

MR. DEPOSITOR:

We invite you to Deposit your funds in this bank for the reason that all depositors are protected by the Depositors' Guarantee Fund of the State of Nebraska.

That the Deposits are amply protected in State Banks was exemplified in the failure of the State Savings Bank of Superior, Nebraska, a few months ago. Shortly after the bank closed the depositors were paid in full, together with interest up to the time the bank suspended payment.

At the same time the First National Bank of Superior failed and up to this time the depositors have not received a cent, and prospects of ever receiving a substantial portion of their deposits are not very bright.

The harvest of the farmers and stockmen is now at hand and they will soon be disposing of their products and will want to deposit their surplus funds.

Kindly keep this bank in mind, as this is the only bank in O'Neill operating under the Guarantee Law of the State of Nebraska.

Nebraska State Bank

Wanted By the Government WHAT?--A FARM

In planning "The Perfect Coast Tour" or the "See America Tour," Scenic Colorado is of first importance. No coast tourist could afford to say that he had not included "Scenic Colorado" either one way or the other in this world's greatest journey. Go one way via Seattle, Portland, and during the season visit either Glacier or Yellowstone National Park. Link together these scenic routes with the Ocean Coast voyage between San Francisco and Portland.

Through the season, various publications, special folders and the like will be available, descriptive of the Burlington circuit rates and through service routes.



H. G. FREY, Ticket Agent O'Neill, Nebraska.
L. W. WAKELEY, GENERAL PASSENGER AGENT,
1004 Farnam Street, Omaha, Nebraska.

Lumber and COAL

O. O. SNYDER

Phone 32

Wright & Brewer The Up-To-Date Auctioneers

We cry sales anytime or anywhere and guarantee satisfaction. Big ranch sales a specialty. For dates see any of the O'Neill banks, or phone us at Ewing, Nebr.

This is to certify that WRIGHT & BREWER cried our sale on our ranch, on Dec. 13, 1911, amounting to \$23,000.00 in three hours and five minutes. We were very much pleased and would gladly recommend them. Fisher & Berigan

HEVERMAN'S

FOR

Good Merchandise DORSEY, NEB.

(First publication February 11.)
Notice of Incorporation of McGinnis Creamery Company.

Notice is hereby given that the undersigned have associated themselves together for the purpose of forming a body corporate under the laws of the State of Nebraska. The name of the corporation is "McGinnis Creamery Company." The principal place of business is O'Neill, Holt County, Nebraska. The general nature of the business to be transacted is to buy, own and sell real and personal property, buy, deal in, sell and produce agricultural, dairy and poultry products; buy, raise, sell and handle live stock; buy, sell and deal in all products or articles derived from agricultural, dairy, live stock and poultry products; to acquire, own, construct, use and maintain cold storage and warehouse plants; to buy and sell the products of the same, and to do a storage and warehouse business; to produce, manufacture, sell, distribute and furnish electric power and electric current for heat, light and power purposes; to produce, manufacture, sell and distribute heat and power from steam and hot water; to own, operate and maintain all necessary machinery, appliances and fixtures, and build and own electric lines and conduits either above or below the surface of the ground for the distribution and sale of the same.

The amount of capital stock is Sixty Thousand (\$60,000) Dollars, consisting of shares of One Hundred (\$100) Dollars each to be issued when authorized by the Board of Directors upon full payment thereof. The time of the commencement of business of said corporation is January 1, 1915, and the termination of the corporation is January 1, 1965. The highest amount of indebtedness to which the corporation may subject itself is a sum equal to two-thirds (2-3) of the capital stock.

The affairs of the corporation are conducted by a Board of not more than nine and not less than five Directors.

Dated at O'Neill, Nebraska, this 8th day of February, A. D. 1915.
ROBERT W. MCGINNIS,
CHARLES P. RHODES,
JAMES A. DONOHUE,
JAMES F. O'DONNELL,
JAMES F. GALLAGHER,
36-4 Incorporators.

(First publication February 18.)
Notice.
In the County Court of Holt County, Nebraska.

In the Matter of the Estate of Elizabeth Cronin, Deceased.
To all persons interested in said estate:

You are hereby notified that on the 24th day of February, 1915, Ed F. Gallagher administrator of the estate of Elizabeth Cronin, deceased, filed in said court his final account as said administrator and a petition for final settlement and distribution of the residue of said estate; that the said final account and petition for final settlement and distribution will be heard on the 22 day of March, 1915, at 10 A. M. at the county court room in O'Neill, in said county, at which time and place any persons interested in said estate may appear and show cause, if such exists, why said final account should not be approved and a decree of distribution made of the residue of said estate in the possession of said administrator.

It is ordered that a copy of this notice be published for four successive weeks in the Frontier, a newspaper, printed and published in said county.

Dated this 24th day of February, 1915.
(Seal) THOMAS CARLON,
37-4 County Judge.

(First publication March 4.)
Notice.
The State of Nebraska, County of Holt, ss.

In the County Court.
Notice is hereby given that, petition having been filed in the County Court of Holt county, Nebraska, for the appointment of an administrator of the estate of Elias Spindler, deceased, late of said County, the same is set for hearing at 10 o'clock A. M., on Thursday, the 25th day of March, 1915, at the office of the County Judge in O'Neill, in said County, at which time and place all persons interested in said estate may appear and be heard concerning said appointment.

Given under my hand and official seal this 3rd day of March, 1915.
(Seal) THOMAS CARLON,
38-3 County Judge.

Recommends Chamberlain's Cough Remedy.

"I take pleasure in recommending Chamberlain's Cough Remedy to my customers because I have confidence in it. I find that they are pleased with it and call for it when again in need of such a medicine," writes J. W. Sexson Montevillo, Mo. For sale by all dealers. 38-4

Pays to Roll Wheat.

In view of the fact that the Nebraska experiment station has found that rolling wheat increases the yield over five bushels an acre when roots are exposed through surface cracking, farmers are considering this a profitable practice this spring. The experiment station has found that harrowing after rolling was not as good as rolling alone and that rolling alone may profitably be done after the frost is out.

The county agricultural agents have found but little difference in yield when spring rains have been regular and timely enough to pack the soil and prevent checking. Where the ground is dry and the surface left checked and no timely rains have come to pack the soil, however, the usual increase in yield has followed from rolling. The agronomists caution against rolling ground when it is wet. If the soil is dry, rolling aids in forming a surface mulch and does not compact the surface.

To the Housewife.
Madam, if your husband is like most men he expects you to look after the health of yourself and children. Coughs and colds are the most common of the

GLUE YOUR RESOLUTION

When you open the glue pot and don't use it—it gets dry and worthless—doesn't it? When you make a resolution and don't keep it—it does you no good—does it? You are going to open an account her. Yes, ever since you have been reading what we have been saying to you, you've been making that resolution. Glue that resolution! Do it now! Make it stick? It's easy to start—and when you start it's done. Isn't that so.

This bank carries no indebtedness of officers or stock holders and we are a member of

The Federal Reserve Bank.
Capital, surplus and undivided profits \$95,000.00.

THE O'NEILL NATIONAL BANK,
O'NEILL, NEBRASKA.

minor ailments and are most likely to lead to serious diseases. A child is much more likely to contract diphtheria or scarlet fever when it has a cold. If you will inquire into the merits of the various remedies that are recommended for coughs and colds, you will find that Chamberlain's Cough Remedy stands high in the estimation of people who use it. It is prompt and effectual, pleasant and safe to take, which are qualities to be desired when a medicine is intended for children. For sale by all dealers. 38-4

SITUATION IN GERMANY
Nebraska Man, Bringing Relatives Here, Says Girls Want to Come to America.

Omaha Bee: Terrible conditions and untold hardships among the people of Germany were detailed in Omaha by John Strehlau of Humphrey, Neb., when passing through Omaha on his return from Germany, where he had gone to bring to America two girls, cousins of his, who were suffering hardships there as a result of the war.

Strehlau had heard from his relatives shortly before the war and had learned at that time that they were comfortably situated, that they were in good circumstances, all had good jobs and that the girls were not compelled to work away from home. A short time ago he heard that as a result of the war they had lost their normal means of support and were in a pitiable plight. He made a trip to Germany just to see how they were and bring the girls to America if they cared to come.

He found one of the girls working for wages in a blacksmith shop and the other working by the day in a livery barn. This, Mr. Strehlau said he found to be a common thing for the women to be doing all kinds of menial labor of this kind to support themselves and to take the place of the men who are at the front. He took the girl from the blacksmith shop and the one from the livery barn and brought them with him to America. He said that everywhere young women were begging to be brought to America, just to escape the hardships, poverty and misery that exists in Germany at the present time. They told him they would go to America if they could with no promise of a job at all, as they were certain of being able to make their living once they get across the water.

The factories are closed, according to his statement, and business is at a standstill, not only in Germany, but pretty much all over the belligerent countries of Europe. This is what is making conditions so very hard—the fact that payrolls have stopped at the factories, that the men who should be the providers are at the front, and that all wealth and energy is being thrown into an effort to destroy and tear down instead of an effort to produce and build up, according to Mr. Strehlau.

Mr. Strehlau was greatly impressed with the way all the country where fighting has been done is torn with trenches. He says that to his mind it seems impossible that many of the fields could ever be worked again, judging from the terrible way in which they were slashed with deep ditches and wide trenches. Belgium, he said, had suffered in this way, as he says the whole of Belgium is literally one succession of trenches.

"Typhus fever is breaking out among the soldiers in many places," he says, "and this is terrible and quick death when it gets started. If they can hold this in check, however, so that it does not spread generally in the ranks of the soldiers throughout Europe, I can see no signs of the end of the war within the next two years."

Best Treatment For Constipation.
"My daughter used Chamberlain's Tablets for constipation with good results and I can recommend them highly," writes Paul B. Babin, Brushy, La. For sale by all dealers. 38-4

PAID ADVERTISING.

For Sale—Duram seed wheat.—A. F. Souser, O'Neill. 38-2pd.
For Rent—Good farm adjoining O'Neill.—C. F. McKenna. 36tf.
For Sale—Barred Plymouth Rock cockerels.—Mrs. A. F. Sauser, R. F. D. 1. 38-2pd.
For Rent—Five room cottage, four blocks from center of city.—Dr. Flynn. 37-2pd.

Wanted—50 farm loan applications in the next 30 days.—L. G. Gillespie, O'Neill, Neb. 37tf.
Fine Candies and Hot Chocolate.—McMillin & Markey's Bakery and Candy Kitchen. 22-tf.

OWN YOUR OWN HOME ON
OPTIONAL PAYMENT PLAN.—
JOHN L. QUIG, O'NEILL. 23tf.

For Sale or Trade—30 Horse E. M. F. Automobile, 1912 Model, in fair condition.—R. L. Arbuthnot, O'Neill Garage. 33tf.

Everyone attending the sale of Oil Paintings Saturday gets a free ticket on the 12 Panels given away on that date, March 6, 2:30 p. m., and 7:30 p. m. 38-1

I served Lunch at Simonson's Sale, February 23. Ask any man who was there as to what kind of satisfaction I gave.—M. F. Kirwin, "The Lunch Man." 37-1pd.

It is certainly a treat to visit the studio of Mr. Browning where every one is welcome to go, the sale of Paintings will be Saturday, March 6, at 2:30 p. m. and 7:30 p. m. 38-1

For Sale—House and one and one-half lot, two and one-half blocks from post office. House new and modern, seven rooms.—James J. Kelly, O'Neill. 33tf.

Beautiful California place, almonds, fruit and alfalfa, irrigated, exchange for hay and farm land, one to three or four section with owners only.—Minnie B. Davis, Josie, Nebraska. 37

Mr. Browning, the artist who is conducting a sale of his paintings here for a very short time, beginning Saturday, March 6, 2:30, was formerly with the Brandeis Stores of Omaha for two seasons, also with the Davidson Bros. Co., of Sioux City, Iowa, the same length of time. 38-1

WAR IS HELL—WE ALL KNOW THAT. MONEY IS TIGHT AND HARD TO GET—WE ALL KNOW THAT. I AM MAKING FARM AND RANCH LOANS ON NEBRASKA MONEY AND I WANT ALL OF YOU TO KNOW THAT.—JOHN L. QUIG, O'NEILL, NEB. 23tf.

For the Stomach and Liver.
I. N. Stuart, West Webster, N. Y., writes: "I have used Chamberlain's Tablets for disorders of the stomach and liver off and on for the past five years, and it affords me pleasure to state that I have found them to be just as represented. They are mild in their action and the results have been satisfactory. I value them highly." For sale by all dealers. 38-4

FRED L. BARCLAY
STUART, NEB.

Makes Long or Short Time Loans on Improved Farms and Ranches.
If you are in need of a loan drop him a line and he will call and see you.

THE O'NEILL
ABSTRACT & CO
Compiles
Abstracts of Title

THE ONLY COMPLETE SET OF
ABSTRACT BOOKS IN
HOLT COUNTY.

The Sanitary
Meat Market

We have a full line of
Fresh and Cured Meats, Pure Home
Rendered Lard.

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DR. E. T. WILSON
PHYSICIAN and SURGEON

SPECIALTIES:
Eye, Ear, Nose and Throat
Spectacles correctly fitted and Supplied
Office and Residence—Rooms No. 1
and 3, Naylor Block
O'NEILL, NEB.

DR. J. P. GILLIGAN
Physician and Surgeon

Special attention give to
DISEASES OF WOMEN, DISEASES
OF THE EYE AND CORRECT
FITTING OF GLASSES

DR. P. J. FLYNN
Physician and Surgeon

Night Calls will be Promptly Attended
Office: First door to right over Pixley's drug store. Residence phone 96.

DR. JAMES H. HALE
OSTEOPATHIC PHYSICIAN
Naylor Building :: O'Neill, Neb.
Office Hours: 9-12 A. M., 2-5 P. M.
Phone 262.

Let Us Help You

Why not SAVE
instead of
SLAVING?

Send your Family Washings to

O'NEILL
SANITARY LAUNDRY
Phone 209

Headquarters for Holt
County People

THE SCHLITZ HOTEL
EUROPEAN

With Cafes in Connection
The PHILBIN-MURPHY
HOTEL CO.

Popular Rates and Rated well
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A Share of Your Patronage Will be
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CHIROPRACTIC

Chiropractic Spinal Analysis enables the Chiropractor to tell you exactly where your trouble is and what is causing it.—ADJUSTMENTS will correct the cause—NATURE CURES.

R. M. CAMPBELL D. C.
Golden Annex.—Phone 253.

W. K. HODGKIN
Lawyer

Office: Nebraska State Bank Bldg.
Reference: O'Neill National Bank.
O'Neill, :: :: :: Neb.

EDWARD H. WHELAN

* Lawyer *

PRACTICE IN ALL COURTS

O'NEILL, NEBRASKA

WELSH GRAIN CO.

COMMISSION MERCHANTS.
Solicits your consignments of Hay.
Prompt returns our Motto.

Brandeis Bldg. - - Omaha, Neb.

FARM LOANS.

In all localities. No loan too large,
no loan too small.

JOEL PARKER.

City Meat Market

VERPLANK & CO., Props.

Fresh and Cured Meats; Oysters
in Season. Butcher Stock Bought
at all times.

CENTRAL BARBERSHOP

F. E. LEINHART, Prop.

Prompt and Efficient Service

COME IN!

JOHN "SHACK" O'SULLIVAN
TAXADERMIST

BIRD MOUNTING MY SPECIALTY
"A Bird in My Hands is worth ten in
the Bush."

O'Neill :: Box 141 :: Nebraska
36-4pd.

A. J. Hammond
Abstract Company

Title Abstractors
Office in First National Bank Bldg