

THE FRONTIER.

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O'NEILL, NEBRASKA, THURSDAY, JULY 5, 1928.

NO. 6.

LOCAL NEWS.

J. P. Gilligan was in Anselmo, Nebraska, this week.

Mr. and Mrs. J. B. Mellor entertained a number of friends at their home Monday evening.

Mr. and Mrs. John C. Gallagher are the parents of a ten pound son, born Sunday morning.

Little Bobby Smith received a cut on his lower lip the 4th, when a torpedo exploded in his face.

J. A. Irwin and son, Jackie, of St. Paul, Nebraska, spent the week end at the J. P. Gallagher home.

Dr. Gilligan and sisters, Mrs. Hennessey, and Mrs. O'Leary are visiting their brother in Custer county.

E. E. West, of Plainview, was shaking hands with former Holt county friends at the races this week.

Mrs. Robert Baker and son, of Ainsworth, is visiting at the home of her parents, Mr. and Mrs. Sam Wolfe.

A young man, who is employed in a drug store at Creighton, was injured in an auto accident near O'Neill Thursday.

Mr. and Mrs. Paul L. Henry and daughter, Patricia Jane, spent Sunday at the home of Mr. and Mrs. E. D. Henry.

L. G. Sougey and Fred Dyson came up from Lincoln and visited with former O'Neill friends over the race meet this week.

Mr. and Mrs. A. L. Smith, of Acadia, Nebraska, has been visiting at the home of his son, Forest and family, this week.

Mrs. P. J. Biglin left Monday for Salt Lake City where she will spend the summer visiting with her daughter, Miss Marie.

Mr. and Mrs. Chas. Omstead and children and Mrs. Jess Davis, of Neligh, were guests of Mr. and Mrs. Harry Bowen last Friday.

Mr. and Mrs. Ralph Mellor and Mr. and Mrs. Clinton Gatz spent the week end at Pelican Lake. They caught a goodly number of fish.

The ladies guild of the Presbyterian church will meet with Mrs. John L. Quig on Thursday afternoon, July 12. A good attendance is desired.

Mrs. Verda Fesler was in Elgin, Nebraska, on June 24th, attending the wedding of her brother, Roy D. Conger to Miss Fern Olive Merchant.

Mrs. C. B. Scott has a cherry tree in her back yard that is presenting a very unusual sight. It is loaded with cherries while one branch is nicely in bloom.

Mr. and Mrs. Bert Redman and Mr. and Mrs. Chas. Dean, of Wewalla, South Dakota, were guests at the J. H. Meredith home during the race meet.

Frank Oberle and daughter, Miss Neva, left early Sunday morning, July 1st, for Kansas City, Missouri, where Miss Oberle will visit for several weeks.

Roy Warner, Ray Wells and Milton Lawrence were fishing at Pelican Lake the latter part of last week. They caught thirty-eight bass and a number of other fish.

Dr. R. F. Magirl, daughter Peg and son, Jack, motored up from Jackson Sunday and spent a few days with Mr. and Mrs. R. E. Magirl, returning home Tuesday.

Mrs. J. A. Naylor is enjoying a visit from a brother, Philip Weingartner, of Rockford, Illinois, who arrived Wednesday. He will also visit with Mrs. Riley at Inman.

The motor boat on Goose lake sunk late Wednesday night with sixteen passengers on board. The accident happened in shallow water and all were able to wade to shore.

Rev. Father B. Leahy, of Omaha, is here as assistant priest of St. Patrick's parish during the absence of Father Brady, who left a couple of weeks ago to spend his vacation in Boston.

A car driven by Fritz Green and another car collided near Atkinson Tuesday night with the result that Mrs. Green suffered a broken ankle. The cars were considerably damaged.

Cars driven by James Crawley, Jr. and Dugal Allen of near Emmet, collided on highway No. 20 near the J. B. Ryan residence Wednesday afternoon. The cars were badly damaged, no one was injured.

E. N. Purcell and daughter, Miss Iola, who has been attending a music school in Chicago, stopped in O'Neill a short time the latter part of last week enroute to their home at Neligh by way of the Dakotas.

A car driven by Fay Gimmel, of Ewing, and a truck driven by J. Phillips, collided on the highway north of O'Neill Tuesday. Mr. Gimmel and Mr. Phillips were bruised and received minor injuries. The car and truck were both damaged.

T. T. Waid returned home from Winter, Wisconsin, Tuesday night in time to shoot firecrackers with his O'Neill friends. "77" says that the fishing was poor in Winter this summer and that is the principal reason that he did not remain longer.

Eighty-four Holt county Masons were entertained at the 14th annual banquet of the Ewing Eastern Stars and Masons at their lodge rooms in Ewing, Nebraska, Thursday evening of last week. About eighteen O'Neill masons were in attendance.

Col. Zeb Warner, Holt county's champion fisherman is not a champion with the bees. A few days ago Zeb tried boxing with a friendly looking bee that chanced his way; the bee landed just "one" on Zeb's right eye and Zeb went down for the count.

Mr. and Mrs. Arthur Wyant were called to Cedar Rapids, Nebraska, July 5th, to attend the funeral services of Emil and Enuil Krewson, sons of Mrs. Wyant's sister, who were drowned while attending the celebration at St. Edward, Nebraska, on July 4th. No particulars of the accident were received.

Mr. and Mrs. Robert Cook and family, of Oakdale, Mr. and Mrs. Hans Anderson and children, of Colon, Nebraska, were visiting with the ladies' parents, Mr. and Mrs. Sheridan Simmons. A dinner was enjoyed at the Gannon lake a few days ago at which there were four generations present.

A new creamery will be constructed in Stuart in the near future. It will be located west of the city light plant in Stuart and will cost approximately \$10,000. Stock is being sold by the founders at \$100 a share, no more than one share going to any one person. A large percentage of the required sum has been raised.

Rural mail carriers of Boyd and Holt counties held their annual meeting on the Niobrara river recently. Officers were elected for next year, as follows: H. F. Dyke, Chambers, president; C. W. Carlson, Spencer, vice-president; E. E. Clark, Inman, secretary-treasurer. The association made plans to hold the annual picnic in Oakview the first Sunday in August.

Mr. and Mrs. Elmer Merriman, of Sioux City, accompanied Mr. and Mrs. John Walker, who had been visiting in Sioux City, home at Page last Friday, then came to O'Neill to visit their son, Lawrence and family until Monday, when they returned home. Since returning to Sioux City Mr. Merriman has the same job he held before coming to O'Neill several years ago; that is inspector for a service company.

Mr. and Mrs. John Kersenbrock were called to Crete last Saturday by the drowning Friday afternoon of his younger brother, Harry, known in athletic circles as "High Kersenbrock." The following account of the drowning appeared in the daily papers: "Crete, Neb., June 30: Harry 'High' Kersenbrock, 22, former Doane college football player, drowned in the Blue river here last night. Kersenbrock, whose height of seven feet, one-half inch, brought him into public notice when he was named all-state high school center had been canoeing with Byron Horn, 19, also of Crete. As they approached the boat house the canoe tipped throwing the two into the water. Horn could swim slightly, and Kersenbrock not at all, friends said. Divers worked an hour before finding the body in fifteen feet of water."

Roll of Honor Bank

REPORT OF THE CONDITION OF

The O'Neill National Bank

AS MADE TO THE COMPTROLLER OF THE CURRENCY ON JUNE 30, 1928.

RESOURCES		LIABILITIES	
LOANS AND DISCOUNTS	\$221,983.39	CAPITAL STOCK	\$50,000.00
This consists of notes given by our customers—mostly farmers—a very large per cent of which is secured by either chattel mortgage or other collateral.		This represents the cash paid in on the original investment by the stock holders.	
OVERDRAFTS	215.63	SURPLUS AND UNDIVIDED PROFITS	76,728.69
This represents money due us from depositors who have checked out more money than they had on deposit. The item is very small, but large enough in view of the fact that it is a violation of banking department regulations for bank officials to permit overdrafts in any amount.		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 more than 34 per cent of all our loans and discounts and 150 per cent of our capital.	
UNITED STATES BONDS	84,850.00	CIRCULATION	49,150.00
These are all gold obligations of the United States and all of which are now selling above par.		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	71,949.58	DEPOSITS	458,312.33
This consists of municipal and industrial bonds, county, township and school warrants, all worth par or better.		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	8,181.93	TOTAL	\$634,191.02
This consists of a clear 320 acre improved farm in Holt county and a dwelling house in Neligh, Nebraska.		THIS BANK CARRIES NO INDEBTEDNESS OF OFFICERS OR STOCKHOLDERS	
CASH AND SIGHT EXCHANGE	241,942.49		
This consists of cash in vault, and due from other banks, subject to our check, and from United States Treasurer. Note that this is over 52% of our total deposits.			
TOTAL	\$634,191.02		

The officers of this bank take pardonable pride in calling attention to the within statement. The Roll of Honor is the Congressional Medal of American Banking. The legal requirements of surplus is 20 per cent of capital. This bank has increased its surplus and undivided profits to 150 per cent of capital.

According to a statement by the Comptroller of the Currency there have been 25 National Bank failures in Nebraska since January 1, 1903,—a period of over 25 years, and it is a significant fact that in all this time there has not been a single failure of a National Bank in Nebraska where the surplus account exceeded the capital stock. This would seem to prove a practical, reasonably effective remedy against bank failures.

Our cash on hand is \$218,415.00 above the legal requirements. Our United States Bonds and other bonds (all of which can be converted into cash on the market any day at par or better) and our cash on hand, make what may be termed as total cash reserve of \$398,742.07 or 87 per cent of our total deposits. This large per cent of liquid assets, large capital, surplus and profits account, coupled with known conservative management are guide posts that should direct any one looking for a strong bank.

We invite your account, large or small. We are always in the market for desirable, well secured loans.

About forty feet of the coping along the top of the south side of the First National bank building fell about two o'clock this morning just as the dancers were leaving the American Legion dance. A number of people were in the vicinity of the building but no one happened to be in the way of the falling cement. The coping is all being removed and will be replaced by a safe covering.

Col. Dick Hunt, of Bassett, has been showing in O'Neill this week with his educated horses and also a large grey horse which is perhaps the largest horse in the world since the death of Lubber. The large horse weighs 2500 and is a Holt county product. Mr. Hunt was also showing a Molly mule which foaled a mult coat two weeks ago. This is an unusual occurrence, there being only two other instances of record—one in Texas and one in Lincoln, Nebraska.

The celebration at Red Bird, Nebraska, on July 4th, was a regular old time affair where everyone enjoyed every minute of the day. The large grove along the creek made an ideal place to picnic. County Judge C. J. Malone gave the address of the day and impressed his listeners with his stirring patriotic portrayal of the history of the republic; the Declaration of Independence was read, the Stars and Stripes and Star Spangled Banner were sung while the band played. The Lynch band furnished the music. Three ball games were played during the afternoon.

RUNNING RACE MEET AND THREE DAY CELEBRATION A WONDERFUL SUCCESS

Tuesday, Wednesday and Thursday, July 3rd, 4th, and 5th, were wonderful days in O'Neill. The Running Race meet was the best ever held in the city and drew people from everywhere. Horses were at the meet from Iowa, South Dakota, Nebraska and many other places throughout the United States. Many of the horses came from the Omaha race meet and some of them from TiaJuana where they raced during the season.

The first day crowd was not large but the second day saw more people in O'Neill than has ever been here on a similar occasion; while the third day produced a crowd larger than the management had any hopes of seeing. The Monahan Post Band is responsible to a great degree for the presence of the thousands of people who attended the celebration in this city. Celebrations were held in Stuart, Goose Lake, Riverside Park, Oak View Park in Holt county; Winner and Bonesteel

each had races and big drawing cards on their program but O'Neill got the crowd of its history. Picnics were also held in various parts of the county which also kept some people away who might have otherwise been here. Every one seemed pleased with the reception and the treatment they received in O'Neill. No disorderly conduct or drunkenness was noticeable.

The ball games each day were extra good ones and the large crowd seemed to enjoy them throughout.

The McClellan carnival occupied the downtown streets and entertained the large crowds as they milled up and down the streets from the court house corner to the Galena Lumber yard. They have plenty of rides and concessions of all kinds. Goldie Meek and her 49 show did a good business also. The carnival and other shows will remain on the streets until after Saturday night and will entertain Friday afternoon and evening and all day Saturday.

The American Legion dance with the Monahan Post orchestra furnishing the music was the center of attraction for an immense crowd each night. The orchestra is one of the best in the country and was fully appreciated by the crowd.

Following is the result of the races each day:

TUESDAY, JULY THIRD.

First Race.

3-8 mile. Purse \$75.00. Bertha Skillful, owned by H. E. Van Buskirk, first; Agnes Husker, owned by V. Leonard, second; Red Link, owned by Mason, third; also ran, War Spangler, Crain Crow, Billy Tinker, C. O. Doran, Cash Girl. Time—41 seconds.

Second Race.

3-8 mile. Purse \$75.00. Sunshine, owned by Disborg, first; Bob Link, owned by Cowell, second; Uneda, owned by Rhodes, third; also ran, Pachant, Little Devil, Flash, Elsie Gold, Hilledale. Time—37 seconds.

Third Race.

1/2-Mile for two-year-olds. Purse \$100.00. Miss Irene, owned by Arasmith, first; Helen Sweep, owned by Ettes, second; Nebraska Queen, owned by J. J. Harrington, third; also ran, Sara M., Gladys McAllister. Time—52 seconds.

Fourth Race.

About 5-8 Mile. Purse \$125.00.

Lady Blue Gown, owned by T. E. Loomis, first; Lady Flapper, owned by Hargrave, second; Van Fryer, owned by Cowell, third; also ran, Winning His Way, Dr. Brush, Muleskinner. Time—53 seconds.

Fifth Race.

About 3-4 Mile. Purse \$150.00. Stan, owned by Clark, first; Darley Belle, owned by Disborg, second; Tom Owens, owned by Duffy, third.

WEDNESDAY, JULY FOURTH

First Race.

Three-Eighth Mile. Purse \$75.00. Sunshine, owned by Disborg, first; Red Link, owned by Mason, second; Pachant, owned by Fallon, third; also ran Bobby Doyle Little Devil, Uneda. Time—39 seconds.

Second Race.

One-half Mile. For horses having started and not being placed 1st, 2nd or 3rd meeting. Purse \$80.00. Midnight Chief, owned by Dority, first; Blue Belle, owned by Leonard, second; Cash Girl, owned by Barton, third; also ran Muleskinner, Crain Crow, Billy Tinker. Time—50 seconds.

Third Race.

About 4 Furlongs; for three-year-olds; Purse \$100.00. War Spangler, owned by H. Loomis, first; Winning His Way, owned by Duffy, second; Banadonna, owned by F. Rice, third; also ran, Bourbon Red, Dr. Brush left at pole. Time—50 seconds.

Fourth Race.

About 5-8 Mile. Purse \$125.00. Lady Blue Gown, owned by T. L. Loomis, first; Lady Flapper, owned by Hargrave, second; Bob Link, owned by L. Culwell, third; also ran, Cub Lottie. Time—59 seconds.

Fifth Race.

1/2-Mile; For two-year-olds; purse \$100.00. Gladys McAllister, owned by Duffy, first; Helen Sweep, owned by G. W. Ettes, second; Miss Irene, owned by Arasmith, third; also ran, Nebraska Queen, owned by J. J. Harrington; Sara M. Time—51 1/2 seconds.

Sixth Race.

1 mile, 70 yards, Handicap. Purse, \$250.00. Satan, owned by C. Clark, first; Darley Belle, owned by Duffy, second; (Continued on page 4.)

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