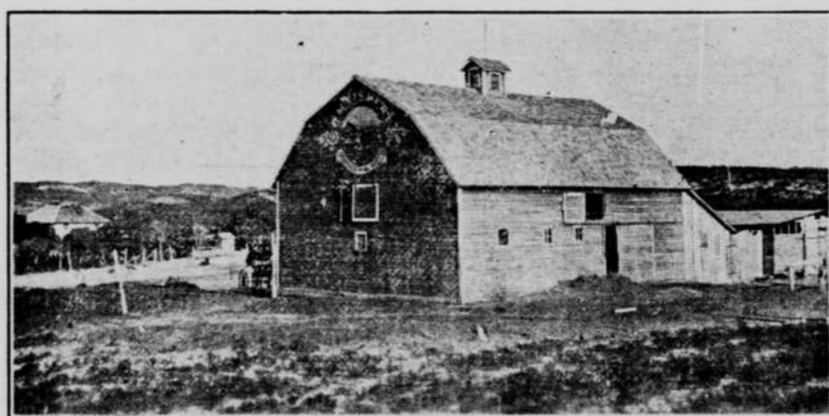
We are offering 2,700 acres of land in this county and within from three to five miles of Loup City, in any sized tracts to suit purchasers. This land is all in grass and all fenced, has plenty of windmills and reservoirs to supply fresh water to live stock and is suitable for use as a large stock farm or will divide nicely into several smaller farms, having plenty of farm land and plenty of good pasture land with each tract. Here is an opportunity for the man with a growing family of boys to secure a larger farm, as this land, or any part of it, can be sold and a smaller farm accepted as a partial payment. There are no buildings on this tract but if you are in position to make a reasonable payment and improve the land, arrangements can be made to give you time at a reasonable rate of interest on a considerable portion of the purchase price.

Improved Farms

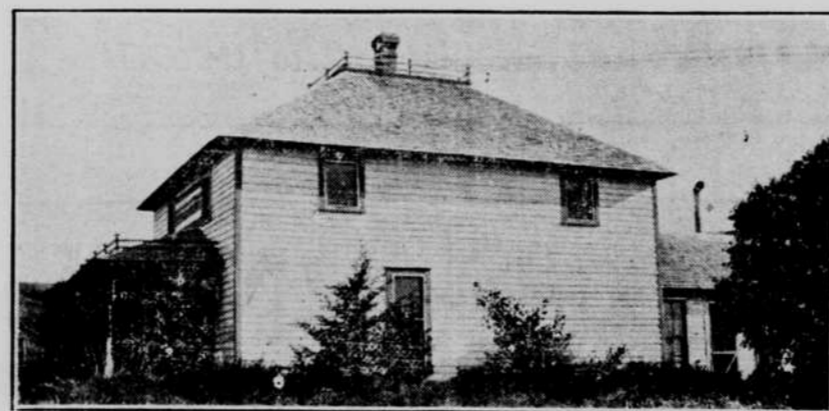
If you want to buy a farm that is already improved, we have a number of 160 and 320-acre farms, improved with good buildings, that we can offer you at reasonable prices and on very favorable terms. We also have a number of quarter section tracts of good farm land broken out, and some of them now in winter wheat, that can be sold on a very small cash payment and long time at low rate of interest given on the balance of purchase price. If you are in the market for farm lands, or any other kind of property, it will pay you to come and talk the matter over with us.

1120 Acre Improved Stock Farm

Located two miles from Hoagland and six miles from Stapleton, Logan County, Nebraska, both on the Kearney-Stapleton branch of the U. P. railroad. 400 acres good tillable land, balance rolling grass land. All fenced and cross-fenced and improved with 1½ story frame house 24x36 with kitchen addition; large barn, 32x48, room for 19 horses, besides large hay loft and grain bins, 2 good wells and windmills, 2 cisterns, and



never-failing supply of soft water, which is piped into the house. Pictures of house and barn are shown herein and buildings are in good repair and have just been painted. If you look around you, you will agree that those of your neighbors who have been most successful have been the ones who have devoted the most time to raising live stock and caring for them and this farm would be an ideal place for grain and live stock farming and will make its purchaser a small fortune. A clear



quarter of Sherman County land can be accepted as part payment and the balance of the purchase price can be carried against the land for a term of years at 6 per cent interest. If you are tired of grain farming and want to get a farm where you can handle live stock, as well as have plenty of good land to farm, here is your opportunity to get a well improved place close to railroad and at a very reasonable price.

Farm Loans. 5, 10 and 20 Years Time

If your farm loan is coming due or if you want to borrow money on your land to make improvements or buy live stock or to buy additional land, we are prepared to offer you loans at lowest prevailing rates for terms of 5, 10 and 20 years.

Five-year loans due five years from date, interest payable semi-annually, with option to pay in whole or in part at interest payment dates.

Ten-year loans, due ten years from the first day of any month you may select on which to pay your interest. Interest payable once a year at your home bank with option to make partial payments at any time after one year from the first interest payment. This loan gives you plenty of time to stock and improve your farm before it is necessary to pay it and avoids the necessity and expense of renewing at the end of a five-year period.

Twenty-year loans under the rural credit plan about which so much has recently been said and written in the agricultural journals of the United States. Under this plan the loan is repaid in 20 equal payments which include both principal and interest. The interest rate being 6 per cent per annum. You will be given the option of paying any number or all of the notes in advance of maturity and the notes will be discounted at compound interest annually for the unexpired term, in case of pre-payment. The total payment is just the same each year, the payments, on account of interest, decreasing as the payments on account of principal increase. The annual payments, including both principal and interest, only amount to about one and one-half times what you would ordinarily pay as interest on a loan of the same amount, but under this plan your debt is fully paid and your mortgage released at the end of 20 years. Under the ordinary plan of farm loans, on a loan of \$1,000, running for 20 years, you would pay:

Principal \$1,000.00
6 per cent interest on \$1,000 for 20 years. 1,200.00

Total \$2,200.00

Under rural credit plan of annual payments, your payments would be \$90.69 and the 20 payments required to release the loan would amount to..... \$1,813.00

Difference in interest paid \$ 386.20

If you need a farm loan or need to renew your present loan or to make any change in it, come in and let us explain these different plans fully before you make any other arrangements.

THE FIRST TRUST COMPANY LOUP CITY, NEBR.