

THE FRONTIER

D. H. CRONIN, Publisher
W. C. TEMPLETON,
Editor and Business Manager

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**THE HOLT COUNTY FAIR
TO BE HELD SEPT. 2-3-4**

The Holt County Fair will be held September 2nd, 3rd and 4th this year with September 1st as entry day. The management is arranging for a big time and will have plenty of exhibits on hand for your inspection.

**HOWARD TO SEEK
FEDERAL AID IN
WAR ON HOPPERS**

Leaving for Washington to Urge Own Mortgage Moratorium Plan, Also

Despite the torrid discomforts of a railway journey to the nation's capital and Washington's well-known sultriness under a blazing July sun, Congressman Edgar Howard is undertaking the disagreeable pilgrimage tomorrow in a determined effort to enlist federal aid in relieving the situation existing in several counties in the Third Congressional district because of the grasshopper plague, and in a further effort to reach the ear of President Hoover and plead the necessity of invoking the Howard plan for a five-year term and town-home mortgage moratorium.

Mr. Howard will not be without true information concerning the hopper infestation in his district, for he has wired county clerks in all counties where the pests are working greatest damage for estimates of the condition in their communities; and he will not be without assistance in his plea for his own mortgage moratorium plan, for several statesmen from other farm states will meet him in the capital and add their pleas to that of Mr. Howard for the proposed mortgage holiday.

Concerning his missions, Mr. Howard, in an interview with a Telegram reporter, said this morning:

"I have accomplished something by correspondence in the way of inducing the Secretary of Agriculture to assist the farmers and local authorities in dealing with the grasshopper scourge in Northeastern Nebraska, but so many and so urgent are the requests of the people in the grasshopper zones that I am impelled to leave immediately for Washington, and there plead with Secretary Hyde for greater aid in meeting the danger to this year's crops and the certain danger which will appear next year unless the grasshoppers shall be quickly destroyed before depositing the eggs which will produce next year's crop of hoppers.

"In order that I may have the very best evidence to present to Secretary Hyde in support of my personal plea for larger federal aid I have requested the county clerks in all infested counties to mail to me at Washington their best estimate of conditions, and also their recommendations as to the character of further aid to be rendered by the federal government. I am confident that Secretary Hyde has not realized the gravity of the situation in the infested grasshopper zones, and equally confident that he will render all possible aid when I shall carry to him the official reports from the county officials in the several infested counties.

"My visit to Washington in these worse than dog days will also have to do with promotion of the plan which I recently proposed to President Hoover—my plan for a five-year moratorium on mortgages covering farm and town homes. Several of my colleagues who have expressed approval of the Howard plan will meet me in Washington for discussion of ways and means for promotion of this proposed legislation. Perhaps President Hoover may be kind to grant me a few moments of his valuable time in which to lay before him my plan and plead his approval of it. I cannot believe that our president will fail to approve my plan. It is not asking much. It does not call for cancellation of any mortgage. It simply asks that the owner of every farm or town home now carrying a mortgage may have five additional years to make payment of the mortgage, paying only the agreed rate of interest during the five-year

**ROYAL
THEATRE
O'Neill, Nebraska
HOME OF GOOD PICTURES**

Saturday, July 25
"3 GIRLS LOST"

with Loretta Young and John Wayne Marcia, from Oregon: "I want clothes, cars, servants, but first of all, I want a hat."

Noreen, from Kansas: "I want to live life, be a part of the heart of the big city."

Edna, from Nebraska: "I want a man, handsome, to thrill me, to sweep me off my feet."

Did they get what they wanted in Chicago?

Sunday and Monday, July 26-27
"THE PUBLIC DEFENDER"

With Richard Dix; drama lifted boldly from the front pages of today's newspapers. This is Dix's newest picture, just released. Don't miss it.

Tuesday and Wed., July 28-29
"TEN NIGHTS IN A BAR-ROOM"

With William Farnum and Thomas Santschi. The world's most famous play now on the talking screen. The miracle of entertainment that has amazed the world.

Thursday, July 30
"FAIR WARNING"

With George O'Brien as the honest western lad who slays the wicked villain and wins the girl. Adm. 10c-40c. Two for one.

extension period. "Recently I heard one of the greatest of the world's political economists declare that what the world needs most in these days of depression is the return of hope to the hearts of men. My own theory and belief is that it will be difficult for hope to find lodgment in the heart of any citizen, and particularly a farmer, or a wage-earner, who stands daily within the shadow of the horrible fear that the home in which his wife and children are sheltered is about to be taken away from him by mortgage foreclosure. My plan will give him a five-year breathing spell. The holder of the mortgage will not suffer by my plan because he will regularly receive his interest during all the extension period.

"I have been asked if my hasty journey to Washington in this brutally hot weather does not have something to do with presidential politics, and if I have not been called to Washington to sit in with the promoters of a particular candidate for president. Positively nothing to such an assumption. I would not travel half way across the continent in this torrid weather even to secure a place in a president's cabinet. No, indeed, there is not even a suspicion of partisan politics in my quick trip, my two big objects being to induce Secretary Hyde to help kill Nebraska grasshoppers, and to plead with President Hoover to approve my plan for a five-year moratorium on mortgages on farm and town homes. Of course I shall try while in Washington to perform some of the department's missions on behalf of individuals in Nebraska, but my big interest will center about federal aid to fight grasshoppers and promotion of the Howard plan for a moratorium on mortgages covering farm and town homes."

**THE O'NEILL NATIONAL
BANK RECEIVES
NATION-WIDE PUBLICITY**

The Distinction Comes to the "Little Town of O'Neill"

The American Banker, of New York and the only daily banking newspaper published in the United States, selects among the 30,000 banks in the United States, a bank in this city as publishing the "Most Frank Bank Statement."

In its issue of July 18, The American Banker, in a front page article has this to say with reference to the June 30th statement of The O'Neill National:

**TELLING THE PUBLIC MORE
THAN THE LAW REQUIRES**

A "Roll of Honor Banker" Who Believes in Honest Confession

If the American Banker had offered a prize for the most frank bank statement, it would have gone apparently to the O'Neill National Bank, in the little town of O'Neill, Neb.

For example; the bank actually lists a \$25 overdraft of which it is ashamed. This money, they say, they inadvertently allowed customers to withdraw over and above their balances. "It is an illegal item," they say, "and we are not the least bit proud of it."

Moreover, their printed statement cites the report of the national bank examiner as to "slow notes" and bond depreciation.

S. J. Weekes, president of the bank invites attention to the statement.

Says Mr. Weekes: "The position of this bank among the Roll of Honor Banks is a distinction but few banks in Nebraska now occupy. Our surplus and profits account is more than seven and one-half times the legal requirements; our cash on hand is \$158,013.22 in excess of legal requirements and our United States bonds and cash on hand amount to \$321,235.72, or 70% of our total deposits. The law requires that national banks be examined at least twice each year. Our last examination was on June 4, 1931 by National Bank Examiner Mr. C. W. Lyon, at which time we had 487 notes of which he listed and reported eight notes as slow and one as doubtful. He also reported a net depreciation, according to current market quotations, of \$550.10 in our Other Bonds and Securities and United States Bonds accounts. Considering the present unfavorable securities market, this is a remarkably low depreciation and shows something of the high quality of our bonds held. "For several years we have adopted the plan of giving in more detail and analyzing more fully the various items that make up the bank statement.

"To the average person unaccustomed to analyzing bank statements, it has seemed to us, the ordinary published bank statement is about as clear as mud and it makes little difference whether it be read right side up, upside down or downside up. This matter of change in form of the published bank statement is now being given nation-wide attention.

"The American Banker, the only daily banking newspaper published in the United States, had this to say in its issue of July 1: "We have had much to say in this paper during the last month in behalf of more detailed bank statements as a means for securing safer banks."

The statement was published in full by the American Banker and appeared in The Frontier July 9th.

To be thus selected from among all the banks of the United States by such an authoritative source is a distinction the officers of the O'Neill National should be justly proud.

**DR. L. A. CARTER
PHYSICIAN AND SURGEON
Glasses Correctly Fitted.
One block South 1st Natl. Bank.
—Phone 72—
O'NEILL :: :: NEBRASKA**

DR. LUND TO LEAVE

(Battle Creek Enterprise) Finding in Omaha a location which he believes gives more opportunity for advancement in his profession, Dr. F. W. Lund has sold his Battle Creek dental practice and office equipment to Dr. Merle Hunt, of O'Neill and expects to leave with his family for Omaha about August 1.

Following his graduation from Creighton Dental College, Omaha, Dr. Lund served overseas during the latter part of the world war, returning about twelve years ago to establish a dental business in Battle Creek, where he was born and raised. He was successful from the start and it was by no means a lack of practice which brought about his determination to make a change. Aside from a lucrative practice he has one of the best equipped dental offices in this section of Nebraska.

Dr. Hunt, likewise a Creighton graduate, will come to Battle Creek highly recommended as exceptionally proficient in his work and will no doubt be able to meet the exacting demands of the many from this section of Madison county who were the regular patrons of his predecessor.

**ROY PILGER SAYS
HE OWES \$61,640**

(Norfolk Daily News)

Listing debts totaling \$61,640, about three-fourths of the claims against him being secured, Roy H. Pilger, Plainview farmer, filed a petition in bankruptcy in federal court here Thursday morning. Assets he alleges to be worth \$14,615, but this amount includes two insurance policies with a face value of \$12,000; he claims exemptions totaling \$13,290.

Among the unsecured creditors is Frank Pilger of Lancaster, Nebr., former Pierce banker now serving time in the state penitentiary for embezzlement. Roy Pilger's petition states that he does not know the exact amount he owes Frank Pilger.

Secured debts total \$45,000 divided as follows: Lincoln Joint Stock Land Bank, Lincoln, \$30,000; People's State Bank, Waukegan, Ill., \$14,000; Fred Keller, Pierce, \$1,000. Besides Frank Pilger, four Nebraska banks are unsecured creditors, the amount owed them totaling \$16,400.

**LOSES FOUR COWS FROM
EATING SUDAN GRASS.**

(Gregory Times-Advocate)

Carl Henrich, living just north of town, had the misfortune to lose 4 cows from eating sudan grass. Mr. Henrich had used sudan grass for several years and heretofore his cattle had never suffered any ill effects from eating the grass. But Tuesday he watched his cattle, having heard that this year the sudan grass was effecting the cattle.

In less than five minutes after he had turned in his cattle, some of the younger ones became sick. He immediately drove the cattle out, but four were seriously effected and died in less than a half hour after being turned in on the grass.

The poison in the grass seems to make the cattle stiff and they want to lie down. One of the remedies is to keep them moving, for when they are once down they seldom get up again and the last stages they seem in great agony and struggle and kick furiously.

**MOTHER OF ELMER SURBER
DIES IN LINCOLN**

The following article, which gives an account of the death of the mother of Elmer Surber, was taken from a Lincoln paper:

SURBER, MARY D. Died at 10:45 o'clock Tuesday night, at the home, 1401 North Thirty-eighth street. She was seventy-eight years of age. She is survived by three sons, George E. of Norfolk, Elbert O. and Elmer of Lincoln; one daughter, Miss Eva at home; one sister, Anna Standley of Fort Scott, Kans., and five brothers, John Heckathorn of Emporia, Kas., Theodore and Clarence Heckathorn of Walthill and Will and Otto Heckathorn of Winnebago. The body is at Hodgman's pending funeral arrangements. Interment will be in Allen, Neb., cemetery.

**MODERN TALKIE CLASSIC
FROM OLD STAGE FAVORITE**

Thrilling with human interest and climaxed by the most terrific fight in photoplay history, the all-talking picture "Ten Nights In A Bar-Room" comes to the Royal Theatre Tuesday and Wednesday, bringing to the screen a modern, sensational version of the famous old play which for more than seventy years has been an outstanding epic of the American stage.

William Farnum gives one of the finest performances of his brilliant career, a characterization which adds new laurels to his fame as one of the really great stage and screen stars. His portrayal of the pitiful downfall and spectacular regeneration of Joe Morgan is accomplished with true sympathy and dynamic force.

**HOLT COUNTY STUDENTS
AT STATE UNIVERSITY**

Of the fourteen students from Holt county attending the summer session at the University of Nebraska, two are from O'Neill, according to registration figures released today by the registrar. They are Lucy Velma Sexsmith and Laura Lucille Hough.

Miss Sexsmith is a senior and is taking nurses training at the college of medicine at Omaha. Miss Hough who will teach at Pawnee City this year, is a sophomore in Teachers college.

Glennie Verle Cooper is the only student from Chambers. She is a senior in the college of arts and sciences and will teach at McCook. Eleanor Mimma Sammons, the sole representative from Amelia, is a junior in the college of business ad-

ministration. Three women are attending from Ewing. They are Amber Bernadine Conner, graduate student who will teach at Taylor; Eloise Lewellyn Davies, freshman in the agricultural college who will teach in Holt county, and Elja Pauline McCullough, sophomore in the college of arts and sciences and a teacher at Ewing.

Two of the three from Atkinson are women and are freshmen in Teachers college. They are Romona Gertrude Bauman and Doris Hickok, who will teach at Dustin. Lester John Jonas is a freshman in the school of fine arts.

Chester M. Fowler is the only student from Inman. He is a freshman in the college of arts and sciences and will teach at Sioux City, Iowa.

Gladys Lucille Rodcliffe, who will teach at Ord and is a junior in teachers college; George J. Criss, who is a freshman in the college of engineering, and Marvin Ray Davis, who is a senior in teachers college, are from Stuart.

The majority of students enrolled in the summer session are teachers who taught school during the past year. Of the 2,713 registered, 1,687 are of this group. Those who attended school during the winter number 916, while the remaining 110 were engaged in various occupations.

Registration totals show a slight increase over the number taking work at the university last year. Most outstanding is a 23 per cent increase in the graduate college, with many teachers returning to work toward advanced degrees. Those taking the six weeks session completed their work last Friday, July 17th. The nine weeks session ends August 5th.

**COUNTY AGENT NOTES
By James W. Rooney,
County Extension Agent**

Summer Management Laying Flocks

As hot weather comes, the laying flock can do with less grain but mash and water should be available at all times. The amount of grain required per 100 hens per day all during the summer should not exceed 9 to 12 pounds. Remove the non-layers as fast as they appear. The good poultryman is constantly observing his laying flock at this time of year in order that all culls be removed promptly. The reason for this is that the price of eggs is very low and there is no need of keeping non-layers on the farm. In culling for production learn to know by appearance the good from the poor layers so only the poor layers need be caught. When this is done, the good layers are not disturbed.

New 4-H Club Building at Lincoln
Nebraska's new 4-H building on the state fair grounds at Lincoln is rapidly nearing completion, according to word received today by county agent James W. Rooney. The building will be finished before the 1931 fair. Without doubt the club building is one of the best in the country, county agent Rooney says. Throughout the summer Lincoln visitors have clamored for an opportunity to see the building. Work of getting the fixtures on the inside is all that is

SOMETIMES a man does not quit his job. His job quits him. What happens when there is no money in bank?

The O'Neill National Bank

Capital, Surplus and Undivided Profits, \$125,000.00

This bank carries no indebtedness of officers or stockholders.

PRESBYTERIAN CHURCH NOTES
Sunday School 10 a. m. Mr. Robertson, Supt.
Morning Worship 11 a. m. "Following the Light" will be the theme of the sermon.
Evening service 8 p. m. This service will be held in the Methodist church. Subject of the sermon will be, "Reward for Service." The pastor expects to leave for his vacation to be gone five weeks. We hope the attendance Sunday will be large. You are cordially invited.
H. D. Johnson, Pastor.

METHODIST CHURCH NOTES
Benj. Kuhler, Pastor
Sunday School at 10 a. m. every Sunday.
It will be announced at Sunday School whether or not there will be preaching in the morning. Those who bring offering in envelopes may bring it to Sunday School and it will be turned over to the church secretary.
Epworth League at 7 p. m.
Evening services in our church, with Rev. H. D. Johnson preaching.

**CONOCO
GERM PROCESSED
MOTOR OIL**

**NOW
30¢
Per Quart**

So splendid has been the acceptance of Conoco Germ Processed Motor Oil, so rapidly has its use increased, that we are pleased to announce a reduction in price from 35¢ to 30¢ per quart, effective immediately.

To this substantial increase of showing our appreciation we add our sincere thanks to the thousands of motorists who have come to depend on Conoco Germ Processed Motor Oil as the only motor oil that gives penetrative lubricity.

CONTINENTAL OIL COMPANY