



How to Choose a Bank

DON'T be like the man who conducts his life by chance—who chooses his bank like boys playing at "hide the button," the boy who chooses the hand with the button wins. Choose your bank for its good points. Come in here today and let us talk it over.

THIS BANK CARRIES NO INDEBTEDNESS OF OFFICERS OR STOCKHOLDERS.

O'NEILL NATIONAL BANK

O'NEILL, NEBRASKA

CAPITAL and SURPLUS, \$80,000.00

M. DOWLING, Pres. S. J. WEEKES, Cashier
O. O. SNYDER, Vice-Pres. C. P. HANCOCK, Asst. Cash.

LOCAL MATTERS.

Joe McDonald of Atkinson is in the city today.

E. H. Whelan was looking after legal business in West Point last Tuesday.

J. B. Ryan took a load of cattle and hogs to the Sioux City market last Tuesday.

O. O. Snyder returned the first of the week from a business trip to the Black Hills.

T. V. Golden is in Omaha this week where the sand brick are being put through the final test.

Rev. G. W. Bruce, pastor of the M. E. church, delivered a Memorial day sermon at the church last Sunday morning.

T. F. Birmingham is building an addition to the porch around his residence and otherwise improving his property.

Matt Kane, who has been attending the Creighton Dental College the past year, came home the first of the week for his summer vacation.

Miss Mae Quinn closed a very suc-

cessful term of school last Friday and entertained about one hundred persons at a four course luncheon. She expects to return in the fall. **

P. J. Barrett, who graduated from the law department of Creighton University a couple of weeks ago, arrived in the city the first of the week for a few weeks visit at the home of his parents, Mr. and Mrs. Patrick Barrett, south of this city.

The O'Neill Chautauqua will be held this year from July 30 to August 4th. The management say that the program arranged for this year is far ahead of that furnished last year, so you want to make arrangements to visit O'Neill upon the above dates.

R. Hudspeth of Council Bluffs is in the city this week looking after business interests. While here he ordered The Frontier sent to his address so that he might keep informed of the political happenings, as well as the local matters in this section of the country.

Gustav Gableng of Columbus, Neb., and Miss Rose Thoendal of Ewing

PROGRAM DECORATION DAY

To be Given at the K. C. Opera on May 30th

Chorus—"Star Spangled Banner".....Students St. Mary's Academy
Reading—"The Gettysburg Oration".....Master Raymond McBride
Chorus—"The Flags of All Nations".....5th and 6th Grades, Public School
Reading—"Decoration Day".....Master Vincent Whelan
Solo—"The Singing in God's Acre".....Miss Genevieve Biglia
Reading—"Exchanged Graves".....Miss Loretta Carlson
Solo—"O, Stern Old Land".....Miss Cecilia Kloke

The old soldiers will meet at the Odd Fellows hall at 1:30, sharp, and will march to the opera house at 2 sharp.

were granted a marriage license in county court last Wednesday morning. The bride-to-be is the daughter of Mr. and Mrs. Joseph Thoendal pioneer residents of the eastern part of the county.

Judge L. C. Chapman left for Minneapolis, Minn., this morning in answer to a telegram announcing the death of his mother at the home of his brother in this city. Mrs. Chapman was 94 years of age and was well known to the old timers here, having lived in this city some twenty years ago.

H. J. Boyle, E. H. Whelan, Will Biglin, M. H. Horrisky, John Gallagher, Ben Grady, J. P. Golden and Julius Cronin went down to Emerson last Sunday morning to attend a K. C. initiation. The work was in charge of the O'Neill boys and they say they had a splendid time. At the banquet, given after the initiation, E. H. Whelan presided as toastmaster and it is reported that he made quite a hit with the able manner in which he filled the position.

Last Wednesday Supervisor J. O. Hubbell of Inez filed as a candidate for the republican nomination for county clerk, subject to the approval of the republican electors at the primaries next August. Mr. Hubbell has been a member of the county board for the past three years and is well qualified to fill the position to which he aspires. He has a large acquaintance in the western part of the county and will be an exceptionally strong candidate.

Last Monday W. T. Hayes of Atkinson filed as a candidate for the republican nomination for supervisor of the Seventh supervisor district. This district is at present represented by D. M. Stuart and as the republicans of the two townships have an understanding that the nomination is to alternate between residents of the two townships every other year, Mr. Hayes will be the nominee from that district for this year as Mr. Stuart will not be a candidate.

Leo E. McCaffrey of Emmet and Miss Nellie Hiatt of this city were united in marriage by Rev. Father Gleason last Wednesday morning, in the presence of a few relatives and friends of the contracting parties. The groom is the son of Mr. and Mrs. Joseph McCaffrey, old-time and prominent residents of this county. The bride is the daughter of Mr. and Mrs. M. E. Hiatt also pioneer residents of this vicinity. The young people have the best wishes of a host of friends for their future happiness and prosperity.

Last Saturday Homer Mullen suffered a fracture of the right arm while cranking an automobile. The car is equipped with a self starter, which they have been using nearly all the time to start the engine, and with which there is no damage done if the spark is left advanced. He was cranking the car by hand and with the spark advanced, it kicked back a trick they all have under similar conditions and with which nearly all automobile drivers have had some experience, and as a result of the kick he is now carrying his arm in a sling.

What might have been a serious fire was extinguished without serious damage at the home of C. C. Millard last Saturday night about 10:30. Mrs. Millard had been in the clothes closet with a lamp and shortly after she left the closet the fire was noticed and it is supposed that the fire caught from the lamp having been held close to some clothing. The fire department was promptly on hand but the fire was extinguished without turning on a stream. All the clothing that was in the room was destroyed and other rooms in the house was badly damaged with smoke.

Willis Barker of Dorchester, Neb., was in the city last Friday and favored this office with a call. Mr. Barker owns a quarter section of land northwest of this city and he came up to see it as he had never seen it before, having purchased it last fall and at

that time was unable to look it over. He is very well satisfied with his investment and believes that land in this section is very cheap at the price asked for it, when compared to land prices in the eastern part of the state. He ordered The Frontier sent to his address so that he could keep posted upon events in this vicinity.

The bookkeeping department of the O'Neill National bank is now equipped with an electric bookkeeper. It is a machine somewhat similar to an adding machine run either by hand or electricity, and multiplies, adds and subtracts. The machine runs along smoothly until it strikes an overdraft when it balks and refuses to go any further, until the catch that locks it is released. It is a wonderful piece of machinery and will enable the force at the bank to perform their work in considerable less time than formerly and it also reduces the possibility of errors to a minimum.

The Frontier occasionally receives what purports to be an item of news through the mail to which no name is attached. We do not use matter that comes to us in this manner as we desire to know the source of our information so that we may know that the matter is reliable. We are always glad to receive news items, but insist that the parties sending in the items sign their names to the letters, not for publication, but that we may know the matter is reliable. By observing the above rules parties sending matter to this office will not be disappointed in not seeing the matter in print.

A part of the coping on the First National bank building had been removed by the workmen in remodeling the building and had not been repaired and during the rain last Saturday night rain ran in there from the gutters on the building and having no outlet poured through the ceiling into the grocery room of John Welsh. For a time last Saturday Jack's grocery looked like Noah's ark, with a couple of inches of water on the floor and water-soaked goods piled in every corner of the room. When a heavy canvas was placed in the opening in the cornice the downpour into the store room ceased. Mr. Welsh estimates the damage to his stock, by reason of the water, at \$200.

The citizens of this city held a meeting last night, and it was decided to hold a celebration in O'Neill, on the 4th of July. The committee in charge reported that about \$500 could be raised. C. E. Hall was selected as manager, and empowered to make all necessary arrangements. Some of the features planned are a mammoth parade, baseball game, horse racing, foot racing, speaking by some well known citizen of the state, and a large display of fireworks in the evening. As it has been about nine years since O'Neill celebrated special effort will be made to make this year's celebration one that will be enjoyed by all the visitors.

Last Wednesday William Myers sold his farm to a Mr. Otto of Geneva, Neb., receiving \$62.50 per acre for it. Mr. Myers bought this place three years ago, paying \$50.00 per acre for it and he made \$12.50 on his investment in three years, besides raising three good crops. This farm is located nine miles northwest of this city and shows that Holt county real estate is constantly increasing in value. Mr. Myers says that he is now looking for another farm and will probably invest in a half section this time, as he did not think he had quite enough land in the quarter section. Mr. Myers is a good citizen and The Frontier is glad to hear that he does not intend to leave this county.

With a couple of hours in Norfolk, last Monday, we had the pleasure of running across A. E. Biglin and being shown through the Norfolk National Bank. The Norfolk National enjoys the distinction of being the prettiest and one of the best equipped and the best rated banks in Northern

Nebraska, and to make good with them is in itself a glowing tribute to a man's ability. Mr. Biglin has been associated with them, in the capacity of receiver, for about a year and during this brief time he has made himself an enviable reputation in the banking profession. He is another of those O'Neill boys that have left home and made good, and he always has a glad hand extended for his many Holt county friends.

On complaint of Walter Wyant John Smith was arrested charged with having stolen from Wyant five hens valued at \$5.00. The case was up in county court last Wednesday and was thrown out of court by Acting Judge Chapman, the latter believing that the county should not be burdened with the expense of prosecuting a man for "hooking" five hens. A new complaint was sworn out and Smith was brought before Justice McCafferty, where he was given a hearing on the charge. After the evidence was all in Justice McCafferty said that he believed the defendant guilty but he did not believe there was sufficient evidence to bind him over to the district court and he acquitted him with the admonition never to do it again.

The Yankee Robinson show drew an enormous crowd of people to this city last Tuesday. One of the managers of the show informed us that they had 4,200 paid admissions at the afternoon performance and that it was the largest crowd that they have played to this season. At Neligh, the day before they were here, they showed to 3,800 people. We did not get to see the afternoon performance but we understand that the show gave fairly good satisfaction. It is not a large show, much smaller than others that have been here, but the quality of what they had was good and the afternoon performance gave general satisfaction. The evening performance was somewhat of a joke. It lasted only forty-five minutes and was not worth the price of admission, 50 cents.

One of the heaviest rains that has visited this city for years fell here last Saturday evening. The precipitation amounted to 3.06 inches. The rain in the northern part of the county was much heavier than it was here and in the vicinity of Spencer it amounted to almost a cloud burst and washed away several hundred feet of the Northwestern tracks. This rain, following the heavy rain of a week ago, done considerable damage to bridges in the northern part of the county, as well as some in the southern part. Peter Donohoe was in town yesterday and

says that the heavy rain done considerable damage to bridges in Shields township and tore down many fences along the Blackbird, as well as washing out several fields of corn on the sloping land. Peter says that it took out about twenty acres of corn on his farm.

BRIDGE FUND IN BAD SHAPE.

Fund Now \$25,000 Behind and \$75,000 Needed to Build New Bridges.

The heavy rains of the past week have played havoc with the county bridges in different parts of the county. Seven bridges across the Eagle were washed out and one across the Elkhorn, in Sheridan township, is in such condition that it is practically useless. Four bridges were taken out on the north branch of the Verdigris and many of the smaller bridges on the Blackbird and Red Bird creeks were also washed away.

The county board were in session the first of the week and they were of the opinion that it will take \$75,000.00 to replace the bridges that were taken out by the heavy rains of Tuesday and Saturday of last week. In addition to this there were enough township bridges washed away to probably bring the loss to the county from the two storms in bridges up to \$150,000.00.

The members of the board are in a quandry regarding the rebuilding of the bridges. The bridge fund is now \$25,000.00 behind and the levy for the coming year will not quite make up the deficit now in that fund and they have no money with which to build bridges to replace those washed out.

The expense for bridges in this county is one of the greatest items of expense that we have. The annual levy for the bridge fund does not any more than pay for the up-keep of the bridges already built, so that when new bridges are built some of those needing repairing have to be neglected to take care of the new bridges.

The members of the board are striving to find a way out of the difficulty and are seriously considering asking the people of the county to vote bonds with which to replace the bridges washed away. The voting of bonds is never a popular proposition and The Frontier is of the opinion that a majority of the tax payers of the county would not agree to a bond proposition, as in certain townships of the county the people are already heavily burdened with taxes.

For Sale—My Modern Residence. Terms to suit purchaser.—Cam Tinsley. 44-4f

Watch what you spend

and put your savings in the bank

You can cut down your expenses,

if you try—a little less for this luxury, a few cents less for that—and you have the beginning of a fortune, if you put what you save in the bank. All the time it is accumulating you are getting nearer to independence and to the goal of that ambition—for all things are easy when you have money.

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NEBRASKA STATE BANK

JAMES F. O'DONNELL, CASHIER

5 PER CENT INTEREST PAID ON TIME DEPOSITS

The depositors of this bank are protected by the depositors' guarantee fund of the state of Nebraska.

S. S. Welpton, President. O. F. Biglin, Vice President

NO MEDICINE IS TOO PURE FOR YOUR BABY

WHEN your little one is sick, or even ailing just a little bit, and the physician prescribes for it, you wouldn't think of having that prescription filled where you had the least doubt of procuring the purest of medicine, would you?

Why, of course, you wouldn't.

But listen!—This is just one thing you should think of when your baby's life, or the life of any member of your family is at stake.

There's a great difference in drugs, and when they are impure or stale, they frequently act directly contrary to what the physician had intended.

Gilligan and Stout
THE DRUGGISTS