

THE FRONTIER.

Roll of Honor Bank

REPORT OF THE CONDITION OF

The O'Neill National Bank

AS MADE TO THE COMPTROLLER OF THE CURRENCY DECEMBER 31, 1929.

RESOURCES		LIABILITIES	
LOANS AND DISCOUNTS	\$180,782.04	CAPITAL STOCK	\$ 50,000.00
This consists of notes given by our customers—mostly farmers—a very large percent of which is secured by chattel mortgage or other collateral.		This represents the cash paid in on the original investment by the stock holders.	
OVERDRAFTS	248.64	SURPLUS AND UNDIVIDED PROFITS	82,385.12
This represents money due us from depositors who have checked out more than they have on deposit. This item, while small, reflects no credit on us as it is illegal for bank officials to permit ANYONE to overdraw their account, but such items inadvertently creep in occasionally.		This is a part of the earnings of the bank that have been set aside from time to time to cover possible losses and for the further protection of our depositors. This fund is 45 per cent of all our loans and discounts and 164 per cent of our capital.	
UNITED STATES BONDS	104,250.00	CIRCULATION	50,000.00
These are gold obligations of the U. S. Valued by National Bank Examiner on Sept. 21, 1929, (last examination) at \$1,175.05 more than we are carrying them on our books.		This represents the "currency" or "national bank notes" we have in circulation for which we have deposited with the Treasurer of the United States \$50,000.00 U. S. Gold bonds to guarantee the redemption of these notes.	
OTHER BONDS AND SECURITIES	90,545.19	DEPOSITS	521,244.63
This consists of municipal and industrial bonds; county, township and school warrants. Valued by National Bank Examiner on Sept. 21, 1929, at \$666.53 less than we are carrying them on our books.		Represents money deposited in this bank by firms or individuals, a part of which is subject to check on demand and a part on time certificates of deposit running six or twelve months, on which we pay 4 per cent interest.	
BANKING HOUSE AND FIXTURES	5,068.00	REDISCOUNTS OR BILLS PAYABLE	NONE
Consisting of bank building, vaults, safes and fixtures of all kinds, worth about double the above amount.		TOTAL	
OTHER REAL ESTATE OWNED	6,000.00		\$703,629.75
This consists of a clear 320 acre improved farm in Holt county and a dwelling house in Neligh, Nebraska.			
CASH AND SIGHT EXCHANGE	316,735.88		
This consists of cash in vault, and due from other banks. Note that this is over 60% of our total deposits.			
TOTAL	\$703,629.75	TOTAL	\$703,629.75

THIS BANK CARRIES NO INDEBTEDNESS OF OFFICERS OR STOCKHOLDERS.

The position of this bank among the "Roll of Honor Banks" is a distinction but few banks in Nebraska now occupy. For more than 28 years there has not been a single failure of a National Bank in Nebraska where the surplus account exceeded the capital stock. The surplus and undivided profits account of this bank is more than seven and one-half times the legal requirements.

Our cash on hand is \$290,305.00 more than the law requires, which, coupled with U. S. Bonds of \$104,250 and other bonds and securities of \$90,545.00 (which can be converted in to cash on the market any day) make what may be properly termed a total CASH RESERVE of \$511,531.07, or more than 98 per cent of our total deposits.

A bank, like any other business, must make money if it long survives. In general, a bank prospers as its customers prosper and makes money WITH its customers instead of OUT of them. For the past 22 years this bank has paid a dividend regularly each year with but one exception and in addition thereto has accumulated, out of the earnings, a surplus and undivided profits of over \$82,000.00.

S. J. WEEKES	President	H. P. DOWLING	First Vice-President
DR. J. P. GILLIGAN	Second Vice-President	ED. F. QUINN	Assistant Cashier
C. P. HANCOCK	Cashier	F. N. CRONIN	Assistant Cashier

DOC MATTHEWS RELATES EXPERIENCES OF THE FAMOUS BLIZZARD OF 1888

"Memory Lane." Yea, indeed, it is down memory lane that I wander many times these days of my old age—gosh, I hate to use that word "old" but when one has passed three score and fourteen years it just has to be used to properly express the deplorable situation as to existence on this mundane sphere, eh, what? And what and many are the things that bob up in one's thoughts in these trips along that lane of memory? Just now I am thinking of O'Neill as it was when I first saw it in July, 1880, and of the inhabitants who called it O'Neill City. I came in from the north astride a big and bony horse, having filed on a pre-emption on Brush Creek, selected by Bennett Gillespie as a good place to plant the young man from Wisconsin who had come up from Niobrara on a prospecting trip. City? Ah, me. There were about a dozen frame houses all told. (By the way, I had that word "city" eliminated when I became Postmaster later on, and also had induced the F. E. & M. V. railway company to use O'Neill, only.) Of the people, these names come to me: Patrick Hagerty, Sanford Parker, Mike Sullivan, Mike Long, Charlie Millard, John Purcell, Tom Hynes, Mike Tierney, Doc Daggett, Gillie Daggett, Neill Brennan, John McCafferty, H. M. Uttley, Gilbert Cleveland, Barney Kearns, Jim Riggs, Ed Evans, Dave Wisegarver, Charlie and Hugh O'Neill, Tom Smith, Pat Fahy, Frank Toohill, Father Smith, Jim Coughlin, John P. O'Donnell, John McCann, Dan O'Sullivan, and of course others, not many though. And nearly all of these have passed to the Great Beyond. And adjoining town, all the land had been filed on and occupied. I recall Cronin, Cavanagh, McCoy, Sparks, McEvony, Mitchele, Wolf Sanfords and Winn. Then the town began to boom. The railroad, then resting at Oakdale, was slowly being extended up the Elkhorn valley, and soon Mike Long was busy securing the right-of-way through Holt county, working under that fine claim agent, Sam Thatch. The road was completed to O'Neill in the early fall of 1881, and I was made Postmaster in January, 1882. I had established the now as then enterprising Frontier and was getting out special "God's Country" editions, which were generously circulated in other states by the people and also by the railroad company, at the instance of dear old Buchanan, the general passenger agent. I recall that the total population of Holt county and the great unorganized territory was then only 3,120 white people. The new settlers came in very rapidly, and I am glad I had such an opportunity to help. But that is all ancient history, and perhaps all this is of no account at this date, so will ring off along that line.

What I was going to write about is the great blizzard of January 12, 1888. Do I remember it? Yes sree bob, and then some. That was forty-two years ago, but my personal experiences of that day and night are most graphically imprinted on my mind. And I am sure the kid who was with me and played a leading part will corroborate all I say, and I do not believe I could exaggerate if I tried. Surely no one who has not sim-

Bring Your Old Harness to Us

Have It Dipped in

Genuine Neatslene Harness Oil

and Repaired with

Red Oak Tanned Leather

Right now is the time to have your Harness put in first class condition for next season's work. A little later the rush will be here. If you delay till then you may have to wait for your work, taking your turn with all the rest. But right now we can give you prompt service.

Rats will absolutely refuse to gnaw leather dipped in NEATSLENE once a year. If any mice or rats damage such a set of harness we will repair it FREE of charge.

Harness dipped in NEATSLENE Harness Oil will not rub off on your clothes, gloves or hands. We use a special leather coloring that is guaranteed not to rub off.

Don't let your harness become dry and brittle so it soaks up water, manure acids, sweat and other destructive matter. Bring it to us and let us dip it in genuine Neatslene Oil, in our modern oiling vat. Your harness will not only look better—but it will last much longer.

Good harness costs money but if you take care of it you will find that it lasts you for years. Let us help you get full value out of every set of harness you own.

During January and February the price will be \$1.00 per set and after March 1st the price will be \$1.25 per set.

Bring Your Harness In Before It's Too Late!

T. M. HARRINGTON

O'Neill, Nebraska

ilar experience can fully appreciate it all. This young man is now a granddad, but I will bet he has not forgotten. I am glad he is still living and is so happily and successfully situated. Clyde King had been working for me in the printing office and when I asked him to make a trip with me down to south-country he gladly consented. I wanted to see Ed Small, who lived about a dozen miles south, and with Tom Morris was running a little store at what they called Shamrock. We left O'Neill about ten on the morning of the 11th. We had a good team hitched to a sleigh. The weather was not at all bad—misty and drizzly—with quite a little rain and wind from the south, and as we had to face it, we were quite disagreeable. However, we were both well clothed, and I recall that I had so much clothing on that I was compelled to take off the big buffalo overcoat. My wife had insisted that I wear an extra flannel undershirt and the heaviest suit I had, and then on top of the regular overcoat this buffalo coat—borrowed of John Mann. I wore felt boots, woolen socks

and overshoes. My headpiece was a big sealskin cap, with wool mitts and fur gloves for the hands. I am sure Clyde was about as well toggled. We reached Small's ranch before dark. With plenty to eat and a warm place to sleep we were in fine shape for the return trip the next morning. Small and I had made the deal contemplated, by which he would take my home place and I was going to move to Omaha—all of which worked out. The storm had gone—the weather was simply grand—just a nice, sunny day—and we started for town in high spirits—over splendid roads. It was about 11 o'clock when we pulled out. We had gotten a half dozen miles possibly, had just met and passed the time of day with the mail carrier enroute to Chambers when the atmospheric conditions suddenly changed. (This mail carrier got lost, abandoned his team, stumbled on the roof of a stable, broke through, and when found next day with the animals, both legs were frozen, necessitating amputation. Think he was (Continued on page 7)

LOCAL NEWS.

Mrs. Will Brady, of Calgary, Canada, arrived Wednesday evening to visit her mother, Mrs. J. M. Hunter and other relatives.

Mr. and Mrs. Joe Smith and children were visiting relatives in Atkinson Sunday.

Floyd Adams and Miss Vida Ott of Opportunity, were married January 7th, at the M. E. parsonage by Rev. O. A. Fortune.

Mrs. W. J. McDonough entertained the Nu Fu Club and several invited guests at her home last Friday afternoon. The high score prize was awarded Mrs. Salmons, and Mrs. R. N. Britnell second.

Michael Hull, of Redbird, fell and broke his left arm while skating, on Christmas day. He is recovering from the injury as well as could be expected but he has decided that he will not try skating again this year.

Mr. and Mrs. M. F. Harrington and son George were called to Hot Springs, South Dakota last Saturday night by the serious illness of their daughter and sister, Mrs. Constance Wattles. Mrs. Wattles submitted to an operation Saturday forenoon; her condition became grave during the early afternoon at which time her parents were called; her condition was somewhat improved by the following morning and she is now getting along nicely. Mr. Harrington and George came home Wednesday; Mrs. Harrington remained with her daughter.

The O'Neill National Bank is mailing to its customers a copy of the bank statement of December 31st, a copy of which statement is printed in this issue. The statement is printed on a beautiful "Roll of Honor Bank" folder and reflects much credit on the managing officers of that institution. The statement shows a cash reserve of over \$500,000.00, or more than 98 percent of its total deposits. It is doubtful if there is a bank in Nebraska that can make a better showing.

Wayne Werner was taken into custody by the sheriff last week on a mittimus issued out of the District Court. It seems that Werner pleaded guilty to having in his possession a still, and was sentenced to jail for 30 days and to pay a fine of \$50.00. He paid the fine, and on his application, the time for serving the jail sentence was fixed to begin December 1st. Werner failed to appear and Judge Dickson's attention having been called to this failure to appear, a mittimus was issued and the sheriff placed him in custody, and he is now serving his jail sentence of thirty days.

See this one—it's a wow!

"Her Good-for-Nothing Husband"

A Comedy-Drama in 3 Acts

By the

Chick Boyes Players

At the K. C. Opera House

Wed. Nite, January 22

Wait For Chick

Mark the Chick Boyes dates on your Calendar

The Chapman Style Shop

Announces

The Waited For January Clearance Sale!

An Event You Should Not Miss!

Art Goods

Positively closing out all stamped and finished Art Linens. Our prices cannot be equalled.

Millinery

A Wide variety of styles in Velvets, Satins, Felts and Metallics at drastic reduction in prices.

Infants Wear

Baby Caps & Bonnets \$1
Booties . . . 25c to 50c
Knit Jackets . . . \$1.00

COATS

Fur-Trimmed Broadcloths, in Black, Brown and Tan.

\$59.00 Coats reduced to \$39.50

\$31.50 Coats reduced to \$16.75

\$19.50 Coats reduced to \$10.75

DRESSES

Crepes, Satins, Georgettes and Woolens

\$16.75 Dresses reduced to \$7.00

\$19.75 Dresses reduced to \$11.00