Strain of Hardships Makes Nation Lose Its Mental Balance, Says Writer.

London, June 28 .- (By The Associated Press.)-Physically normal persons no longer are to be found in Petrograd nor in all Russia, says T. Hessen, a well-known Moscow journalist and member of the second duma, who has arrived in Copenhagen after a long stay in Petrograd. The mental state produced by starvation, disease and nervous strain he says, forces Russians to lose their mental balance. condition so mental

changes their appearance that often one cannot recognize one's nearest friend. I remember the impression had when I met the well-known lawyer, Rajeffski. At first I did not recognize him. Soon afterward learned that he had hanged himself. "Similar things happen daily. I think it is to be wondered that such suicides do not become general. In all the streets one meets still well dressed people, men and women, begging. There they stand, some of them with their heads down, dumb as if turned to stone; other tonelessly repeating. 'I am dying. Give me something to eat.'

"Even if one has sufficient money to pay the enormous prices one may make acquaintance with starvation, en Politiken. "One has to get hold of a seller and persuade him to sell by treating him to some coffee, giving him the place of honor and so Money does not tempt him. He more than six books. can always get money. He needs it only in order to continue his trade, or to buy luxuries such as sable fur coats, gold ornaments or gems. It Three o'clock. . is not the seller who looks for a buyer, but just the contrary.

Not rarely mothers are (who have left at home their unsuddenly becomes capricious and does not even answer the unhappy client.

Add to this terrible typhus and smallpox epidemics, against which there is not the slightest possibility of protection. Remarkably enoug! cholera epidemic that flourished last summer ceased suddenly as if by a whim of nature. But now the typhus and smallpox epidemics are devoloping more and more seriously. The government has no means to check them. The government cannot even procure wood enough for coffins nor transport to the ceme-The survivors must wait days before they can bury the dead.

'It is obvious that people under such conditions, with such super-human efforts of energy demanded of them cannot continue to keep their mental balance."

United War Veterans to

Have 4,000,000 Members St. Louis, Mo., June 28.-Lieut. Col. Eric F. Wood, secretary of the temporary committee of the Amer-ican Legion of the United War Veterans' association, has completed plans for the national caucus of the war veterans to arrange for a convention to be held here. The caucus convene May 8 and adjourn

pected to attend the caucus when the books one by one. The room arrangements will be made for the grew cold. I roused up to replenish fo mation of an organization whose the fire and put more oil in the contemplated membership totals lamp. Then I went back to those more than 4,000,000. Lieut. Col. Theodore Roosevelt and Lieut. Col. Bennett C. Clark will be chairmen of the meeting.

STARVATION HAS Seas Aid Library to Make SCHUYLER MILL MADE RUSSIANS "Ma" Holmes Doubly Happy SENDS FLOUR TO

MENTAL DEFECTS Her Husband and Son Are Snatched From the Jaws of Death and She Realizes Her Life's Dream-Plenty

> Ma Holmes sent in the front parlor would not believe me, for you canof her cottage and looked out to sea. not know what books mean to the Fifty yards away the waves hurled themselves furiously upon fringe of and for myself." ugly rocks. Lifting her eyes to the orizon, Ma Holmes watched the whitecaps snatch at the sky. Fear come into her heart, for somewhere there on the restless deep a frail craft scudded under bare poles, and in that craft were Ma Holmes' husband and son.

Night came and with it rain. Ma Holmes lighted an oil lamp and placed it in the window. Then throwing a sou'wester over her head she ran out, and for an hour she passed from house to house, stopping only for a moment at each cottage, but in that moment giving comfort and good cheer to other women who, like herself, waited for

their men. Men Came Home. At last Ma Holmes reached her house again. The wind has ceased to howl, and the rain had fallen away to a quiet drizzle. Her men should have come home yesterday Were they safe or had the sea called her children for all time? Ma Holmes did not know and could but wait. Through the long hours of the night she sat beside the lighted Her fears tomented her. It only she had something to read something to occupy her mind! but in Ma Holmes's cottage was no ook. And indeed, if at any time this little island off the coast of Maine had been forced to "render unto Caesar the things that were Caesar's" it could not have produced

So, with "midnight in her heart," Ma Holmes watched and waited. . One o'clock. . . . Two o'clock. Three o'clock. . . . The night seemed interminable, and Ma Holmes could but sit in her chair with her hands folded in her lap and struggle with black thoughts. derfed sick children) pleading with At last dawn and the sun and a milkwoman to yield up half a quiet day, and by noon the little bottle of milk at quite a shameless ships came sailing in, and women sum and it may happen that the ran to the shore and waded in to their waists and met their men, and most of them forgot their fears. Only Ma Holmes did not forget. The terrors of that night and of many nights like that before could not so easily be forgotten, and that summer when visitors chanced upon the little island and brought with them books to read, Ma Holmes confided her wish for books of her own.

> Promised Library. "And you shall have them," said ne to whom Ma Holmes opened her heart. "You shall have a traveling library from the Church Pe iodical club." Ma Holmes smiled and forgot the promise with the bassing of the visitors, forgot it un-I there arrived for her a box which he opened and found to contain What happened then may best be described by Ma Holmes in this letter to Miss E. K. Chamberof the Church Periodical club. "That beautiful library landed in

the middle of the kitchen floor after 10 o'clock last night. How can I thank you enough? There were books in that library that I have wanted all my life to read and never could get. Big son promptly se-lected 'The Sky Pilot," went to bed and read himself to sleep. Pa followed his example, with a 'History of America and Its People,' and still Twelve hundred delegates are ex- I sat on the floor and went over books. At last pa appeared to build the kitchen fire and asked sternly why I hadn't come to bed all night.

"You ask me to tell you what we

New York. June 28.-All day long, think of the library and I can't. You

women here. I thank you for them

Holmes, who never had a book of her own, came to be a librarian; for largest and most complete mill, has since that day Ma Holmes has taken been one of the best publicity agents care of the library and given out the that they might always be in circu-Ma Holmes was doing came to the of the Protestant Episcopal church, and he visited her island, and as a result there has been built a comnumity house, so that the keen edge of loneliness has been taken off the

ves of these fisher folk.

Campaign Needs Funds. Now the sending out of traveling libraries is one important work of the Church Periodical club. At present 254 cases of books are touring the country, reaching just such remote places as the island where Ma Holmes lives, and it is 'to strengthen and increase just such features of its work that the Protestant Episcopal church is conductg the nation-wide campaign

At present the Church Peridoical is handicapped for lack of funds. The nation-wide campaign opes to raise those funds and also so that they may donate libraries like that which reached Ma Holmes.

Schoolboy, 31, Charges

Vet Called Him Slacker Portland, Me., June 28 .- By far the oddest case heard in the municipal court here for many years George A. Emery, an 80-year-old civil war veteran, was the defendant on the harge of heckling Charles W. Barker, the 31-year-old junior of the Gray High school, as a "slacker." The "schoolboy," who stands six feet high, accused the old veteran of continually annoying him by the stigma whenever and whatever they chanced to meet,

Mimic Aerial Battle

ground school staged a "mimic aeral battle" here in the interest of a campaign for recruits for the flying But the battle was too ealistic for Crawfordsville Masons, holding initiatory exercises. A fire oof of the Masonic temple.

Fertility of Nebraska Farms Advertised by Ideal Product of Largest Concern In State.

care of the library and given out the that the state has enjoyed. It is a books among her neighbors and long cry from the primitive mill seen that they were returned, so erected in 1870 to the modern milling plant of today, yet the Schuyler Nor is that all, for the work mills still carry the same business spirit of optimism and progress that notice of the bishop of that diocese made it possible for a mill to be of the Protestant Episcopal church, installed 50 years ago.

Then, as now, the men behind the movement were such ardent believers in the future of the state that they risked all in a venture which was the forerunner of today's large industry. Today the Schuyler mill s considered by millers to be the last word in a successfully balanced plant, where mistakes cannot occur.

This plant has made the name of Nebraska wheat famous as far east as the Alleghenies, and south to the gulf points. At the present time the Wells-Abbott-Niemen concern considers the world its field, carrying the slogan of good Nebraska wheat to the far ends of the earth.

There is perhaps no one firm in Nebraska which has done so much for the state in a publicity way as this concern. It carries in its modern plant a miniature mill, bakery, to interest churchmen and women, laboratory, and an experimental department manned by the best brains that American universities can sup-

> This equipment, backed by ample capital, has placed Nebraska wheat and flour high in the world's markets, and carried to the four winds the story of Nebraska's greatness as a producing state.

Classed as Deserter;

Had Served Two Years

Junction City, Kan., June 28 .- After serving in the United States army for over two years, half of the time overseas, Gene L. Asher returned here with an honorable army discharge to find himself listed by the draft board as a deserter. Gene enlisted a couple of days after war Proves Too Realistic was declared. Failure to answer his questionnaire, due to his being in Crawfordsville, Ind., June 28.— the army, and the misspelling of his Aviators from the Rantoul, Ill., name, caused the dual army record to be made. It will be righted.

Suicide at School.

Prince Albert, Sask .- Leaving note stating that he could not bear the humiliation after being discovextinguisher tore loose from one of ered in a fraud at school 16 year the planes and dropped through the old, Fremont F. Boyer committed suicide by taking strychnine.

On farms and ranches in Iowa and Nebraska at 6 per cent interest, without commission. This is a 33 year loan, similar to that of the Federal Land Bank, Omaha, except in rate, and you do not join an association.

Lincoln Joint Stock Land Bank

W. E. Barkley, Pres.

LIABILITIES

2,886.22 1,199.02 7,748.20

Twentieth Annual Statement for the Year Ending December 31, 1918.

Nebraska National Insurance Company LINCOLN, NEBRASKA

f	Gross Prem-	DISBURSEMENTS	ASSETS
	iums\$301,930.68 Less Return Premiums 8,425.05 Net Premiums Received\$293,505.83	Losses paid and reinsurance\$155,108.32	Government (Liberty Bonds Cash
	Cash Guarantee Fund 39.070.00 Interest 4,467.60	Dividends to pol- icyholders and interest 8,735.25	Agents' balances Bills receivable Accrued interest Furniture and fixtures. Supplies and maps
		Agents' com- mission 64,934.36	
	100	Salaries officers and clerks 5,217.33	*Total
		Paid for Liber- ty bonds 60,000.00	Comparative Statemen
		Special agents, adjusters and inspection 10,103.13	Compa
		Printing, post-	NAME OF COMP.
1	γ .	age, taxes, State Ins. Dept. fees, legal	Nebraska National Aetna of Hartford
		and other ex- penses 19,276.84	American of New Jers Continental of New You Fidelity Phoenix of Ne
		Total disbursements 314,876.23	Great American of Ne
		Balance on hand Dec. \$1 132,493.91	Hartford of Hartford

Balance January 1, 1918, \$109,826.91 | Amount brought forward. .\$446,870.14 | INCOME 1918.

Total\$446,870.14

charges
Due for re-insurance.
Deduct assets not admitted
Net surplus to policyholders 95,106.01 ..\$132,202.72 Total\$133,202.72 ent of Assets and Surplus for Each \$1,000.00 Force with the Largest Fire Insurance nies Doing Business in America Assets for Each Surplus for Each \$1000 of Insurance \$1000 of Insurance \$23.24

FINANCIAL STATEMENT JANUARY 1, 1910.

6,259.79 8,623.86 916.28 708.81 1,469.75 2,595.50

2.40 3.90 sey..... 10.27 ork..... 14.70 2.83 3.60 2.12 3.27 5.20 1.97 3.48 lew York..... 13.83 Home Ins. of New York..... Total \$446.870.14 Ins. Co. of North America, Pa..... 15.20 National Fire of Hartford...... 8.12 St. Paul F. M. of St. Paul.....

INCREASE IN 1918—Premium Income Increased 338%. Increase is Surplus to Policyholders 220%. Increase in Reserve for Policyholders 348%. Nearly One Million Dollars in Losses Paid Policyholders, and One-fourth Million Dollars Saved in Premiums, Compared to Eastern Companies' Rates.

As the Nebraska National's business increases, additional capital is being put into the Cash Capital and Guarantee Fund. \$50,000.00 additional Guarantee Fund Certificates are now offered to investors, 10% annual interest is being paid on the Guarantee Fund Certificates, and 20% annual return profits are being paid policyholders on Fire and Tornado Insurance Risks written at Nebraska Inspection Bureau Advisory estimate rates.

Remember it costs no more to insure your property in the Nebraska National than in any other responsible company and you share in the profits. Insures all classes of Town and Farm Property including Automobiles, and Hail Insurance on Growing Crops.

OLD LINE LEGAL RESERVE MUTUAL COMPANY

Home Office, Fourth Floor, First National Bank Building, E. D. BEACH, President. JNO. A. WACHTER, Vice President. TWENTY-FIRST YEAR

LINCOLN, NEBRASKA. P. F. ZIMMER, Sec-Treas. Agents Wanted in Open Territory

ENDS FLOUR TO ENTIRE WORLD Dodge County Farms for Sale

160 acres, fairly improved, 6 miles southwest of Hooper. A very choice piece of land and one of the best farms in the county, for sale. The price is \$300 per acre, \$18,000 cash, balance at 5%, or \$30,000 at 5%, optional any year. This is a mighty fine place and worth the money.

235 acres, 4 miles from Hooper. Good improvements and a fine stock and grain farm. Good pasture and hay. The terms are very easy on this, the owner will carry back \$40,000 for 10 years at 5% optional any year.

240 acres, 4½ miles from Uehling. Well improved and a fine farm. This place has good hay and pasture and is in a neighborhood where there is no land for sale. Price is \$300 per acre, and the owner will carry back on the farm \$50,000 for 10 years at 5%, optional any interest day.

160 acres, 51/2 miles from Hooper. Fair improvements. All on Maple Creek bottom and every foot good land. The price is \$280 per acre, and it's worth it. The terms are very easy. The owner will carry back on the land \$26,000 for ten years at $5\frac{1}{2}$ %.

160 acres of fine land, 5 miles south of Uehling and about 3½ miles from Winslow. Dandy land and some very good hay and pasture. This is a mighty good farm. No improvements. The price is \$235 per acre, and there is \$14,000 at 6% for 20 years, optional at any time without notice.

160 acres of rolling land with fair improvements, 7 miles south of Scribner, at \$150 per acre, on easy terms. This is a bargain and if not sold by July 1st, the prices goes to \$175. While this is rolling, it is a mighty good farm, and considering the prices land is selling for, it is a real bargain.

160 acres, 3 miles from Winslow and 5 miles from Hooper. Small improvements. About 125 acres of very excellent land, balance rolling to rough. There is about 20 acres of fine pasture. The price is only \$175 per acre, and can arrange terms for half at 51/2%. This place is worth the money, and I believe will sell soon for \$200 per acre.

80 acres, 6 miles from Ames. Rolling, with a fair set of improvements. Some very good pasture and a nice orchard. This is a fine little 80, and is worth more money. The price is \$200, and this price will go up July 1st to \$225. The terms are very easy.

80 acres on the bottom, about 6 miles northwest of Ames. All good, smooth land and all under cultivation. This is good and the price is \$200 per acre, and of this \$6,000 can run for 5 years at 51/2%.

288 acres, right up to the town of Crowell, Neb. The buildings are in town and adjoining. and consist of a large house, a good, big barn and a new double corn crib. Then there are some other buildings and hog barns. This land is all on the Elkhorn bottom and some of it is cut up by the Elkhorn river. There is some very excellent land and some very good pasture. This is a mighty good farm to make money on, and it is priced right. While it is what you would call choice, the price is about half of what other land is selling for. The terms are very exceptionally easy. The owner will accept a cash payment of \$10,000, and will carry the balance at 5% for a term of years, with a payment of \$1,000 on principal every year. The price is \$50,000. The place is right up to town and very convenient to shipping point, and will make the purchaser money.

480 acres, about 20 miles out, with some very fine valley land and some sand hill pasture. This is priced at \$40 per acre, and is a dandy little ranch, and will pay more on the investment than any other cheap land I know of. The ter are half cash and the balance at 6%. Thereis a small set of fair improvements on this and it is ready to move onto.

WHEELER COUNTY RANCH

GRAZING AND HAY LANDS

480 acres of the very best land in the Valley, 16 miles from Petersburg and about 1 mile from school. Every foot of the best kind of grass and pasture. The pasture is all blue grass and white clover and will pasture more head to the acre than anything I know of in the country. There is a flowing well and a nice four-room house, good barn, garage, corncrib, cement cave, and it is all fenced and cross-fenced with a good fence. There is about 200 acres in pasture and the balance is excellent hay, red top, clover and timothy. This is a real place and will make the purchaser real money. The price of this is \$85 per acre, and one-half of this can run at 6% for a term of years. It looks cheap to me at \$100 per acre, and if located near here, would bring \$300 per acre. To appreciate this land you should see how it looks in August when our pastures are getting short. This is all low bottom land and the pastures do not burn out during the hot weather. It is the best small ranch and will handle more cattle than anything I know of anywhere.

This land is about 100 to 125 miles from Hooper, and I make the trip up there and back in one day. Better join me and see some of this Wheeler County land. You'll find it much better than you expect.

Bernard Monnich

THE LAND MAN

Nebraska Hooper