The Others Took to Socialism and That Is How the Fight Began.

By JOHN OAKWOOD

Just because people hear the term "high finance" so much, they get the idea that the whole subject of finance is over their heads. As a matter of fact, it is right on a level with their bread-baskets. It has more to do with every day grub than anything . . .

Finance has been described as the art of applying money to practical ends. A man is a capitalist when he accumulates enough money, either out of his own savings or by borrowing at interest the savings of others, to buy a farm or build a factory, and begins manufacturing food or something else he can sell to others at profit. That's finance. It sounds simple. But I heard a story about a monkey the other day that made it even simpler.

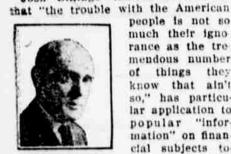
Far be it from me to make a monkey of a capitalist-but this was a very wise monk. He lived in a zoo with a dozen various other kinds of monkeys. Their food was usually thrown in ready to eat and each took his share. But one day the keeper threw in some black walnuts, hard as rocks. All the monkeys vainly split their teeth on them and they would have starved as far as the results of their labors went. But one of their number, who was of a more intelligent species than the rest, did some thinking. Then he accumulated a couple of rocks he found in the cage and cracked the nuts between them. He started a food factory. HE WAS A CAPITALIST. He had property that increased his ability to produce food-that added to his economic power.

But trouble began. The other mon keys grabbed the kernels and ate them up as fast as he knocked them eut of their shells. THEY WERE SOCIALISTS. There were other stones and they could have cracked their own walnuts, but they believed in dividing up share and share alike what the Capitalist produced. The Capitalist monkey got so mad that he did the same thing to their heads as he did to the nuts. He cracked them. The zoo keepers had to put the wise monkey in a cage by himself to prevent useless slaughter.

fluman society handles a situation like this better. There are those who don't want to work-there are those who have not the capacity to organize enterprise-there are those who want more than the share they earn ere are those also who want an equal division of wealth, and now and then there is a rumpus about itan outlaw strike or evolution or something. But as a general thing, the present social order fully protects the farmer and the manufacturer and other capitalists in their property rights and enables them to receive their just pay for what they produce. 1) also provides a reliable money sys tem as a medium by which fair ex changes of different products and services can be made, and later on I will tell you a story about that.

FINANCIAL THINGS THAT "AIN'T SO."

By FRANCIS H. SISSON Chairman, Public Relations Commis sion, American Bankers Association Josh Billings' famous observation



Francis H. Sisson

sommon belief are: The view that a high tariff assures any real protection to American proauction:

day. Among these

"ain't so's" of

The theory that highly restricted immigration is of benefit to American

The impression that the Federal Reserve Board was responsible for the deflation in commodity prices in 1920 and 1921;

The idea that the United States can maintain an isolated position in world The notion that railfood stocks are

watered;

The illuston that Wall Street die tates money or credit conditions.

The fancy that the interest of any class or section can be permanently furthered at the expense of the got

azal interest:

The phantasy that flat currency can add to the wealth of the nation;

The delusion that capitalism is respensible for economic and social ills. These beliefs have been propagated by catch phrases, not by proof. Some of them serve narrow, selfish interests. Others give psychological disrestent something to blame for trousles imaginary or rising from other causes. None of them help the soluwon of public problems. Until their distorting influence is eradicated from public opinion they will confuse the real issues and make for economic unsettlement.

Something to Think About

BLOCKING THE WAY

THOSE apostles of laxity who can never find time to do anything as it ought to be done, go crookedly through life complaining in their semiserious moments that they are lagging leagues behind their rivals and never getting anywhere.

They admit this without any apparent sense of shame or computation of

Sometimes to their intimates of like ilk, they boast of their short-comings in a spirit of bravado.

A laziness that distinguishes them from what they disdainfully term the "common class," to whom they will scarcely nod a courteous good morning, seem in their minds to put them upon a worshipful pedestal.

Daily they go about their task in a slipshod manner, shunning responsibility as a hen avoids a pool of water. Everything they do is half done.

Careless in observing how the proficient save time and energy, and thus make work a pleasure instead of a drag, these listless persons are always in trouble, scowling and finding fault, even when everything about them is

Their dosks or benches are continually in confusion, quite in keeping with their unmethodical minds.

When urgently needed no paper or tool is within sight or reach.

It is generally hidden somewhere in a disordered heap. Precious minutes are lost while searching for the elusive thing, and should the task of finding it happen to be more vexatious than usual, some innocent tellow-worker is openly charged with pilfering.

Then a storm breaks and the atmosphere is surcharged with anger, which in the customary slowness of cooling off is likely to leave the principals for days and days in sulky

Persons of this character are doomed to fail in everything they undertake, except in the making of quarrels and the wrecking of friendships.

Blameful themselves, they pile their

sins on the blameless. Wherever they are found there is turmoil, inefficiency, disloyalty and unhappiness, four danger signals which block the way in every track of endeavor to promotion to the higher

(6. 1923, by McClure Newspaper Syndicate.)

"A friend is a bank of credit on which can draw supplies of confidence. sel, sympathy, help and love."

SOMETHING TO EAT

IF YOU have a small amount of leftover rice stir it late the muffin or griddle cake batter for breakfast.

Prune Ple.

Take two cupfuls of cooked prunes, one teaspoonful, of cinnamon, onefourth of a cupful of sugar and one tablespoonful of butter. Soften the prunes in water over night, stew until soft, then remove the pits and add to the other ingredients. Put into a pastry-lined plate, dot with bits of the butter, cover with a top crust and bake in a quick oven. Brush over the crust with milk just before putting the pie in the oven. This will give a rich brown crust when baked.

Chocolate Macaroons.

Melt two squares of chocolate, mix with one can of condensed milk. Add one-half pound of shredded coconut, mix thoroughly and add one teaspoonful of vanilla. Drop on greased baking sheets, one tenspoonful at a time one inch apart. Bake in a moderate oven until nicely browned.

Coconut Balls.

Take one tablespoonful of condensed milk, or the same of honey; one and one-quarter cupfuls of shredded coconut, four tablespoonfuls of chopped raisins and one-half cupful of chepped walnut meats. Mix and shape into balls the size of marbles, roll in coconut.

Cabbage Salad.

Make a mixture of finely-shredded cabbage, green peppers and olives, Remove the stones from the olives; to one small cabbage use one green pepper, seeds and white fiber removed. and one cupful of chopped olives. Moisten with a rich, highly-seasoned Bolled dressing or a mayoungles. Fill femon balves with the mixture and serve with over-re-

Shredded leature subjed to cream cheese well-sensoned and sprinkled thickly with currents makes a tasty salad to serve with bread and butter for Sunday night lunch.

Cottage cheese to which two or more tablespoonfuls of boiled dressing is added and served on lettuce with a French dressing, is another simple and easy way to prepare salad.

Forty thousand separate and distinet species of locust, the historic pests which annually cost the world about \$100,000,000, have been identified and collected by American scien-

A HARDWORKING PIECE OF PAPER

The Bank Check and How It Performs Many Different Services for Business.

Americans are the greatest users of bank checks in the world. Less than eight per cent of all business transactions in the United States is conducted with money, or, to put it another way, more than nine out of ten transactions are conducted with commercial instruments, of which one of the most important is the check.

The use of the check has become universal in America because it is one of the simplest yet most efficient business devices ever invented. The bank transactions of Mr. Smith, the storekeeper, illustrate in a general way those of all other business people. Storekeeper Smith's customers pay him for the goods he sells to them both with cash and checks. At the end of the day he counts up the proceeds of the day's business and finds his sales have amounted to, say, \$500. What does he do with this money? He owes a large part of it to the other business concerns from which he purchased at wholesale the goods he is selling. Some of these companies are in Mr. Smith's town, and others are located at some distance from it. Even small business would be a clumsy, complicated and time-wasting affair unless it were for the facility of the bank check. When a Check is Useful

Mr. Smith could pay his bills by sending cash by mail, but this method of payment would be unwise, because of the danger of the money being lost in transit. Again, he might go out and buy express or postal money orders for the amounts due, but to do this regularly would require a great deal of his time, and would involve needless expense. Besides, a money order does only half the work a bank check does. Although it is in reality a kind of a check drawn by the express company, or by the post office, in favor of some person or firm, it is not returned to Mr. Smith after it has been cashed, but goes back to the express company or to the post office that issued it. On the other hand, a cashed check after it comes back to the bank and is cancelled is returned to Mr. Smith, who can keep it as a receipt in proof of the fact that his bill has been paid.

More than this, in order to keep accurate records Mr. Smith wants to have one account in which all his receipts can be entered and out of which all payments can be made. He therefore adopts the course that most other business men and women follow. He takes his \$500 to the bank, where it is safely kept and can be drawn upon as needed. The teller enters the amount in a small pass book, which is a record of deposits. The pass book is issued in Mr. Smith's name and is handed to him, togeth r with a supply of blank checks. Mr. Smith is now ready to pay his bills by cheeks up to a total of \$500.

A Complete Record His check will be received at any bank where the indersement of the person to whom it is made payable, which is wetten or stamped on the back of the check, is known to be genuine The bank receiving the check will either pay or credit it to the payee, and then send it on to the bank in which Mr. Smith deposits his money, where the amount will be deducted from his 3590 balance. The check, after being properly cancelled, will be returned to him at the end of the month. He will then have a complete record showing that he deposited \$500, that he drow checks of, say, \$120 to pay some of his bills, that he has a balance left of \$380 and that his bills have been duly paid as shown by the cancelled checks with the indorsements upon them.

The bank will pay all checks presented to it bearing Mr. Smith's signature as given on his signature card in any sums cover d by the amount of his bank balance, which he continually increases by deposits and decreases he checks drawn against his account. This process of making deposits and issuing checks continues day after day, both the depositor and

the bank keeping their own records. Millions of such transactions are handled every day by the benks and trust companies of the United States, In one year more than two hundred and fifty billions of dollars in checks have passed through the New York but a swift, swishing sound, at first Clearing House alone. Payments of these vast sums are made without the use of any actual noney. A wonderful avatem has been built up by the use of the small si'n of paner we call the bank check. The check is examlife of the present day.

THE COUNTY TEREST

Dankers and firmers allke are inrested in a permanent, profitable igriculture. Banks have ceased to be mere money-changing institutions; they are public service stations that xpect to pay in service for what they ceure in profits. Agriculture at the present time is going through a seri ous crisis. There are many problems in production and marketing to be solved. There is a call for close and sympathetic co-operation, not only beween tankers and farmers but beween all intelligent citizens of our great commonwealth .- J. H Puelicher, President American Bankers Association.

MADE ODD BOUNDARY "LINE"

Explanation of Compound Curve That Settled Dispute of Early Colonial Days.

When William Penn obtained a grant In Pennsylvania he was very desirous of owners the land on Delaware bay to the sen, and procured from the duke of York a release of all his title and claim to New Castle and a radius of 12 miles around it, and to the land between that tract and the sen. Lord. Baltimore protested, but in 1685 the Lords of trade and plantation made a decision in Penn's favor.

The tracts which now constitute the state of Delaware, Penn called "The Territories," or the "Three Lower Countles on the Delaware." They were governed as part of Pennsylvania for about 20 years. In 1776 the inhabitunts declared them a separate state. Then ensued a long-drawn-out dispute between Delaware and Pennsylvania over the northern boundary line. Because of the inaccuracy of the original survey of 1701, no single curve could be made to pass through the stones set up to mark off a radius of 12 miles around New Castle. An attempt to rectify the line was made by the United States Coast and Geodetic survey, but when a number of Delaware residents found they would be geographically in Pennsylvania they raised such a howl that the survey was dropped, and a joint boundary commission was appointed to settle the dispute. A compound curve was found to conform very closely to the original line, so it was adopted.

SUNSET IN ARABIAN DESERT

Scene of Remarkable Beauty Under the Glowing Moon and the Silver Stars.

There is no twilight in the desert. One moment the sun rides high in the heavens; the next it dies in brief, few moments of ruddy afterglow, and then at one bound comes the dark. One by one the stars appear, as when the lights are turned on at nightfall in a city, until the purple-velvet sky is cut across by a broad swath of silver dust, the Milky Way. And so we would fall asleep, lulled by the murmur of the Arab voices and the grumbling of the camels. . . Above us a moon that looked like an enormous silver plate, and the stars very near. It is usually late before the camp falls asleep. The fires die down to beds of glowing embers. The night wind rises, and I draw my blankets about me more closely. I can discern the dim, misshapen forms of the camels tethered outside the zareba walls. A sentry, rifle on shoulder, muffled to the eyes in his abieh, moves past on noiseless feet. A jackal howls in the darkness. Something rustles in the undergrowth-a snake or a lizard, no doubt. The moon transforms the yellow desert into a lake of molten amber. Over everything a magic silence falls.—E. Alexander Powell, It the Century Magazine.

Try This on Your Links.

Perkins was a billiard and pool "sbark" and Watkins had tried for two years to get good enough to beat him at the game, but with no luck. Last year Watkins gave up in disgust and quit the billiard table for the golf links. Here he had better success in becoming proficient, and after one season's play, found bimself able to approach within a respectable distance of old Colonel Bogey.

Watkins borrowed an extra set of clubs and, after some tall persuasion, got Perkins out on the links for a round of golf. Perkins was like a flapper in a long skirt! Watkins rubbed it in and gloated over his victim to the utmost. The game was a bit lop-sided and Watkins was soon 10 up on the 18 holes. Perkins saw how badly he had been beaten, but he was a true sportsman and a game bird.

"Well, you won that game, I guess," he sald to Watkins. "Scratch never was my game, anyway. Now let's play a round of call-shot."

In the Pines.

Awake in the stillness of the country, with quiet meadows, white in the moonlight, stretching beyond your garden gate, you hear the approach of the wind as he woos your pine trees to sing with him; for the wind cannot sing alone; he needs a lyre through which to sweep his mightiest and his gentlest songs.

It is not a rustle, as with poplars, hardly more than the breathing of a child, but rising to a powerful crescendo as the houghs flatten under the mighty sweep of the wind.

A few moments and the laish follows, that wonderful vanishing point that to the business and consequent door sound, unartained by the greatest artist. So gentle is the subsiding that you band's know when the wind feft, but the pines are straight and still up to, and the wind is a mile away, OF BANKERS AND FARMER'S sufreing the haveborn buds on the hill and dlugber out their fragrance into the moenlight."

Tricks in All Trades.

The jeweler was showing an out-oftown customer around. There was an attractive girl behind the counter and the proprietor explained that it was her particular task to look after bashful swains who came in to purchase engagement rings. Also he related a number of anecdotes about the same timorous swains.

The visitor thought the arrangement a good one.

"Then she helps business in engagement rings?" "Very much. Wears a big one herMOVED

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Notice of Hearing

Estate of Melissa A Scott, Deceased,

The State of Nebraska, to all personnterested in said estate, creditors and heirs take notice, that Henry C. Scatt. has filed his petition alleging that Me. census for the school district lost Monlissa A Scott, died intestate in R d day Cloud, Nebraska on or about April 15th. 1911, being a resident and inhabitant and wife were in Red Cloud one Jay of Webster County, Nebraska and the owner of the following described real estate, to-wit: Commencing at a point Four Hundred six'y six. and 35-100 feet, (466.35) west of the north east corner of the south west quarter of section two, (2), in Township One, (1), North, Range Eleven, (11), west of the sixth P. M. Webster County, Nebraske, running thence west ninety three and 27-100 feet, (93 27) thence south at right angles, four hundred sixty six and 35. 100 feet, (466 35), thence east at right angles, ninety three and 27-100 feet, (93 27), thence north four hundred six ty six, and 35-100 feet, (466 35), to place of beginning, also known as lot Thirteen, Patmore's sub-division of the south west quarter of section two, (2), Township One, (1), North, Range Eleven, (11), west of the sixth P. M. Webster County, Nebraska, and that your petitioner is the owner of an undivided | rented. interest in said real estate; feaving her sole and only helrs at law

Henry C. Scott, husband, Red Cloud, nee Unton church.

Nebraska George H. Scott, Torrington, Wyoming, aged 60 years, son.

Lena B O'Neal, Baker, Oregon, age 44 years, daughter.

Edith A Hendrickson, Blue Hill, Nebraska, uged 42 years, daughter.

Sarah M. Law, Red Cloud, Nebraska, aged 57 years, daughter.

Mary O. Gurney, Red Cloud, Nebras ka, aged 38 years, daughter.

claims; that said decedent died inte- ing while others are commencing. The state; that no application for administration has been made and the estate of said decedent has not been administered in the State of Nebraska, and that the heirs at law of said decedent be the owners in fee simple of the when his family will get released from above decribed real estate, which has their school in Red Cloud. been set for hearing on the 16th day of May, A. D. 1923, at 10 o'clock A. M. Dated at Red Cloud, Nebraska, this 13th day of April, 1923.

A D. RANNEY, (Seal).

County Judge.

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it doesn't follow that you're immune Tomorrow-no today, if you have time-and you better find timecome to the office and we'll write a policy on your house, furniture, store or merchandise.

-LATER MAY BE TOO LATE-O. C. TEEL

Reliable Insurance

Northeast Pawnee

Mike Bilss and daughter were doing a the County Court of Webs er County, their trading of Womer last Saturday. Edgar Leadabrand and Bennie Moh-

> ler were in Lebanon one day last week. Johnie Gouldie was out toking the

> Jim Ryan and wife and Frank Ryan last week.

Bob Lappigau started to list corn last Monday others are preparing to

ing with Everett Myers and wife one day last week. Roy Myers and wife were visiting with the latters folks Pat Gouldie and

Bill Relieban jr., and wife were visit-

wife last Saturday. Messrs, Chas, and John McMurray were visiting their folks and old neighbors Saturday and Sunday.

Miss Lottie Dilka, her aunt and two brothers were the guests of Everett Myers and wife last Sunday.

Harvey Blair's boy Loren will soon be done disking the two farms his own and Pat McCoale's which his father

Frank B own are putting in a subthe following named persons, to-wit: stantial concrete sidewalk at the Pax. Quite a few around here attended

Harve Biair, George Johnston and

the dance at Keagle's barn near the State line on Saturday night and they report a good time. Everett Myers took his motherinlaw, Mrs. Pat Gouldie, to Red Cloud last

Hastings to visit her mother who is dangerously ill The farmers are all busy disking and praying for a decree barring these days, quite a few are about fluish-

ground seems to be in good shape for

Saturday and from there she went to

general farming. George Johnston is very busy farming, choring and batching all alone as herein set forth shall be decreed to but will have ample help after while

Notice of Hearing

Estate of William B. E. Lockwood Deceased, in the County Court of Webster County, Nebraska

The State of Nebraska, to all persons interested in said estate, creditors and heirs take notice, that Leonard Wilmot has filed his petition alleging that William B. E. Lockwood died intestate in Norwalk, Connecticut, on or about January 1st, 1897 being a resident and inhabitant of Norwalk, Connecticut and the owner of the following described real estate, towit: The Northwest Quarter of Section 17, Township 1, Range 11, West of the Sixth P. M. in Webster County, Nebraska.

teaving as his sole and only heirs at law the following named persons, towil: Manice DeForest Lockwood, W. B E. Lockwood, Jr., and Buckingham Lockwood,

and praying for a decree barring claims: that said decedent died intestate; that no application for adminitration has been made and the estate of said decedent has not been administered in the State of Nebraska, and that the heirs at law of said decedent as herein set forth shall be decreed to be the owners in fee simple of the above described real estate, which has been set for hearing on the 21st day of

May, 1923 at 10 o'clock A. M. Dated at Red Cloud, Nebraska; this 18th day of April, A. D. 1923.

[Seal]

A. D. BANNEY,

County Judge