ART IS AVOCATION OF MANY OMAHANS

Splendid Exhibit of Omaha Art Gild Reveals Still Another Phase of Progress.

TALK MUNY ART GALLERY

By A. R. GROH.

Let us be patrons of art today. Let us contemplate the productions of Omaha painters. Come with me to the Omaha Art Gild's fifth annual exhibition in the gallery of Milton Darling's store, 2030 Farnam street.

Doane Powell, Bee cartoonist and president of the gild, asked me to go last Monday. He asked me Tuesday. He asked me Wednesday. So I went. And I'm glad I went. For the pictures are really good.

Of course, I don't know anything about art. But I know I enjoyed looking at the pictures. When I came back I told Powell which ones I liked best.

"But there's one there that's a fright," I said, and described it.

"That's the best picture in the exhibit," said Powell. "Pronounced so by artists. Wonderful coloring! Splendid technique!"

I changed the subject.

Forty-three paintings are shown in the gallery, by twenty-one artists, all Omahans. Think of that! Art is flourishing here in the midst of agriculture and commerce.

A remarkable feature, as Mr. Powell points out, is that twenty of these artists have other occupations and pursue art in their leisure hours. Some are business men, newspaper men, decorators, teachers, students.

I enjoyed the exhibit, partly because it is small. When one starts in to "do" the Louvre there's no end to it. Room after room offers its treasures and you don't want to miss a single picture for fear someone will ask you whether you saw it. And you plod wearily on. Truly art is "long" in the Louvre.

In the Omaha Art Gild exhibit you can take plenty of time to enjoy each painting that you like. You may not like the ones which the artists say are the best. But what of that!

Right here lies much comfort for him who is pursuing the long way of art. If a man makes a pudding or builds an automobile or fashions a pair of shoes, the worth of his handiwork is quickly put to the proof by eating the pudding, riding in the automobile or wearing the shoes.

But art lies in the uncharted regions of beauty without such definite standards by which to judge it. "Rotten!" exclaims one person, looking at a picture. "Marvelous!" cries another, looking at the same picture.

Half the world may scorn an artist's work. And he can still comfort himself. "They have no eye for real beauty," he can say. "Posterity shall acclaim me. Rembrandt, Michac Angelo and da Vinci were also scorned in their day."

The art gild believes that Omaha should have a municipal art gallery.

Nearly a score of the paintings in the exhibit are western landscapes. There are some very fine portraits that look just as good to me as some I have seen by Sargent and Velasquez. Five hundred years hence they may be acclaimed as old masters. Who knows! And the millionaires of that day may be buying them at $1,000,000 each.

Go in and see the art exhibit. Admission is free and you get a catalogue free. It is open every day and evening, Sunday 2 to 6 p. m., and will continue until January 28.

Old Insurance Account Funds Are Collected

The supreme court has sustained the findings of the referee in the cases brought against Gage and Stanton counties to recover what has been known as "old insurance account funds." These were test cases and the decisions will affect a number of Nebraska counties.

The decision of the supreme court in the "old insurance account funds" cases is very gratifying to W. B. Howard, former state auditor, as they were instituted during his term of office. When Mr. Howard became state auditor four years ago there was something like $100,000 outstanding on these accounts, no effort formerly having been made to collect and cover the money into the state treasury. The move upon the part of Mr. Howard was unpopular in the counties owing the money, but notwithstanding, he pressed the suits, with the result announced by the supreme court.

Mr. Howard is in receipt of a letter from W. H. Smith, present state auditor, who very highly commends the policy pursued in bringing the suits and in pressing them through the courts. He adds that as the successor of Mr. Howard, he has followed the plans outlined by his predecessor and that he will continue along the lines so inaugurated.

Ice Harvest Hereabouts Is Practically Complete

The local ice harvest has been practically completed and it is asserted that the crop is of about the best quality ever garnered hereabouts. For a month the weather, while not intensely cold, has been steady, constantly freezing the ice thicker.

The Omaha ice houses are all filled to the roofs and all that remains to complete the harvest is closing up some odds and ends. The packers are about through cutting and so are the railroads, they having all put up about the normal quantity.

While the ice prices for next summer have not been announced, it is said at the selling offices that undoubtedly they will be about the same as last, at the rate of 40 cents per 100 pounds for small deliveries at residences.

When You Have a Cold.

It is when you have a severe cold that you appreciate the good qualities of Chamberlain's Cough Remedy. Mrs. Frank Crocker, Pana, Ill., writes: "Our five-year-old son Paul caught a severe cold last winter that settled on his lungs and he had terrible coughing spells. We were greatly worried about him as the medicine we gave him did not help him in the least. A neighbor spoke so highly of Chamberlain's Cough Remey that I got a bottle of it. The first dose benefited him so much that I continued giving it to him until he was cured."—Advertisement.

THIS IS IT

What You Have Been Watching These Columns For The Wage-Earner's Opportunity

A 5-ACRE POTATO TRACT — We Work the Land for You.

$25 Down, $5 Per Month — 2-5 OF CROP GOES TO YOU EACH YEAR

All Our Land is In Good Old Nebraska — Not in Some Foreign State.

A REAL FARM FOR YOU — Building and Loan Plan. Only $5.00 to $10.00 Payments.

Terms Have Been Made So Easy That Every Wage-Earner Can Afford at Least One Tract

It's the Greatest, Sanest and Safest Investment of the Age—You Continue in Your Present Employment—WE WORK THE LAND FOR YOU

No Other Plan in the World Like This of the

HUNGERFORD POTATO GROWERS' ASSOCIATION

It Fills a Long Felt Want

It's a Boon to the Wage Earner—The Man and Woman of Medium Means

It Brings the Big, Broad and Producing West, With All Its Advantages and Opportunities and Joins It as by a Hand-Clasp, With the Mighty Moulders and Promoters of Progress—the Eastern Wage Earner, That He May Profit Upon Its Rich, Producing Soils; Yet Continue In His Chosen Vocation.

WHO WE ARE

THE HUNGERFORD POTATO GROWERS' ASSOCIATION

Arah L. Hungerford, Pres.-Gen. Mgr. Edward P. Snowden, Sec.-Treas.

Testimonials as to Arah L. Hungerford

SO THE PEOPLE MAY KNOW:

We, the undersigned, have known and had business dealings with Arah L. Hungerford of Crawford, Dawes county, Nebraska, for many years last past; in fact, ever since he commenced settling up Northwest Nebraska.

During all these years, we have never found Mr. Hungerford wanting in a single instance but have always found him thoroughly pleasant to do business with; always conservative and honest and have never known him to promise anything he did not deliver.

We take pleasure in recommending Arah L. Hungerford to the reader hereof.

H. Doorly, Bus. Mgr. Omaha World-Herald.
The Omaha Daily News; Jno. W. Kurtz, Bus. Mgr.
C. C. Rosewater, Gen. Mgr. The Omaha Bee.
The Journal-Stockman. By W. A. Truelsen.

TO WHOM IT MAY CONCERN:

During the past eight years, Arah L. Hungerford who is engaged in the Real Estate business in this city, has been a constant patron of this bank and, during that period has, through this bank, transacted deals and business to the amount of hundreds of thousands of dollars and, we are pleased to say that through all that business we have always found Mr. Hungerford absolutely honest and overly zealous to do everything he promises to do and in many instances more.

Mr. Hungerford came to Crawford less than ten years ago, a very poor man financially, but through hard work and energy coupled with square business principles and absolute honesty, is today financially responsible in his own name to cover most any deal or promise that he would enter into and this bank cheerfully recommends him to any one as one on whose word they can depend in every instance.

Very truly, THE COMMERCIAL STATE BANK.
By Frank L. Hall, Cashier.

TO WHOM IT MAY CONCERN:

This is to certify that I have been doing business with Mr. Arah L. Hungerford of Crawford, Nebraska, for a number of years last past; having sold him several hundred of acres of land during that time; I have turned over the deeds to him direct to be closed up at his convenience and be it said for Mr. Hungerford that during all our years of dealings I have never found him wanting in a single particular of doing exactly as he has agreed, being at all times absolutely on the square and worthy of the confidence reposed in him. Very truly, B. F. BITMAN, Abstractor.

TO WHOM IT MAY CONCERN:

This is to certify that I, William Finney, of Marsland, Dawes county, Nebraska, have known and had much dealings with Arah L. Hungerford, President of the Hungerford Potato Growers' Association, during the several years last past. During that time I have bought several pieces of land, aggregating many hundreds of acres, through Mr. Hungerford. I have intrusted to him and his office many thousands of dollars. His advise to me has made me many thousands of dollars through increase in valuation of land and, in all, I am more than glad to testify to Mr. Hungerford's rigid honesty and square dealing, as a result of which, I have not only trusted him in the past but would at any time, with every dollar I have on earth for I know it would be returned to me with a good fair profit. I am conversant with and heartily in accord with the plan of the Hungerford Potato Growers' Association for I know that it will be a means of making possible the ownership of at least a small tract of good producing land by many who would otherwise never be able to own a place of their own if they had to wait until they could make a first payment up into the thousands, or at least many hundred, as is necessary under the usual plan of selling land. I have raised various crops now for the past several years here in Dawes county and, while there is good money to be made on all crops, potatoes, especially, are the big money maker. I gladly and cheerfully recommend the plan of the Hungerford Potato Growers' Association to all my old neighbors and friends in Webster county. Very truly yours,
WILLIAM FINNEY, Marsland, Nebraska.

TO WHOM IT MAY CONCERN:

This is to certify that I, Henry C. Bayne, of Crawford, Dawes county, Nebraska, formerly of Hartington, Nebraska, have known and had business dealings with Arah L. Hungerford now President and General manager of the Hungerford Potato Growers' Association, for several years last past. Mr. Hungerford has sold me land and has sold land for me and through all his business dealings with me, he has been absolutely fair and honest and I have grown to know that his word alone or his promise upon any matter, is as good as a warranty deed. H. C. BAYNE.

TO WHOM IT MAY CONCERN:

I, Burt Furman, Cashier of the Marsland State Bank of Marsland, Dawes county, Nebraska, hereby certify that I have known and had dealings with Arah L. Hungerford, President and General Manager of the Hungerford Potato Growers' Association, for nearly ten years last past. Mr. Hungerford has had a great deal of business with me personally and with my bank and I cheerfully recommend him as one whose word is absolutely good. I have always known him to thoroughly carry out each and every promise and, at the head of the Hungerford Potato Growers' Association, I know that he will carefully safeguard the interest of all patrons and that, as in the past, in his great real estate work here, he will put forth every effort to make the investment of each and every patron bring forth just as large returns to the patron, as is possible. The lands being subdivided by Mr. Hungerford's Association, around Marsland, are of the very best in the entire neighborhood and many yields of better than 200 bushels to the acre are of record in this vicinity.
Very truly yours,
BURT FURMAN, Cashier.

TO WHOM IT MAY CONCERN:

We, the undersigned business men of Crawford, Dawes county, Nebraska, hereby certify that we have known and had dealings with Arah L. Hungerford for nearly ten years past. We have always found him strictly honest and honorable in all his dealings and his word alone, without signature or security, is good for anything in town.

Mr. Hungerford's work here in the past ten years has been of great benefit to Northwest Nebraska and at the same time to scores of families whom he has started here and who are today prospering as against paying the high priced rents of the east as they formerly did. His new project, "The Hungerford Potato Growers' Association," we are sure will be another added help to this country besides a very profitable investment, to all those who participate.

Respectfully submitted — Moyer Drug Co., Alva Plummer, Crawford Mills, Seth Barnum, J. H. Barnum.

Testimonials as to Edward P. Snowden

The First National Bank, St. Joseph, Mo.

TO WHOM IT MAY CONCERN:

This letter is intended to attest to the character and ability of the bearer, Mr. Edward P. Snowden, whom we have known for quite a good many years in a very close business manner.

Mr. Snowden has at all times handled his business affairs in a most satisfactory and business like manner with this institution.

We have at times extended him quite a strong line of credit and have been pleased to do so on his own name.

We regard him highly as a man, and can unhesitatingly say, that in point of ability in his line of work, it is our opinion, he has few equals if any superiors.

We unhesitatingly recommend him as a clean, straight forward, honorable, upright gentleman.
Very respectfully, W. P. FULKERSON, Cashier.
The Gentry County Bank, Albany, Mo.

TO WHOM IT MAY CONCERN:

This will introduce to you Mr. E. P. Snowden, whom I have been intimately acquainted with for the past ten years, having had numerous business transactions with him, the last of which was the purchase of a one-fourth interest in the Savannah Telephone Company, Savannah, Missouri.

In all these business transactions I have found him to be strictly honest and always found his representations to be true, and even better than was shown by him.

I take great pleasure in saying that his high sense of honor and excellent judgment, places him among our best and most successful business men.
Very respectfully J. L. HOCKENBERRY.
Savannah Telephone Company, Savannah, Mo.

TO WHOM IT MAY CONCERN:

This is to certify that I am well acquainted with Mr. Edward P. Snowden of St. Joseph, Missouri. I have known him probably ten years and have a very high opinion of him and think he is absolutely honest and a man of the highest sense of honor. I can not put it too strongly. He is very energetic and a good business man. In short I consider him a very fine man and feel that his loyalty to his friends and business associates and employers is a quality that is admired by all who know him. He has made a success of everything he has undertaken since I have known him and the people by whom he has been employed in speaking of him to me have had nothing but words of praise for him. I wish him success and feel sure he will be found equal to the occasion in any venture that he undertakes.
C. N. COMSTOCK, Vice President.
Savannah Telephone Company, Savannah, Mo.

TO WHOM IT MAY CONCERN:

This is to certify that the bearer, Mr. E. P. Snowden, has been personally known to me for the last few years, having had interests together in several business enterprises, including the Telephone business.

I have known him to be a man of honor, of good business judgment and ability, having an excellent reputation among his associates and highly respected. Our business relation has been of the most pleasant and agreeable kind.

I take pleasure in recommending him to those desiring business relations with him, as competent and trustworthy. Yours very respectfully,
O. M. DeLAY, President.

Graham & Fulkerson, Attorneys, St. Joseph, Mo.

TO WHOM IT MAY CONCERN:

This will serve to introduce to you Mr. Edward P. Snowden of St. Joseph, Missouri. We are glad to say we have known Mr. Snowden for several years and all our business relations with him have been very pleasant. He is a successful business man and very capable. He is and has been largely interested in the Telephone business throughout this section and his ability in handling such has been and proves him a thorough manager. We are sure any favors shown him will be appreciated. Very truly,
J. P. HARDIN, President.

TO WHOM IT MAY CONCERN:

We have known Mr. E. P. Snowden for the past three or four years and during the past eighteen months have had a great many business transactions with him. We know he is a thoroughly capable and efficient man and in all transactions we have found him to be prompt and honorable.
GRAHAM & FULKERSON.
The First National Bank, Tarkio, Mo.

TO WHOM IT MAY CONCERN:

This letter will serve to introduce Mr. E. P. Snowden, of St. Joseph, Mo., whom I have known for several years. I regard him as a very capable man and our business relations have been very pleasant. I consider him an honest straight forward gentleman and any favors you may show him will be appreciated. Yours truly, W. F. RANKIN, Vice Pres.
First National Bank, Savannah, Mo.
First National Bank, Seneca, Kans.

TO WHOM IT MAY CONCERN:

The bearer of this, Mr. E. P. Snowden, has been connected with the Interstate Telephone Company since its organization, and I have had a close business acquaintance with him during this period. I have always found Mr. Snowden to be straight and honorable in his business dealings, and I consider him a man of good habits, excellent judgment, and of high sense of honor; I take pleasure in commending him to any one having business with him. Very respectfully,
G. W. WILLIAMS, President.

We sincerely hope that the above testimonials are sufficient to pave the way that you may lay aside all distrust which you might otherwise have towards this Association and that you will digest the following in the spirit in which it is written to you and that you will join and co-operate with us in the building up of the greatest wage-earners' investment of this day and age.

OUR PLAN AND PROPOSITION

It Is to the Wage Earner, the Professional Man and Woman; the Man and Woman of Medium Means.

WE FARM YOUR LAND FOR YOU.

Thousands and thousands of people are today living in homes of their own who would always have lived in rented homes, had it not been for the Building and Loan Association, under whose plan it was made possible for these people to become the owners of homes of their own and pay for them monthly.

Our plan is a great deal the same, but there is a large amount of difference, and that difference is in favor of the wage earner.

First: You only pay us 6% interest on the actual amount you owe, credit being given every three months and thereby cutting down the interest.

Second: The Building and Loan Company just made it possible for you to have a home in which to live. Our plan is that we make it possible for you to have a farm and keep that farm working and making you money annually to add to your present income.

Third: It took you approximately eight years to pay out your home with the Building and Loan. Under our plan it only takes you two or three years at most to pay out a medium priced potato farm because the farm itself helps you to pay it out.

Fourth: Under the Building and Loan plan, you had it all to do. Under our plan we help you do it.

OUR PROPOSITION:

Our lands are located at Berea, Box Butte county, Nebraska; at Marsland, Dawes county, Nebraska; at Crawford, Dawes county, Nebraska. They are all either right joining the cities and railroad loading stations or closely adjacent thereto.

Our lands are all cut up into five-acre tracts. Every tract, that will be offered for sale is every acre farm land. It is all located right in the famous potato country where the best potatoes in the world are grown and where the yields run as high as 250 bushels to the acre. Our tracts range in price from $227 per tract up, according to location, etc. All tracts are approximately the same in size, the difference being only a few feet, one way or the other, of five acres each.

All tracts up to $400 in price, we sell you with a first payment down of only $25. You contract with us to make a monthly payment on the first day of each month of $5, payable at our office on the corner of 15th and Howard streets. In this same contract our Association contracts with you to put this land under cultivation immediately and cause it to commence producing. Part of our lands are at present uncultivated and part of our lands are under cultivation. The tracts that are now uncultivated we will seed in 1917 to wheat or flax. In the fall of 1917 the Association markets all the crops and credits upon your contract two-fifths of all the crops. Commencing in 1918, the Association seeds your tract to potatoes (it cannot be seeded the first year, successfully, to other than small grain). We farm your tract under our system of intensive farming and in the year 1918 we market, shipping direct to the east, the crop of potatoes. The Association goes over the head of all middle men and markets the crop direct, getting the higher market price. Two-fifths of all the crop from your tract is again credited upon the contract. With reasonable good crops, the receipts from two-fifths of your crop from 1917 and 1918 added to your down payment of $25 and your monthly payments of $5 per month will pay for the tract, at which time you will be given warranty deed and abstract covering same.

The tracts that are now under cultivation will be seeded to potatoes the first year—1917. Marketing will be done the same as above stated. In 1918 it will again be run to potatoes. With reasonably good crops in 1917 and 1918, not a big crop, but just a reasonable crop, your two-fifths share coupled with your down payment and your monthly payments will pay for the tract and leave you not only a warranty deed and abstract coming to you for Christmas, 1918, but a small dividend check, which you can cash at any Bank in Omaha, coming to you from the Association.

All arrangements are made for the intensive farming of all these tracts by the Association. You do not have to go to the expense of even going to see the tract. The only expense you will be to aside from the above stated down payment and your monthly installments will be the seed for your tract. Each harvest you will be advised in advance on what day or days the potato harvesters will be upon your tract. If you desire, we will be glad to have you present. If you can not be present join any club consisting of 15 members and elect and appoint a representative to be present to get the proper weight and measure of yield so that each of you will know that you are getting every thing that is coming to you and the Association will pay the carfare of your representative from Omaha to the station nearest to your tracts and return. We particularly urge members to form in Clubs and take advantage of this offer for we want every member to know that they are getting every bushel they are entitled to under the contract.

The Association to farm under crude methods such as are carried on upon the average farm, could not afford this liberal offer. However, this Association is not going to farm under the crude methods. We will use the very latest and up-to-the-minute machinery; all tracts will be farmed along the lines of the famous Campbell system under which the greatest yields ever produced have been brought forth from Mother Earth. The Association will use machinery that would be prohibitive in price for the average farmer or the average number of farmers of a neighborhood who could join, or would join in neighborhood farming. Our business will be carried on on a large scale, specializing in potato farming only. Instead of using the common potato diggers and hiring potato pickers, the Association will use the latest, up-to-the-minute combined diggers, cleaners, sorters and sackers, one of which manned with five men is supposed to accomplish as much work each day as is accomplished under the present crude methods with 30 men. All other parts of the business will be carried on on the same scale. The volume of difference between that and the crude way of farming will show as wide a chasm of difference as the publishing of the large eastern dailies, with their tremendous circulation, under their up-to-date methods, as against the publishing of the small country weekly, run off on the old cylinder press and under the old crude methods.

Our idea of cutting up these tracts into five acre tracts is for the purpose of taking in the small investors who can not afford to enter into anything that would take more than $5 a month payment. Others who can afford more may take more tracts and we will always be able to give you any number of tracts you may desire with all of them joining.

Never before in the history of the United States has such a proposition as this been put before the American public. A proposition under which you can continue in your present employment and you can, from the savings from that employment, gradually buy for yourself a small farm that will, while you are paying for it, also assist materially in paying for itself. Then, after it is paid for, it will automatically commence to bring you in an annual income perhaps equal to from one-fourth to fully as much as your present salary, which added to your salary, will make you a lucrative income. * * * Were you to be asked to buy a farm upon which you would have to move, and to work which you would have to accumulate, through purchase, a farming outfit, consisting of horses, harness, wagons, machinery, etc., etc., to do which you would have to leave your present employment, that, perhaps, would be prohibitive because you, perhaps, would not have enough money to see yourself through. Under our plan you make no changes. You go on the same as before except, perhaps, you may smoke a few less cigars; you may hedge a little here and there to make your payments of $5 or $10 per month, but, through that little self sacrifice, for a year or two, you become the owner of a well tilled, highly producing tract which will, after the first couple of years begin to make living easier for you through the returns from your share of its production.

Only a limited number of these tracts will be sold under contract, from us to work them for the year 1917. We will work all tracts for all members beginning with the year 1918 and we will work a limited number of tracts during the year 1917. If you get one of these tracts which are within the limit and which we contract to work during 1917, you will be one year ahead on the producing end. Therefore, we would suggest that if you want to get one of the tracts that will be worked during 1917 that you call at our Association Office at the Corner of 15th and Howard Streets and enter into contract at once. Plats and charts showing the tracts and their location with reference to the cities and towns and stations will be shown, and are there for your investigation. You can choose the tract that suits you and enter into contract in ten minutes and then the deed is done.

Speaking of the future: You buy these tracts today at the price they are worth today. The Association, at its own expense, in return for three-fifths of the crop, puts your tract under cultivation and starts it to producing. The next year, it is plowed deeper than the first year and, with the intensive work that will be put upon it, is made into a veritable garden. In two years, you have a tract of land brought up to a high state of cultivation, which should be worth double and in some instances treble the amount you paid for it. * * * On a $227 tract you pay $25 down and to November 1st, 1918, you make twenty-two monthly payments of $5 each. This makes $110 of monthly payments which, added to the $25 down payment makes $135. Your seed for 1917 and 1918 would probably cost about $58.75. This brings the total up to $193.75. The taxes and interest would amount to approximately $9.25. This brings the grand total up to $203.00. * * * Your two-fifths share of 1917 crop and your two-fifths share of the 1918 crop figuring on a very conservative basis, should be around $338.40. This would give you warranty deed and abstract to your land, all of your money back and a small dividend check back from the Association for Christmas, 1918. In the following years, the check from the Association to you, for your share of the crop should run from $50 to $300—$50 to $60 for the years your tract is seeded to small grain and from $275 to $300 for the years which your tract is seeded to potatoes; thereby giving you an interest upon your actual investment of from 33⅓% to 166%, or an average of about 99%.

Never before in history has the wage earner, the mighty moulders and makers of progress, had such an opportunity to invest their savings—to safely invest them—as is now given them by this Association. This Association has no stock to sell; is not asking to sell nor would they sell you any stock. It is not a stock proposition. Our proposition is one that brings you forth a warranty deed and not a worthless piece of paper. You get the actual land, the acreage and you get it at a price at which you can afford to buy it. Besides this, you get it with an ironclad contract behind it that this Association will work in and farm it for you. One of our tracts which we are going to sell to you at a price ranging from $227.50 up, is a tract equal to the size of 31 average sized residence lots; equal to the size of 62 average sized business lots. The price is only about that of one small residence lot and only a fractional part of the price of one small business lot. The residence or business lot would not bring you in a cent unless you build upon it and rent the property. This, our proposition, furnishes you with an annual income, the amount of which is governed only by crop production and, under the intensive farming that is to be done by this Association, you should be safe on figuring that the production of your tract will be as great again as it would be under the husbandry of the average farmer.

In most investment propositions, if you win **someone** else has to lose, in many investment propositions if the Company wins, you lose. In this proposition, the success of the Association is **your** success. **Your** success is the success of the Association—both the success of the Association and **your** success is **derived from the production of Mother Earth.** * * * Our plan is one that will **stand the closest inspection;** our plan is one you **cannot** criticize.

Come in today and buy one or more tracts. A few of our tracts will put you in a financial position to go and come at will and where'er you will; will enable you, if your fancy so dictates, to spend your winters in a southern clime—in other words, your receipts from a few of our tracts, **will make you independent.**

You don't have to wait five or six years for receipts as in fruit and such, but **production starts immediately.** You are not paying several hundred dollars per acre but only a very cheap price per acre—a western, raw land price plus only for improvement. Yet, the receipts will be **as great or greater** as it would probably be from land **costing you many times the price.**

Call at our office at the corner of 15th and Howard streets today—get in on the 1917 crop.

Be a pioneer in the first Association of its kind in the world—"One good investment beats a lifetime of labor."

If you cannot call at our office, call us by phone, Douglas 9371 and we will be glad to send one of our special representatives to call on you.

If you do not fully and clearly understand our plan, get one of our little booklets that explains it from A to Z. A telephone call to our office D. 9371 will cause one of these little booklets to arrive at your house or your office within a very short time. **They are free. We will be glad to send you one.**

TABLE SHOWING PROBABLE TRANSACTION ON TRACT NOW UNDER CULTIVATION.

Tables of figures showing the probable yield (not the possible yield), and showing the cost price of tract; the expense of seed, interest, taxes, etc., of one of our potato tracts within the townsite of Marsland, Dawes County, Nebraska. These tracts join right up with the Burlington Railroad, depot and side tracks of Marsland and are now under cultivation and ready for the seeding of potatoes this year.

Purchase price of tract	$497.00
ACTUAL MONEY YOU WILL PROBABLY PAY IN.	
Down payment	$ 50.00
Seed potatoes for 1917, 35 bushel at $2 per bushel	70.00
January 1, 1918—twelve regular $5 monthly payments to date	60.00
Seed potatoes for 1918, 35 bushels at probably $1.50 per bushel	52.50
Interest and taxes (probable)	21.00
November 1, 1918—10 regular $5 monthly payments	50.00
Total probable amount you will ever pay in cash	$513.50
CREDIT BY TWO-FIFTHS OF CROP.	
1917 potato crop, figuring only 150 bu. to the acre (many yields of 200 bu. are of record in this neighborhood), sold by the Association at probably $1.50 per bu. (This price is quite safe to contemplate for the fall of 1917), your two-fifths share	$450.00
1918 potato crop, figuring 150 bu. to the acre and figuring 75c per bu. (we feel it is quite safe to figure in the difference per bushel, but are figuring this for the purpose of remaining conservative), your two-fifths share for 1918	225.00
Total credit, your share, 1917-1918 crop	$675.00
RECAPITULATION.	
The total purchase price of your land	$497.00
Your expense for seed for 1917 and 1918 and your interest and taxes, all combined, was approximately	158.50
Your total indebtedness to the Association, including the price of your land	$650.50
You paid in to the Association in down payment, monthly payments, seed payments, interest and taxes to November 1st, 1918	$18.50
Balance due Association from purchaser	$337.00
Your two-fifths share of potato crop for 1917 and 1918, according to estimated figures	$675.00
Deducting your indebtedness to the Association	$37.00
You would receive the Association check for Christmas, 1918, for	$338.00

Besides this, and accompanying the check, would be a deed for your tract, together with a copy of abstract showing clear title.

Deducting the $313.50, which you actually paid in, from this Association check of $338, leaves you your land entirely clear and your money all returned to you, together with $24.50 as interest thereon.

TABLE SHOWING PROBABLE TRANSACTION ON TRACTS NOT NOW UNDER CULTIVATION.

Table of figures showing the probable yield (not the possible yield), and showing the cost price of tracts, expense of seed, interest, taxes, etc., of one of our potato tracts joining the townsite of Berea, Box Butte County, Nebraska, which tracts are not now under cultivation. The Association has to break open the raw, virgin prairie, seed to wheat or flax on the breaking and then gardenise for seeding of potatoes the following year, 1918. These tracts are not so expensive as some of the others yet, after they have once been started producing—after they have become gardenized, they will perhaps produce equally as well as the higher priced tracts.

Purchase price of tract	$227.50
ACTUAL MONEY YOU WILL PROBABLY PAY IN.	
Down payment	$ 25.00
Seed flax or wheat for 1917, probably	6.25
Twelve monthly payments running from February 1, 1917 to January 1, 1918, inclusive, at $5 each	60.00
Seed potatoes for 1918, 35 bu., at perhaps $1.50 per bu.	52.50
Ten monthly payments running from February 1, 1918 to November 1, 1919, at $5 each	50.00
Probable interest and taxes	9.25
Approximate total amount you actually pay in to Association	$203.00
CREDIT FOR TWO-FIFTHS OF CROP.	
Your two-fifths of the 1917 wheat or flax crop, figuring on a basis of just an average yield of 12 to 15 bu. of flax or 20 to 25 bu. of wheat, would be approximately	$ 38.40
Your two-fifths of the 1918 crop of potatoes, figuring on just a general average yield of 100 bu. to the acre, sold at just a fair price of $1.50 per bu.	300.00
Total receipts	$338.40
RECAPITULATION.	
Cost of tract	$227.50
Expense for seed, taxes, interest, etc.	68.00
Total amount your land, seed, etc., cost you	$295.50
You actually paid in to the Association	203.00
Balance you owe Association	$ 92.50
Your total credit from two-fifths of crop for 1917 and 1918	$338.40
Balance you owe Association	92.50
You would get a check from the Association	$245.90
You paid in, all together	203.00
Total net profit to you	$ 42.90

You get a warranty deed to your land, an abstract of title, all of your money back and $42.90 to the good, as interest on your money and, your land is then of a yearly benefit to you in way of a source of regular income. By the year 1919 your tract should be in such a state of cultivation that it should be safe to figure a yield of from 150 to 200 bushels to the acre, instead of only 100 bushels, as we have herein figured.

WHAT WE WANT—ALL IN A NUT-SHELL

Our Association Wants 500 Members Here in Omaha. We Want You to Take Out a Contract for One or More Tracts.

We want you to take the number of tracts upon which you can consistently and conveniently keep up the payments for about two years—after that, the tract will help keep you.

A 2-5 share of potatoes from five of our tracts—figuring on just a fair crop of 150 bushels to the acre, and on a price of only $1.00 per bushel, would mean an income of $1,500 a year to you. Then, too, the increase in value of land is no small item.

The Hungerford Potato Growers' Association

Fifteenth and Howard Streets

NORTHEAST CORNER. TELEPHONE DOUGLAS 9371.

One of Our Little Booklets Explains Our Plan Most Thoroughly—They Are Free—If You Can't Call In, Telephone Us—Douglas 9371.

HOW TO DO IT

Come to Our Association Office N. E. Corner of 15th and Howard Sts.

at once—look over our plats showing our different tracts—choose in which you want your tract or tracts; sign up the regular contract of purchase, in which the association also signs up with you, agreeing to work, seed, cultivate and harvest your land for you. Pay down your first payment, get your contract and pass book and you can go home feeling safe and sure that you have done the best day's work you ever before did in your life.

It isn't a Certificate of Stock You Get; It Isn't a Chance You Are Taking—It's a Real Warranty Deed to Real Land.