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### This Government Won't Put Its Money

In a bank that does not guarantee it against loss. **Why Should You?**

The United States will not deposit a dollar in a National Bank, on any other bank, unless the bank furnishes a bond for twice the amount deposited.

The United States Government can at any time make an investigation of any National Bank and learn all about its resources. But still the Government demands a guarantee for its deposits—why shouldn't YOU have protection.

Your deposits in this bank are protected by the State Guaranty Law—no matter what happens **YOU CAN'T LOSE!**

**WEBSTER COUNTY BANK**  
RED CLOUD, NEBRASKA

### Knowing The Difficulty In Choosing Christmas Presents For Him

Whether it be for Father, Son, Brother or Friend.

We list a few of the Novelties outside of our regular Stock of Suits, Overcoats, Hats, Caps, Sweaters and Shoes, and suggest perhaps it is a Bath Robe he desires or a Smoking Jacket, a Collar Bag, a box of fancy Suspenders, or house Slippers, a Necktie or Muffler.

What ever it be our Clerks will be very glad to assist you in any way in making your selections.

## Paul Storey

THE CLOTHIER  
HART, SCHAFFNER & MARX CLOTHES

### WE DO GOOD PRINTING

The next time you want a first-class job of printing, just call The Chief, either phone, and we will call, give you estimates on the cost, quality of paper, etc. No job so difficult but what we can do it in a first class manner. If you are not on our already large list of satisfied customers we ask you to give us a trial. That's all that will be necessary to convince you.

**Our Sale Bills Get the Crowds**

### Webster Encampment Holds Special Meeting

The largest attendance in years was reported at the meeting of the Webster Encampment No. 25, I. O. O. F., last Friday evening. The mysteries of the Golden Rule degree were exemplified for the benefit of the three candidates, Ted Harris, Walter Warren and Henry Phares. The meeting was then adjourned until Wednesday evening when Grand Chief Patriarch Pittman of York was present as well as two welcome patriarchs from Superior. With the assistance of Grand Chief Patriarch Pittman and Patriarch Groves of Superior the Royal Purple degree was given to the three above named candidates. It was one of the best meetings in years for the local encampment and there was a nice attendance. After the degree work the lodge adjourned in a body to the Warren Cafe where an elegant oyster supper awaited them.

The Webster encampment is being revived and has a promising development in the next few weeks. The degree team of this encampment goes to Minden this evening where they institute a new encampment.

### Teachers Reading Circle Held Meeting Saturday

The county reading circle met last Saturday, Dec. 13, at 2:30 pm. and were in session for two hours.

The meeting was led by J. E. Hutchins and proved a very profitable meeting. Questions pertaining to their daily work were discussed as well as a thorough discussion of the lessons that had been assigned. The "key-note" of school room government and fair play in the school room, proved very interesting and much good resulted from the study.

The teachers present were A. A. Wolf, J. E. Hutchins, Mildred Koon, Floy Loren, Grace Boner, Ida Hill, Verna Chaplin, Bertha Chaplin and Nora Springer.

Every member of the circle is active and all realize the inevitable benefit that results from cooperation.

### Sparks of Jollity.

What is that which he who has it does not wish for, but he who has it would not part with it for any money?—A bald head.

Avoid argument with ladies. In spinning yarns among silks and satins, a man will always be worsted and twisted and finally wound up.

A fashionable mamma's advice to a married daughter. "Never take your husband to an evening party; there is nothing that is so much in the way."

Trying to do business without advertising is like winking at a pretty girl through a pair of green goggles. You may know what you are doing, but nobody else does.

A cynical man says the reason women are so fond of writing letters is that they rejoice in the opportunity of saying all they wish without the possibility of an interruption.

A young lady recently married to a farmer, one day visited the cow-houses, when she thus interrogated her milkmaid: "By the by, Mary, which of these cows is it that gives the butter-milk?"

An Albany damsel asked one of her fellow boarders, a stylish dry goods clerk, at the breakfast table, "Why is your mustache like my back hair?" He blushingly gave it up; the answer caused him to blush still more, "Because it is all down."

"Mother," said a little girl who was engaged in making her doll an apron, "I believe I will be a duchess when I grow up." "How do you ever expect to become a duchess my daughter?" her mother asked. "Why, by marrying a Dutchman, to be sure," replied the girl.

A lady had a favorite lap dog which she called Perchance. "A singular name," said somebody, "for a beautiful pet, madam. Where did you find it?" "Oh," drawled she, "it was named from Bryon's dog. You remember where he says, 'Perchance my dog will howl!'"

### Building Good Roads

Longest Way Around Sometimes Most Economical Way Home in Road Building

The average life of horses and automobiles may be increased and the cost of hauling reduced, according to the Office of Roads of the Department of Agriculture, by relocating many old roads and the more scientific laying out of new ones. The natural tendency in road building is to build a straight road, whether it goes over steep grades or hills, or not, and pulling over these grades naturally adds to the wear and tear on horses and vehicles.

The doctrine of the Office of Roads is that the longest way around may often be the shortest and most economical way home, and that frequently by building a highway around a hill or grade but little appreciable distance is added and this is more than offset by the reduced strain of hauling.

The chief drawback from the farmer's point of view is that the laying out of roads on this principle of avoiding grade necessitates, in some cases, running the road through good farm land or orchards or pastures, instead of going around the farm line and building the road through old, worn-out fields and over rocky knolls.

This, of course, must raise a question in the mind of the individual landowner as to whether the cutting up of his property by a road yields him individual advantages and so benefits his community as to offset the use of such land for a road, or to overcome the inconvenience of having his land divided. In this connection the Office of Roads points out that the running of a road and the resulting traffic through a good farm, where there are good sheep, cattle, horses, hogs, grain, fruit, or vegetables, has a certain advertising value and in many instances makes the land more valuable.

In other cases the importance of such a level road to the community is so great that it might well repay those using the road to give the farmer the equivalent in land equally good in place of what he has sacrificed to the common welfare.

At any rate, the Office of Roads is now taking special pains to make clear the economic advantage of avoiding steep grades in their roads, even at some sacrifice of better land. Investigation shows that the laying of such roads over hills has resulted more from attention to the preservation of farm lines than from scientific attention to the problem of road building.

According to the testimony of farmers consulted, where a horse might be able to pull 4,000 pounds on a level road it would have difficulty in pulling 3,000 pounds up a steep hill. The size of the load, therefore, tends to be measured by the grade of the largest hill on the road to market. In a number of cases actual experiment shows that the relocating of roads around hills has been accomplished either with no addition in road length in some instances and with the adding of only a few feet to the highway in others. The office knows of no case, where a properly relocated road which has cut out grades has led to any question as to its material reduction of hauling costs.

### M. W. A. Elects Officers

On Thursday evening, Dec. 4th, the M. W. A. lodge met and elected the following officers for the ensuing year:

V. Consul—Bert Ducker.  
W. Adviser—Bert Leonard.  
Banker—Bert Person.  
Clerk—C. F. Wallin.  
Trustee—G. W. Hutchison.

### After More Space

Exhibitors at the last state fair have already filed applications for additional space in 1914. Every effort will be made to accommodate them with ample allotments.

## Cut Glass Costs Money

SURE IT DOES

And the better it is the more it costs—just like everything else.

But cut glass is bought mainly for its beauty anyway—and you can't get beauty without paying for it.

But that needn't frighten any lover of cut glass away! from our store.

To tell you that ours is moderately priced, doesn't explain anything for you.

To tell you that we have just opened a new, clean stock does not let you know the beauty of our glass, nor can you appreciate the beauty of our new silver deposit ware till you see it!

So we guess you'll just have to drop in and see for yourself. Will you?



### E. H. NEWHOUSE

Optometrist and Jeweler

RED CLOUD, Nebraska

## Holiday Greetings

A GIFT FOR EVERY MEMBER OF A FAMILY

One of the special advantages in selecting holiday goods here is that our line is so complete that time and trouble is saved by choosing gifts for every member of the family from our stock. Our array of goods represents the most practical gifts to be had. We name some of our leading lines below, but it is impossible to give you any hint of the beauty, novelty and real worth of the goods, or of the compelling power of low prices.

Fine Toilet Goods, Perfumes, Dolls, Toys, Games, Mirrors, Books, Leather Goods, Pictures, Smokers' Goods, China, Box Papers, Fountain Pens, Shaving Sets, Traveling Sets, Albums, Bibles, Pocket Knives, Shears, Scissors, Christmas Cards and Booklets, Calendars &c.

THE FINEST STOCK OF BOOKS IN THE CITY

You said you were going to select holiday gifts early this season—are you living up to your resolution?

If you have not yet been in, don't let another day pass without taking a look at the splendid array of gifts we have gathered for you.

### CHARLES L. COTTING

THE DRUGGIST

### Advertising Holiday Goods.

Merchants who feel the strain of the Christmas holiday rush, and the frequent lack of profit in a big trade concentrated into a few days should consider the advantage of beginning early to advertise holiday goods.

Trade follows the advertising. Where merchants don't tell the people about their holiday stock until December is well under way, the public does not realize that holiday goods are in and make no special effort to hunt for gifts.

All the stores are today carrying goods suited in every way for holiday trade. An early trade can be created by the simple expedient of telling the public what they can do at this stage of the season.

To the outsider at least, it would seem as if the merchants would like this trade distributed over as many weeks as possible. In that way they can avoid hiring extra help, and the public will be better satisfied if it avoids hasty buying. Regular advertising promotes and establishes this regular current of business.