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THE New Banking Law is now in force and the payment of every dollar of deposits in this institution is guaranteed by the Bank Guaranty Fund of the State of Nebraska.

INTEREST PAID ON TIME DEPOSITS.

Webster County Bank

RED CLOUD, NEB.

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Farmers Institute.

Notwithstanding the unfavorable weather conditions the exhibits in the various departments of the Farmer's Institute were plentiful and of very high order. The committees had all performed their tasks in a most thorough manner and everything was readied the first day of the Institute.

The Koontz tie barn looked like a Fourth of July picnic stand on account of the elaborate festive decorations.

The chickens, ducks, geese, and turkeys displayed were handsome specimens of their species and anyone could see that Webster county is the home of the poultry tribe. The cattle shown in this barn were beautiful animals and caused many a person to exclaim that they had not expected anything so fine. The display of hogs and sheep while limited in number was of a very high character and merited the unstinted praise it received.

Over at the Bailey tie barn the entire east side of that large structure was given over to horses and mules. And such animals! Their shapely forms and glossy coats were beautiful to see. There was not an animal there that would not improve the exhibit of any state fair. The representatives of the state University expressed themselves as being highly pleased and greatly surprised at the showing made. This barn was likewise profusely decorated and presented a most charming appearance. The electric lights were placed in just the right position to give the entire barn a home-like effect.

But the exhibits that delighted the eye and pleased the fancy of all were displayed in the Woodmen hall. Here the labor of the field, garden and home were spread out in all their beauty and excellence. Corn, wheat, oats, in fact grass and grain of all kinds, peaches, pumpkins, and garden delicias a wonderful school exhibit, needle work, cakes and cooking all testified to the adroitness of the men and women of this county.

MONDAY EVENING

The opening session of the third annual Webster County Farmers' Institute was held Monday evening in the opera house, which was filled to its capacity by an enthusiastic and appreciative audience.

Prof. Betz's orchestra furnished the music for the opening exercises, and Rev. Cole, pastor of the Baptist church, offered prayer.

A quartet of young ladies, composed of Misses Mildred Fulton, Clara Burgess, Mabel Buckles and Mrs. Pearl Smith Thomas, entertained the audience with a beautiful vocal selection and were heartily encored.

Rev. George Hummel, master of ceremonies, then introduced Hon. J. S. Gilham, who delivered the address of welcome. Mr. Gilham was in a reminiscent mood, and carried his hearers back to the early days, some forty years ago, when there was but one

frame building between Guide Rock on the east and Orleans on the west. He drew a vivid picture of conditions in these days as contrasted with the boundless prosperity of today. He related numerous anecdotes of the pioneers of the Republican valley, telling of the hardships which they were compelled to endure. The speaker then spoke of the changed climatic conditions, due to the planting of trees and shrubbery, and contrasted the conditions in this county with those in Harlan and other counties farther west, where a tree is a curiosity.

Clayton Holmes and Paul Throne, two very youthful vocalists, rendered a pleasing selection and responded to an encore.

W. R. Jackson of Lincoln, who was to have delivered an address upon "Doings and Results of the Pure Food Commission," was unable to be present and his failure to appear was a distinct disappointment to the management as well as to the audience.

Rev. E. N. Tompkins, pastor of the M. E. church, gave an account of his experience in raising onions in Nebraska, and offered many valuable suggestions. His experience had taught him that the secret of success in growing onions was in proper preparation of the seed and then sowing it not more than half an inch deep in sandy, damp soil. Onion seed should be scalded in boiling hot water, then thoroughly dried (not baked) in a warm oven. As a revenue producer, he recommended onions of the white-skinned varieties, owing to their higher market value.

Following Mr. Tompkins' address, Mrs. E. S. Garber and Miss Josie Igou entertained the audience with a vocal duet which delighted their hearers.

E. J. Overing, Jr., who knows all about chickens, was to have delivered an address upon "Results From the Care of Chickens," but his voice failed him and his place upon the program was taken by Rev. Cole, upon the theory that preachers are also supposed to know more or less about chickens. Mr. Cole seemed to be partial to the White Plymouth Rocks as the best all around chickens one could raise. However, he admitted that some of the smaller breeds were equal to the Rocks as egg-producers, and finally came to the conclusion that the best method of attaining success was for one to select the breed which pleased him best, and stick to it, using great care in "weeding out" hens that do not lay regularly.

A fitting close to the evening's entertainment was a beautiful vocal selection by a large chorus led by Mr. Lora Whitaker.

TUESDAY AFTERNOON

F. W. Chase of Pawnee City and Earl Harnly of College View were the speakers at the afternoon session, which was not so well attended as the lectures merited.

Mr. Chase confined his remarks principally to farm buildings, laying particular stress upon the wastefulness of the average farmer. He used

charts showing how a neighbor invested \$2,000 in a barn that would hold but 50 tons of feed, whereas his own silo, built at a cost of \$190, took care of 80 tons of ensilage that had more food value than his neighbor's 90 tons of feed. He believed the silo to be the salvation of the farmer of the future. Mr. Chase also urged the necessity of every farmer having farm scales that would accurately weigh his cattle, hogs and produce. He described a model farm home, and showed how many steps could be saved the overworked housewife by the installation of dumb waiters, kitchen sinks, etc., and severely criticized the farmer who pays \$125 for a self-binder which he uses but three or four days in a year,

while his better half is compelled to work 365 days in a year with a broken down four-hole cast iron stove, in place of a modern kitchen range. The lecturer also showed how 75 percent of the farm machinery is allowed to rust away through lack of proper care. Earl Harnly, of the food commissioner's department, talked of the care and handling of batter and eggs. It would require too much space here to give a detailed account of his scientific explanation of the causes for variation in cream tests and why apparently good eggs bring a very low price on the market. He gave a demonstration of candling eggs, using a common pasteboard box, inclosing a lamp, with two holes about the size of a silver

dollar cut in the lid at the height of the flame.

TUESDAY EVENING

The evening session opened with music by Betz's orchestra, following which ex-Gov. A. C. Shallenberger was introduced as the principal speaker of the evening. The Governor's address was one of a general nature, showing the marvelous productive powers of Nebraska farms and the enormous increase in land values since his advent into the state twenty-five years ago. He showed that the value of Nebraska's corn crop for one year equalled the gold production of Alaska in the last fifteen years, and told how the Nebraska farmers, by turning their products into thoroughbred beef and

milk cattle, would have an inexhaustible mine of wealth far exceeding in value the gold, silver and copper mines of the nation. Mr. Shallenberger is a stockman of state reputation and has attended many farmers' institutes in recent years. He was unstinted in his praise of the showing made by the farmers of Webster county, stating that the exhibits here excelled those of any institute he had attended. He drew a glowing picture of the future, when Webster county would be a center for world-beating cattle, horses, hogs and poultry. He told how in European countries lands valued at \$500 to \$1000 per acre were made to pay a big profit by scientific methods of breeding beef and dairy cattle. (Continued on Page Five)



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