

BIGGEST TOWN IN STATE FOR SIZE, HOOPER'S BOAST

Energetic Little City Is Located in Heart of One of Richest Communities in Nebraska.

"The biggest town for its size in the state" is the characterization given to Hooper, Neb., and this energetic city lives up to its name.

The town is located in the heart of one of the richest and most productive farming communities in Nebraska.

And taking advantage of its location Hooper has organized and modernized a serum plant, considered one of the best in the United States.

One of the largest brick yards in the state, equipped with automatic machinery and the most modern labor saving devices was established several years ago. Last year its output was more than 5,000,000 bricks of the first quality.

Has Many Industries.

"You can buy cheaper in Hooper," is a slogan adopted by the business men of the town. They convince you, too, if you doubt it, for Hooper has a large, modern flour mill, one of the largest furniture dealers in the state, and in the distribution of automobiles is surpassed only by Omaha and Lincoln.

Its two banks have aggregate deposits of more than \$1,000,000, and a building and loan association, in business since 1889, has never had a loss. It has paid to shareholders for matured stock more than \$167,500.

And then, Hooper has a first class school with 12 teachers. The institution is accredited by the State university and its graduates are qualified to teach without further preparation.

Four Churches in Town.

For spiritual welfare Hooper boasts of four churches: two Lutheran, a Methodist, and one Catholic.

The annual fair for Dodge county is held in Hooper.

A transmission line from Fremont to Hooper for electric lights and power is now under consideration.

The business portion of the city is clean looking and the finest business block for a town of its size was erected there recently.

Its "biggest little town" slogan is not mere verbiage—for Hooper with a population of only 1,000 has progressivism raised to the limit.

Wildcats for Mascots in Firemen's Quarters

Los Angeles, Cal., June 28.—Three young wildcats today have homes in the Long Beach fire department. They are being trained as mascots, and they will be permanent additions—that is, if they behave. Wise men on wildcats are not optimistic over the innovation, declaring the double-kittens "just naturally develop bad dispositions when they change from a mink to a raw-meat diet."

F. D. Holland, fireman, found the "kittens" in his mountain cabin, near Cajon Pass, north of San Bernardino, on a recent visit. The mother, a full-grown wildcat, ran from the building as he approached it.

Seal Harbor, Me., Will Have Rockefeller Park

Seal Harbor, Me., June 28.—John D. Rockefeller, jr., is going to give this place one of the finest public parks in Maine and one having a bathing beach.

Mr. Rockefeller, who for a number of years has been a summer resident here, owning one of the best summer places on Mt. Desert island, has purchased the Glen Cove hotel property, which includes about six acres land and the hotel structure. He will convert the property into a park and present it to the town for the use of permanent as well as summer residents.

Mad Family Quarrels To Keep Down Hysteria

Boston, June 28.—Avoid family quarrels and thereby keep clear of hysteria" is the advice given by Dr. Carl A. Menninger, of Boston, specialist in examining hysteria cases.

In the current number of the Boston Medical and Surgical Journal he declares that many cases of this form of disease can be avoided.

"Family jars produce fainting spells and headaches on the part of women, because the husband often remains obdurate," claims this specialist.

Night Flying Made Safe By New Wireless Method

Marconi Official Outlines Perfected System to Signal Town Locations and Landing Places for Aviators Which He Declares Will Eliminate Accidents.

By ROBERT WELLES RITCHIE, (Staff Correspondent Universal Service.)

London, June 28.—Cross roads of the air, with an invisible traffic cop to direct the sable wings of night swooping aeroplanes in a voice that carries 10,000 feet up through the void below; the mapping of the skies in letters that crack and sparkle under the mystic drive of the wireless force; the business man of the future dictating over 3,000 miles from mid-ocean to his stenographer in a New York skyscraper—here are the high points in the coldly scientific dress of a wireless expert.

His name is Godfrey Isaacs and he is managing director of the Marconi system in London.

It is rarely that Isaacs lets the public into his confidences. When his company projected the human voice across the Atlantic by wireless telephone last March and I went to him for an interview on the phenomena he flatly refused, saying with typical British conservatism that he didn't see anything to "beat a bass drum about." So when I took his brief published remarks at a luncheon of the Aldwych club as a cue and went to his office to request some amplification of themes he had touched upon, it was with no assurance of success. Here is what the managing director said:

Have Lightless Searchlight.

"Why, I merely mentioned the new wireless device called the direction finder—quite a simple thing and already past the experimental stage as to its use in conjunction with aeroplanes. Of course, you know all about it."

This without the flicker of an eyelash to betray the cool irony implied:

"No? Well, here it is in a nutshell: The wireless directional projector is what you might call a searchlight without a light. It throws up into the air not a beam, but a signal, which can be made either widely dispersed or concentrated and which registers on an aeroplane wireless receiving apparatus just as the beam of a searchlight registers on the retina of the eye.

"You catch the idea? An aviator, say, is flying by night over a fixed course or he is flying by day through fog or which obscures the earth beneath and prevents him picking up his landmarks. Suddenly his wireless tells him 'this is Guilford' and it continues telling him the name of the town directly beneath him until he has passed out of the zone of that particular directional projector. Next he knows comes the message 'this is Windsor Forest,' and shortly comes the flash 'this is Hendon Aerodrome.' Then he begins his wide circle for landing, for that is his destination.

Is Not Experimental.

"Mind you, this is not theory; it is practice. It can be standardized and put into operation tomorrow. All over the British Isles and the continent where aviation routes have been and may be established in future these aerial semaphores—if you wish to call them that—can be established. When this is brought about no aeroplane pilot can lose his way, even in the heaviest darkness or thickest fog."

Mr. Isaacs added that it did not require a severe stretch of the imagination to conceive in some near future the skies over all the most populous portions of the world sparkling these signals from thousands of cities and aeroplane fleets guided by these unseen buoys as the argosies of the sea today set their courses by lighthouses and whistling lights. It was simply a matter of organization, he declared.

The managing director alluded to another great advance in the uncovering of wireless possibilities; this was the perfection of a system to prevent the "jamming" of wireless messages sent from various stations at the same time. In narrow and busy stretches of water, such as the channel, this confusion of transmission of messages through the air had rendered many wireless attempts futile in the recent past and it was a painful matter of record that during the great war the German wireless station at Nauzen often succeeded in drowning wireless sparrows from allied sources which were sent from weaker instruments.

Collisions to Be Eliminated.

"This all has been rectified," said Mr. Isaacs. "Now no matter how many messages are passing through the air at the same time there need be no blurring or 'jamming.' Also

by application of the directional wireless to ships and lighthouses vessels in the fog or at night will be able to communicate with other vessels or with the shore and will thus a major cause of accidents at sea will be eliminated. Moreover, with the establishment of municipal wireless telephone and telegraph stations, under control of the government as the telegraph is today, London can talk with Edinburgh or Dublin with no delay and in all weathers and with no interference from any other station.

"I think infinite possibilities lie in transatlantic telephony. For one thing, when ships are equipped with wireless telephone apparatus there will be no reason why a business man anywhere upon the seven seas cannot at any time address himself directly to his office at home and converse with his subordinates or the heads of his firm.

Bishop Cannot Make Ends Meet On \$50,000 a Year

London, June 28.—Is it possible for a lord bishop—for the lord bishop of London, in fact—to live and maintain his episcopal dignities on \$50,000 a year? We have the testimony of the present incumbent of that highest of ecclesiastical offices in England that decidedly it is not possible.

The Right Rev. Arthur Foley Winnington Ingram, K. C. V. O., D. D., LL., dean of the chapels royal, prelate of the Order of the British Empire and since 1907 incumbent of the See of London, referring in a session of the diocesan conference to "the clergy's starvation pay," announced to the consternation of many that he had found it necessary to put London House, one of his two town residences, upon the market in order that he might keep Fulham Palace going.

The lord bishop promised that he would make a supreme effort to maintain Fulham Palace in full dignity as his episcopal residence, inasmuch as this ancient pile had been a historic possession of the church for 1,300 years. But he could not be certain even of this accomplishment in the face of the high cost of living.

To support his plea of an income insufficient to maintain his estate as his predecessors had done the bishop of London placed before the conference a frank excerpt from his yearly balance sheet. Given in terms of dollars it runs thus:

RESOURCES.		LIABILITIES.	
Loans and Discounts	\$55,444.83	Capital Stock	\$25,000.00
Overdrafts	207.04	Undivided Profits	3,582.48
Expenses, Interest, Taxes Paid	1,460.06	Deposits	36,595.96
Furniture and Fixtures	2,500.00	Depositors' Guarantee Fund	1,000.00
Cash	6,566.21		
Total	\$66,178.44	Total	\$66,178.44

Income tax.....\$50,000
Income tax.....15,000
Super-tax.....7,500
Rates, taxes and insurance 10,000

This indicates an "overhead" of \$32,500 for the lord bishop of London, leaving him \$17,500 with which to do the following things:

- Maintain Fulham Palace and gardens.
- Maintain London House.
- Support a staff of 10 servants.
- Feed and clothe them.
- Run a motor car.

DODGE COUNTY IS PIONEER OF ELEVATOR MOVE

County Boasts Nine Co-Operative Farmers Elevator Associations and Two Flour Mills.

Hooper, Neb., June 28.—Dodge county is the pioneer county of the state in regard to farmers co-operative elevator associations. The first co-operative elevator and lumber yards in the state were organized in this county. The farmers have a co-operative elevator association in every town in the county with the exception of Winslow. With nine such associations and two up-to-date flouring mills located at Scribner and Dodge, the farmers of Dodge county are handling their products at a minimum of cost.

These concerns have been unusually successful and are expanding from year to year. In fact a good many of these concerns throughout the state got their incentive from Dodge county. The aggregate capital of these associations amounts to \$370,000, and each association is capitalized by the farmers of the respective locality in which located, thus insuring each to be a patron and vitally interested in its success.

The amount of annual business runs well into the millions. The profits from this vast volume of business which formerly went to private concerns and outside corporations now all finds its way back to the producer of the business less the actual cost of operation and maintenance.

Fremont, in Dodge county, is also the home of the first purely co-operative Farmers' Union creamery, which enjoys a state-wide trade and has enabled the farmer and dairyman to receive the maximum price for his products in this particular line. The associations and unions have been a great means of bettering conditions both in a business and social way; in fact it gives each farmer in the county affiliated with one of the branches a wider acquaintance, newer ideas and have done much to place Dodge county at the head of the list in progressive farming and economical distribution.

FEDERAL LAND BANK OF OMAHA LARGEST IN U. S.

President D. P. Hogan of Omaha Institution Tells of Possibilities of Business.

"The monthly report of the Federal Farm Loan board at Washington, shows the Federal Land Bank of Omaha to be the largest of the 12 banks in the system," said D. P. Hogan, president of the Federal Land Bank of Omaha in an interview. "This bank has closed first mortgage farm loans to the amount of \$32,146,990.00."

"The report also shows that there is not a dollar's worth of past due interest on principal on any of the closed loans of the Omaha Land bank."

"The Omaha bank recently paid a 6 per cent dividend on stock owned by borrowers."

"I. W. W.'s Poor Laborers." Topeka, Kan., June 28.—"Kansas needs more industrious efficient laboring men in the state penitentiary and fewer I. W. W.'s," said E. E. Frizell of Larned, head of the labor bureau to furnish farmers with "hands" for harvest. He is also a member of the state legislature and interested in the binder twine factory at the state penitentiary. Three million pounds of twine will be produced this year by the penitentiary and 35,000,000 needed for the 1919 crop.

Established 1887

Colfax County BANK

Howells, Nebraska

OFFICERS and DIRECTORS

Emil Folda, President.
 E. F. Folda, Vice-Pres.
 J. M. Folda, Vice-Pres.
 F. C. Hrabak, Cashier.
 James Zoubek, Assistant Cashier.
 Jaroslav Folda.
 Joseph Smatlan.
 Mrs. A. Folda.
 Rupert B. Folda.

This bank has a record of 82 years of sound, safe, satisfactory, progressive banking. The high standard it has set for itself in the conduct of its business is a protection to its customers in every emergency and under all circumstances. Your account is earnestly solicited and appreciated.

Farmers State Bank

HOWELLS, NEBRASKA

Our FIRST Statement, as Called for by the State Banking Board, at the Close of Business February 25, 1918.

RESOURCES.		LIABILITIES.	
Loans and Discounts	\$55,444.83	Capital Stock	\$25,000.00
Overdrafts	207.04	Undivided Profits	3,582.48
Expenses, Interest, Taxes Paid	1,460.06	Deposits	36,595.96
Furniture and Fixtures	2,500.00	Depositors' Guarantee Fund	1,000.00
Cash	6,566.21		
Total	\$66,178.44	Total	\$66,178.44

Our PRESENT Statement, as Called for by the State Banking Board, at the Close of Business May 3, 1919.

RESOURCES.		LIABILITIES.	
Loans and Discount	\$161,156.30	Capital Stock	\$25,000.00
Overdrafts	1,566.45	Surplus	2,500.00
Liberty Bonds and Treas. Cert.	10,050.00	Undivided Profits	4,975.32
Furniture and Fixtures	2,500.00	Deposits	171,470.29
Expenses, Interest Paid	4,228.09	Depositors' Guarantee Fund	1,148.43
Cash and Due from Banks	25,593.19		
Total	\$205,094.04	Total	\$205,094.04

Officers and Directors:

JOSEPH NOVAK, Pres. J. K. SEMERAD, Vice Pres. J. A. NOVAK, Cashier
 L. J. SINDELAR J. J. NAGENGAST, Asst. Cashier CHAS. J. RITZDORF

A HOME INSTITUTION FOR THE HOME PEOPLE.

We Commenced Business November 26, 1917.

Report of the Condition of the Scribner State Bank

Of Scribner, Neb.

At the close of business, May 3, 1918.

RESOURCES		LIABILITIES	
Loans and Discounts	\$678,987.05	Capital Stock	\$40,000.00
Overdrafts	3,810.70	Surplus Fund	30,000.00
Bonds	5,500.00	Undivided Profits	18,907.80
Liberty Bonds	11,100.00	Depositors' Guaranty Fund	7,303.33
Certificates of Indebtedness	50,000.00	Deposits	817,082.21
W. S. Stamps	400.00		
Banking House, Furniture and Fixtures	9,000.00		
Expenses, Taxes and Interest Paid	16,582.84		
Cash and Sight Exchange	137,912.75		
Total	\$913,293.34	Total	\$913,293.34

OFFICERS

Fred Volpp, President. Henry Sievers, Vice President. W. G. Henatsch, Cashier.
 P. L. Keller, Assistant Cashier. Hallie Christy, Assistant Cashier.

DIRECTORS

E. R. Gurney Geo. Foster C. W. Marquardt Peter Preiss

Growth of a progressive bank of a progressive community with it is shown in the Scribner State Bank and of the town of Scribner itself.

May 1, 1905, when Senator Volpp took it over, the bank's resources were \$95,000. Its resources at the May statement this year were nearly ten times that amount, being \$941,037.20.

Scribner State Bank has been to the community the ideal of the greatest usefulness. Not only has it been doing a general banking business, but its officers have been the counselors of their clients in personal marketing, investments and law affairs as well as the banking business.

President Volpp has been a tireless worker and has taken state-wide rank in financial affairs. Besides being president of this bank, he has been state senator in 1909-11 and 1911-13. In his first term he was chairman of the banking committee that reported the Nebraska depositors' guarantee law, duly passed and making for solidarity and confidence in state banks of Nebraska. In his second term he was chairman of the railway committee that was notable for progressive legislation.

Mr. Henatsch has been with Mr. Volpp's interest for 11 years. He was born in Scribner and knows every one in the county and is popular.

Mr. Sievers is one of the old settlers of Dodge county, big, wealthy and beloved by every one with whom he comes in contact.

Mr. Keller has been with the bank seven years and ably keeps up the arduous work of that position. Miss Hallie Christy, assistant cashier, has also been with the bank seven years, is a native of Scribner and in touch with all its activities.

A Strictly Banking Business

Statement of the Condition of the FIRST NATIONAL BANK

Scribner, Neb. March 4th, 1919

Resources		Liabilities	
Loans	\$386,285.62	Capital Stock	\$25,000.00
Overdrafts	1,659.75	Surplus	25,000.00
Liberty Bonds	23,150.00	Undivided Profits	9,810.29
U. S. Certificates of indebtedness	30,000.00	Bank Notes	7,000.00
W. S. Stamps	33.40	DEPOSITS	516,265.13
U. S. Bonds	8,000.00		
Building, Fixtures	8,000.00		
Stock, Fed. Res.			
Bank	1,500.00		
CASH	124,446.65		
Total	\$583,085.42	Total	\$583,075.42

Directors: John Haun, Louis Grotelke, H. S. Spath, A. E. Romberg, Claus Ehlers, A. Grosz, Charles Arnott.

CLAU EHLERS, President. CHARLES ARNOTT, Cashier
 A. E. ROMBERG, Vice Pres. FRED ROMBERG, Asst. Cash.
 GESINA SCHURMANN, Asst. Cash. FRED H. MEYER, Teller.

Howells Milling Co.

Manufacturers of

High Grade Hard Wheat Flours

and Grahams, Rye Flour, Corn Meal and Feed

Dealers in

All Kinds of Grain, Oil Meal and Tankage

F. J. BUSCH, President and Treas.
 JOHN WAGNER, Secretary.

HOWELLS, NEB.