



It makes most any man mad to tell him he eats too much.

It takes a wise man to always distinguish between flattery and honest praise.

The 1923 graduate is convinced by now that this is a cold, hard world after all.

An actor always gets a laugh when he makes a slighting remark about religion.

If you marry a widow you at least stand a chance of getting a wife who knows how to cook.

What is the real difference between Bergdoll, the draft dodger, and the man who dodges his taxes?

The general idea I get of some men is that they could do excellent tating if they would put their minds to it.

If we keep on living at the present rate the time may again come when four sacks will be used for underwear.

The average family spends two or three times as much for living as it did a few years ago, and gets less out of it.

If someone will devise a means of remaking human nature it will be easy to get rid of all the foolishness in the world.

Most people won't believe it, but one way to increase happiness is to reduce the number of things you want to buy.

Many a wife refers to her husband as the old man, and then gets hopping mad if he speaks of her as the old woman.

The person who enjoys a bad habit for years and then quits it is always specially intolerant of those who continue to indulge.

A man who can tie a four-in-hand tie properly or keep his hair combed slick all the time is usually not much good for anything else.

In New York a place of twenty thousand population is called a village. And in Nebraska a place of a thousand population can call itself a city.

Among the other reforms that he promotes I wish Bixby would include the task of teaching the public the right way to pronounce the word Garage.

The reason the boys don't line up at the church door nowadays to take the girls home is because there are no girls there. They are all out auto riding.

If you rear back and whine about being found fault with every time someone proposes something for your betterment you never will make any improvement.

I have discovered the reason why towns build tourist camps. All the flies in the vicinity congregate there and none are left to bother around the homes.

What this country needs is less politics and more hard work.

Fred Howard's idea of a cheerful idiot is the country editor who gives fifteen dollars worth of advertising space in exchange for a two dollar a year city daily.

So long as women serve lettuce sandwiches and mayonnaise dressing I don't know where the idea comes from that their chief object in life is to please the men.

Now that the chautauqua orators are again on the job it will be strange if there continues to be so much cussedness in the world. They always know how to fix everything.

While I was traveling thru western Nebraska last year a rattlesnake bit all four of my tires and swelled them up so big that I didn't have to put any air in them for two months.

Lew Shelly says he used to go to church or the theatre early in order to get a seat and now he goes early in order to find a place to park his car. The theatre end of his remark is true.

Being a member of the army of unemployed nowadays doesn't always mean that you are out of a job.

If some folks were as big as they think they are they would have to put a quarter in a penny scale in order to get their total weight.

Those who have traveled the long, hard road that leads to any sort of recognition in the writing game are always amused at the notion of amateur writers that they should be well paid for everything they do.

FARMER-BANKER CONFERENCES THROUGHOUT NATION DEVELOP WAYS TO AID AGRICULTURE

Collective Marketing, Diversified Farming, Promotion of Agricultural Education and Use of Bank Instead of Mercantile Credits Chief Lines of Suggested Action.

By D. H. OTIS,

Director, Agricultural Commission, American Bankers Association.



D. H. Otis

Four lines of action to improve the business of farming stand out in the discussions that have occurred at a series of farmer-banker conferences now being held throughout the United States. They are collective marketing, diversified farming, the promotion of agricultural education and the use of the more economical bank credit rather than mercantile credit. At many points active steps to foster action along these lines have been taken.

The conferences were initiated by the Agricultural Commission of the American Bankers Association to the end that the condition of the man on the farm be improved. The first conference was held in conjunction with the Wisconsin College of Agriculture at Madison. An important point of contact for the work of the Commission was established at this meeting in the form of co-operation with the agricultural colleges.

In five other states—California, Washington, Oregon, Idaho, and Utah—it was agreed at subsequent conferences that bankers' agricultural committees would meet at the state agricultural colleges and, in co-operation with the college officials, work out a program that they would recommend to the banks.

The Texas Plan
It was at the Texas conference that it was developed that the officials of both the bankers' association and of the state college felt the big problem for that state was the establishment of a system of collective, orderly marketing. In order to bring this problem effectively before the farmers and the bankers it was agreed to hold a banker-farmer meeting in December. Efforts will be made to get from 200 to 250 bankers to attend, each banker to bring with him several representative farmers of his community. The program and demonstration will emphasize the need of meeting the marketing problem and point ways to a satisfactory solution.

At Athens, Georgia, the conference recommended that the State Bankers Association take steps to raise a fund for assisting deserving students to complete a college course in agriculture or home economics. This conference, recognizing the valuable work being done by county agricultural and home demonstration agents, also went on record as favoring the employment of agents in each county.

At the Raleigh, North Carolina, conference the pressing problem, in addition to loans for worthy students, was held to be encouragement of the farmer to practice greater crop diversification. The conferees felt that the first big step was to get farmers at least to produce sufficient vegetables, fruit, milk, and poultry to live on.

At a conference held at Amherst, Massachusetts, there were representatives from Vermont, New Hampshire, Massachusetts, Rhode Island and Connecticut. Emphasis was placed on the importance of the Boys' and Girls' Club work. The New England conference also felt that the importance of bank credit over mercantile credit should be stressed. A resolution was adopted and is being sent to agricultural committees in each State urging that they get in touch with their agricultural colleges and map out a program for educating the farmer in regard to the importance and the economy of bank credit over mercantile credit.

The emphasis on this resolution came not so much from the bankers present as it did from the representatives of the agricultural colleges and the farmers.

THE GREAT SCOURGE OF HALF TRUTHS

By JOHN OAKWOOD

A soap-boxer pointed at a great factory. "Who built that factory? Workmen!" he yelled. "Who run the machines? Workmen! Who get the profits? Capitalists!"

The soap-boxer told a half truth that amounted to a whole lie. His listeners did not know that that particular factory, typical of thousands of others, was a complete refutation of the lie—if only the other half of the truth were told.

It is true the factory was capitalized—for a million dollars. The net profits gave annual dividends of 6 per cent, or \$60,000, to the stockholders. All that was true.

But it was also true that the million dollar capital was divided up into ten thousand shares of \$100 each. The ownership of these shares was distributed among about one thousand people. Several hundred of them were workmen in the factory. They were saving out of their weekly wages and buying shares on the installment plan. They were Capitalists.

It was likewise true that shares were also owned by workmen in other factories, by clerical workers and by small merchants. A good many were also owned by widows and orphans whose modest estates had been wisely invested for them by their bankers. They were Capitalists.

It was also true that the factory corporation had issued a million dollars in bonds to raise funds to buy the material and pay the wages of workmen to build the factory. These bonds were owned as investments not only by persons of wealth but also by many people of moderate means who had saved out of their wages and salaries. They were Capitalists.

And it was also true that out of the receipts of the factory, before a cent was taken to pay interest on the bonds, before a penny was used to pay dividends on the stock, a good many dollars were taken to pay wages to the workmen.

The workmen were Capitalists too. They were investing their strength and their talents and their skill in the factory—they were getting their dividends out of its earnings as well as the stockholders and bondholders.

NO BOON IN CHEAP MONEY

One thing that has to be given up is the idea that cheap money is always good for business. Farmers want cheap money, business men want cheap money, stock speculators want cheap money, the U. S. Treasury wants to float government loans on cheap money, socialists, anarchists and old-line greenbackers want very, very cheap money. Everybody feels that when the money rate is shoved up it is an arbitrary damper on prosperity.

But we cannot have both a low rate on money and a stable level of prices. We can have one or the other—not both together for any length of time. A low rate of money means an inflated price level. A stable price level means a fluctuating rate of discount. That is, the public must learn to look at the price level instead of the bank reserves, as their measure of expectation for a rise or fall of the value of money.

Now this fact makes me feel that a mistake is made if we do not fully explain to the public the power already exercised by the bank rate and the Federal Reserve Board and Reserve banks. Our bankers and economists see the bad use that is likely to be made of political control of banking and currency and they try to make the people believe that so intricate a question must be left to experts.

As a matter of fact our present methods encourage the very thing we wish to avoid. We let everybody believe that low rates on money are necessary for prosperity and then when bank reserves run low on account of the effects of this belief, we are suddenly compelled to jump the rates to protect the reserves. We get both a cycle of prices and a cycle of bank rates, whereas, if the public understood that the rise of bank rates should not wait until bank reserves are low, but the rates should be advanced several months ahead for the very purpose of preventing a fictitious prosperity with its inflated price level, then the public might be satisfied to support the administrative regulations which raise the rates at a time when there seems to be no need of doing it.—John R. Commons, University of Wisconsin.

Honors for Club Members
The annual convention, Wisconsin Bankers Association, presented diplomas to fifteen boys and five girls successfully completing four years club work, the first time any state bankers association has taken such action.

A BUMPER CORN CROP IF FROST HOLDS OFF

Nebraska will have a bumper corn crop if it matures without frost injury. The barley is the largest on record while oats is second. Hay and forage crops are heavy. Spring wheat crop reduced. Pastures have been exceptionally good. These are the leading statements in the September report by the Division of Crop and Live Stock Estimates.

Corn will make a crop that will rank well with the largest on record if not damaged by frost. The condition is generally satisfactory throughout the state. The crop has probably never been exceeded in western Nebraska, the stalks being nearly twice the usual length. Part of the crop has matured sufficiently to withstand a frost, but the late corn would be seriously injured. Corn improved during August and the condition of 50% forecasts a crop of 257,418,000 bushels as compared to 182,400,000 bushels last year and the five year average of 190,536,000 bushels.

The condition of oats at the time of harvest was 88% indicating a crop second in size on record. Last year the crop was 56,106,000 bushels, and the five year average is 67,070,000 bushels.

Spring wheat shows a further marked decrease as predicted a month ago. Part of the crop in western Nebraska was not harvested. The condition of 50% at the time of harvest should produce a crop of 3,560,000 bushels. The estimate for all wheat is 31,332,000 bushels against 59,638,000 bushels last year. The production of rye is 1,650,000 bushels as compared to 2,106,000 bushels last year.

The condition of barley was 87% at the time of harvest which forecasts a crop of 9,585,000 bushels as compared to 4,356,000 bushels last year. The present crop is the largest on record and is accounted for by the increased acreage and good yields.

The condition of potatoes is 80% which forecasts a crop of 9,912,000 bushels as compared to 11,676,000 bushels last year. The early Kearney crop fell below expectation. While the late commercial crop is large, the quality is poor due to disease and the quantity of high grade potatoes will be reduced accordingly.

The hay crops are heavy. The sand hills and western Nebraska had exceptionally large yields of wild hay. The present condition of tame hay is 92% and indicates a crop of 3,352,000 tons compared to 3,323,000 tons last year. The condition of wild hay at the time of harvest was 98% which forecasts 2,587,000 tons compared to 1,877,000 tons last year.

Sugar beets improved and are rated at 86%. The condition of apples was reduced to 53%. Flax is estimated at 36,000 bushels. Minor crops are estimated as follows: buckwheat 90%; sweet potatoes 85%; clover seed 83%; timothy seed yield 3.8 bushels; timothy hay yield 1.4 tons; clover hay 90%; alfalfa 93%; millet 90%; pasture 94%; grain sorghum 95%; tomatoes 88%; cabbages 88%; onions 85%; peaches 45%; grapes 85%; pears 65%; sorghum for sirup 95%.

Estimates of important crops for the U. S. as follows: the first figure this year, and the second, last year's estimate. Corn, 2,075,786,000 bushels and 2,890,012,000 bushels. Spring wheat, 220,841,000 bushels and 275,887,000 bushels. All wheat, 789,227,000 bushels and 852,091,000 bushels. Oats, 1,311,687,000 bushels and 1,201,436,000 bushels. Barley, 199,337,000 bushels and 186,118,000 bushels. Potatoes, 389,674,000 bushels and 451,185,000 bushels. All hay 98,006,000 tons and 112,791,000 tons. All apples, 189,787,000 bushels and 201,252,000 bushels. Commercial apples, 33,390,000 barrels and 30,995,000 barrels.

BAPTIST

Bible school at 10 a. m. Morning service at 11 a. m. Subject: "President Harding's last Sermon". Evening service at 8 o'clock. Subject: "Modern sons of Jehu." Comment upon the fearful manslaughter of Nebraska highways.

The rainy season is on, and the church audiences suffer. We are afraid of rain in Nebraska. An old-fashioned three days Illinois storm would paralyze business in Nebraska for a week. On the Atlantic coast a three inch rain is powerless to greatly affect a church congregation. They turn out regardless there. But in Nebraska a few drops afford an all-sufficient excuse for absence from church. We might do better if we had enough piety.

The oldest thing in life is to hear a Spiritless, Faithless, Hopeless Professor of Religion deny the power of God to heal the sick and give sight to the blind, in this age, and to read the labored productions of Modernist editors who try to explain away the startling facts of healing as they are seen in many localities. It is not to be wondered that a goddess, pleasure seeking world is so largely augmented from the churches.

The mid-week meeting this week was remarkable for the attendance and interest. It is doubtful if any church in our association has as good proportionate attendance as our Church. We are very certain that very few enjoy as good Spiritual interest.

At this writing all things point to the return of Brother Cope for his fifth year of service, in the M. E. Church. We shall be exceedingly glad to know that he comes back as his place in the Community could not easily be filled.

I. W. EDSON, Pastor.

Bottled Bossies.
English Ad—Special cows kept for infants and invalids, and delivered in bottles.—Boston Evening Transcript.

Mixing Printers INK With Brains

Printers' ink has made thousands of men rich when it was mixed in the right proportion with Brains

LET US HELP YOU MIX THEM

BOTH PHONES

The Red Cloud Chief

Dr. W. H. McBride DENTIST OVER STATE BANK Red Cloud, Nebraska	Dr. R. V. Nicholson DENTIST Red Cloud, Nebraska
---	--

Northeast Pawnee

Clifford Noble sold a bunch of young cattle one day last week.

Mr. and Mrs. S. Gouldie were trading at Duckerville the end of the week.

Mr. and Mrs. John Ring were doing some trading in Red Cloud Saturday.

Albert McMurray and Thistle Francis each purchased a new Ford car a week ago.

John Fair and Thistle Francis were doing their trading at Geo. Rings one day last week.

Mr. and Mrs. Gus Ring were transacting business in Red Cloud the fore part of last week.

Mrs. Harve Blair and Mrs. Jim Ryan who were on the sick list for some time are both improving nicely.

Miss Lettie Dilka and brothers Al and Herb were visiting one day last week with Mr. and Mrs. E. Myers.

Frank and Jim Ryan and John Gouldie purchased quite a few cattle to put in the feed lot to make out their quota.

Mr. and Mrs. George Rohrer and Mrs. Fred Brown and family were at Duckerville Friday last doing their trading.

Wm. Williams, B. Mohler and Will Relehan and the writer drove to Red Cloud last Saturday to transact some business.

John Gouldie took his daughter Minnie and the Misses Johnston to Red Cloud last Sunday where they are attending school.

The fine rains on the nights of Saturday and Sunday were received with much gladness by all especially those who were intending to put in small grain. It will also greatly facilitate potato digging.

The road bosses Spurrier and Lannigan who are in charge of the south parts of the Pawnee and Logan roads are making an excellent job almost like boulevards. Further west I understand they are doing very well under the circumstances as regard men and material.

Almost all from this vicinity as well as many from a long distance attended the celebration at Duckerville last Saturday. Everything and all sports were up to date besides the Thornburg band contributed some fine selections which animated and infused new life to the proceedings.

Mrs. Brown accompanied by her daughter Mrs. W. L. Taylor of Indianapolis, Indiana arrived last week to visit a few weeks with her sister Mrs. Bill Francis and brother J. C. Williams. The latter had not seen his sister, Mrs. Brown, for thirty five years. They are also visiting their niece and cousin, Mrs. Bennie Mohler for a few days.

LUTHERAN

Regular services every first and third Sunday in the month in the Adventist church at 11 a. m.

If you are not worshipping elsewhere you are cordially invited to worship with us.

O. R. Heinitz, Pastor.

GRACE EPISCOPAL

Be sure you are in your place at the regular services of the church this coming Lord's Day.

Church School at 10 o'clock in the morning.

Morning Prayer and Sermon at 11 o'clock in the morning.

Evening Prayer and Sermon at 7:30 o'clock in the evening.

We will appreciate your presence, and a cordial welcome awaits you.

Rev. Basil S. Daugherty.

CHRISTIAN

"Only be strong and very courageous, to observe to do according to all the law, which Moses my servant commanded thee: turn not from it to the right hand or to the left, that thou mayest have good success whither thou goest".

The Sunday School is planning for a good time Rally Day.

The Social Circle which was to have meet Friday afternoon has been postponed until Friday of next week on account of the Ira Landrith lecture Friday evening. This lecture will be a rare treat indeed and all wish to attend.

The Ladies Aid have plenty of work on hand and hope all who can will attend.

The Junior Girls held their class meeting Friday afternoon ending up with a weenie roast on the river. The girls that of the "ones back home" and brought in beautiful bouquets of sumac and bittersweet for their homes and the Church.

Legal Notice.

To FRANK CALLAND:—

You are hereby notified that on May 14, 1923, Jennie Calland, filed a petition against you in the District Court of Webster County, Nebraska, the object and prayer of which is to obtain a divorce from you on the ground that you have been guilty of extreme cruelty towards the plaintiff and of non support and desertion.

You are required to answer said petition on or before October 15, 1923.

Jennie Calland, Plaintiff,
By E. G. Caldwell,
Her Attorney.

We are now prepared to give reasonable terms on both New and Used Cars payable monthly or in a lump sum.—Oglevie Bros.

Too True.

Knives will thrive when honest plainness knows not how to live—Bible.

Those Numerous "Probs."

If half of the world does not know how the other half lives it is not because it isn't trying to find out.—Canton News.

Wrote "Blood" Bible.

One of the most noted Bibles is the "Blood" Bible, the work of Frederick von Trenk. Confined in chains by Frederick the Great, as punishment for making love to the king's sister, the Princess Amelia, Trenk inscribed two hundred blank pages in his Bible with love sonnets in honor of the princess, every word being written in his own blood.