

### A Mail Order

Concern gets big returns solely and wholly through advertising to people in their homes.

IT PAYS TO ADVERTISE

# THE TEXAS SPUR

## AND DICKENS ITEM

### Job Printing

We can do as good job printing as any out-of-town concern and will appreciate it much more

DON'T SEND IT AWAY

Volume Eight

SPUR, DICKENS COUNTY, TEXAS, JANUARY 19, 1917

Number 12

#### BUILDING FARM HOMES IN THE SPUR COUNTRY

Mr. Campbell and family, of Aspermont, moved this week to Spur, they having recently purchased land a few miles east of Spur. A farm home will be built and land cleared for cultivation this year. This is but one of hundreds of new farm homes which will adorn the great Spur country during the year 1917. No country is building and developing more rapidly than the Spur country. The farm homes being built are modern, handsome and convenient in every respect and would be a credit to much older settled countries. Not many years from this day the Spur country will be noted throughout the state for its substantial homes and prosperous citizenship.

#### FIVE INCH SNOW FALLS OVER THE SPUR COUNTRY

Beginning Sunday morning and continuing throughout the day and night snow fell until it covered the great Spur country to a depth of approximately five inches. During Monday and Tuesday the clouds remained and a light mist and snow fell intermittently, and the ground remains covered with snow.

This amount of snow will amount to about one half inch of rainfall and will be of inestimable value not only to small grain, no inconsiderable acreage of which has been sown throughout the country this year, but also in that it affords plenty moisture for the breaking of sod land, and since hundreds of new farm homes have been sold in this immediate territory approximately ten thousand acres of new land will be placed under cultivation this year.

The snow was not only local but covered all of Texas and many Eastern and Northern states.

While the snow will be of inestimable value to agricultural interests, its remaining on the ground will greatly damage stockmen and cattle interests. However, in this country cake and other feed is being used freely by ranchmen and the loss of cattle will not be great.

#### WILL BUILD A MODERN HOME IN THE CITY

Irven Jopling, recently purchased a lot on Hill street and is now making arrangements to build a modern home on the lot. The building progress in Spur during 1917 promises to exceed even that of the year 1916. At the present time plans have already been made for a number of fine residences to be constructed during the year.

J. C. Miller, of the Spur Produce Company, made a business trip recently to Snyder and other points in that section of country.

#### NOTICE!

Dr. Daly is coming prepared to treat diseases of the Eye, Ear, Nose and Throat and fit glasses. Don't forget the dates—in Spur February 9th and 10th. Office with Dr. Morris.

#### THE PERRY FITE CASES HAVE BEEN CONTINUED

The Perry Fite cases which had been set for January 22 in the District Court now in session at Seymour, have been continued to the July term of the court which will be had at Seymour. The numerous witnesses summoned in these cases will not be required to be in Seymour on the 22nd day of January as heretofore announced.

These cases, we understand, were continued to the July term of the District Court at Seymour on account of illness in the family of Perry Fite, making it impossible for them to attend the court at this term which is now in session.

This information of the continuance of the Perry Fite cases came from District Attorney J. Ross Bell to W. D. Wilson of Spur who is assisting the District Attorney in the prosecution of the cases.

#### MAN ARRESTED IN SPUR FOR FORGERY

A man by the name of Jackson was arrested in Spur this week charged with forgery. It is alleged that a check for five dollars was made and the name of Oscar Henery signed and on which the money was secured from another party. However, on presenting the check at the bank it was detected that the signature was not that of Oscar Henry. Mr. Jackson had been here picking cotton. It is said that he recently sold his wagon and team for the purpose of securing money with which to pay for an operation performed on his wife or child at Post, his wife and child now being at the home of relatives in Knox county. This is an unfortunate occurrence and the family has our sympathy. We can hardly believe that a man in his sober senses would jeopardize his liberty and the interests of his family for as small a sum as five dollars. We hope that the charges will prove to be a mistake and that the dependent family will not be forced to suffer as a result.

#### CONTEMPLATES BUILDING A BRICK RESIDENCE

J. C. Davis came in one day this week from his ranch headquarters and spent some time here on business. In conversation with Mr. Davis recently he informed us that he had purchased three or four lots in the north part of Spur and on which he might later build a fine brick residence. Plans of this building have not yet been completed but we are assured that they will be in keeping with the rapid and substantial building and development progress of the town and surrounding country, and that the Davis home will be among the finest and handsomest homes of Western Texas.

#### ENTERTAINMENT

An entertainment will be given under the auspices of the Society of United Charities at the Gem Theatre, on Friday night, Jan. 26th. An interesting programme will be rendered by the best local talent, consisting of vocal and piano solos, a musical cantata, a male quartet and readings. This programme will be supplemented with appropriate moving pictures.

The admission will be 50 and 25 cents, the proceeds to be used to further the work of the Society of United Charities. The public is cordially urged to be present, as it will not only be well entertained, but will aid in a good cause.

#### WE WANT AN A. & M. COLLEGE IN WESTERN TEXAS

One important feature that the Governor overlooked in his message to the legislature was in keeping silent on the proposition of creating a branch of the A. & M. College in Western Texas. We attribute his silence on this proposition to his lack of personal knowledge of the conditions and needs of this part of the Lone Star State more than to the fact that a few of the prominent factors in our state affairs have expressed their objections to the creation of an agricultural college for this section. The big majority of Eastern people have an idea that Western Texas is a wilderness and can never be converted into other than a grazing proposition. They do not investigate. Not many years hence Western Texas will have developed, and will be so recognized throughout the land, as the greatest agricultural empire in America. We not only believe such statements but we know it will be a fact. We have spent more than twenty five years here, and have observed the trend of the times and the progress made against almost unsurmountable odds and without assistance or even encouragement from the "men of the east." We have progressed thus far without aid, and since our present settlement and development progress has thoroughly demonstrated our possibilities and needs in further advancement along agricultural lines, we are merely asking that a branch of the A. & M. College be established in this part of the state in order that we may offer educational facilities and advantages to the boys and girls concerning and with reference to Western Texas conditions and needs, and our law-makers, governors and other public officers should lend an ear to our needs.

#### YOUNG MENS BUSINESS LEAGUE CONTEMPLATED

A move is now on foot in Spur for the organization of a Young Mens Business League. In the beginning of Spur we had a commercial club which has since ceased to exist in an active way. There is no question but that the commercial interests of the town are the community interests of every merchant and business man in the town. To be effective these interests must be looked after in a systematic manner and no system can be had without a head. What is everybodys business is nobodys business without systematic action and cooperation. By all means let us have a Young Mens Business League and let every business man become not only a contributing member but an active member in the conduct of its affairs. The league should have definite aims, purposes and work laid out to do. If a league is organized and then sits quietly for some work to turn up, it will be of little real benefit. There is work here now to do by such an organization. Let us organize and be doing it.

#### NEGRO ARRESTED FOR "BOOT-LEGGING" HERE

"Boot-legging" is an unusual occurrence in Spur, but just before going to press Sheriff Collier informed us that he had just apprehended one John Connelly, of color, charged with "boot-legging." The negroes bond was made by Sol Davis and John Harrington, upon which he was immediately released.

#### SPUR HARDWARE BUILDING IS NOW COMPLETED

The Spur Hardware Company moved this week into their new brick building just completed on the corner of Fifth Street and Burlington Avenue. This building is one of the finest and handsomest not only in Spur but in any town of Western Texas. It is made of white and yellow pressed brick. In the front is an open vestibule twelve feet wide and fifty feet long, large brick pillars bearing the covering. The building covers two lots one hundred feet long and the flooring from the front curbing to the rear is of solid concrete.

The construction of such buildings denotes not only the progressiveness and prosperity of the firm but the general improvement progress of the town in conformity with the development and settlement of the Spur territory.

#### SPUR BANKS SHOW FINANCIAL PULSE OF COUNTRY

In the reports recently published in the Texas Spur showing the condition of the two banks of Spur it was observed that they had individual deposits in the sum of \$446,485.54. This amount of money is owned by the people of the town and surrounding country, and is conclusive evidence that they are prosperous.

The statements further show that the two banks had in undivided profits the total sum of \$38,836.49. This amount is also conclusive evidence that the banks are making money and are prosperous.

While all of the money in this country is not deposited in the banks, yet from these institutions the general financial pulse of the country is denoted. Money is "easy." Most anybody can get money from the bankers at this time. This is further evidence that there is plenty money in the country and not enough borrowers to take up the surplus.

Come to the Spur country.

#### MADE GOOD CROPS AND SECURED GOOD PRICES

J. E. Sparks, of the Tap country, was among the number in Spur the latter part of last week trading with the merchants and on other business. Mr. Sparks made good crops this year, received good prices for everything marketed and is today smiling and prosperous. He is one of the old timers here and knows how to take "physiologically" life during the "fat" as well as the "lean" years. During the past years Mr. Sparks was no inconsiderable factor in the ranching interests, we are informed, having encountered misfortunes which frequently occurred in the earlier days. However, he is coming again. He is made of that character. Here is hoping he will again become a material factor in the varied interests of the Great West.

#### THREE ARRESTS FOR FORGERY IN SPUR

During the past two weeks Sheriff Collier has made three arrests on charges of forgery made in Spur. However, the parties arrested were not resident citizens of Spur, but had drifted in here, cashed their "checks" and departed. Sheriff Collier exhibited remarkable ability in ferreting out the signers of those checks and immediately placing them under arrest. He is "on the job" and, as stated in a recent article appearing in the Texas Spur, if given the assistance of the general public Sheriff Collier will in every instance make a remarkable showing in the discharge of his official duties and in apprehending criminals and law violators.

#### EXTENSIVE IMPROVEMENTS CONTEMPLATED

It is generally rumored, and such rumors have not been contradicted, that J. E. Johnson of the Spur Light & Power Company and the Farmers Gin Company is now contemplating extensive additions and improvements to his interests in Spur. It is understood that plans have been drawn for the construction of entirely new and separate buildings for the gin and the light plant, both of which will be enlarged and improved. It is also contemplated to build a steam laundry in connection with these business interests. The city water is now being analyzed and tested for the purpose of determining its suitability for steam laundry.

The plans also include a plant of large capacity.

Nothing definite will be set out by Mr. Johnson until these tests and plans have been fully considered and adopted, yet we have no doubt but that the contemplated improvements will be made before the fall season begins.

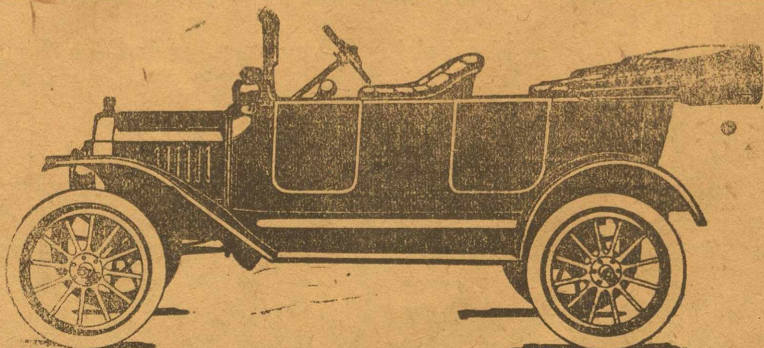
J. E. Johnson is one of the most progressive men in Western Texas, and has never hesitated to spend money in the enlargement and improvement of his business interests in Spur.

#### THE CRITERION GLEE CLUB COMING TO SPUR

The next number of the lyceum course will be the Criterion Glee Club which will appear in Spur at the Gem Theatre Monday night, January 22. The club is made up of four young men: Messrs. Frank W. Grover, Alvin Wilson, Walter Wood and Cliff R. Cline, comprising a musical quartette of wide reputation. Mr. Grover, aside from being second tenor of the quartette, is an artist of exceptional ability, his specialty in this line being crayon sketches and cartoons.

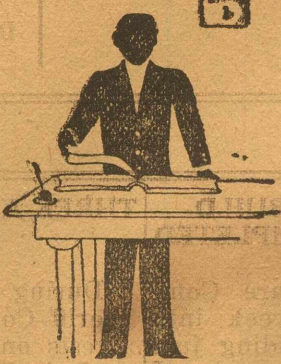
Those who attend will be given a high-class entertainment in every respect.

Cephus Hogan made a business trip to the Afton country Wednesday.



FORDS—F. O. B. Detriot  
Touring Car, 360; Roadster, \$345

W. F. GODFREY, Salesman  
Spur Texas



## Turn Over a New Leaf

and make this a BANNER YEAR. Let your Bank Book record your PROSPERITY and insure your Success and Independence for all succeeding years.

We earnestly solicit your co-operation to the end that this may truly be a HAPPY and PROSPEROUS year.

### THE SPUR NATIONAL BANK

C. A. JONES, President M. E. MANNING, Cashier  
W. G. SHERROD, Vice President JNO. B. HARDIN, Asst. Cash.

### FARM AND RANCH LOANS

Money to loan on farms and ranches; also will buy or take up and extend Vendor's lien notes. If you have a note maturing soon, or need money to increase your land holdings, see me. Long time, lowest rates, no delays.

E. J. COWAN, Cowan Building

### HOW COST OF STATE MAINTENANCE JUMPED

Estimates of the appropriations necessary for the support of the state government for the year ending August 31, 1918, and the year ending August 31, 1919, have been filed with the department by practically all departments, courts, institutions, etc. The estimate of \$7,875,513 was made for the year ending August 31, 1918, and an estimate of \$7,438,975.50 for the year ending August 31, 1919. The figures for the years 1916 and 1917 were \$8,353,677 and \$7,550,191 respectively.

For the year ending August 31, 1908, the appropriations amounted to \$3,976,244.45. So that we have practically doubled expenses in ten years. We have added enormously to the governmental establishment—new departments, new boards, new commissions—all affording nice, soft places for eminent gentlemen at the public expense.

And some of the items of increase, are positively startling, especially when it is remembered that every item of increase comes out of the toil of the people.

The state department in ten years has gone from \$13,560 to \$24,600.

The attorney general's department in ten years has gone from \$43,230 to \$66,330.

The department of education in ten years has gone from \$18,900 to \$90,480.

Public buildings and grounds in ten years have gone from \$41,800 to \$90,968.

The adjutant general's department in ten years has gone from \$63,760 to \$166,350, an increase of more than \$100,000!

The state revenue agent in ten years has gone from \$4,175 to \$15,550.

The Sam Houston Normal in ten years has gone from \$42,500 to \$181,950.

The North Texas Normal has gone from \$42,250 to \$288,485.

The Fish and Oyster commis-

sion got along ten years ago with \$2,400; now it wants \$60,500.

The Livestock Sanitary Commission got along ten years ago with \$11,900; now it wants \$65,500.

Notwithstanding the fact that the number of civil appeals courts has been increased from six to nine in ten years we find each and every one is asking for more money, the average of ten years ago being thirteen thousand dollars, while now it is around fifteen thousand, and three more to support. Think of it! Here we have nine courts of civil appeals and one supreme court, an aggregate of 33 men, when one supreme court consisting of nine or eleven men could easily do the work and do it more expeditiously and with greater uniformity.

And look how we duplicate in other respects. Why couldn't the comptroller's department act as purchasing agent and revenue agent and tax commissioner?

Why shouldn't the State Health Officer look after fish and oysters, live stock sanitation and dairy and pure food inspection?

And coming to closer quarters, why are not these matters for local determination?

Why have both a board of water engineers and a state reclamation engineer? Isn't that a duplication of work? Aren't they constantly in each other's way?

Why have a commissioner of agriculture and an agricultural experiment station, when the work of both could be better performed by the A. & M. College and at a great saving to the taxpayers.

In the appropriations for ten years ago we find a public debt item of \$166,265, which if added to the 1918 appropriations would swell the totals perceptibly.

The wonder is that the people of Texas quietly submit to this sort of thing. Millions of dollars are annually taken out of their pockets to support a governmental establishment far

larger than is required. It is the same at Washington; the federal establishment is wasteful beyond the power of words to adequately describe. Departments and boards and commissions have been multiplied until we are almost in sight of the time when each toiler will be carrying an office holder on his back. How long will the American people endure this sort of thing? Not forever, because the time will come when they must halt or be crushed by the fearful weight. —Waco Times-Herald.

We have just received a large shipment of Mens and Boys Overalls, all sizes now, the best for your money.—Love Dry Goods Co., Spur.



## WHEN HOURS DRAG

and the day's tasks wear, a quiet chat with her friend on the next street refreshes the housewife wonderfully.

She cannot spare the time to go over herself, but if she has Bell Telephone Service in the home she knows that her friends are always within speaking distance.



THE SOUTH-WESTERN TELEGRAPH & TELEPHONE COMPANY

## Murray Brothers...

YOU WILL EVENTUALLY HAVE US DO That Work

Why Not Now?

### SILVERTON BOY KILLED IN AUTO ACCIDENT

A son of County Clerk Anderson, of Briscoe county, was killed Sunday, according to reports from visitors from that town this afternoon. A car driven by a son of Minor Crawford, it is stated, ran over young Anderson. The death was accidental, according to statements of the narrators.

### FOR SALE.

Two best business lots in Spur, 50 feet frontage, Block 37, Burlington Avenue, facing east, price \$800.00 each, terms \$200.00 cash, balance one, two and three years, eight per cent. An opportunity to more than double your money because Spur is going to be a city.—F. T. Rennie, Galveston. 10-3t

Mrs. J. C. McNeill, of the Alamo Stock Farm, was a recent visitor in the city, spending some time here with friends.

IT'S TIME TO

# PREPARE

FOR NEXT YEAR'S CROP

WE HAVE TWO CARS OF

## P. & O. Implements

And can supply your needs in this line. Canton Listers and Success Sulkeys are the best. If you haven't used one ask your neighbor about it.

# Spur Hdw. Co.

Spur, Texas

### BUILDING & BETTERING ROADS IN WEST TEXAS

Amarillo, Jan. 1.—"The betterments of the lines of the Santa Fe railway in northwest Texas during the year just closed are extensive," says R. J. Parker, general manager of western lines of the big system, with headquarters in Amarillo.

"Laying of ninety pound steel on the main line has been in progress all year and has been completed nearly to the New Mexico line. This makes one of the best pieces of track in the west. Heavier steel has also been laid on the line from Canyon to Lubbock and from Plainview to Floydada. This line is now being rock ballasted.

"On the main Galveston line the road has been practically rebuilt through the breaks north of Post City to near Dumot. The cuts have been widened, the embankments have been strengthened and large concrete arches built over the stream courses. The road bed has been blanketed with broken rock to make a firm foundation for the heavy rails.

"Depots and other buildings have been constructed and a lot of minor improvements made on the lines in this section. In addition to the betterments comes the upkeep of the road bed, track, structures and other things that go to make travel both comfortable and safe.

"Betterments do not include the construction of new lines. The improvements are solely to increase efficiency that the road may give better service. Though these improvements increase the value of property, they are not classed as investment and the cost is not added

to the capital stock. "Two new lines are ready to be built in northwest Texas: one out of Lubbock to Brownfield and another through Lipscomb, Ochiltree and Hansford counties. These may be in operation before the end of the year."

### PARTED BY FLOOD OF 1900

Bartlett, Tex., Jan. 7.—Soon Mr. and Mrs. William Cooksey will take their departure from the home of Mr. and Mrs. Cohand near here, where they have spent a pleasant holiday, and will return to their home in Nevada, California. The someone's saying, now grown trite, that truth is stranger than fiction will be proved anew.

The story begins at the great Galveston flood in 1900. William Cohand and the woman who is now Mrs. William Cooksey were man and wife. They were separated in the flood and each, after long search, gave the other up as drowned. They had two small sons, who remained with their father. They each married again.

Their reunion was made possible through a friendly chat between Cohand and Cooksey, strangers, on a transcontinental train streaking across the Texas plains a year ago. Mr. and Mrs. Cooksey made the trip to visit the Cohands by automobile from California.

Mr. and Mrs. Cooksey will return to California after they have had enough visiting Cohand and the boys, now strapping fellows around 20 years, and they will carry Cohand's blessing with them, for William Cohand is happy with his second wife, and Mrs. Cooksey has no desire to again wear the Cohand name.

Read The Texas Spur—\$1.00

## ..J. P. SIMMONS..

Drayman and Agent for Pierce-Fordice Oil Ass'n. Heavy and light hauling. All work guaranteed. Residence Telephone 80

## The Westside Barber Shop

MANY VERNER, Proprietor

Solicits Your Patronage and Guarantees Satisfaction Good Workmen, Hot and Cold Baths, Good Service



# DAVIS & EDMONDS

DEALERS IN

Hupmobiles and  
Chevrolets.....

Received a wire from the company stating that a car of Chevrolets will arrive in Spur this week. SEE THEM.

## Money to Loan on Farms and Ranches

5, 7 or 10 years time, 8 per cent interest, liberal payment privileges. Can make loans on business or residence property, 9 per cent interest, 5 years time.

## OSCAR JACKSON, Real Estate & Insurance

### HONOR ROLL OF THE SPUR PUBLIC SCHOOLS

The following students in the public school made an average of 90 per cent and above in each subject, deportment, and attendance included, and therefore have the distinction of having their names on the honor roll for the month:

#### Primary and First Grade

Clairice Lane  
Una Spraberry  
Viola Shelby  
Flora Nolan  
Bessie Yopp  
Nina Morgan  
Beth Harkey  
Jim Sampson  
Ludell Perry

#### Opal Scott

Richard Gibson  
John A. Davis  
Cleve Junior Ensey  
Elhora Morgan  
Hardy Mecom  
Jack Louis  
Lester Morrison  
Louise Hood  
Fay Ross  
T. D. Ford  
Aubrey Crone

#### Second Grade

Dorothy Love  
Mable Williams  
Altus Mott

#### Third Grade

Robert Morrison  
Iris Borden  
Roy Edmonds  
Horace Hyatt  
A. D. Ensey  
L. C. Rone  
Ardell Alexander  
Velma Shelby  
Josephine Harrell  
Clark Lewis  
Jack Manning

#### Fourth Grade

Larry Craddock

Rayburn Evans

Joe Potts

Beulah Hindman

Marvin Ford

Lois Mott

Charlie Powell

Ruby Vernon

#### Fifth Grade

Bonnie Carr

Adrienne Attebury

Geo. S. Link, Jr.

Hicks Harrington

Mildred Williams

Homer Farmer

Roy Marsh

Weldon McClure

#### Sixth Grade

Carol Senning

Jesse Henry Lane

Sam Potts

Alvin Hindman

Bona May Ford

Eunice Sampson

#### Seventh Grade

George Springer

Elgin Clay

William Manning

Lucy Farmer

Glennie Grabener

Lottie Fite

Helen Grace

Artie Mae Fite

Willie Lee Gilbert

#### Eighth Grade

Charles McClain

For the ninth, tenth and eleventh grades, none.

Conductor Keith is again on his run from Stamford to Spur after a ten days vacation.

Chas. A. Jones, who recently returned to Spur from Freeport, is now, we understand, making the initial trip with one of the new boats just completed by the Swenson interests. The boat is making the trip to Mexico with a load of the sulphur mining products from Freeport.

I. T. Hunter, general superintendent of the Western Division of the Southwestern Telephone Company with headquarters at Sweetwater, was in Spur the first of this week looking after company interests. Mr. Hunter has been making visits to Spur since the very beginning of the city seven years ago. He is a young man not only well informed and possessing ability in superintending the telephone business but is a congenial gentleman and one whom we are always glad to meet.

### B. G. WORSWICK

Attorney-at-Law

Practice in District and Higher courts is solicited.

Co. Attorney's Office, Dickens.

### B. D. GLASGOW

Attorney-at-Law

Office over Spur National Bank

### W. D. WILSON

Lawyer

General Practice

Spur Nat'l Bk Bldg. Spur, Texas

### MOORE & MOORE

Medical Doctors

General Practice of Medicine.

Office in Cowan Bldg.

Phone 108 Spur, Texas

### T. E. STANDIFER

Physician & Surgeon

Calls answered night or day.

### J. H. GRACE, M. D.

General Practice of Medicine

Office Room 6, Cowan Bldg.

Office Phone 97. Res. 96.

All Calls promptly attended day or night.

### J. E. MORRIS

Physician & Surgeon

Calls answered promptly, day or night

Diseases of Women a Specialty

### M. L. PIERCE

Dentist

Office over the Cowan Building

Telephone No. 63.

### E. L. HANEY, M. D.

All Calls Answered Promptly.

Office Over Spur Nat'l Bank

Spur, Texas

### S. W. LANE

Buys Cotton, Corn, Maize and Kaffir Corn, etc.

Spur Nat'l. Bank, Spur, Texas.

### I. O. JOPLING

Baggage & Express

Prompt service and safe delivery guaranteed.

### W. L. OSBORNE

Contractor & Builder

Estimates furnished on bricks and other buildings.

Indemnity Ins. to Employees

### GEO. AWALT

Brick Layer

Guarantees All His Work

Telephone 23 P. O. Box 242

Spur, Texas

## V. C. Smart

Spur-Roaring Springs

Auto Service via Dickens and Afton

Phone Southwestern No. 78

Leave Spur 8:00 Arrive Roaring Springs 11:20

Leave Roaring Springs 12:30 Arrive Spur 5:20

### NOTICE.

You will be prosecuted to the fullest extent of the law if caught hunting, fishing, shooting, trapping or trespassing in any way in any of the 24 pastures.—Mrs. Boley Brown & Sons, by Bert N. Brown Manager. 1 26.

# W. C. BOWMAN Lumber Com'y.

LUMBER, SASH  
DOORS, AND...

All Kinds of Building Material

## Money! Money!! Money!!!

to Loan on Farm and Ranch Land. For Quick Service see

EDMONDS & HOGAN, Spur, Texas

### NOTICE BY PUBLICATION.

The Commissioners Court of Dickens County will receive proposals, at their next regular term of court, February 12th, 1917, from any banking incorporation or individual banker in this county as may be desired to be selected as the depository of the funds of the County.

The proposals must be sealed, stating the rate of interest that said banking corporation, association or individual banker offers to pay on the funds of the County, for the term between the date of such bid and the next regular term for the selection of a depository. Said bid shall be accompanied by a certified check for not less than one-half of one per cent. of the County revenue of the preceding year as a guarantee of the good faith on the part of the bidder.

Witness my hand this the 15th day of January, A. D. 1917.

WALTER L. POWELL,

County Judge, 12 4t

A. E. Reeves returned this week from Marlin and other points where he has been spending several weeks.

A few Ladies Tailor Made Suits and Cloaks, the price is cut just about half. It will pay you to see these values.—Love Dry Goods Co., Spur.

### JOHN WANAMAKER'S LETTER TO THE CONVENTION

In an open letter to the delegates of Associated Advertising Clubs in Philadelphia some months ago, Mr. Wanamaker said:

"The only advertising of direct and instant benefit to both merchant and consumer, is the Newspaper of known circulation. All others are vanity and vexation of Spirit." Thank you, Mr. Wanamaker, for this blunt and forceful testimony. Coming as it does from a man of perhaps greater advertising experience than any other living man, it carries unusual weight.

Though you might have said a word about the bill boards, or street advertising, or college advertising programs, etc., but no!

"All others are vanity and vexation of spirit!"

That is entirely to be expected.

It takes some men a long time to learn about advertising.

above sums up Mr. Wanamaker's more than Fifty Years Experience. Shall he not be listened to, as one abundantly qualified in counsel? Most of us would say so.—Ex.

W. F. Cathey, of several miles north of Spur, was in the city Wednesday.



## ALL OVER THE WORLD

the paint that we sell is being used, and giving the greatest satisfaction. One reason is that the ingredients are the best quality, and it is made by men who know their business. We sell it mixed ready to use, and solicit your trade the next time you want anything in this line.

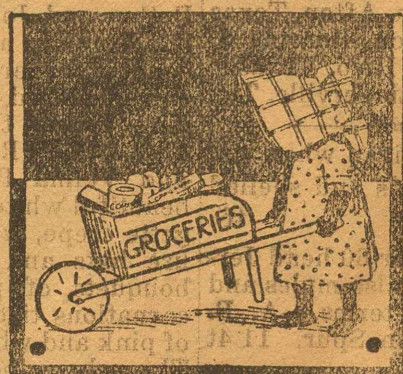
# BRAZELTON-PRYOR & CO.



## THE FOOD OF THE WORLD

for ages has been bread. The Bible refers to bread as the "STAFF OF LIFE." But the bread of to-day is far superior to that which the ancients, with their primitive methods ever baked. Our bread is the acme of perfection. Baked in a sanitary shop by experienced bakers. Its wholesomeness will be best appreciated by a trial.

## GERMAN KITCHEN & BAKERY, Spur, Texas



# ELIVERING GROCERIES

That is our business. Trading Groceries for Money.

## IT IS ALWAYS OUR AIM

to see how MUCH, not how little, we can GIVE you for the and we are constantly competing with ourselves, endeavoring to buy Good Goods at Prices which will permit us to sell at LOWER prices than we have ever made before. There is always SOMETHING DOING here to serve our Customers so they will be pleased and satisfied. ARE YOU ONE OF THEM?

# Farmers Cash Store

Spur, Texas

# Wood Cutting Prohibited On Spur Lands!

Notice is hereby given that any person who cuts wood of any kind whatever from any of our lands any where now or hereafter will be prosecuted to the fullest extent of the law without favor or consideration

**IN** Some localities in past years, the lands have been shamefully cut over, regardless of our rights, and those of purchasers of land not occupied. Many otherwise honest men, have come to think that what others have done, without a penalty resulting, they can also do, and there is an increasing disposition to appropriate wood wherever it can be found, no matter to whom it belongs. This must and will be stopped. We must protect the people who have already bought Spur Lands, and those who will hereafter buy them, from this wood cutting.

Some people pretend to think there is no objection to it. This is, therefore, public notice that no one has our permission to cut, saw, grub, break down or gather wood of any kind whatever from our lands anywhere, and that prosecution will certainly follow trespassers hereafter without favor.

## S. M. Swenson And Sons

CHAS. A. JONES, Manager.

SPUR, DICKENS COUNTY, TEXAS.

### THE TEXAS SPUR PUBLISHED EVERY FRIDAY

Entered as second-class matter November 12, 1909, at the post office at Spur, Texas, under the Act of March 3, 1879.

ORAN McCLURE, Editor & Prop.

Subscription Price \$1.00 a Year.

When not specified, all Ads will be continued until ordered out and charged for accordingly.

FOUR ISSUES ONE MONTH

Colds, grippe, pneumonia and measles are reported among the children of the city.

R. C. Forbis came in the first of the week from his ranch home and spent some time in Spur with his family.

B. A. Hyatt, a prosperous farmer of the Afton country, was among those in Spur Monday trading.

Be wise, don't delay longer buying that Mens or Boys Suit or Overcoat. Our \$9.95 Special saves you fully \$5.00.—Love Dry Goods Co., Spur.

Mr. Lowery, a leading business man of Albany, was in Spur last week and spent several days here with his brother, C. W. Lowery of the Red Front Drug Store.

A great line Childrens Wash Dresses, saving of time and labor as materials are worth what we quote a choice little Dress for. Our Clearance Sale price 59c each.—Love Dry Goods Co., Spur.

Miss Matthews has resigned her position as one of the teachers in the Spur Schools, her resignation having been tendered and accepted on account of the illness of her mother at her home in the Double Mountain country. Miss Cooper, of Hico, will fill her place in the school throughout the balance of the term.

C. W. Lowery returned last week from Cisco where he spent several days with his mother.

Mrs. Oliver Gray, of Dickens, was in Spur this week visiting at the home of her mother, Mrs. W. G. Potts.

We still have some 50 dozen Mens and Boys Winter Caps. We will save you money during our Clearance Sale.—Love Dry Goods Co., Spur.

Quite a number of cases of sickness is reported among the children in the city. The children of Mr. and Mrs. Crone, Mr. and Mrs. F. N. Oliver and others have been reported.

There is only one big Clearance Sale in Spur—the place to buy your ready needs at a big saving—the only best Outings 10c a yard.—Love Dry Goods Co., Spur.

W. H. Tallant, of near the city, called in Wednesday and renewed his subscription to the Texas Spur in connection with the Dallas News. Thanks.

Mace Hunter, of four miles east of Spur, was here the first of the week greeting friends and looking after business affairs.

J. L. Curry, of a few miles east of Spur, was in the city Wednesday.

F. S. Hastings and A. J. Swenson, of Stamford, were recent business visitors in the city of Spur.

Mens Underwear, the kind that sells at 65c a garment, while this Clearance Sale continues, you buy them at 45c.—Love Dry Goods Co., Spur.

R. F. Keene, a prominent citizen of near Spur, was in the city the first of this week and was a pleasant caller at the Texas Spur office.

Mrs. E. J. Cairnes and son, Bobbie, of the Paddle Ranch in Kent county, are spending the week in Spur, guests at the Spur Inn.

Mrs. R. M. Hamby, we are sorry to note, is reported quite sick at her home in the city. We hope soon to note her recovery.

Jim Albin, who recently moved here with his family from Stonewall county, was in the city Monday buying supplies. Mr. Albin bought a place four or five miles northwest of Spur and is now making improvements and preparing for the 1917 crops.

Carl Patton is spending the week with his parents in Sherman.

R. P. Davis, of the Dry Lake country, was in Spur the latter part of last week.

Bernard Bryant, of Stamford, was in Spur Wednesday and Thursday visiting at the home of Mr. and Mrs. Geo. S. Link.

Let me build your barns, cisterns and do your repair work on building.—B. H. Moore at W. L. McAteer's. 12 2tp.

S. R. Bowman, of three miles north of Spur, had business in the city the latter part of last week.

J. P. Gibson was in town Wednesday and informed us that he had purchased a section of land in Dawson county and he and family would soon move to the place. The place is improved and was purchased for a consideration of twenty cents an acre.

Herbert Irwin is now preparing to open up a garage business in the Dunn building on the east side of Burlington avenue. Herbert Irwin is one of the finest mechanics of this Western country and no doubt he will enjoy a liberal patronage.

Harry K. Thaw has again come into the "lime-light." This time to avoid an arrest charged with an assault tried to commit suicide by cutting an artery in his wrist. Several years ago to escape conviction on a charge of murder Thaw made the insanity plea and as a result he was confined in an insane asylum for a year or two after which he made a sensational escape, fled the country and fought extradition. Harry K. Thaw and family have millions in money. He was reared "with a silver spoon" in an atmosphere of idleness and his every wish and desire gratified. Possibly if he had been raised as we poor mortals, and with his opportunities, he might have done something worth while and the sensations he created would have been of a widely different character. He is spending his time in idleness and his millions on "escapades." He has a good mother. Truly, "an idle brain is the devil's work shop" and "money is the root of all evil."

Mr. Sample, who is engaged in the dry goods and clothing business at Temple, spent several days of this week in Spur with his brother, W. W. Sample of the Spot Cash Grocery.

W. W. Sample and son, Jim, returned Monday from Stamford. They were accompanied home by Mr. Sample's brother of Temple who spent a few days with them in Spur.

Newton Johnson and family recently moved to near Hubbard City where Mr. Johnson is now engaged in the tailoring business.

G. J. Stearns, formerly of the Steel Hill country, was in Spur Monday. Mr. Stearns recently sold his farm near Steel Hill and we understand that he is making preparations to move to New Mexico. Mr. Stearns is a good citizen and we will regret to see him leave the Spur country.



THE EXAMPLE

Of the Successful Business Man

is a good one to follow; you can't go far wrong if you walk in his footsteps. No man of affairs today is without a commercial bank account; no business however small, can afford to be without one. If you have not an account, get in line for success by opening one with us today.

CAPITAL STOCK \$40,000

SURPLUS FUND \$10,000

THE CITY NAT'L BANK OF SPUR, TEXAS

E. C. EDMONDS Cashier  
C. HOGAN, Asst Cashier

G. H. CONNELL, President

S. R. DAVIS, Vice-Pres.  
J. D. HARKEY Vice-Pres.

## WHAT WILL HAPPEN IF OIL SUPPLY RUNS OUT?

SUBSTITUTE MUST BE FOUND IF INDUSTRY IS TO CONTINUE.

By J. S. Cullinan.

When we exhaust the last oil pool, the lights will go out in over 200,000,000 homes. Every wheel in this world will cease to turn, all labor will stand idle, investments aggregating billions of dollars will be thrown into the scrap heap, and a large mass of the most ingenious and likewise some of the most stupid legislation ever written in the statute books will become a dead letter. Modern civilization as developed is absolutely dependent upon petroleum. It directly enters into the life of every civilized human being, and there is no line of business that does not at some point demand petroleum or its products, for it lights the pathway of the poor, furnishes joy rides for the rich, lubricates most every wheel in commerce, and propels a large percentage of them, and during the last quarter of a century it has produced more material for writers, orators and speakers than any other known product in this world. I dare say there is not a man living who has given a remote idea of a satisfactory substitute for petroleum.

The total marketed petroleum production of the United States in ten-year periods beginning with 1875, in round numbers, follows: In 1875, 3,000,000 barrels; 1885, 21,900,000 barrels; 1895, 52,900,000 barrels; 1905, 134,700,000 barrels; 1915, 296,000,000 barrels.

The total marketed petroleum production of the United States from 1859 to 1915, inclusive, is 3,627,720,593 barrels. It will be noted from the above tabulation that the production more than doubles each ten-year period. After a careful study and investigation made by the United States Geological Survey a few years ago, the total petroleum deposits in the United States were estimated to not exceed twenty-five billion barrels.

The commercial development of petroleum has taken place entirely within my lifetime. It is just possible, so far as the United States is concerned, that the development and the exhaustion of the supplies may occur within the course of one human life. It is certain that unless radical changes from present methods are applied promptly, all sources of supply within the range of known drilling methods, will be exhausted during the life of your children and mine. 34c

### NOTICE.

A meeting of the directors and stockholders of the Farmers Cash Store will be held at its place of business in Spur on Wednesday, January 24th, at 1 o'clock in the afternoon.

This will be the regular annual meeting at which new officers, directors and managers will be elected for another year, therefore every stockholder is urged to be present.

W. P. Sampson, Mgr.

### LOST.

A small lavalier set with three small diamonds, lost between the Midway Hotel, the Spur National Band and Bryant-Link Co. Finder will be liberally rewarded by returning same to Miss Ruth Attebury at Bryant-Link Company's. It

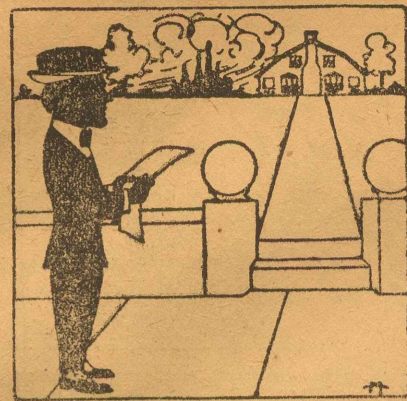
Am now in the market for the new maize crop. Must be dry. See S. W. Lane.

We pay the highest prices for Poultry, Eggs, Hides and Furs.—Spur Produce Co. 10tf

For Sale—Shed room, 10x28 and dug out, young orchard, all fenced. Will sell cheap.—J. P. Wilkes, Painter. 9tf

Remember we will pay you cash for anything you have for sale. Country Produce, Hides Furs and Junk.—Spur Produce Company. 10 tf

Jim Albin, who recently moved here with his family from Stonewall county, was in the city Monday buying supplies. Mr. Albin bought a place four or five miles northwest of Spur and is now making improvements and preparing for the 1917 crops.



## YOUR NEW HOME

will have the desired appearance if you purchase your Lumber from our Yard.

HIGH GRADE BUILDING MATERIALS are the only kind we handle.

Let us furnish you with the very best coal for your heaters and base burners. We also have blacksmith coal.

**P. H. MILLER, - - Spur, Texas**  
Dealer in High Grade Hard and Soft Coal

## To Texas Spur Readers!

Every week we receive new notices of advances in the price of newspaper, inks and other materials used in the publication of a newspaper, and for this reason we are forced to raise the price of subscriptions to the Texas Spur. After the first day of February the subscription price will be one dollar and fifty cents a year. From now until that time new subscriptions and renewal subscriptions will be accepted at the old rate of one dollar per year.

We regret very much that it has become necessary for us to raise the price of subscriptions. Newspaper that formerly cost us two dollars now costs us seven dollars and fifty cents, and each week, as we said, we receive notices of further advances in price. We had post-poned making any advance in our prices hoping that after the first of January the high prices would return to "normal." However, prices continue to soar and we will have to go up or quit business.

Remember from now until February 1st you can renew your subscription for one dollar—after that date the price will be one dollar and fifty cents to everybody.

Thanking you, one and all for your patronage and good will, and hoping that every individual will realize our position, we are yours very respectfully,

THE TEXAS SPUR.

## KANSAS EDITOR GROWS SATIRICAL

A recent issue of the Houston Chronicle contains the following:

Herewith I am enclosing you a clipping from a Kansas paper, thinking perhaps it may be of some interest to those of your readers who will recall the interest attached to Aguinaldo's revolution, together with his subsequent capture by General Fred Funston.

"Will Aguinaldo Resist? Kansas Editor Invites Him to Become a Good American Citizen."

"Agui, your do not know what a good thing you are missing by not wanting to become a good citizen of this grand country of ours. There is nothing else like it under the sun. You ought to send a delegation over here to see us—this land of the free, this land of churches and 470,000 licensed saloons, Bibles, forts, guns and houses of prayer, the millionaires and paupers, theologians and thieves, libertines and liars, Christians and chain gangs, politicians and poverty, schools and prisons, scalawags, trusts and tramps, virtue and vice.

"A land where we make bologna of dogs and canned beef of sick cows and old mules and horses and corpse of people who eat it; where we put men in jail for not having means of support and on a rock pile if he has no job; where we have congress of 400 men to make laws and a supreme court of nine men to set them aside; where good whiskey makes bad men and bad men make good whiskey; where newspapers are paid for suppressing the truth and made rich for telling a lie; where professors draw their compensations and salaries from the state; where preachers are paid \$1,000 to give the same source of dodge Satanic powers are paid from the treasury \$25,000 a year."

"Where business consists in getting property in any way that will not land you in the penitentiary; where trusts hold you up and poverty holds you down; where men vote for what they do not want for fear they will get what they want by voting for it; where women wear false hair and men dock their horse's tails; where men vote for a thing one day and swear about it the other 364 days in the year; where we have prayers on the floor of the national capital and whiskey in the basement; where we spend \$5,000 to bury a congressman and \$10 to put a man away when he is poor; where the government pays the army officer's widow \$500 and the poor private who faced the shells \$144, with insinuations that he is a government pauper and a burden because he lives.

Where to be virtuous is to be lonesome and to be honest is to be a crank; where we sit on the safety valve of conscience and pull wide open the throttle of energy; where gold is worshiped and God is used as a waste basket for better thoughts and good resolutions; where we pay \$15 for a dog and 15 cents a dozen to a poor woman for making shirts; where we teach the untutored Indian the way of eternal life and kill him with bad booze; where we put a man in prison for stealing a loaf of bread and in congress for stealing a railroad; where check books and sin walk in broad daylight, justice is asleep, crime runs amuck, corruption permeates our social fabric and Satan laughs at every corner. Come to us, Agui! We have the grandest aggregation of good things of all sizes, varieties and colors ever exhibited under one big tent. Send your delegation and we will prove all these assertions for truths.—From Pochontas (Kan.) Sun."

See Dr. Rodgers, Veterinary, Spur, Texas. All work guaranteed. 22tf

# Call Us Up For Good Things To Eat

WHEN you go to phone the grocery store for your day's supplies, don't forget to find out what we have that will make the preparation of the meal an easy task. When the market affords anything in the fresh vegesable line or anything else in the "extras" the Spot Cash Grocery always has them. It is a pleasure to look after your wants. Good biscuits are to be desired first of all, and Monarch and Oriole Flour will make them.

In addition to Staple and Fancy Groceries, we have Corn, Bran, Oats, Hay

## SPOT CASH GROCERY, Spur, Tex.

### DUPRE SCORES A. & M. COLLEGE PROFESSOR

Lubbock, Tex., Jan. 9, 1917.  
Mr. P. L. Downs,  
Temple, Texas,  
Dear Sir:

I have read very carefully and with much interest your interview in the Sunday Dallas News wherein you say "Properly equipped and well located experiment stations in West Texas will meet the demands of the people of that section for an A. & M. College in the opinion of Mr. Downs. The establishment of another A. & M. College is almost impossible because only one school of the kind can receive aid from the Federal Government."

I am quite sure, Mr. Downs, that you have not conferred with many of the real West Texas people who are behind the movement or you would not have made the first part of this statement.

Texas does not need any more experimental stations. We are already well supplied. Every section of the state has one, which can not be run by Texas farmers, but we must import graduates from the A. & M. Colleges of Wisconsin, Kansas and other northern states to superintend them. If you must have more stations wait until the West Texas A. & M. College is established to train men to run them.

Some fifteen years ago when the station was established at Troup, it was my good pleasure to invest \$50 in buying the land for the station, and since then I have made, either by my own boys or hired help a crop each year, and have sought the aid and assistance of this station and up to this good hour I do not consider that I have even received legal interest on my money. Yet I am not knocking on the stations already established, they have their mission, but we do not need any more for many years to come, and are already investing enough state money in them, but West Texas, the section that has been feeding the rest of Texas the past two years, does need an A. & M. College to educate her boys, so they can develop this great empire of the Plains.

Mr. Downs, did you ever sit down and figure out how far it is from Lubbock to College Station; do you know the altitude of the Plains; and do you know anything of the climatic conditions of the Panhandle?

May I tell you that it is four hundred and twenty-four miles from Lubbock to College Station by the nearest traveled route, and yet Lubbock is two hundred and forty-four miles from the northern boundary of the Panhandle. Quite a distance for a boy to go to school, isn't it? May I tell you that it cost me, a poor school teacher-farmer, \$28 railroad fare and \$7 sleeper fare for my daughter, who is attending Rice Institute at Houston, to eat Christ-

mas dinner with the family at home? Mr. Downs, after she had reached your town, she yet had three hundred and sixty-three miles to come. Don't you think, Mr. Downs, that we need a good state school nearer home?

Mr. Downs, did it ever occur to you, that a pupil's going from the high altitude of the Plateau of the Panhandle to the low plains of Central Texas, or the opposite, would be very seriously affected? May I tell you that the reason my daughter is not attending the Canyon State Normal which is only one hundred miles from us, is that she cannot stand the climate of this high altitude, having been raised in Smith and Shelby counties, where the altitude is very low. May I also tell you who are very much interested in Jerseys that I lost my fine Jersey cow since moving her to the Plains, as I could not get her acclimated. You expect our boys and girls to go to the low, malarial, mosquito-infested plains of Central Texas to be educated. They prefer to go to Colorado for their schooling, though the conditions there are not to their liking.

Your second objection is that we can not get Federal aid. Could Congress not pass a bill extending aid to more than one school in each of the larger states? Is it not a fact that the Panhandle of Texas is larger than Ohio, or Pennsylvania, and do you believe that our National Government would not deal fairly with us? It is true that our state legislature will not re-district our great state, thus giving us four, in-

stead of two congressmen to plead our needs before the national body, but sometime justice will prevail and then we will come into our own.

Is it not a fact that Texas is the largest state in the Union, and is now leading all others in agricultural products, and does not the National Government desire to give every boy-farmer a good, practical, common-sense working education as close home, under home enrollment, as possible? Mr. Downs, do not worry about the National Government, but that the added appropriation which your board is about to ask to establish new experimental stations to head off our West Texas A. & M. College, be given to this school, and with a very slight additional appropriation we can build a monument here in West Texas that will perpetuate the memory of Governor Ferguson throughout the ages yet to come.

Mr. Downs, I have written you at length, for I know you do not understand conditions here in the Panhandle. Trusting that you will give this subject close study and not make any recommendations either to the Legislature or to the Governor that will hinder the establishing of an A. & M. College for farmer boys of West Texas, I am,

Yours, truly  
M. M. DUPRE,  
Supt. Lubbock City Schools.

### TEXAS LEADS STATES IN CROP RECORDS FOR 1916

Washington, Jan. 2.—Texas leads all states in record crops

for 1916, according to estimate by the department of agriculture. The exact value of all the crops in the country was set at \$8,943,587,000, an increase of \$2,165,989,000 over 1915, and \$2,867,206,000 over the average of crops of the years 1910 to 1914.

Other states listed as the leading ten are: Illinois, Iowa, Nebraska, Georgia, Kansas, Pennsylvania, New York, Indiana and Ohio.

### GOVERNOR RECOMMENDS STATE HIGHWAY DEPT'T

In his message to the legislature the Governor recommended that a State Highway Department be created, not only in order that the various counties and precincts might thereby be permitted to participate in the Federal Aid Fund for road construction, but because the state highways should be constructed, superintended and maintained in a more systematic manner.

A State Highway Department is of great importance to every section of the state, and more especially to Western Texas because we are just beginning to develop and better highways and more railroads are necessary in furthering our development progress. The Eastern part of the state is more fortunate in this respect since she already has advanced in road construction, and with system and federal aid combined will be in position to build more extensively and permanently.

### THIRTY FIFTH LEGISLATURE IS NOW IN SESSION

The Thirty Fifth Legislature is now in session at Austin. More than two hundred bills were introduced on the first day after completing the business of organization.

Some of the bills introduced were as follows:

Senator Dayton introduced a bill in the senate prohibiting the lavish or corrupt use of money in primary elections and providing that every candidate shall include in his expense account an averment that he has not violated any of the provisions of the act.

Other bills introduced in the senate were: By Gibson, to exempt the city of Paris, Texas, from state taxes for a period of five years on account of the recent fire; Buchanan, providing for the establishment of an agricultural and mechanical college in West Texas.

Senator Clark secured the adoption of a resolution requesting the state penitentiary commission to furnish a statement of the back debts of the penal system of the state incurred prior to Jan. 1, 1915. The effect of this resolution is to do away with the proposition to appoint an auditing committee to audit these claims, which reach nearly \$1,000,000.

A joint resolution was introduced by Senator Henderson, proposing an amendment to the constitution the effect of which is to place telephone companies under the jurisdiction of the railroad commission.

In the house the following bills were introduced: Boner, providing for the payment of witnesses in felony cases; by Fly, \$2,000,000 rural school bill; by Cope, allowing state and city fire marshals to ride on railroad passes; by Clark, providing for establishment of state school of correspondence; by Neill, repealing state warehouse law; by Neill, validating certain county line school districts; by Traylor, permitting defendants in misdemeanor cases to have bail while trial is going on; by Burton, providing four days of rest each month for telegraph operators; by Sackett, extending time of payment on principal of purchases of state school land; by Boner, congressional redistricting bill.

A resolution was introduced and referred to a committee that provides that amounts due convicts under the provision of the revised civil statutes allowing them 10 cents per day on good behavior be audited and such amounts be paid them from the time the act became effective.

### NO HUNTING!

Hunting is positively forbidden on any land controlled by me and any trespassers will be prosecuted to the fullest extent of the law.—J. B. Morrison.

## Our New Year's Resolution

Is To Give the Public and our Many Satisfied Customers

Better Work and More Prompt Service if Possible

WE have given them the best we had, but our aim is to get better as we grow. We have the most complete line of Samples that we have ever seen. Our Samples can't be beat; if they could, we would get another line of Samples.

Come Early and Get Your Spring Suit!

We guarantee Quality and Fit or no sale. Our Coat fronts are guaranteed to stand up, and not lose their shape. So come and look our Samples over.

LET US SELL YOU A SUIT

And Become One Among Many Satisfied Customers

## FELLMY THE TAILOR

THAT SATISFIES

We Klean, Press, Repair and Remake Anything in Ladies or Gents Klothes  
Phone 105, Spur, Texas

**EXPLAINS FEDERAL FARM LOAN BANKS**

By Frank R. Wilson  
Federal Farm Loan Bureau,  
Washington.

The Federal Farm Loan act, adopted in June, 1916, and signed by President Wilson shortly after, creates a comprehensive, co-operative banking system to lend money to farmers and prospective farmers for purposes of land purchase, development and the refunding of indebtedness.

The system of two main divisions, a money-assembling agency, through which the accumulations and savings of the country are gathered in, and a money-lending agency, through which this money is distributed for agricultural purposes.

The Farm Loan act, in brief, pools the farm mortgages of the Nation, issues a collateral trust security against these pooled mortgages and sells these securities in the open market.

The establishment of this co-operative banking system was made necessary by reason of the fact that banks in most parts of the United States have not possessed the facilities to properly take care of farm loans, because these loans required too long to run; because interest rates to farmers have been too high, ranging from 5 per cent per annum to 5 per cent per month, and because private money-lending agencies had not realized the reflex advantages to themselves of a long-time, amortized loan to the farmers.

The machinery provided in the application of the Farm Loan act has three main divisions:

First—The Federal Farm Loan Board in Washington, D. C., composed of the Secretary of the Treasury, William G. McAdoo, chairman ex-officio; George W. Norris, Farm Loan Commissioner; Herbert Guick, Captain W. S. A. Smith and Charles E. Lobdell.

Second—The twelve Federal Land Banks throughout the United States.

Third—The National Farm Loan Associations, each composed of ten or more farmer-borrowers, which associations secure loans of their members from the Federal Land Banks.

The Federal Farm Loan Board is in charge of the entire system. Its first important duty was to divide the country into twelve bank districts and locate one Federal Land Bank in each. This board also provides the banks with temporary governing boards during the process of growth. Later a system of co-operative self-government will be inaugurated, under which the associations of farmers will direct these big financial institutions, under the supervision of the Federal Farm Loan Board.

Each of the twelve Federal Land Banks starts business with a paid-up capital of \$750,000, subscribed by the Government, if private investors do not subscribe it within thirty days after the books are opened. These banks have the right to lend to National Farm Loan Associations up to twenty times the capital stock of the banks. The lending capacity of these banks is automatically increased by requiring the Farm Loan Associations to reinvest in the capital stock of the banks one-twentieth of the amount their members borrow. Thus the capital stock of the banks increase in the same ratio as their loans. The banks acquire additional money for lending by selling their own bonds to investors.

When a bank lends money and takes first mortgages on farms in exchange, it issues bonds against these mortgages and sells the bonds to produce more money to lend.

The bonds issued by one bank are secured by the assets of all the banks operating under this system, and the rate of interest on the bonds is adjusted by supply and demand. The rate of interest charged to



### The Groceries We Sell You

Represent **GUARANTEED QUALITY ONLY.**  
Buy where you know you'll **GET THE BEST ALWAYS.** Our **REPUTATION** for handling the Better Kind of Groceries is your **SAFE-GUARD.** Deal here and get Real Grocery Service. **"WE CHARGE NO MORE."**

## BRANNEN BROTHERS COMPANY

members of Farm Loan Associations for money which they borrow from the banks can not exceed by more than 1 per cent the rate of interest paid on the bonds. This margin is provided to pay the cost of operating the banks. So, if the bonds sell at 4 per cent and the cost of operating is 1 per cent, the interest rate to the farmer-borrowers will be 5 per cent. If the cost is held down to one-half of 1 per cent the interest rate to farmers would be 4½ per cent.

So, briefly, the members of the associations of farmers borrow from the banks; the banks issue bonds against the farm mortgages and borrow money from investors; the farmers invest an amount equal to one-twentieth of the amount they borrow, in order to provide an increasing capital for the banks and the whole process is done under governmental supervision and without profit to any individual.

Only farmers or prospective farmers who wish to borrow money may join the national farm loan associations provided under the Federal Farm Loan Act. It takes ten or more to make up one of these associations. If a farmer wishes to borrow he should find out if such an association has been formed in his community. If it has, he should make application to the secretary-treasurer for membership. If no association has been formed, he should attempt to get ten or more farmers who wish to borrow,

to meet for the purpose of organizing.

The process of organization is very simple. One of the members should write to the Federal Farm Loan Board, Washington, D. C., for blank articles of association. When they have been received a meeting of the prospective borrowers should be called and these articles of association should be adopted, signed, and acknowledged by each member. Each member will indicate the amount he wishes to borrow and the value and description of the land he wishes to use as security.

This association elects five or more directors, and these directors then elect a president, a vice president, a secretary-treasurer and a loan committee of three members. This is as far as the association can go until after the Federal Land Bank of that district is established. Then, upon application, the Federal Land Bank will furnish the local association with a blank application for charter, which should be filled out and filed with the Federal Land Bank, along with the articles of association.

These documents should be accompanied by a written, unanimous report of the loan committee placing a valuation on the lands of each of the members.

Then the appraiser of the Federal Land Bank will come to inspect the lands of the members and O K or reject the valuation prepared by the loan

committee.

No one farmer may borrow more than \$10,000 nor less than \$100. No national farm loan association may start with less than \$20,000 of loans.

Each member joining the local association must buy stock in the association equal to 5 per cent of the amount he borrows. If he borrows \$1,000 he will get \$950 in cash and a certificate of stock for \$50. Or he may make his loan \$1,050 and thus have a net loan of \$1,000, taking as long a time to repay the \$50 invested in stock as on the \$1,000 borrowed. This investment is for the purpose of providing the increasing capital of the Federal Land Bank, and the local association invests it in the land bank stock. The borrower will get his money back when he pays off his mortgage, and will get what dividends it earns while it is invested.

Now, what is the object of requiring the borrowers to thus group themselves into loan associations?

Primarily that the loan associations may eventually own the Federal Land Banks.

This is a co-operative banking system, and machinery must be provided for the government of the banks. Each of the local loan associations has a vote in the election of the directors in one of the Federal Land Banks. The loan committee, provided by the local association, is the agency for the valuation of the lands. The board of directors of the local

new members, according to their wishes. But most important of all, since this system is co-operative, the borrowers must provide money for the increasing capital of the bank—and they do this by investing in the local associations.

Loans made under this system may not exceed 50 per cent of the appraised value of the land used as security and 20 per cent of the appraised value of the permanent, insured improvements thereon.

Nonland owners may become members of an association by indicating in their application what land they expect to come into possession of and against which the mortgage will be placed.

**STIMULATING BACK TO THE FARM MOVEMENT**

If prices of provisions keep on climbing as they have been during the last year, the effect should be a great stimulus to the "back to the farm" movement of which we have heard so much the last decade. Common sense and observation should teach any man that one of the main causes of the high price of foodstuffs is the growing scarcity of farm labor, and the consequent curtailment of acreage cultivated.—Kerrville Mountain Sun

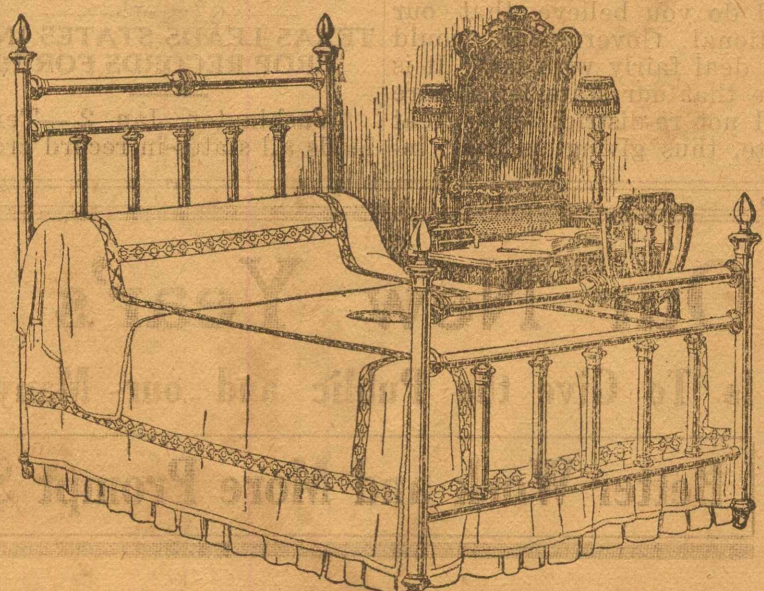
There is no mystery about the cost of living. This country has become top-heavy with town folks. There are too many who are trying to live in steam-laundered linen, work only in the middle of the day and have their groceries delivered at the kitchen door. With 55 per cent of Americans dwelling in town and 45 per cent in the country, no wonder bread and butter and beef and bacon are high. Added to this statistical condition is the actual condition that, in the South at least, half the farming population raises less food than it consumes. Naturally with so many millions consuming groceries and so few millions producing them, the price is beyond precedent. The condition will not materially improve until there is a redistribution of the people. Some of us who are persisting in town, hanging on to our obscure jobs and shuddering at the possibility of being thrown out of work, will have to let go our slim holds and hurry out to the plowed grounds, where we may be able not only to raise ourselves good livings, but to build up an individually-business—farming. How is it that so many thousands of young men who are ambitious for an independent existence, for a business of their own, overlook farming?—Dallas News.

Now, what is the object of requiring the borrowers to thus group themselves into loan associations?

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### Is Your Home Furnished As Well As You Wish?

Are you proud of your home furnishings when your neighbors and friends call on you in a social or business way? Do you get that real pleasure out of your home surroundings that ownership of good furniture can give you?



**Part of the Joy of Living is Having Conveniences in Your Home**

And you owe it to yourself and to your standing in the community in which you live to furnish your home as comfortably and as luxuriously as you can.

Your furniture is bought for years and years of use. The amount you spend for furniture, compared to clothing, groceries, etc., is very small.

Our store is full of good furniture at low prices. We have just the article you need, at the price you can afford to pay, that will tone up the appearance of that living room, dining room, bed room or kitchen. It will make your home more like a real home.

## Campbell & Campbell, Spur, Texas

**ROARING SPRINGS FAMILY IN AN AUTO WRECK**

Henry R. Black, wife and family, of Roaring Springs, overturned in their auto one mile east of Floydada early Sunday night, while en route from this place.

None of the family were injured further than scratches and bruises. The car was badly demolished.

The accident occurred in front of the Sparks residence. H. S. Sparks took them home the same night in his auto.—Floydada Hesperian.

Perry Fite, W. F. Shugart, C. D. Copeland, made a business trip the first of the week to Seymour where they spent a day or two.

Chas. A. Bobo, general manager of the Southwestern Telephone Company at Stamford, was again in Spur this week, spending a day or two here on business and also greeting his friends. Mr. Bobo has been with the Southwestern Telephone Company a number of years at various points, having spent three or four years as manager of the system in Spur. He is recognized as an able and expert telephone man. He may some day be general superintendent of the telephone system within the state of Texas.