

Overland SIX

\$1145

f. o. b. Toledo

More power and greater smoothness—improved 45 horsepower motor which is the last word in six-cylinder smoothness and flexibility.

More room—125 inch wheelbase which means—

More comfort—for a full quota of seven adult passengers.

More convenient electrical control—all switches located on the steering column.

More certain starting—a two unit starting and lighting system.

More tire mileage—4½x35 tires.

More stable organization—to give you service.

Every Overland Six sold is backed by the highest possible grade of technical service.

We have complete facilities and experienced mechanics to give Overland owners intelligent and prompt service.

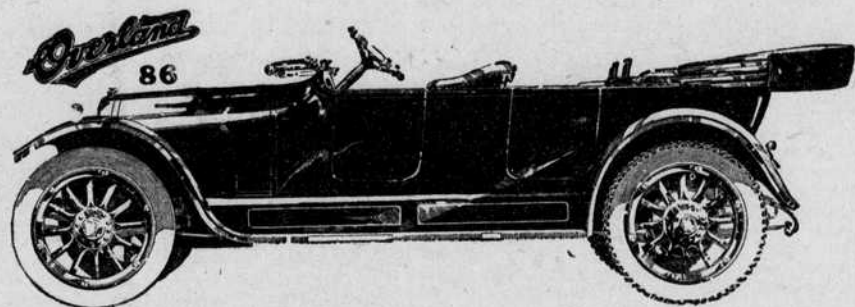
Practically all requests for replacements can be filled from our complete stock of parts.

We leave absolutely nothing undone to make sure that Overland owners receive the limit of usefulness from the cars they purchase from us.

P. V. Hickey, O'Neill

The Willys-Overland Company, Toledo, Ohio

"Made in U. S. A."



Buffalo Bill

NO. 2406.

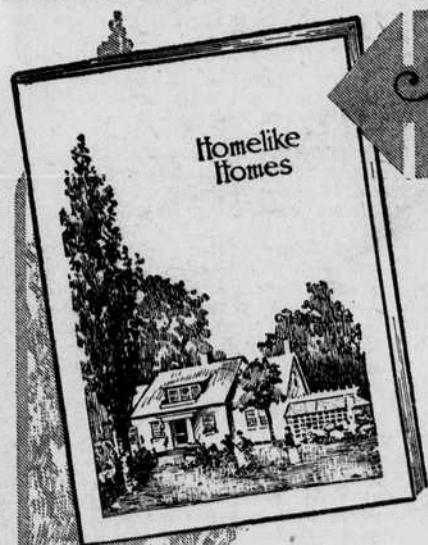
Belgian Draft Stallion, weight 1850; dark blue roan—will make the season of 1916 as follows: Tuesdays at Fred Vitt's farm, 5 miles southeast of O'Neill, balance of the time at the Palace Livery barn, O'Neill.

TEDDY

Teddy is a spotted grade stallion and will stand at the Palace Livery barn.

TERMS—\$15 to insure a colt to stand and suck. Parties disposing of mares or removing the same from neighborhood before knowing mare to be in foal, will be held for service fee. Care will be taken to prevent accidents, but will not be responsible should any occur.

I. N. BOGGS, Owner, O'Neill.



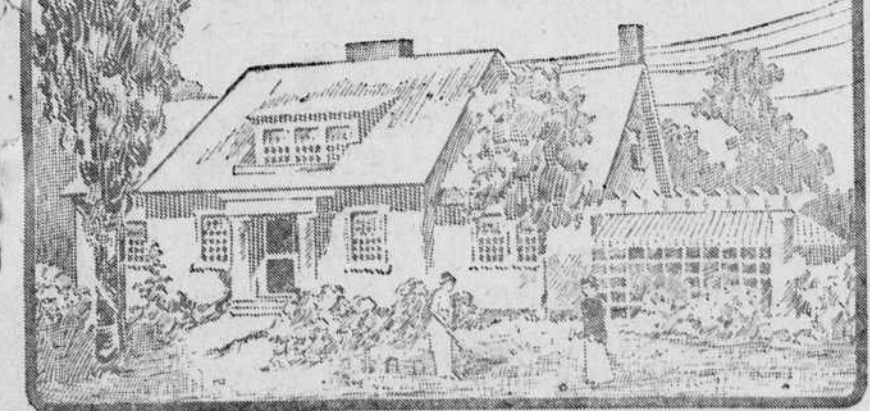
HOMELIKE HOMES

It Tells You How to Build Them

The kind of home you want is a homelike home—not just a house. Well, here is a beautifully illustrated booklet, called "Homelike Homes," that shows floor plans and interior as well as exterior views of many such homes.

We want to help you with your home-planning. Don't you want a copy of "Homelike Homes"? It is free. This is a little book you will value highly; it is worth keeping. Talk over your plans with us. We can help you and will gladly do so.

O. O. SNYDER, O'Neill.



S. J. Weekes Addresses the Bankers. The following address was delivered last Tuesday at the Banker's convention by S. J. Weekes, president of the association and cashier of the O'Neill National bank of this city. In his address he submitted a lot of figures that will prove interesting to the people of this section of the state. The figures he presents proves con-

clusively that northwestern Nebraska is one of the richest sections of this prosperous state.

This is the most democratic organization in the United States. It is an association with no constitution, no by-laws and no treasury. We have absolutely nothing to be afraid of. We can transact our business in any way that seems fit. The only thing you have is an unfortunate presiding officer and a Secretary who does all the work and pays all the bills.

Group Six of Nebraska Banker's Association comprises the territory embraced in the counties of Holt, Rock, Brown, Keya Paha, Cherry, Sheridan, Dawes and Sioux. People unacquainted with the resources of this part of Nebraska are prone to believe and many times refer disparagingly, to this part of the state in such terms as short grass country, sand hill region, arid belt and, as Doc Bixby, the Poet laureate of Nebraska, is pleased to term, a country of magnificent distances. For the benefit of visiting city bankers and others here who may not have taken the trouble to investigate official records and make comparisons with conditions in this district with that of other districts of the State, I have compiled a few statistics from official sources, which I hope may have a tendency to correct any misapprehension that may exist among any here present, as to this being a desirable part of Nebraska in which to live and do business from a banker's standpoint. That Nebraska is assuming front rank in the animal breeding industry is evidenced by the fact that we have more horses and more cattle per capita of population than any other state, and stand second to Iowa in number of swine per capita. That the territory embraced in Group Six stands well to the front for stock owned in the state is shown by the following figures taken from the January, 1916, report of The Nebraska State Board of Agriculture, which report is based on the assessment of April, 1915.

Cattle	..... 351,342	value	\$15,605,500
Horses	.... 112,349	value	11,431,289
Mules	.... 7,601	value	753,299
Swine	.... 77,307	value	1,312,155

Total \$29,102,243
Cherry county stands first among all the other counties of the state with cattle, valued at \$5,248,960. Holt county third with cattle valued at \$3,013,260. We have in this district 19 per cent of all the cattle in the state; 12 per cent of the horses; 7 per cent of the mules and four per cent of the swine.

The average per cent of animals that have died of disease in the state and this district for the year ending April 1, 1915, is as follows:
Cattle in the state 3 64-100 per cent; in this district 3 38-100 per cent.
Horses in the state 4 per cent; in this district 3 per cent.
Mules in the state 1 7-10 per cent; in this district 1 6-10 per cent.
Swine in the state 33 per cent; in this district 13 per cent.

The very small per cent of animals dying from disease in this state and particularly this district is due to our wonderful climatic and natural breeding conditions with our abundance of pure water and nutritious grasses, which facts should eventually make this part of Nebraska the favored animal breeding ground of the world. The resources of his district from an agricultural standpoint should not be overlooked.

Our production of the six principal crops for 1915 is as follows:
Corn 12,881,451 bushels at 50c per bushel, value \$6,440,728
Wheat 1,021,443 bushels at 80c per bushel, value 817,155
Oats 4,103,318 bushels at 28c per bushel, value 1,158,229
Rye 878,183 bushels at 75c per bushel, value 658,637
Potatoes 2,726,376 bushels at 40c per bushel, value . . . 1,090,550
Wild Hay 904,973 tons at \$6 per ton, value 5,429,838

Total \$15,595,837
We produce 29 per cent of all the wild hay raised in the state and 25 per cent of all the potatoes. Cherry county stands first among all the counties of the state in the production of hay and potatoes and Holt county stands second in the production of hay.

We have in this state 138,866 farms, 77,880 of which are occupied by owners and 55,986 by tenants. The average in the state is 42 per cent tenant farmers. In this district it is but 20 per cent.

There are 28 counties in this state that have more automobiles than hand separators. We have in this district 1,725 automobiles and 3,942 hand separators. It is very gratifying, from a banker's standpoint, to know that we have more hand separators than automobiles.

The figures here presented are not for the purpose of making invidious comparisons with other portions of our great state, but as previously stated, are for the purpose of briefly calling your attention to some of the resources of this part of Nebraska.

ON THE WINGS OF THE MORNING

Prosperity is coming to this country on the wings of the morning. You will want to take advantage of it. Prosperity comes to the man, woman, or child who has money in Bank. It passes by the house of the spendthrift—the shiftless—the ne'er-do-well. Start your account here. Be ready for Prosperity and Prosperity will be ready for you.

The man who has an account here has a grubstake in Prosperity.

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 \$100,000.00.

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

Speaking of figures, and I have given you a few, it may not be inappropriate for us to consider for a moment the significance of some of the figures on European war obligations. The Wall Street Journal states that the obligations contracted by the European nations now involved in the war already amount to the enormous sum of \$32,000,000,000. This sum represents an expenditure of one dollar for every one and three-fourths second of time that has elapsed since the birth of Christ. If made into silver dollars it would fill 150,000 freight cars at 20,000 pounds per car, or make a train 1,515 miles long.

Just one more word and I am through. The business of a presiding officer is to preside and not to make a speech. I know that. But I have this thought on law making that I hope you will take home with you. What the country has needed for the past few years, needs now and will need in the future, is less law and more business. The catalogue contains but ten Commandments. According to a count made in the library of Congress recently our federal and state legislatures passed 62,379 statutes during the five years from 1909 to 1913. During the same time there were decisions by courts of last resort now numbering 65,379 and now filling 630 volumes.

If Thomas Jefferson was living in this age of statute making by the rapid firing process, he would find much greater reason for declaring that the country is governed best that is governed least.

It has been said that no one living in any of the large cities of this country can go from his home to his office without doing something that is illegal. There is little respect for law because there is too much of it.

It seems paradoxical that when business is good, labor employed and general prosperity in the country, the bogus reformer and demagogue is abroad throughout the land endeavoring to sweep back the ocean tide of prosperity with hot air, clogging the wheels of industry and seeking by legislative enactment to reverse the laws of nature and political economy, which are immutable by Divine decree. We can commend to them the answer of an examiner of a young man who applied for admission to the bar. He failed, utterly, in questions upon contracts, partnership, corporation law, commercial paper and real estate, and was told so. Well, he said, won't you try me on the statutes? I am pretty strong there. "Well, what's the use," the examiner replied, "when some dam fool legislature may repeal all you know."

The main outline then, of the present business situation, is clear. This country may enter if it will certainly after the close of the war, and there is some evidence of it now, upon a period of remarkable prosperity. To it will be given the task of providing for a time for a considerable portion of the world's population and industry. These new and increased demands on us should be a guarantee of a corresponding prosperity. It would be so if no artificial conditions intervened. The enormous destruction of wealth, the borrowing of sums hitherto unknown even to world finance, all foretell new and difficult conditions for American enterprises. It is less free to take advantage of them than ever before. It must operate within the circumscription assigned to it by laws which the courts will perhaps take twenty years to interpret. At every promising opening it sees a sign board erected, by public authority, bearing the words

(Continued on page four.)



The Most Cream Separator Value For Your Money

ON a Primrose separator there are no mechanical adjustments to make except the turning of one screw to bring the bowl to the correct height—once a year, perhaps. Every bearing is oiled with clean, fresh oil before the handle makes a quarter turn. There is no chance to injure the spindle or spindle bearings when replacing the bowl. These are three exclusive Primrose separator features.

The milk supply bowl is firmly set in one place—the right place. The milk float goes into just the right position, either side up. The gears are all rigidly fastened. The bowl has the cleanest, closest-skimming device and the largest skimming surface ever put into a cream separator.

The Primrose is worth more than any other separator built, and it sells for less than many of them. Drop in and let the dealer show you why.

International Harvester Company of America (Incorporated)

Primrose cream separators are sold by

NEIL BRENNAN, O'Neill, Neb.

French Draft Stallion 'Con'

NO. 24989

Con is a Blue Roan, star in forehead, black points, weighing 1,800 pounds, and seven years old. He will make the season of 1916 at my farm, 9 miles north and 3 west of O'Neill, Neb.

This horse has been inspected and holds a life certificate on being sound.

TERMS—\$10 to insure a colt to stand and suck. Parties disposing of mares or removing the same from neighborhood before knowing mare to be in foal, will be held for service fee. Care will be taken to prevent accidents, but will not be responsible should any occur.

HENRY MURRAY, Owner

Farms to exchange for Holt Co. Land

Nicely improved 106 acre farm in good section of Illinois

Good improved Iowa quarter \$20,000 for more land of equal value.

Splendid improved half section near St. Paul, Neb.; only \$20,000; for more land of equal value, encumbered, \$4,500.

Well improved eighty, 10 miles of Lincoln, \$10,000, encumbered, \$3,000, 5 per cent; and 320 acres cultivated, 110 acres winter wheat, clear but unimproved. Price \$6,400. Owner wants ranch.

Neatly improved 16 acre improved tract adjoining small town, 6 miles from Lincoln. Price, \$3,000; consider confectionery stock, barber shop or cheap land.

Well improved 15 acre tract joining Council Bluffs, Iowa, for an improved farm.

\$5,000 stock general merchandise, and \$8,000 store building in Illinois town, for good cheap land.

Let me know what you have to offer.

C. M. DALY, O'Neill, Nebr.

Lands for Sale

Improved and unimproved farm lands on twenty year's time, five per cent on deferred payments and five per cent on principal. Only reliable men with stock and improvements need apply.

M. LYONS, Owner

EMMET, NEBRASKA.