

**Sugar Produces Bright Fall Colors In Leaves**

It's not an early frost, as commonly supposed, that produces the most colorful autumn leaves, says the United States Forest Service. It's a late frost—and the sugar in the leaf—that gives us the brilliant colors. Just the right combination of temperature and moisture is needed. The best colors come when the thermometer doesn't quite reach the freezing point for several weeks during the latter part of September and through October. Silviculturists explain that before leaves fall a layer of cells forms at the base of the leaf, which ultimately loosens the leaf, and, when it drops off, forms a scar. If frost doesn't arrive too soon, this layer forms early and quickly. It holds more sugar in the leaf and the sweet sap causes the brilliant and red oranges and yellows that delight the eye. This is not only true of sugar maples in the north but of most of the colorful hardwood trees—the oaks, elms, birches, other maples, sweet gum, black gum, hickory, dogwood, and many others. When frost comes too early the leaves dry and lose their sugar before they have time to take on high color.

**Farm Debt Adjustment Under Re-settlement**

"New lift is being instilled into the government's efforts to help end the tragic story of farm foreclosures," L. R. Leonard, fieldman for the regional farm debt adjustment office at Lincoln, Nebr., said during his recent visit to Holt county.

This work has been transferred from the farm credit administration to a unit operating under the rural resettlement division of the resettlement administration, according to Mr. Leonard.

Since 1933 groups of unselfish citizens have been working without pay in their own counties all over the nation in an effort to bring debtor and creditor together in a friendly atmosphere where they may see each others problem and work out a voluntary agreement benefiting both parties.

A part, at least, of the travel and other expenses incurred by these committees is now to be met out of the funds recently set aside from the works appropriation, for debt conciliation throughout the nation.

The committee for Holt county is composed of the following: John A. Robertson, J. K. Ernst, O'Neill; John A. Carson, Redbird; Frank Murray, Atkinson. "Any depressed farm debtor or any creditor who desires help in reaching a satisfactory adjustment of mortgages or other debts is invited to call on any member of this committee," Mr. Leonard said.

Local and district rehabilitation supervisors will be responsible for assisting these county committees in working out satisfactory adjustments, and fieldmen from the regional debt conciliation office, will, in turn, give advice and assistance both to the committees and to the rehabilitation supervisors.

**STATE 4-H STATE CHAMPIONS NAMED**

Nebraska's 1935 4-H champions in all projects are named this week. All are outstanding rural youths who have achieved outstanding success in their 4-H work.

The Champions: Elsie Bernasek, Fillmore county, canning; Agnes Bruss, Lancaster county, cooking; Keith Gilmore, Custer county, baby beef; Frank Krivohlavek, Saline county, swine; Mervin Aegerter, Seward county, Thomas Wilson meat award.

All of the winners, except Aegerter, will receive prize trips to the National Club Congress held annually in Chicago the latter part of November. Aegerter will compete for district and national competition in the meat animal project.

Keith Gilmore had the grand champion baby beef at the Nebraska state fair in 1934 and has been outstanding in the beef project. He lives near Calloway on a farm. Frank E. Krivohlavek is but 16 years of age and is now in the 12th grade in school at Dorchester. He was in the "blue ribbon" group in the state 4-H health contest this year.

Probably better known in 4-H circles than any other rural Nebraska youth is Mervin Aegerter who this week is winding up a most brilliant club career by exhibiting potential champion animals in the Ak-Sar-Ben livestock show. He has a long string of major victories to his credit. Frances Rehmeier is another long-time competitor in 4-H work. She has exhibited livestock of all types and home economics work at county, state and national contests and has won numerous awards.

Both Elsie Bernasek and Agnes Bruss are prominent 4-H workers and leaders. The former is attend-

ing the Nebraska college of agriculture now and Agnes is in Nebraska Wesleyan where she won a scholarship for her 4-H achievements.

**SOIL TESTING SERVICE.**

Samples of soil and other materials for analysis are received by the Agronomy Department of the University of Nebraska frequently enough to make it advisable to explain the uses and limitations of the tests and suggest how to take fuller advantage of them.

Anyone wishing to have soil tested usually has several questions in mind. He wants to know what is lacking in the soil, whether it is practicable to supply what is lacking, what crops will grow best on the soil as it is, and what crops will show the greatest response to soil treatment, if treatment is advisable.

The success and accuracy of the tests depends upon several factors which include the location of the area from which the sample is taken, previous crops, length of time legumes have been on it and other crop practices. Anyone interested in obtaining a report on a soil sample should send the sample to the Department of Agronomy, Agricultural College, Lincoln, Nebraska. Information blanks are on hand at the Agricultural Agent's office. The service is free of charge unless a special analysis is asked

for, when the cost of materials is added. Every individual in the Nebraska Wesleyan where she won a scholarship for her 4-H achievements.

The resettlement Administration is progressing rapidly in this county and we already have applications from 48 clients to date who are in financial difficulties. Many of these clients are calling at our office on days when I am in my other county or when I am in the field and as a result do not get to contact them on their situation.

It will be necessary that you call at our office and your individual situation thoroughly discussed and a plan of procedure developed. I will be in the O'Neill office on Saturdays only of each week and it will be useless to call at any other time.

**RAY L. VERZAL,**  
Resettlement Supervisor Antelope and Holt counties.

**BRIEFLY STATED**

Charles Richardson is reported to have bought the Wesley Sanford residence.

Pat Boyle, Sr., rancher 12 miles southeast of Chambers, was in O'Neill Wednesday.

Mr. and Mrs. George Mitchell and family last Sunday went to Emmet to visit relatives and friends.

Mr. and Mrs. John McManaman, of Spalding, visited Pat and James Boyle and families here last Friday.

Mr. and Mrs. Emmet Croft have moved from Wagner, S. D., to O'Neill and occupy the Ed. F. Porter residence.

Mrs. George Mitchell visited friends at Norfolk, going down on Tuesday morning and returning that evening.

Tuesday forenoon boys of certain ages received a rare treat when the public school was dismissed while a furnace was reconditioned.

Mr. and Mrs. Charles Manson, on Tuesday at their home, gave a dinner honoring Miss Cleta Van Every, who that day celebrated a birthday.

Spencer high school plays O'Neill public high school here on Armistice day, November 11, next Monday on the gridiron a student reported to The Frontier.

Virgil Johnson, Alberta Van Every and Ray and Lawrence Babcock visited at the home of Mr. and Mrs. John P. Miller near Emmet last Sunday afternoon.

Mr. and Mrs. George Van Every at their home in southeast O'Neill Wednesday at 7 o'clock p. m., gave

a dinner in honor of the birthday of their daughter, Clara.

Mr. and Mrs. Bernard Matthews came up from Norfolk last Saturday night and visited relatives and friends in this city over Sunday, returning to Norfolk that evening.

Mr. and Mrs. Carl Pettijohn purchased of A. V. Virgin a wind powered electric generator capable of lighting four rooms and operating a radio, without any additional cost.

The icy condition of spots in the streets and on sidewalks the fore-part of the week caused numerous persons to fall, but as far as known, no one suffered serious injuries.

Laverne and Marvin Van Every, who have been house-runners on the John Dumpert dairy wagon here for several months, have resigned to concentrate on school studies.

Pete Todson went down to Norfolk Wednesday morning to attend a meeting of the managers of the J. C. Penney stores in northeastern Nebraska. He returned home Wednesday night.

Additional reasons why a new court house should be constructed now: A great saving on fuel would be possible in a new building. Building material prices may

rise sharply within the next five years and no one knows what labor will command in future. And labor needs the exercise right now.

An oyster supper was held Monday evening at the home of Mr. and Mrs. Victor Johnson, west of

this city. Those present were: Wayne Snyder, Mr. and Mrs. Lett Johnson and family; Mr. and Mrs. John Miller; Helen O'Connell; Alberta Van Every; Grandpa Hayes and Ray and Lawrence Babcock, of Humbolt, the latter two being the guests of honor.

**A New "Demander" Every 15 Seconds**

In this country a new baby arrives about every 15 seconds. Babies demand many things—among them telephone service. At first, others do the calling for them—but before long they are telephoning themselves. It's an immense undertaking to meet the telephone needs of this great and growing country.

The people of the United States have more than half the world's telephones. In relation to population, they telephone nine times as much as Europeans.

Such great use of telephone service is evidence of its high quality, its great value and its low cost to telephone users.

The telephone needs of our customers are met better and at less cost because of the Bell System, now over 50 years old. It includes the American Telephone and Telegraph Company, the Bell Telephone Laboratories, the Western Electric Company and 24 associated operating companies of which this Company is one.

As a part of the Bell System, this Company receives from the American Telephone and Telegraph Company expert advice and assistance in every phase of the telephone business, including research work, the design and manufacture of equipment and the right to use more than 15,000 telephone patents.

Through the advice, assistance and services obtained from the American Telephone and Telegraph Company, this Company and other Bell operating companies are able to make constant improvements in telephone service and at the same time keep down its cost to the public.

**NORTHWESTERN BELL TELEPHONE COMPANY**

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**BUT NO CHANCE OF DAMAGE. HIS ENGINE**

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And this same patented Germ Process means extra protection not only for the conventional babbitt bearings, but for the newest bearings—whether copper-lead, high-lead or cadmium-alloy. Germ Processing also creates the high-durability oil film . . . hence a light, free-flowing winter oil that's tougher too, for the toughest going of all the year. You and your Conoco man can make this whole Winter "act gentle" to your motor, beginning today. Drive in.

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Charter No. 5770 Reserve District No. 10  
REPORT OF THE CONDITION OF

**The O'Neill National Bank**

of O'Neill, in the State of Nebraska, at the close of business on November 1, 1935.  
Published in response to call made by Comptroller of Currency, under Section 5211, U. S. Revised Statutes.

ASSETS

Loans and discounts	\$ 62,689.65
Overdrafts	192.84
United States Government obligations, direct and-or fully guaranteed	176,541.00
Other bonds, stocks, and securities	84,707.81
Banking house, \$3,200.00. Furniture and fixtures, \$1,500.00	4,800.00
Real estate owned other than banking house	1.00
Reserve with Federal Reserve Bank	\$131,521.26
Cash in vault and balances with other banks	176,766.32
Outside checks and other cash items	329.23
Other assets	308,616.81
	2,302.09
<b>Total Assets</b>	<b>\$639,850.70</b>

LIABILITIES

Demand deposits, except United States Government deposits, public funds, and deposits of other banks	\$300,528.05
Time deposits, except postal savings, public funds and deposits of other banks	98,477.47
Public funds of states, counties, school districts, or other subdivisions or municipalities	72,838.22
United States Government and postal savings deposits	872.73
Deposits of other banks, including certified and cashiers' checks outstanding	33,672.61
<b>Total of above five items:</b>	
(a) Secured by pledge of loans and-or investments	\$ 36,097.58
(b) Not secured by pledge of loans and-or investments	470,291.50
(c) Total Deposits	\$506,389.08
<b>Capital Account:</b>	
Common stock, 500 shares, par \$100 per share	50,000.00
Surplus	50,000.00
Undivided profits—net	33,461.62
<b>Total Liabilities</b>	<b>\$639,850.70</b>

MEMORANDUM: Loans and Investments Pledged to Secure Liabilities

United States Government obligations, direct and-or fully guaranteed	\$ 46,000.00
<b>Total Pledged (excluding rediscounts)</b>	<b>\$ 46,000.00</b>
Pledged:	
Against public funds of states, counties, school districts or other subdivisions or municipalities	46,000.00
<b>Total Pledged</b>	<b>\$ 46,000.00</b>

State of Nebraska, County of Holt, ss:  
I, S. J. Weekes, President of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
S. J. WEEKES, President.  
Sworn to and subscribed before me this 6th day of November, 1935.  
[Seal] MARJORIE DICKSON, Notary Public.  
My Commission expires June 5, 1941.  
Correct—Attest: Emma Dickinson Weekes, E. F. Quinn, F. N. Cronin, Directors.  
(This bank carries no indebtedness of officers or stockholders.)