

BICYCLE WAS A POPULAR VEHICLE IN EARLIER DAYS

The trip of two young O'Neill men to Long Pine, via bicycle, brings to mind an interesting bicycle story of forty years ago. Bicycle riding was all the rage among the younger people of the country in those days and the young people of this city were no exception to the general rule. There were many enthusiastic riders in this city and among them were Fred Swingley, now of Atkinson, and Will Adams, then an employee of the Holt county bank. One Sunday afternoon, while chinning about the many feats performed with their bicycles, Fred and Will informed the other boys that they had made a trip to Atkinson that morning, riding up there, having breakfast and then riding back to O'Neill. This sounded pretty good to the other riders here and a party was made up to ride up to Atkinson the following Sunday, have breakfast and then ride back home, intending to be back at 8:30. A party of six was made up and consisted of three who are still residents of this city and vicinity: Clyde King, Lee Hershiser and the writer. We pulled out for Atkinson shortly after daylight on a nice fall morning, full of happiness, pep and the joy of living. In the old days the roads were deep rutted trails and we soon found out that we had taken on quite a contract, but the bunch were determined to reach their objective, and that by bicycle. A heavy dew covered the long grass along the road side and it persisted in winding around the chains, which were not guarded in the old days, and several stops were made to get the grass off the chains so the wheels could move. After several hours of patient and toilsome labor we reached a point about eight miles east of Atkinson when Lee Hershiser broke a pedal on his machine

and we stopped at a farm house to try and repair the pedal so the procession could proceed. Lee made the necessary repairs and while chatting with the farmer he informed us that the Sunday before a couple of young men from O'Neill came along there on their machines and gave him \$5.00 to haul them into Atkinson; and that was how Fred and Will made the trip. We kept on going, reaching Atkinson just as the train from the west came in, loaded our bicycles on the train and rode the cushions of the varnished cars back home, a tired but happy bunch of kids for we had succeeded in reaching Atkinson on bicycles, despite obstacles that would deter the young folks of today from even attempting the trip. This was in 1893, forty years ago this summer. My, how time flies.

AMERICAN BANKER COMMENTS ON O'NEILL NATIONAL BANK

The American Banker, published in New York City, the only banking paper published in the United States, contains the following regarding the O'Neill National Bank of this city, as taken from their statement published at the close of business June 30, 1933. The practice of the officers of the O'Neill National in telling the public more than the law requires, in their bank statements, has been favorably commented upon in former issues of that publication and this bank is rated very high with bankers all over the country.

"The O'Neill National Bank of O'Neill, Nebr., is a bank which has been consistently practicing the idea of 'Telling the public more than the law requires,' in the matter of our official published statement we submit herewith a further analysis of the within statement. Our cash on hand of \$197,417.63 is \$173,819.51 more than the legal requirements. U. S. Government bonds \$164,250.00. Other bonds and securities amounting to \$97,520.56 consists of the following: Holt county school war-

rants, \$27,918.36; Holt county school, city and township warrants and bonds \$9,133.38; other Nebraska short term school and municipal bonds and warrants, \$4,064.44; other tax free bonds and warrants, \$24,700.00; stock in the Federal Reserve Bank, \$3,000.00; all other bonds and securities, \$28,704.38. From this it will be seen that our cash on hand, U. S. Government bonds (exclusive of the \$50,000.00 pledged for currency circulation) and other tax free warrants and bonds amount to \$378,483.81, or 97 per cent of our total deposits. The above represents the amount at which these securities are carried on our books after such charge offs have been made for market depreciation, as recommended by National Bank Examiner C. W. Lyon. Last examination made on June 21, 1933. Our loans and discounts amount to \$96,002.63 (the smallest they have been in over 27 years). This is made up of something over three hundred notes, most of which are secured or accompanied by financial statement.

"The recently enacted Federal banking law known as the Glass-Steagall Act, has made many important changes in our national banking law. Chief among these important changes are the following:

"Banks are not permitted to pay interest on demand deposits.

"The Federal Reserve Board shall from time to time limit by regulation the rate of interest banks may pay on time deposits.

"No bank shall make any loan or extend credit in any other manner to any of its own executive officers.

"Eliminates stockholders double liability on all stock issued after date of act, June 16, 1933.

"Banks are not permitted to pay time certificates of deposit before maturity.

"The law provides for a form of Government guarantee of deposits by the setting up of the Federal Deposit Insurance Corp., the capital stock of which is provided as follows: \$150,000,000.00 by the U. S. Government; one-half of the surplus of the 12 Federal Reserve banks, estimated at \$150,000,000.00 and an assessment of one-half of 1 per cent of the deposits of member banks throughout the United States, estimated to yield from \$150,000,000.00 to \$200,000,000.00; making the capital stock of the Insurance Corporation from \$450,000,000.00 to \$500,000,000.00.

"Effective January 1, 1934, all deposits up to \$2,500.00 will be insured 100 per cent.

"On and after July 1, 1934, all deposits will be insured as follows:

"Deposits up to \$10,000.00 insured 100 per cent.

"Deposits over \$10,000.00 and up to \$50,000.00 insured 75 per cent and all deposits over \$50,000.00 insured 50 per cent.

"Similar guarantee of deposits plans have been tried in eight States of the Union and in every case have proven a failure. Our contention has always been that the safest guarantee of deposits is the well managed bank. However, now that it is the law, it is the duty of all bankers to give their best thought and efforts in the support of any constructive legislation that may prevent a recurrence of the tragic banking experience the nation has witnessed during the past few years. In the use of the word 'bank' in reference to the above law, it applies only to national banks and such State banks and trust companies as are members of the Federal Reserve System."

IN DISTRICT COURT
Earl B. Stilson has filed suit in the

district court against J. J. Stilson, et al., to recover on payments made to the Fremont Joint Land Bank on a mortgage given by the defendants to the bank on June 15, 1927.

The petition alleges that on the above date the defendants and others gave a note for \$4,200.00 to the Fremont Joint Land Bank and gave a mortgage on the south half of section 28, township 21 north, range 14, west of the 6th P. M. in Holt county, Nebraska, to secure the payment of the same. The note was to draw five and one-half per cent interest and the principal and interest was payable semiannually, \$130.41 on the first day of December and June of each year. He alleges that they failed to pay coupon number eleven and twelve, due on the first day of December, 1932, and the first day of June, 1933, and that they also failed to pay the taxes due on the property for the years 1931 and 1932 in the sum of \$201.62. On May 31, 1933, the plaintiff alleges he paid the land bank the sum of \$466.70 and received an assignment of installments 11 and 12 and of the tax receipts, the taxes having been paid by the bank to protect their interest in the property. He asks that an accounting be had of the amount due and after determining this fact if not paid within a reasonable time that the land be sold, subject to the lien of the land bank for the amount still due on their mortgage.

Laura Raulston has filed suit for divorce against Elmer Raulston. In her petition she alleges that they were married on May 27, 1933, at Concord, Nebr., but that she is now a resident of Holt county. She alleges cruel and inhuman treatment and abandonment. She alleges that at the time of their marriage she was a widow with four children, a fact that was known to the defendant at the time of their marriage. She says that he objected to having the children living with them, although they were all minors. He was particularly abusive to the eldest child, a daughter 17 years of age, urging her to get married and if she did not do so that he would not support her. She alleges that she received a small sum of money in July and that after that he refused to support them, and has refused and neglected to do since that time. That on July 29 he left her home and has not since lived with her. She says that she advanced him \$350, after their marriage, with which to purchase machinery and equipment. She asks for an absolute divorce and such other relief as may be just and equitable. The defendant is said to be living in Boone county.

The Stockman's National Bank of Rushville has filed suit against Estella Hill to recover on a note given by her to the bank on July 29, 1928, for \$785. They allege that no part of this note has been paid, either principal or interest and they ask judgment for the amount of the note with interest.

Henry Stolte has filed suit against Walter J. Jnoes, et al., to recover on a note for \$5,000.00 given on July 18, 1927. In the petition he alleges that the note was due on July 18, 1930, but that no part of it has been paid and that there is now due the sum of \$5,000.00 with interest at nine per cent from the 18th day of July, 1932, and he asks judgment for that amount.

BRIEFLY STATED

Mrs. George Fox made a business trip to Albion last Friday, returning that evening.

Miss Anne Waters, of Jackson, arrived in the city last Sunday evening

for a weeks visit at the home of her sister, Mrs. W. J. Biglin.

Archie Bowen returned last Friday evening from a ten day visit to the Chicago exposition.

Mr. and Mrs. John Kersenbrock and Mr. and Mrs. L. H. Pirce, of Lincoln, visited relatives at Osmond last Sunday.

Dietrick Huebert and his son-in-law, Albert Erb, of Beemer, were transacting business in this city last Wednesday.

S. J. Weekes went down to Omaha last Monday morning, where he sat the first three days of the week as a member of the loan Committee of the Regional Agricultural Credit Corporation. He returned home last evening.

NOTICE TO MOW ROADS

The land owners of Willowdale Township are hereby notified to mow all weasand grass on the public roads running along their land. If land owners do not do this it is the duty of the Road Overseers of the district to mow the weeds and the expense for doing same will be charged against the property.

ANDY WETTLAUFFER,
JOHN SAUNDERS,
Road Overseers,
Willowdale Township.

(First publication August 10, 1933.)
NOTICE OF ADMINISTRATOR'S SALE

On the 8th day of October, 1932, Honorable Charles H. Stewart as Judge of the District Court of Madison county, Nebraska, entered an order directing me as Administrator of the Estate of William R. Martin, deceased, to sell the following described real estate situated in Holt county, Nebraska, to-wit:

The Southeast Quarter of Section 14, Township 25 North, Range 12 West of the 6th P. M., Holt county, Nebraska.

That by virtue of said order I will, on the 4th day of September, 1933, at ten o'clock in the forenoon, sell said real estate at public vendue at the front door of the Court House in the City of O'Neill, Holt county, Nebraska, to the highest bidder for cash. Said sale will remain open for one hour.

M. S. McDUFFEE,
as Administrator of the
estate of William R.
Martin, Deceased.

(First publication, August 3, 1933.)
NOTICE OF ADMINISTRATORS SALE

Notice is hereby given that by virtue of a license granted to me by the Honorable Robert R. Dickson, Judge of the District Court of Holt county, Nebraska, in an action pending in the District Court of said County, entitled, "IN THE MATTER OF THE APPLICATION OF F. H. WOOD, ADMINISTRATOR WITH THE WILL ANNEXED OF THE ESTATE OF HENRY HARRY MEYER, DECEASED, FOR LICENSE TO SELL REAL ESTATE," dated July first, 1933, I will offer for sale and will sell to the highest bidder for cash the following described real estate, situated in the County of Holt and State of Nebraska, to-wit:

Southeast Quarter of the Northeast Quarter of Section Thirty-four, Township Thirty-two, Range Fourteen, Holt county, Nebraska.

Northeast Quarter of the Southeast Quarter of Section Thirty-four, Township Thirty-two, Range Fourteen, Holt county, Nebraska.

Southwest Quarter of the Northwest Quarter of Section Thirty-five, Township Thirty-two, Range Fourteen, Holt county, Nebraska.

Northwest Quarter of Section Thirty-five, Township Thirty-two, Range Fourteen, Holt county, Nebraska.

on the 24th day of August, A. D., 1933, at ten o'clock A. M., at the front Door of the Court House in the City of O'Neill, Holt county, Nebraska, subject to all charges thereon, by mortgage or otherwise, existing at the time of the death of Henry Harry Meyer. Said sale will remain open one hour.

F. H. WOOD,
Administrator with the Will Annexed of the Estate of Henry
11-3 Harry Meyer, Deceased.

(First publication, August 3, 1933.)
NOTICE OF FINAL SETTLEMENT
Estate No. 2204

In the County Court of Holt county, Nebraska, July 31, 1933.

In the matter of the Estate of Sterling J. Snyder, Deceased.

All persons interested in said estate are hereby notified that the Administratrix of said estate has filed in said court her final report and a petition for final settlements and distribution of the residue of said estate; and that said report and petition will be heard August 23, 1933, at 10 o'clock A. M., at the County Court Room in O'Neill, Nebraska, when all persons interested may appear and be heard concerning said final report and the distribution of said estate.

C. J. MALONE,
County Judge.

[County Court Seal] 11-3
(First publication, August 3, 1933.)
NOTICE TO CONTRACTORS
Sealed bids will be received at the

office of the Department of Roads and Irrigation in the State House at Lincoln, Nebraska, on August 24, 1933, until 9:00 o'clock A. M., and at that time publicly opened and read for Sand Gravel Surfacing and incidental work on the Approaches to the Grand Rapids State Aid Bridge Projects Nos. 700-A&B, State Road.

The proposed work consists of constructing 1.6 miles of Graveled Road.

The approximate quantities are:
830 Cu. Yds. Sand Gravel Surface Course Material.

Plans and specifications for the work may be seen and information secured at the office of the County Clerk at Butte, Nebraska, at the office of the County Clerk at O'Neill, Nebraska, at the office of the District Engineer of the at Ainsworth, Nebraska, or at the office of the Department of Roads and Department of Roads and Irrigation Irrigation at Lincoln, Nebraska.

The successful bidder will be required to furnish bond in an amount equal to 100 per cent of his contract.

As an evidence of good faith in submitting a proposal for this work the bidder must file, with his proposal, a certified check made payable to the Department of Roads and Irrigation and in an amount not less than Fifty (50) Dollars.

The right is reserved to waive all technicalities and reject any or all bids.

DEPARTMENT OF ROADS AND IRRIGATION,
R. L. Cochran, State Engineer.
R. F. Weller, District Engineer.
C. J. Tomek, County Clerk,
Boyd County.
John C. Gallagher, County Clerk, Holt County.

FOR RENT

For Sale or Rent—7 room modern house.—Mrs. Walter Warner. 13-2p

200 tons hay. 800 acre ranch, all fenced and cross fenced. Good grove, sheds and winter pasture.—J. B. Ryan. 12-3

Ground floor, 3-room furnished apartment, close in.—Call at this office. 9tf

FOR SALE

Hoover potato digger.—Mrs. Mary Graham. 13-2

Phone 171-J for all kinds of fresh vegetables. 10tf

160 acre farm, Big buildings and close to town. Price only \$25 per acre. See R. H. Parker, O'Neill, Nebr. 46tf

MISCELLANEOUS

Wanted—Two school children, boys or girls, for board and room.—Mrs. James Oppen. 13-4

Century of Progress Round Trip \$12.90 each week, Burlington Route. 3tf

Diamonds-Watches-Jewelry

Expert Watch Repairing
O. M. HERRE—Jeweler
In Reardon Drug Store

J. H. McPHARLIN

BARBER SHOP
First Class Work Guaranteed
Old Nebraska State Bank Bldg.
O'NEILL, NEBRASKA

W. T. BROWN

SHOE AND HARNESS REPAIRING
First Class Work Guaranteed
Prices Reasonable

W. F. FINLEY, M. D.

Phone, Office 28
O'Neill :: Nebraska

DR. L. A. CARTER

Physician and Surgeon
Glasses Correctly Fitted
One block South 1st Nat'l Bank
—Phone 72—
O'NEILL :: NEBRASKA

DR. J. P. BROWN

Office Phone 77
Complete X-Ray Equipment
Glasses Correctly Fitted
Residence Phone 223

Dr. F. A. O'CONNELL

DENTIST
GUARANTEED WORK
MODERATE PRICES
O'NEILL :: NEBRASKA

The new Federal Loan Relief is here. I have the applications. Come in and get the terms.

JOHN L. QUIG
Loan Agent
O'NEILL, NEBRASKA

THANK YOU CALL AGAIN THIS WEEK!

We are more than pleased with the response for our opening, and want to thank you all.

Still Some of Our Close-Out Bargains Left.

25 & 30 GALLON JARS 10c
While they last, per gal.

3 & 4 Gallon Jugs - 39c to 53c

CREAM CANS, \$2.95
EXTRA HEAVY. 10 gal. at

FLOWER POTS, all sizes, AT VERY LOW PRICES

HOSIERY MEN'S, WOMEN'S AND CHILDREN'S 8c
Your Choice, per pair

Fancy Embroidery Goods 10c
Your choice

WATCH FOR OUR SCHOOL TIME DISPLAY— all needs at lower prices than you have ever bought them for.

CANNING TIME IS HERE. Peaches are at the height of the season both in quality and price. Also Jar Rubbers, Jars, Lids, Spices and everything that belongs to canning.

WE CARRY A COMPLETE LINE OF FRESH FRUITS AND VEGETABLES—TRY US.

LET US HAVE YOUR GROCERY ORDER IT WILL PAY YOU.

WE WANT YOUR EGGS

The SCHULZ STORE

The ability to make money and the ability to accumulate it are two entirely different things. In that difference is the difference between failure and success.

THE O'NEILL NATIONAL BANK

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

This bank carries no indebtedness of officers or stockholders.