

# IT WOULD HELP THE WEST

## LAW ALLOWING NATIONAL BANKS TO LOAN ON REAL ESTATE.

### NORFOLK BANKERS FAVOR IT

**Under Present System National Banks are Forced to Send Surplus East During Summer When They Might as Well Loan on Local Lands.**

Norfolk bankers are in favor of the new bill which has just passed the house of representatives in Washington, making it possible for national banks to loan money with real estate as security, the loan being limited. Heretofore it has been against the law for a national banking house to make loans on real estate but it appears to be the local opinion that the new legislation would be a help to the west and especially to the farmer.

"During the past," said one national bank president in Norfolk, "we have been unable to make real estate loans and therefore during the summer, when savings and private banks were making loans on land, national banks have had to send their surplus money to the east to invest in good paper, in order to keep the surplus at work drawing interest. Under the new law we will be able to keep that money nearer home and will be able to make loans to the farmers on their real estate as security.

"There is no better security on earth than land. The loans ought to be limited to a certain percent of the land's value, conservatively appraised.

"The only danger in the law would come in not limiting loans on city real estate. City values fluctuate rapidly and a bank, in loaning on city property, might get caught through some unexpected turn of affairs. The farm lands, though, are almost as solid as gold, itself."

### REAL ESTATE TRANSFERS.

Madison county real estate transfers for the week ending December 1, 1906, reported by Madison County Abstract company, office with Mapes and Hazen, Norfolk, Neb:

Anna M. Vohoril to John F. Cejda, W. D., consideration \$4,000, S½ of SE¼ 28, and N½ of NE¼ 33, all in 24, 3.

Joseph Sedlacek and wife to Anna M. Vohoril, W. D., consideration \$2,400 S½ of SE¼ 28, and N½ of NE¼ 33, all in 24, 3.

John Koenigstein and wife to W. H. Blakeman, W. D., consideration \$575, lot 2, block 1, Koenigstein's Fourth addition to Norfolk.

Albert Kamrath, Herman Kamrath and wife to Oscar Lewis, Guy Deuel, W. D., consideration \$4,000, lot 5, block 3, Meadow Grove.

Christina Fletcher et al. to William Voss, W. D., consideration \$600, S½ of lots 3 and 4, block 7, Madison.

Olivia Odiorne and husband to Mary Clark, W. D., consideration \$500, part SE¼ of NW¼ 27, 24, 1.

Phillip Bauch and wife to Alwena Von Derohe, W. D., consideration \$100, lots 2, 3, 6 and 7, block 9, Bauch's First addition to Madison.

Alwine Thomas and husband to August Oerwich, W. D., consideration \$750, lots 1 and 2, block 6, Kimball and Blair's addition to Norfolk.

Thomas O'Shea and wife to Farmers National Bank, W. D., consideration \$3,000, part lots 7 and 8, block 9, Madison.

Mary E. Jones to George W. Dempsey, W. D., consideration \$1,000, lots 1, 4 and 5, block 39, Clark and Madison Mill company's addition to Madison.

Mike B. Sladek and wife to Carl Brach, W. D., consideration \$120, lots 11 and 12, block 5, Edgewater Park addition to Norfolk.

Total consideration of deeds, \$15,645. Total consideration of mortgages, \$3,445.

Total consideration of mortgages released, \$3,475.

### FRIDAY FACTS.

M. Stafford of Scribner is in the city.

Father Walsh returned from Omaha Friday noon.

M. F. Harrington of O'Neill went to Lincoln at noon.

Mrs. Gloss returned to her home in Battle Creek at noon.

Thomas Chivers of Pierce returned from Omaha Friday.

Frank H. Beels made a business trip to Battle Creek Friday.

E. E. Stevenson of Johnston was a passenger for home Friday.

Mrs. D. E. Davidson of O'Neill was a westbound passenger Friday.

I. J. Kettman of Winterset, Iowa, is at the Oxnard.

F. E. Munger came over from Gregory Friday morning.

Guy A. Stone and wife of Plainview were in Norfolk yesterday.

W. P. Mohr went over to Sioux City Friday morning on business.

Charles Harkey of Baker and M. Woolf of Spencer are in the city on business.

Sheriff Burns of Knox county came down from Creighton on official business Friday.

S. H. Wilson of Anoka returned alone after piloting a party out to Olds, Alberta.

Joseph Halam, a prominent farmer from Verdigris, was in Norfolk during the day on business.

Charles Crook, manager of the Chis. J. Batesell, a homeowner on the Rosebud and business man of St. Joseph, was in town Friday.

Mrs. McPartland and daughter Maggie of Anoka were passengers for Sioux City Thursday morning.

Rev. L. Freeman of Butte was in the city Friday morning. He will spend the winter in Des Moines.

Mrs. R. R. Porter of Cheyenne, Wyoming is in the city. She has been visiting her parents in Battle Creek.

L. S. Lillbridge of the Bank of Burke, with his family, went to Iowa Friday morning, and after visiting there for a short time they will go to California for the winter on account of Mr. Lillbridge's health.

Charles Pedersen, manager of the Auditorium, left at noon for a visit with his family at Fort Dodge, Iowa.

The advance agent for "A Messenger Boy" was in Norfolk and booked his play for Friday, December 14.

F. H. Seymour, advance agent for "Old Arkansas," was in the city during the day. He booked his play for Thursday, December 13.

Miss Marie Larsen from Kansas City, formerly trimmer for Mrs. Schwartz, is visiting at the home of Mr. and Mrs. Harry Lodor.

Gene Huse arrived in the city last night from Lincoln, where he is attending the state university, to spend a couple of days at home.

D. A. Harrington, a prominent attorney of Butte, was in Norfolk Friday. He has been in Mitchell, S. D., in a case in the U. S. land office.

Mrs. G. O. Rankin has returned from her two months' visit with relatives and will spend a few weeks with her parents before going to her new home in Cody.

Mrs. S. Imlay, formerly of Norfolk but now of Bonesteel, is here on a visit with friends.

A couple of boys were scuffling in front of Mrs. Robert Craft's store yesterday and one accidentally shoved the other one through a large plate glass.

Mrs. M. Howell is quite sick.

Foreman O'Donald and his gang of men placed the snow fence in position on the north side of the round house today.

Mrs. C. R. Campman, who has been quite sick for a couple of days, is improving.

Mr. Chas. Healing the night car-checker in the yards, has returned to his home in Des Moines, Iowa, for a few weeks' visit.

The E. V. P. boys' club held a meeting in the Railroad hall last night to elect new officers.

Mrs. W. M. Beck went to Neligh yesterday on a visit.

The pile driver came to the shops this morning from Meadow Grove to have new flues put in the boiler and give the engine a general overhauling.

L. Lindsay will go to Bonesteel tomorrow to watch the engine on the construction.

John Reedy went to Fremont yesterday to meet Mrs. Reedy, who is on her way home from Iowa where she has been visiting with her parents, and will accompany her home.

A crowd of young folks spent the evening last night in honor of George Timme at the home of Misses Geneva and Nora Moolick, where he is visiting.

Engineer R. E. Landes went to Omaha this morning for a week's visit with relatives.

Engineer C. E. White is on the sick list.

Engineer Harry Denton, who has been working on the south Platte district, returned home yesterday and will now work out of here.

Mr. and Mrs. Harry Alexandra's little baby, which has been very sick for the last few days, is much better, but the little boy is now very sick.

This last cold spell froze Tom Hight up and his building is now on a standstill.

While Elmer Davey and Louis Wetzel were fooling the other day Louis accidentally kicked Elmer in the mouth and Elmer is now wearing a plaster the full size of his lip.

The Elks will initiate a class of nine candidates Saturday night.

E. E. Coleman, who is spending the winter in southern California, near Los Angeles, writes that he has not seen anything yet that looks as good as Nebraska.

A new feed yard is being erected on the corner of Braasch avenue and Third street by L. J. Slaughter, who has bought the corner. Mr. Slaughter comes from Beatrice, where he operated a similar business.

Elmer Gilaspie, foreman of the work on the sewer, states that they will have forty men at work by next Monday. Only half that number are engaged at the present time, but they have made good progress, the ditch being opened three feet wide for about 1,700 feet, to a depth varying from one to four feet.

By May 1 Rome Miller expects to occupy his new hotel in Omaha, a structure costing \$200,000. The new building adjoins the Brunswick, now operated by Mr. Miller, and the two will be merged into one grand hotel to be called the "Rome." He has lately made a special trip east to buy carpets, showing the infinite pains taken to have everything first-class.

### HURT ON THE ICE.

**Dislocated Shoulder and Injury to Elbow—Effie Unfortunate.**

Frank Effie, while out skating on Klug's slough Friday evening, fell on the ice and dislocated his right shoulder. The dislocation was reduced and he will get along all right. He has been unfortunate, having had both legs fractured during the year.

Fred Gaut, a young man working for John Gildea, sustained a painful injury to his left elbow by falling on the ice while skating last evening.

The little daughter of Mr. and Mrs. Donald White is recovering. The little one was threatened with pneumonia and Mr. White was called in from his route one day.

# SEWER MATTER UNTOUCHED

## PETITION FOR EXTENSION OF TIME WAS NOT PRESENTED.

### NOTHING BUT ROUTINE WORK

#### Some of the Council Do Not Favor Permitting Plowing the Sewer Line and Some are Not Ready to Extend Time.

(From Friday's Daily.)

The petition of O. P. Herriek asking for time extension and for a permit to plow up the sewer line in order to protect against frost, was not presented to the city council, as had been planned. Some of the council are not in favor of permitting the plowing to be done along First street and some do not favor tampering with the contract by extending the time. No new street commissioner was named.

Street Commissioner Richey, who has done good work during the summer, says that he would be willing to keep the books at the winter rate of \$10 per month, but he would want somebody else to shovel the snow at \$1.50 a day, as provided by ordinance.

Council met in regular session with all members present except Mathewson and Spellman.

Minutes of November 15 read and approved.

The bill of John Weatherholt for damages to a horse October 16, amounting to \$133 was rejected.

The city engineer is to give O. P. Herriek necessary information in the placing of Y joints.

The following bills were ordered paid:

Norfolk Electric Light & Power Co., \$163.10; W. P. Dixon, \$4.50; E. Marshall, \$1.50; H. Zirfas, \$2.30; W. Branigan, \$6.70; T. Potras, \$13.60; H. Beemer, \$7.50; C. Drefke, \$4.50; A. Degner, \$6.25; C. Morton, \$18.00; E. Wilbur, \$1.50; W. Livingstone, \$41.00; C. Long, \$10.50; H. Gaines, \$6.00; J. Friday, \$17.55; W. Uecker, \$56.55; J. Hay, \$30.00; D. Crum, \$15.00; H. Salmen, \$20.00; E. Crum, \$15.00; W. Livingstone, \$2.00; J. Trulock, \$1.00; S. S. Adams, \$2.00; J. Morrow, \$2.00; C. Dudley, \$2.00; L. Heckendorf, \$4.40; W. Klug, \$24.44; E. Boney, \$4.00; C. Lakey, \$2.25; Nebraska Telephone Co., \$4.25; H. Piller, \$3.00; T. Crum, \$18.50; D. Crum, \$21.00; J. Lakey, \$2.25; Geo. Good, \$3.00; F. Klentz, \$2.15; Crane Co., \$22.82; Norfolk Light and Fuel Co., \$134.00; M. Endres, \$118.30; Nebraska Telephone Co., \$4.25; E. Lamb, \$4.00; Aug. Brummund, \$55.75; National Meter Co., \$62.00; M. Green, \$1.50; W. C. Duffy, \$21.00; L. Bauer, \$7.50; W. Koch, \$67.50; O. Ransch, \$19.20; O. Livingstone, \$3.00; M. Endres, \$96.74; O. Richey, \$51.00; Huse Publishing Co., \$12.40; R. Peter, \$10.40; J. Michelson, \$6.00; W. Koch, \$3.00; I. T. Cook, \$245.50; O. Uhle, \$1.40; Aug. Graul, \$69.99; G. M. Dudley, \$3.50; O. W. Rish, \$1.00; J. Krantz, \$1.50; M. Farley, \$2.00; B. Beemer, \$2.00; O. Saterlee, \$2.00; M. Green, \$2.00; J. Lindsay, \$2.00; H. Lease, \$2.00; F. Lamb, \$2.00; H. Pasewalk, \$7.85; O. W. Rish, \$8.50; J. Krantz, \$2.00.

L. C. Mittelstadt is to open and keep open the alley running north and south through his lumber yard.

Bond of M. Endres for cement guttering and curbing was ordered released.

The treasurer's report showed the following balances: Sewer, \$161.32; general, \$49.27; interest, \$290.92; water, \$984.65; road, \$11.37; sinking, \$152.84; street lights, \$17.05; insurance tax, \$180.00.

This report as well as the report of the police judge was referred to the auditing committee.

### Hoarseness Quisly Cured.

"Not long ago I was taken with a severe cold, and was so hoarse that I could only speak in a whisper," says Ernest Sherman of Butler, Tenn. "I got a bottle of Chamberlain's Cough Remedy and after taking two doses of it, could speak out plainly." Singers and public speakers will find this remedy especially suited to their use. It is most widely known, however, as a cure for colds. For sale by Leonard the druggist.

### GIVES \$10 TO FIRE BOYS.

**E. H. Walters Appreciates Work Done For Him by Department.**

E. H. Walters, whose second hand store adjoining the Schorregge building which burned, was saved from destruction by the Norfolk volunteer fire department, has tendered a check for \$10 to the department as a token of his appreciation of the service rendered him.

Mr. Walters feels very thankful to the department for their efforts and their success in saving his building.

### Oxnard Changes.

Schiller Bros. are making several changes in the interior of the Oxnard. The first flight of stairs are changed to go south to first landing, and the little conservatory beneath and east will be converted into a ladies' parlor. The room at present used for ladies' parlor will be used for a reading room, and the present reading room changed to a sample room.

### HIGHER PAY FOR SOLONS.

**Movement to Raise Salaries of Congressmen Fifty Per Cent.**

Washington, Dec. 8.—A movement is on to raise the salaries of congressmen from \$5,000 to \$7,500 a year. If enacted into law by the present con-

gress it would not take effect till the next congress.

A part of the scheme is to do away with mileage and other perquisites of members.

### Box Social Success.

The box social at the Ray school house was a success. A large crowd of people attended the social and a good program was rendered. They cleared \$16.05.

### \$1,000 FOR BULL CALF.

**High Price for Eight-Months-Old Animal at Wisner.**

Wisner, Neb., Dec. 8.—Special to The News: Owen Kane of Wisner has just sold his bull calf, "Best of Goods," to C. D. Bellows of Maryville, Mo., for \$1,000. This calf is from Runaway Girl, a cow for which Mr. Kane paid \$1,600, and "Chodee Goods," a bull that Howell Ross paid \$5,500 for. It is just eight months old.

### CAME HERE FORTY YEARS AGO

**Death of Mrs. Welhelmina Buetow Removes One of the First Colony.**

Mrs. Welhelmina Buetow, mother of Herman Buetow, died at his home three miles west of Norfolk Friday afternoon and the funeral services will be held Sunday afternoon. The services at the home will be held at 1:30 o'clock and from St. Paul's Lutheran church, north of Norfolk, at 2:30 o'clock. Mrs. Buetow was over eighty years old and succumbed to old age. She had been up and about as usual until the last two days of her life, when she became ill. She was one of the members of the original colony to arrive in Norfolk, away back in 1866—forty years ago. She had lived in this vicinity ever since.

Mrs. Buetow was born in Sussenhagen, Germany, January 22, 1826, and came to America with her husband, John Buetow. He died in April, 1891. They located near Axonia, consin, and came to Norfolk with the first settlers in 1866, taking a homestead.

Three daughters and one son survive her, one son and a daughter having died previously. Thirty-four grandchildren mourn the loss of Mrs. Buetow.

### The Yazoo Mississippi Valley

Is the title of a new pamphlet now ready for distribution and published by the Illinois Central Railroad company.

It describes in detail the resources and possibilities of the richest valley in the United States. For a free copy address the undersigned at Manchester, Iowa.

J. F. Merry, General Immigration Agent.

### Illinois Central EXCURSION RATES

Excursion tickets will be sold by the Illinois Central, to the points, and at rates, as follows:

#### TOURIST RATES.

Tickets on sale commencing November 1, 1906, and daily during the winter, with long limit, to Hot Springs, Ark., Vicksburg, Miss., Gulfport, Miss., Hammond, La., New Orleans, La., Havana, Cuba, Colon, Panama and many other points in Mississippi, Louisiana, Florida, Cuba, Porto Rico, Texas, Mexico, Arizona, Colorado and California.

Write for rates and free folders or booklets about any of these points.

#### ONE AND ONE-THIRD FARE ON CERTIFICATE PLAN.

Cedar Rapids, Ia., Iowa State Dairy association, Nov. 7-9.

Albert Lea, Minn., Celebration fiftieth anniversary of Dan-Norwegian Baptist churches, Nov. 15-18.

#### OPEN RATE OF ONE AND ONE-THIRD FARE.

Home-visitors' excursion to certain points in Indiana, Ohio and other eastern states on sale Oct. 19 limited to thirty days.

Council Bluffs, Ia., reunion army of the Tennessee, Nov. 8 and 9.

#### ONE FARE PLUS \$2.00.

Home-seekers' Excursion Rates to certain points in Iowa, Minnesota, Wisconsin, North and South Dakota, Alberta, Manitoba and Saskatchewan, on sale each Tuesday until and including December, 1906.

Home-seekers' Excursion Rates South, Southeast and Southwest on sale first and third Tuesdays of each month until and including November 1906.

#### LESS THAN ONE FARE

One-way, second class colonists' rates, to certain points in Montana, Utah, Idaho, British Columbia, Alberta, Washington, Oregon, Arizona and California. Tickets on sale daily until Oct. 31.

One-way, second class colonists rates west and southwest, to certain points in the states of Nebraska, Colorado, Wyoming, Kansas, Missouri, Arkansas, Louisiana, Oklahoma, Indian Territory and New Mexico, on sale first and third Tuesdays November to March inclusive.

Vicksburg, Miss., dedication of Iowa monuments in National Military park, Nov. 14-15. Write for free illustrated circular giving program, rates and train service.

Chatanooga, Tenn., dedication of Iowa monuments in National Military park Nov. 19-20.

Shiloh, Battlefield, dedication of Iowa monuments Nov. 23.

For particulars as to date of sale, rates, etc., apply to any Illinois Central ticket agent, or address the undersigned.

### H. J. PHELPS.

Division Passenger Agent, Dubuque, Iowa.

# HOMESEEKERS' RATES

## ILLINOIS CENTRAL R. R.

Points in Minnesota, North Dakota and the Canadian Northwest. Tickets on sale every Tuesday at one fare plus \$2.00 for the round trip, good for turning twenty-one days from date of sale.

Trains leave Omaha at 8:00 a. m. and 8:30 p. m.

Rates and full particulars at City Ticket Office, 1402 Farnam St., Omaha, or write

### SAMUEL NORTH.

District Passenger Agent,

OMAHA, NEBR.

# Ask for a Ticket East on "The Milwaukee"

Insist that it read from Omaha to Chicago via the

## Chicago, Milwaukee & St. Paul Railway

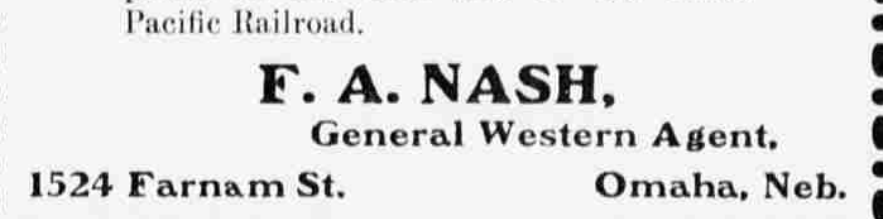
Leave Union Station, Omaha 7:55 a. m., 5:45 p. m. or 8:35 p. m. Arrive Union Station, Chicago, 9:30 p. m., 8:35 a. m. or 9:25 a. m.

Through train service to Chicago from all points on the main line of the Union Pacific Railroad.

### F. A. NASH,

General Western Agent,

1524 Farnam St. Omaha, Neb.



# Feeling Nature's Pulse

Throw aside the cares of every day life and hide yourself amid the eternal hills of the

### ROCKY MOUNTAINS

The Midland route "hits the bull's eye of the world's scenery." Special rates all summer. Best line to Salt Lake and Pacific coast points. Elegant dining cars, service a la carte. Through Pullman observation cars.

Send 15c in stamps and get a handsome 9 1/2 x 12 1/2 color reproduction of Charles H. Harmon's famous painting of the Seven Castles. "Fine enough for a wedding present." All Midland agents or

# Colorado Midland Railway

C. H. SPEERS, G. P. A., 17th and California Sts., Denver, Col.

## Colorado Midland Railway

**Neligh Lodge Elects.**  
Neligh, Neb., Dec. 8.—Special to The News: Following are the new officers elected by Madoc lodge, K. of P., of this city: A. N. Corby, C. C.; L. Haverstray, V. C.; F. E. Gieseker, prelate; D. Graybiel, M. of W.; G. A. Sellery, M. of E.; Fred Thornton, M. of F. and K. of R. and S.; D. Graybiel, M. at A.; C. B. CanKirk, I. G.; H. S. Palmer, O. G.; Wm. Campbell, grand representative; L. A. Rorby, trustee for three years.

**O.R. MEREDITH, D.O. OSTEOPATH.**  
Office, Cotton block, Ash 541, residence, 109 North Tenth street, phone Aash 542.  
In Line With the Pure Food Law. The National Food and Drug act which takes effect January 1, 1907, does not affect Chamberlain's Cough Remedy in any manner. No special labels are required on this remedy under that act, as it is free from opiates and narcotics of every character, making it a safe remedy for mothers to use with their children. This remedy has been in use for so many years, and its good qualities are so well known, that no one need hesitate to use it when troubled with a cough or cold. For sale by Leonard the druggist.

**DEGREE OF HONOR LODGE.**  
Local Lodge Elects Officers for the ensuing year.