

LOCAL MATTERS.

FARM LOANS. See R. H. Parker Dr. Devine resident dentist. Phone 175. 18-1f
Abe Santo had business at Atkinson Sunday.

Large list of town property for sale.—Hall & Co. 50-1f
I want to buy a Poled Angus bull.—T. V. Golden. 41-2
Some bargains in real estate, close in.—Hall & Co. 50-1f
Subscribe for The Frontier, only \$1.50 per year.

E. L. Peyerherm of Amelia was in the city Monday.

The Frontier prints the attractive kind of Sale Bills.

Jake Walker of Page was an O'Neill visitor Sunday last.

\$200,000 western money to loan on farms.—John L. Quig. 42-1f.
Dr. J. P. Gilligan was at Ainsworth Saturday on professional business.

For Sale—Fresh cows for sale.—Tim Harrington, O'Neill, Neb. 42-3pd
Wanted—100 farm loans in the next 60 days.—John L. Quig. 42-1f.
Easter Ball at K. C. Hall Monday Apr. 17th. Everybody invited. Good time to all.

Rose comb R. I. Reds eggs from high scored birds, \$1 for 13.—G. P. Colman, Inman, Nebr. 41-8
Harry Dowling has disposed of his banking interests at Grand Island and has moved to Omaha.

Dr. Corbett is in O'Neill every Mon., Tues., Wednes. and Thurs., except second week of each month. 16-1f
For Sale—Lot and building one door north of McManus' hardware. Inquire of W. T. Evans, O'Neill. 41-3
Albert J. Brau and Mary Schaab, both of Stuart, obtained license to wed at the county judge's office Monday.

Why pay Rent—A nice four room house and two large lots, good location. A bargain if taken soon.—John L. Quig. 40-1f
The water supply being inadequate at the court house, additional taps are being put in, both for the court house and jail.

For Sale—A Maxwell Five passenger touring car 30 H. P. in first class condition; for terms see T. F. Birmingham. 39-1f
Mrs. Ellen Kane of Emmett was a caller Tuesday and left the necessary "ducats" to extend her subscription another year.

Wanted—Cattle to pasture, plenty of water and good grass, on the old Knapp place, \$1.50 per head for the season.—John Barrett. 40-4
Elmer Adams was up from Chambers Tuesday and made this office a short call, renewing his subscription to this household necessity.

Think of me when you get ready to borrow some money on your farm, ranch or city property. 21-6mo
R. H. Parker, Land Agent, O'Neill.

Representative H. A. Allen of Atkinson is back from Lincoln, the legislature having adjourned Monday. Mr. Allen was an O'Neill visitor Tuesday.

Miss Loretto Sullivan departed Friday for Buffalo, N. Y., where she went for the purpose of entering the religious order of the Sisters of St. Francis.

When you want an up-to-date Twentieth Century Auctioneer call on John Miskivins, Atkinson, Neb. For dates call him at Atkinson or the Fidelity Bank, O'Neill. 27-1f.
We have about 300 bushels of Rura New York Seed Potatoes for sale. A splendid potatoe smooth, white, sweet and a good yielder.—Golden Furniture and Hardware Store. 37-1f
The Burlington railway officials were in the city Tuesday coming up to look over the Sioux City line. Agent Keefe says he expects a visit from all the officials of this division.

If you want northern Nebraska grown hardy, thrifty, healthy clean and productive fruit, shade and ornamental trees, grape vines, shrubbery, strawberry plants and evergreens order your stock from Humphrey Nurseries, Humphrey, Nebr. 42-3.

W. J. O'Connor's ice house burned last Friday. The fire occurred early in the forenoon but how it got started is not known. The fire department turned out and extinguished the flames before they spread to other buildings. Most of the ice was saved after the burned remains of the building was removed.

S. J. Weekes will commence work this week excavating for his residence which he will build upon the corner of Douglas and Eight streets. The building will be a two story bungalow 36x38 feet, modern in all its appointments and will cost \$5,000. The contract for the building will probably be let next week.

All members of O'Neill Lodge No. 153 A. O. U. W. are requested to meet at the K. C. Hall next Tuesday evening at 8 o'clock for the purpose of electing a delegate to attend the Grand Lodge.

P. J. Biglin, Recorder.

Fremont Herald: The farmers of Nebraska will be tickled with one piece of legislation of the recent session and that is the bill which provides for the payment of two-thirds of the value of an animal which is condemned and killed by a veterinarian because of glanders. The value of glandered horses may be materially advanced.

Wes. Evans has put up an electric sign at his popular hotel that now informs the public of the location of Hotel Evans by a brilliant glare at night. The sign is so arranged that the word "Evans" is alternately visible and invisible. The light flashing through an opening in the sign forming these letters is turned on and off at regular intervals and is an added attraction to the sign.

Lynch Journal: M. T. Elliott and family are moving to Dorsey the latter part of this week or the first of next to take charge of the Dorsey store and give it their entire attention. The Dorsey people will find Miss Stella a fine merchant and in any other way not a member of the family need introducing to the Dorsey people. We are sorry to see them moving from Lynch as they are desirable people in any community.

The Frontier's reference to the attempted frauds by a business college of the state, or at least by parties claiming to represent them, has brought to light others in this county which the college men attempted to "string." One of these, a young man at Atkinson, writes us that two years ago he signed an agreement to attend the college and a year later received a notice that he owed them a note which they wanted paid. The young man refused to be "worked" this way and informed them he gave them no note and would pay none. He says they are still trying to induce him to attend the school.

Oon Kirwin was convicted in district court at Butte last week of the killing of Ed Jones last November at Gross and has been sentenced to penitentiary for life. Judge Westover presided at the trial. The usual motion for a new trial was made by defendant's attorney after the jury returned a verdict of guilty, but this was overruled. Kirwin ran a pool hall at Gross and on the night of November 11 shot and killed Jones after some words over money matters. At the trial Kirwin testified that the shooting was accidental. The state produced testimony to the effect that Kirwin took deliberate aim at Jones and fired.

A press dispatch from Pierre, S. D. says of the opening of additional lands for settlement in the Pine Ridge agency: "The counties of Mellette and Bennett, in the southern part of the state, will probably be opened to settlement in the month of June. While these are good sized counties, the Indians have taken a large share of them under their allotments, and the white man will be allowed only what is left. The Indian is getting thrifty of late years and has learned to know good farming land, but there will be good openings for white settlers scattered over these counties." O'Neill people are interested in this land opening as the hope is entertained that this place will again be made one of the registration points.

The O'Neill land office has received notice that Guy Green's final proof, that had been held up on account of a protest, has been cleared. This means that the patent will shortly be issued. Guy's friends in O'Neill will be glad to learn that he has come out victorious. There never was any reason for holding up this proof other than an affidavit of misstatements wrongfully made by a former homesteader in Guy's community who for no reason at all but personal animosity desired to make trouble for a homesteader who has complied with the law perhaps more closely than any other man that has filed on land under the Kinkaid act. It has made Guy some trouble and work traveling around securing affidavits from his neighbors, all of whom knew he had complied with the law and did everything they could to convince the department of the injustice of the protest and the personal feeling which actuated it. Guy's case is a marked instance of how the inspector system can be made an instrument whereby much injury can be done honest homesteaders. The main trouble with many of the inspectors which have been sent out is that instead of making personal inspection they take the word of others who had sinister motives in securing a false report.

In Memoriam.

After a long period of wasting illness, the remorseless hand of death brought to a close a beautiful life of unselfish devotion and kindly thought of others when on Thursday evening, April 6, at 10:30 o'clock, Mrs. D. H. Cronin departed this life, surrounded by her husband and family. Her mother and two brothers were also present when life departed. For the past year or more Mrs. Cronin had been afflicted with tubercular trouble but had entertained hopes of ultimate recovery until recently. A month ago she thought a change of climate and absence from home scenes for a time would be beneficial and expressed a desire to go to the home of her sister at Clark, S. D. The journey was undertaken with her husband and she felt in fine spirits while making the trip, but it was soon learned that no help could be had by the change and they returned home the same week. Her condition gradually became worse so that a week previous to her death her husband, who had come home each week during the legislative session and bestowed all the care and attention upon her possible, remained by her bedside almost constantly, not returning to Lincoln for the last week of the legislature.

It was the marvel of those around her that during the whole period of affliction no word of complaint was heard. Nor was it a mere display of fortitude such as exhibited by proud spirits that suffer calmly rather than humble their pride; it was not merely a flash of divine goodness of which we sometimes get a glimpse from generous souls—it was a radiance of light and love and devotion for those about her; a reflection of the heavenly glow mirrored in the kind thoughts and the beautiful deeds of a frail woman. Her own condition did not trouble her. Her constant thought seemed to be for the welfare and happiness of those dear to her, and a cheerful, helpful spirit marked her life to the end.

Kathleen R. Lorge was born at Festina, Winnebago county, Iowa, on August 24, 1871. When three years of age her parents moved with their family to Shelby county, Iowa, where Kathleen grew to young womanhood. In 1890 she came with her mother and brothers to Randolph, Nebraska, and four years later, on May 30, 1894, was married to D. H. Cronin and came as a bride to O'Neill at that time.

Deceased was the mother of seven children, five of whom are living. These are: Julius, Beatrice, Francis, Geraldine and Erwin. Her mother, Mrs. Anna Lorge, and three brothers, John of Durant, Oklahoma, Peter of Bowman, N. D., Henry of Randolph, and one sister, Mrs. Mary Schmitt of Clark, S. D., survive her. These were all present at the funeral except Peter Lorge, who recently moved to North Dakota from Randolph. Mrs. N. J. Lorge of Wilmont, Minn., Mrs. Henry Lorge, and the Misses Mary, Anna and Kathleen Lorge of Randolph, nieces of deceased, and Mrs. John Lorge, were also here to attend the funeral.

The funeral, which was held Sunday at St. Patrick's church at the time of the usual ten o'clock mass, was unusual—unusual because two bodies, that of Mrs. Cronin and that of William Froelich, who also died Thursday night, were brought to the church at the same time for the rites of burial. The large and elegant edifice was crowded with people who came to pay the last tribute to the dead. The usual mass was celebrated by Father Cassidy, and this was followed by the requiem. Father Cassidy then read the story of the last Passover of Christ and the disciples, the struggle in Gethsemane, the betrayal, trial and crucifixion, as recorded by St. Matthew. The priest then addressed a few fitting remarks to the congregation, calling attention to the uncertainty of life and admonishing his hearers to be always ready for the final summons. After the services at the church the double funeral cortage proceeded to the Catholic cemetery, where interment was made.

There were many floral tributes, and among them a beautiful wreath from the Elks lodge at Norfolk. To the family with whom I have had so long and intimate acquaintance the death of Mrs. Cronin is an irreparable loss. The children will miss their mother and the father be lonely without his companion. But the memory of this good mother we hope will glow like a star of guidance to the one as they advance in years and prove a solace to the other.

Romaine.

Educational Notes.

The following teachers from Holt county attended the North Nebraska Teachers Association held at Norfolk Nebraska March 30 and 31, 1911: Bertha Watson, Margaret Grady,

Cecilia Foster, Minnie B. Miller, Sarah Corrigan, Mame Mullen, Celia A. Gorby, C. G. Hutchins, Elizabeth Eggleston, Nona Jennings, Elizabeth Graham, Josie Sanders, Mary Horiskey, Amelia Gettert, Meta Martin. At the North Nebraska Teachers' Association Margaret Grady of O'Neill read a paper in the Primary Section on "How I Teach Pictiveness."

Josephine Kozisek of District 169 held an entertainment at her school house the evening of March 3, 1911. The program was very good. \$43.80 were the proceeds.

Anna Torpy, teacher in district 213, made \$77.00 at a basket social held February 17, 1911. The money will be used to buy school furniture and supplies.

School district 222 with Ella Wilson as teacher, has held entertainments the past winter and used the proceeds for improvements. The results are: teacher's chair, desk, large dictionary, dictionary holder, globe, two bracket lamps, blinds and white swiss curtains. They also have a fine assortment of Perry pictures and added seven new books to their library. There are only five pupils which makes an excellent showing for a school of that size.

At the close of school in district 80 on March 24, 1911, a program was given in the evening followed by a social good time. The pupils presented their teacher Esther Thomas with a watch fob as a token of their appreciation of her work.

The following school districts were recently visited: 169, Josephine Kozisek teacher, 213, Anna Torpy teacher, 77, Evelyn Tierney teacher, 210, Mrs. Alice McGrane teacher, 205, Abbie L. Murphy teacher, 183, Grover Frost teacher, 70, Mrs. Charlotte Pianck teacher.

The next eighth grade examination will be held on May 11 and 12. Teachers having pupils who wish to write should send the number of the district, names of pupils and addresses to this office.

Minnie B. Miller, County Superintendent.

Methodist Church Items

Glad Easter Greetings to all the people! The Resurrection morning ought to find every disciple of the Lord Jesus Christ eager to go to the place where they may meet and worship their risen Lord. The assurance he gave, was "Where two or three are gathered together in my name, there am I." In all the services of our Church next Sunday we expect to meet with our Savior, and no disciple can afford to miss the opportunity. The usual services will be held during the day, next Sunday, beginning with the class meeting at 10 a. m. led by Mrs. O. O. Snyder.

The pastor will preach an Easter sermon, in the morning at 10:30 taking for his subject, "The First Easter Greeting." The choir will render some special and choice selections, and we are expecting to have a most delightful time as we worship together. We are not at all selfish in this matter, but the rather, we are anxious to have all of our neighbors and friends come and worship with us at this time.

After the morning service comes the Sunday school, a most delightful service. Some new scholars last Sunday, and more to follow. Perhaps you ought to be one of them. At any rate you are hereby invited to cast in your lot with us.

The Sunday evening services will be interesting, and we trust, helpful. The subject of our discourse will be, "The Floating Ahead." Of course, everybody is invited.

The Prayer meeting, on Thursday evening, is not largely attended, but is always helpful to those who attend. A church that is spiritually dead, might as well close its doors, or take another name, for it cannot do the work for which the church was established. The way to keep the Church alive is to loyally sustain the prayer and class meeting.

On Friday evening, April 21, the Ladies Aid Society will serve a supper at the parsonage. A rare good time and plenty of good things to eat may be expected and everybody is cordially invited.

Mrs. Elizabeth Farley of Beresford, S. D., died at the home of her daughter, Mrs. H. W. Reid, in this city last Tuesday afternoon after an illness of a few hours of anemia poisoning. Deceased came here about two weeks ago for a visit at the home of her daughter and while she had not been feeling well for several months, her ailment was not considered serious and her sudden death was a severe shock to her relatives and friends. Mrs. Farley was 62 years of age. Wednesday afternoon her husband, Patrick Farley, and son-in-law arrived in the city from Beresford, S. D., and on Thursday morning they left for their South Dakota home with the remains, accompanied by Mr. and Mrs. H. W. Reid of this city.

WILLIAM FROELICH

Prominent O'Neill Business Man Succumbs to Short Illness.

William Froelich died at an early hour Friday morning at his home in this city after a brief illness. In fact it was not generally known Mr. Froelich was ill when the news of his death was announced Friday morning. He had been confined to his home for less than a week but had not been feeling well for a few days previous to taking to his bed. A severe attack of grip took hold of Mr. Froelich and pneumonia developed with a complication of liver trouble that quickly ended the deadly work of the disease.

Mr. Froelich was one of O'Neill's prominent business men, being associated with James Ryan in an extensive hay and live stock business. His death is a distinct loss to the community, as well as a severe blow to the bereaved widow and orphan children.

The deceased was past forty-three years of age, being born at Arrow-smith, Ill., August 1, 1868. He had been a resident of Nebraska since 1889, in which year he located in York county. In 1892 he was married at Exeter, this state, to Miss Nellie Morgan. In 1901 Mr. Froelich became a resident of Inman, this county, coming to O'Neill about four years ago. Three children, two boys and a girl, were born to Mr. Froelich, and with their mother survive him.

Since coming to O'Neill Mr. Froelich has been prominently identified with the business interests of the town and has also taken an interest in public affairs. At the time of his death he was a member of the city council from the Third ward. A year ago last fall he was the democratic candidate for sheriff and polled a large vote in the county.

Deceased was a member of the Knights of Columbus and Highlander lodges, having \$2,000 life insurance in the latter.

Besides his family, Mr. Froelich is survived by four brothers and one sister, F. E. Froelich and Mrs. Teas-may of Arrow-smith, Ill., J. T. Froelich of Saybrook, Ill., C. E. Froelich of O'Neill and P. J. Froelich of Galesburg, Ill. All of these except the last named were present at the funeral. The following relations of Mrs. Froelich came here to attend the funeral: Mr. and Mrs. John Morgan of York, Neb., William Morgan and Mrs. Sullivan of Exeter, Neb., and Miss Etta Morgan of Sioux Falls, S. D. Other friends from out of town that came to attend the funeral were: Frank Nevill of Exeter, William Nevill and M. Cunningham of Eddyville, Neb., Henry Foley of Omaha and Mr. and Mrs. William Ryan of Emerson, Neb.

The funeral was held Sunday at St. Patrick's church and interment made in the Catholic cemetery.

Card of Thanks.

In appreciation of the generous help and kind sympathy during our bereavement we wish in this way to express our sincere gratitude to the many friends who did so much to eliminate the affliction of our loved one and lighten our own burden in the hour of sorrow.

Mrs. Froelich and Family.

GUARANTY LAW Became Operative in This State Friday of Last Week.

The bank guarantee law became effective in Nebraska at noon last Friday when the mandate of the United States supreme court was received at

Lincoln. This mandate reverses the decision of Judge Munger and Van Devanter, and puts into operation the act guaranteeing bank deposits, which was passed two years ago.

When the provisions of the bank guaranty law will be put into operation is a matter which has not been passed on by the banking board as yet. A meeting of that body will be held soon, at which the matter will be discussed. Matters of detail must be worked out before the law can take effect.

The most important feature of the administration of the bill in its early stages will be the action taken by the board with regard to the payment of sums which should have been in the hands of the board for the state banks in the last two years. The injunction of the district court prevented collection of these sums. The law provided for the collection of installments of the guaranty fund from the state banks at various times in 1909 and 1910, and the collection of a smaller amount in 1911. Whether to call in the full amount of all that should have been paid in the past at once, or to proceed to collect the guaranty fund in the same amounts and at the end of the same periods of time as provided for in the bill is a matter the board must decide.

The Nebraska democrats got their inspiration for the guaranty law from Oklahoma, where the law has been in effect now several years but is not altogether satisfactory. A dispatch from Washington says a stampede of Oklahoma state bankers to get out from under the provisions of the law is in evidence and that the office of the controller of the currency is flooded with applications from those who are desirous of converting their institutions into national banks.

The guaranty law went into effect in Oklahoma on October 1, 1908. In the year 1908 only one state bank was converted into the national system.

In 1909 there were three, 1910 there were seven. Thus far in 1911 there have been eighteen conversions and during the last three months applications for conversion have numbered between seventy-five and one hundred about sixty-five of them coming in within the last thirty days. Action on nearly all of these is yet to be taken.

"We are tired of the guaranty law," is the burden of the song of the bankers whose applications are on file. One banker writes that his net losses within a term of years aggregated \$217. One assessment under the guaranty law to protect depositors mulcted him of nearly ten times that amount.

"The guaranty law is too expensive," one writer says. The banking board has just levied on him an assessment of one per cent on his average deposits for the last year amounting to more than \$2,000.

Such expressions as, "We have had enough of the guaranty law; we are disgusted with the guaranty law;" "We have no faith in the guaranty plan;" and "The law is too expensive and altogether unjust," are of frequent occurrence.

In nearly every case the applicant demands that the bureau take "hurried" action. The bankers of the state are harassed by rumors that another assessment is in immediate prospect and they desire to change to national banks in time to avoid it.

Their complaint is that the law operates into the hands of speculative bankers at the expense of the conservatives. Their argument is altogether in line with the one advanced by President Taft during the last presidential campaign.

Stallion Sale

25 head of Percheron, Shires and Clydes

O'Neill, Nebr.,

SATURDAY, APRIL 22nd

1 o'clock sharp.

NORTH ROBINSON DEAN CO.,

and

DR. M. T. BERNARD,

Grand Island, Nebraska.