

REPORT OF THE CONDITION OF THE

O'Neill National Bank

of O'Neill, Neb., Charter No. 570
At the close of business, August 21, 1907.

RESOURCES

Loans and discounts	\$148,574.98
Overdrafts, secured and unsecured	941.08
U. S. bonds to secure circulation	40,000.00
Premiums on U. S. bonds	1,000.00
Banking house furniture & fixtures	5,000.00
Due from national banks (not reserve agents)	14,027.40
Due from state banks and banks	147.90
Due from approved reserve agents	33,454.61
Checks and other cash items	25.94
Notes of other national banks	520.99
Fractional paper currency, nickels and cents	66.75
Lawful money reserve in bank, viz:	
Specie	4,000.00
Legal tender notes	85,075.35
Redemption fund with U. S. treasury (5 per cent of circulation)	2,000.00
Total	\$253,594.61

LIABILITIES

Capital stock paid in	\$50,000.00
Surplus fund	6,700.00
Undivided profits, expenses and taxes paid	74.68
National bank notes outstanding	40,000.00
Due to other national banks	9,854.17
Due to state banks and banks	15,201.39
Individual deposits subject to check	74,873.74
Demand certificates of deposit	56,811.39
Total	\$253,594.61

State of Nebraska, County of Holt, ss.
I, Jas. F. O'Donnell, cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

JAS. F. O'DONNELL,
Cashier.

Correct-Attest: T. B. Purcell, Thos. H. Fowler, H. P. Dowling, Directors.
Subscribed and sworn to before me this 28th day of August, 1907.
John A. Golden, Notary Public.
My commission expires June 24, 1915.

A SENSE OF HUMOR.

It is a Precious Gift and Helps to Lighten Life's Way.

I regard a sense of humor as one of the most precious gifts that can be vouchsafed to a human being. He is not necessarily a better man for having it, but he is a happier one. It renders him indifferent to good or bad fortune. It enables him to enjoy his own discomfiture.

Blessed with this sense he is never unduly elated or cast down. No one can ruffle his temper. No abuse disturbs his equanimity. Bored do not bore him. Humbugs do not humbug him. Solemn airs do not impose on him. Sentimental gush does not influence him. The follies of the moment have no hold on him. Titles and decorations are but childish baubles in his eyes. Prejudice does not warp his judgment. He is never in conceit or out of conceit with himself. He abhors all dogmatism. The world is a stage on which actors strut and fret for his edification and amusement, and he pursues the even current of his way, invulnerable, doing what is right and proper according to his lights, but utterly indifferent whether what he does finds approval or disapproval from others.

If Hamlet had had any sense of humor he would not have been a nuisance to himself and to all surrounding him.—London Truth.

EGIDU OF NINEVEH.

The Most Ancient Banking House of Which We Have Record.

There was a kind of public record office attached to the palace and temple at Nineveh, in which it was customary to deposit important legal and other documents, such as contracts and agreements for the purchase and sale of property, marriage settlements, wills, etc. Among these there were discovered official statements as to the history and transactions of the eminent banking house of Egidu at Nineveh. Assyrian chronology proves that these refer to a date about 2,300 years before the Christian era, when Abraham dwelt at Ur of the Chaldees, as is stated in Genesis. We may therefore claim for this firm the reputation of being the oldest bank in the world at least of which we have any record or are likely to have. The accounts are very voluminous and cover the transactions of five generations of the house from father to son. The first entry is in importance during the period, during which they attained great wealth; for they succeeded in securing from the king the appointment of collectors of taxes, a position which in the east always leads to fortune. They afterward farmed the revenue for several of the Assyrian provinces with very great gain to the firm.—T. P.'s London Weekly.

Corrected in Rhymer.

Thackeray was much pestered by the autograph hunter, says Hodder in his "Recollections." He disliked above all things to write in an autograph album and often refused those who asked him to do so sometimes rather brusquely.

On one occasion the owner of an album, a young lady, was fortunate. Thackeray took her book to his room in order to look it over. Written on a page he found these lines:

Mount Blanc is the monarch of mountains. They crowned him long ago. But who they got to put it on Nobody seems to know.

Albert Smith.

Under these lines Mr. Thackeray wrote:

A HUMBLE SUGGESTION.

I know that Albert wrote in hurry.—To criticize I scarce presume. But yet methinks that Lindley Murray Instead of "who" had written "whom."

W. M. Thackeray.

Pliny's Yarns.

Pliny's yarns about human anatomy were something wonderful. He tells of a race of savage men whose feet are turned backward and of a race known as Monocoll, who have only one leg, but are able to leap with surprising agility. The same people are also called the Scelopodae, because they are in the habit of lying on their backs during the extreme heat and protecting themselves from the sun by the shade of their feet. These people dwell not far from the Troglodytae, to the west of whom again there are a tribe who are without necks and have their eyes in their shoulders.

Clever.

Mrs. Petter—Did you see that? Dixon seized that rocking chair and was into it before his wife had a chance to reach it. And on his wedding trip too. Mr. Petter—That's just it. There's where Dixon is smart. Nobody will suspect that he is on his wedding tour, don't you see? And besides, he gets the chair.—Boston Transcript.

All That He Had.

"Can you give bond?" asked the judge. "Have you got anything?" "Judge," replied the prisoner, "sence you ax me, I'll tell you. I hain't got nuthin' in the worl' 'cept the spring chills, six acres o' no 'count land, a big 'family, a hope of a hereafter an' the ole war rheumatism."—Atlanta Constitution.

The Tiresome Part.

Macfeozher (playing an absolutely hopeless game)—Here! What are you lying down for? Are you tired? Caddy—I'm no'tired o' carryin', but I'm sairweary o' countin'—Punch.

Not Qualified.

"No, suh, Harris isn't ready for de kingdom yet!" declared Uncle Peter. "Hit don't giv' yo' wings ter hab' yo' name on de flyleaf ob de Bible."—Youth's Companion.

Quackery has no friendlike gullibility.—Italian Proverb.

BIRD FLIGHT.

Some Curious Facts About the Size of Wings and Bodies.

In the attempt to discover some universal law of bird flight scientists have disclosed concerning a number of species a most puzzling paradox, perhaps the most mysterious of the enigmas that the subject presents. It is that in a number of birds and insects the size of the wings decreases in proportion to the increase in size of the body of the flying creature. The Australian crane, for instance, weighs over 300 times more than the sparrow, but in proportion has only one-seventh the wing area of the smaller bird.

This curious fact is equally striking if we compare birds with insects. If the gnat were increased in size until it was as large as the Australian crane and if the wings of the insect were enlarged to maintain the proportion they now bear to its body they would be about 150 times larger than the crane's.

It requires 3.62 square feet of wing area per pound to float the bank swallow, but to sustain the tawny vulture, a monstrous bird in comparison, requires only .68 of a square foot of wing surface per pound of body. The albatross, weighing eighteen pounds, has a spread of wing of eleven feet six inches, while the trumpeter swan, weighing twenty-eight pounds, has a spread of wing of only eight feet. The stork weighs eight times more than the pigeon, but in proportion has only half as much wing surface.—Everybody's Magazine.

PALFREY FOR DINNER.

It Was Not Horseflesh, However, That Dr. Johnson Ate.

Dr. Johnson in his journal mentions the interesting fact that he had on a certain day had "palfrey for dinner." Now, these three words have caused not a little trouble to the critics, and for this reason, that they know not what palfrey really is. It has been suggested that palfrey is a clerical error made by the doctor himself for pastry, but the doctor wrote so legibly and there is so much difference between the words 'palfrey and pastry that this position is not at all tenable.

Palfrey is defined in Johnson's celebrated dictionary as "a small horse fit for ladies," and some have thought that the doctor (whose feats as a trencherman were notorious) may have broken a record on the day in question and dined on a small horse. All these and other conjectures are wrong, and we will proceed to give the correct explanation.

The word palfrey (sometimes palfrey by the interchange of l and m) is still in use among the rustics of Scotland and the north of Ireland and means young cabbages when they first come to table in the spring. Such cabbages have not begun to "close" or become solid in the center. They are generally spoken of as "early palfrey" and are considered a luxury. Dr. Johnson probably picked up the word from his friend Boswell or from some other Scotch acquaintance.—London Notes and Queries.

A Good Medicine.

Laughter not only gains friends, but it's a good medicine—keeps the eyes bright, the heart light and increases the number of red corpuscles. Perhaps that is the reason one sees so few fashionable people laughing. They are cultivating blue blood.

A man who was very ill was visited by his doctor, one of those lugubrious creatures, about as cheerful as a tombstone. He assumed the properly dejected air and inquired of the sick man where his friends were in case they need be notified and asking if he had any last request.

"Yes, one," the patient answered feebly.

"What is it?" "I wish I had another doctor."—St. Louis Republic.

A Curious Embrocation.

Rattlesnake oil is preserved and prepared very carefully for use as a liniment in some parts of the world. Rheumatism and sore joints are the ailments in which it is chiefly employed. The fat is taken from the dead reptile and laid upon a cloth in the hot sun, from which the filtered oil drips into a jar. From fear that the reptile may be bitten itself the clear oil is tested by dropping a portion of it into milk. If it floats in one globule it is regarded as unadulterated. If it breaks into beads and curdles the milk it is judged to be poisonous and thrown away.—Montreal Standard.

The Poor Cat.

A young wife called her husband on the telephone to tell him a tale of woe. In tear choked accents she said: "That you, dearie? Well, you know that lovely chicken pie I made you—that horrid old cat came in and ate it up before I could stop it."

He answered, "Never mind, darling; I'll get you another cat."

His Symptoms.

"Maybe that boy of yours will be famous some day," said the friend. "I shouldn't be surprised," answered Farmer Cornstossel; "he does like to wear curious clothes an' say things that sounds mce surprisin' than sensible."—Washington Star.

Her Discharge.

"Why did you leave your last place?" "Sure, I worr discharged for doin' well, mum."

"Discharged for doing well? Why, where were you?" "I worr in the hospital, mum."—London Answers.

Prosperity tries the human heart with the deepest probe and brings forth the hidden character.—Tacitus.

OUR COIN MOTTO.

"In God We Trust" Suggested by a Maryland Farmer.

To an honest, God fearing farmer of the state of Maryland is due the motto, "In God we trust," which appears on the coinage of the United States. In 1861, when Salmon P. Chase was secretary of the treasury, he wrote to him that as we claimed to be a Christian people we should make some suitable recognition of that fact on our coinage.

The letter was referred to James Pollock, director of the mint, who discussed the matter in his report for 1862. Congress was apathetic, and Chase mentioned it to the lawmakers again in 1863:

"The motto suggested, 'In God our trust,' is taken from our national hymn, 'The Star Spangled Banner.' The sentiment is familiar to every citizen of our country. It has thrilled millions of American freemen. The time is propitious; 'tis an hour of national peril and danger, an hour when man's strength is weakness, when our strength and salvation must be of God."

As a result a two cent bronze piece was authorized by congress to be coined the following year, April 22, 1864, and upon this was first stamped the motto, "In God we trust." By an act of March 3, 1865, it was extended to other coins.—Minneapolis Journal.

WANTED SOME FLOWERS.

The Woman's Order Startled the High Priced Florist.

A woman went into a fashionable New York florist's store one day to buy some flowers for a sweet girl graduate.

"I want to get some flowers for a young lady who is to graduate tomorrow," she said. "What have you?" "How would some American Beauties do?" asked the florist. "What are they worth?" "The best are \$7 a dozen." The woman thought a moment. "Have you none cheaper?" she asked. "Yes," said the florist, "we have some with short stems for \$3 and \$4." She looked at the carnations. "How much are these?" she asked. "We have them for 50 cents a dozen and 75 cents a dozen." "Would carnations do for a graduating present?" "Yes, indeed." "Will you tie them up with ribbon?" "Yes." "Will you mix the colors?" "Yes." "Well," said the woman after a moment's hesitation, "you may give me a red one and a white one." The florist gasped. "Shall I put them in separate boxes?" he asked.—Exchange.

Walk a Crack?

"Most men cannot walk in a straight line with their eyes open, and none ever lived that could do so with his eyes shut. Try it. It is an aged saying that a man follows his nose, and there never was a nose since Adam that stood straight in front of a face. All of us are afflicted with either sinistrotorsion or dextrotorsion—that is, in walking we veer either to the left or to the right. It cannot be helped. Set up two posts on the lawn and bet a million that no man or woman in the crowd can walk from one to the other without anfractuosity. There's a swell word for you. Anfractuosity—that's where you get a wiggle on—walk wabbly.—Bangor (Me.) News.

A Peddler of Chestnuts.

One summer a well known senator went back to his birthplace and of course made a speech to the friends of his childhood.

"How well I remember these old familiar scenes!" he said. "Here is the house where I was born. Here is the old well and there the garden path. Yonder are the woods, and there is the meadow. Along the meadow is the row of stately trees where I picked chestnuts when I was a mere lad."

"Yes," broke in an old neighbor, who seemed to be a bit bored, "and you have been peddling them ever since."

Whereupon the meeting closed.—Saturday Evening Post.

Why Gabby Smiled.

"When I was in Paris," said the girl who has just got home, "I took a French lesson every day. It was my custom to write it down on one side of a card and my address on the other, the address very plain so that the caddy could read it and take me home if I happened to get lost."

"One day I handed a caddy the card with the address on it. He looked at me in a puzzled way, then smiled sweetly. I took the card and looked at it. I had handed it to him with my daily lesson on the top side. The lesson was, 'I am pleased to meet you,' written in French."—Exchange.

The Intelligent Bohemian Life.

Corot, the French landscape painter, was a model of consistent bohemianism of the best kind. When his father said, "You shall have £80 a year, your plate at my table and be a painter, or you shall have £4,000 to start with if you will be a shopkeeper," his choice was made at once. He remained always faithful to true bohemian principles, fully understanding the value of leisure.—Phillip Gilbert Hamerton.

Incomplete.

Old Scotch Farmer (having spent sixpence on a raffle ticket for a pony and trap, value £50, and having won it, is shown the prize. After gazing critically at it for some minutes) — But whaur's the whup?—Punch.

Bear patiently what thou sufferest by thine own fault.—Dutch Proverb.

MANNING THE YARDS.

A Naval Ceremony That is Not What It Used to Be.

In the old navy, when United States ships were actually ships with yards, the bos'n's mate's call, "All hands cheer ship!" was followed by a much more picturesque ceremony than is possible now, when the vessels of the navy are fitted with but a single yard and that only used for signaling. At the word of command "Man the yards!" there was an amount of acrobatic scurrying on the main decks of the old ships that was calculated to make the ship visitor hold his breath, the thing looked so dangerous. The men forward in bluejacket uniform would fairly leap up the rope ladders, and almost by the time the echoes of the command had died away every yard on each mast would support scores of men and boys, all standing erect, most of them only held up by the crossed arms of the men beside them. This representation of a cross was held by all of the men, and it was their business to stand thus with absolute stutenqueness. Then the command "Cheer ship!" would be bawled out on deck by the chief bos'n's mate, and there would be a yell from cathead to mizzen that couldn't help but warm the blood of everybody within hearing of it. When the men manned the yards with all sail except topsails and stunsails set, such a picture was really beautiful, the men's uniforms of blue standing out in sapphire-like contrast to the cameo whiteness of the shrouds. This was a ceremony on all formal occasions, such as the visit aboard the old ships of distinguished men. And "Man the yards!" and "Cheer ship!" were commands always given when one of the old clippers of the United States navy was either departing for or arriving from a foreign station.

TO MASTER THE SHEET.

What You Must Learn if You Want to Be a Sailor.

One thing you have to learn before you can write sailor after your name, and that is to master a sail. Brute force is of no account. To use brute force with a sail is like employing it to capture an elephant or run down an untamed steed. Mastering a sail is a game of strategy, finesse, diplomacy, flattery, persuasion and perseverance, with fierce energy flashed in at the right instant. You must know your sail. Sails are not all alike. What will work with a jib will fail if applied to a mainsail or topsail.

When once a man has become skilled at this game he can do more at it than three lubbers. I've seen three men tackle a jib and come back on the head baffled and beaten after a fifteen minute fight, and then a fellow not a quarter their combined weight go out and conquer the sail, binding it captive in ten minutes.

A sail master has five hands—two on his arms, two on his legs, and his teeth. Besides, he has knees, his elbows, the grip of his thighs, his neck, and his whole body. He must be an octopus, a boa constrictor and a monkey, combining with their qualities the patience of an ox, the quickness of a tiger and the subtlety of a fox.—T. F. Day in the Outing Magazine.

His Medal.

The button worn by those to whom congress awards medals for special bravery in the country's service is blue with white stars, but it is not common enough for its significance to be generally understood. A city official who was entertaining a visitor who wore one of these buttons was puzzled by it and finally asked his visitor to enlighten him. The man hesitated modestly and began to explain that it was different from most decorations, especially foreign, which are usually brilliantly colored. Suddenly the official recalled what the medal meant.

"Oh, I understand now," he interrupted; "it certainly is different. There's no yellow in it."—New York Sun.

Lively Mourning.

A noted English artist once was standing at the edge of the road waiting for his horse and he was dressed in his usual peculiar style—mustard-colored riding suit, vivid waistcoat and bright red tie. A man who had evidently been reveling happened to lurch round the corner of the street. He stared at the famous artist for a minute in silence, then he touched his cap and asked in a tone of deep commiseration, "Beg pardon, gov'nor, was you in mournin' for anybody?"

The Place For the Repentant.

They had eloped and returned for the parental blessing. "Father," the beautiful young woman said, "we are sorry for what we have done. Will you?" "Then," the stern old man interrupted, "why don't you go to the lawyer around the corner? I'm no divorce court."

The Little Darling.

Mrs. Upmore (making a call)—Why, this is your latest photograph, isn't it? It's an excellent likeness of you, but it isn't so good of baby. Wasn't he—Mrs. Highmus—The idea! Did you think the little darling in my lap was baby? That's Fido!—Chicago Tribune.

Of Ratiocination.

Knicker — A boy's mother always finds out when he has been swimming Bocker—And yet folks never know when a man takes a Wall street plunge.—New York Sun.

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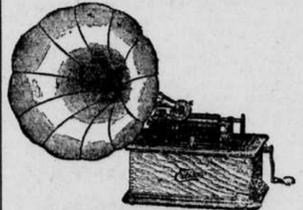
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