

LOOK WESTWARD!

Are you or your sons using proper energies towards finding land, industrial or professional opportunities in localities adjacent to the Burlington lines through Wyoming, Western Nebraska, Northern Nebraska, Northeastern Colorado or Southern Montana? I can put you in touch with excellent prospects in any of these sections. Mondell lands are going fast—so are the irrigated lands. Deeded lands in Western Nebraska are steadily increasing in value. The towns of the North Platte Valley and the Big Horn Basin are all growing and offer good business chances. The oil industry of Central Wyoming and the Big Horn Basin is very extensive. All this new money is greatly widening the scope of business openings. The Burlington now has through service between Nebraska and Casper, Central Wyoming via Alliance and Wendover.

If you have before you the problem of the future, either for yourself or your sons, let me help you.



S. B. HOWARD, Immigration Agent,
1004 Farnam Street, Omaha, Nebraska.

"DON'T BE CONFUSED"

Thinking we are trying to please Everybody. Because we are not.
"BUT"
We are doing our best All Of The Time
AND
Solicit your Collars, Shirts and Rough-Dry Laundry Work.

O'Neill Sanitary Laundry.

Phone 209.

PHONE 32

FOR YOUR

LUMBER and COAL
O. O. Snyder

A Christmas Present for the Entire Family



Your question to make a suitable Christmas Gift is solved if you call at our ware rooms, examine the wonderful sweet-toned Columbia Grafonolas; the oldest and best phonograph in the world, their unsurpassed records, and see how little money is required to bring music and happiness to your home.

Beautiful Combination Outfit No. 15 consisting of Columbia Grafonola and six ten-inch double face records, only \$18.90.

Beautiful Combination Outfit No. 25 consisting of Columbia Grafonola and twelve ten-inch double face records, only \$32.80.

Other Combination Outfits at \$42.80, \$57.80, \$82.80 and upwards. Why not pay us a visit and see our beautiful stock, obtain our low prices and terms, and decide on your Xmas present now.

J. A. BROWN, O'Neill, Neb.

SCHMOLLER & MUELLER PIANO CO.

1311-1313 Farnam St., Omaha, Neb.
Wholesale Distributors for Nebraska, Iowa and South Dakota

Vacuum Furnace

Is made in four sizes and is priced according:

No. 220, Intended for 4 to 6 rooms\$110 Installed
No. 322, Intended for 6 to 8 rooms\$120 Installed
No. 424, Intended for 8 to 12 rooms\$130 Installed
No. 626, for Halls and Churches, 12 to 16 rooms\$150 Installed

Plumbers don't like the Vacuum Furnace for the same reason that bankers knock on the Rural Credit Law—it nearly killed their graft—and they are only starting. If you want a Genuine Vacuum Furnace write or call on

WILLIAM McCAFFERY,

Phone Oak 269.

O'Neill, Neb.

John Brennan

The Man Who Put the "Bee" in Business Wants to See You.

When a woman wills she will and when she won't she will, but not as much as a man.

There is no getting around it we have to give it to the Women. It was a woman who hunted up the grub for Adam and also the clothes he wore. It was a woman who helped Columbus discovered America; it was the women who started the wars; who raised the soldiers and then got busy and stopped the wars. It was the women who defeated Hughes and elected Wilson. They are to blame for everything good and everything bad. If it was not for the women where would we be. We would be in the Garden of Eden with nothing to Eat and Wear.

Eve wasn't in the Garden 15 minutes till she started looking for something for her and Adam to eat and wear. She knew they would soon get sick of Apples, so she was in a hurry to get out of the garden and get a change of grub and scenery. Woman is naturally a provider. Before you were born your mother was making clothes for you. The better provider the woman is the better dressed and fed the menfolks are. I used to think they didn't know much but after being in this business a year I found they are a good deal quicker to grab a good deal in grub or clothes than a man is.

They buy better stuff and never let the pennies hide the dollars.

But it's hard for a woman to pay cash because the men won't give them the money. But say when they do get the cash they know right where to go. There is a few who have listened to this "quality talk" for years and years and it was hard to convince them that they could buy better goods for less money by paying cash. But when they had been shown day after day, week after week, for the last fifteen months can you blame them for coming here. No. Nobody blames a man or woman for going to a cash store when they have the cash. It's business. And the man or woman who don't run their home on business principles is heading for the rocks. Wealth is like the Irishman's flea. It's here today and gone tomorrow. Willful waste makes woeful want. You may think because you are safe today you are safe forever. Look back a year. See who were on top a year ago. They are down and out today. The ones on the bottom who gathered and saved are on top today. The road to the top is hard to climb but the road from the top to the bottom is slicker than glass. And there is nothing will start you on the slippery slide quicker than buying in credit stores.

Cash Does It

No. 5770

REPORT OF CONDITION OF

THE O'NEILL NATIONAL BANK

AT O'NEILL,

In the State of Nebraska, at the close of business on November 17, 1916.

RESOURCES

Loans and discounts	\$301,306.59
Overdrafts, unsecured	219.16
U. S. bonds deposited to secure circulation (par value)	50,000.00
Bonds other than U. S. bonds pledged to secure postal savings deposit	\$ 1,000.00
Securities other than U. S. bonds (not including stocks) owned unpledged	13,038.04
Total bonds, securities, etc	14,038.04
Stock of Federal Reserve Bank (50 per cent of subscription)	2,400.00
Value of banking house (if unincumbered)	3,500.00
Furniture and fixtures	2,500.00
Net amount due from approved reserve agents in New York, Chicago, and St. Louis	4,187.91
Net amount due from approved reserve agents in other reserve cities	121,654.44
Net amount due from banks and bankers (other than included in 10 or 18)	25,801.28
Outside checks and other cash items	221.32
Fractional currency, nickles, and cents	73.89
Notes of other national banks	110.00
Lawful reserve in vault and with Federal Reserve Bank	28,565.49
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	2,500.00
Total	\$557,078.12

LIABILITIES

Capital stock paid in	\$ 50,000.00
Surplus fund	30,000.00
Undivided profits	\$48,178.46
Less current expenses, interest, and taxes paid	30,563.56
Circulating notes outstanding	49,300.00
Net amount due to banks and bankers other than included in 29 or 30)	22,971.29
Demand deposits:	
Individual deposits subject to check	181,567.72
Certificates of deposit due in less than 30 days	35,280.36
Postal savings deposits	11.53
Total demand deposits, Items 33, 34, 35, 36, 37, 38, 39 and 40	216,859.61
Time deposits (payable after 30 days, or subject to 30 days or more notice):	
Certificates of deposit	157,383.63
Total of time deposits, Items 41, 42, and 43	157,383.63
Total	\$557,078.12

State of Nebraska, County of Holt, ss:

I, S. J. WEEKES, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

S. J. WEEKES, Cashier.

Subscribed and sworn to before me this 23rd day of November, 1916.

W. K. HODGKIN, Notary Public.

My commission expires November 30, 1917.

Correct—Attest: O. O. Snyder, J. P. Gilligan, H. P. Dowling, Directors.

This bank carries no indebtedness of officers or stockholders.

M. E. Church Notes.

Tom Thumb and his bride were married in the little mock wedding last Friday evening. There was a large crowd to witness the ceremony, and after the wedding feast served to the "little guests" the whole congregation went home pronouncing it an evening of great delight. Every one of the little tots participating in the ceremony did his part exceptionally well. In the afternoon the little bride and groom stood in the window at R. R. Morrison store and a large crowd of people gathered to see them.

Next Tuesday evening at 8 o'clock will be given the play, "In His Steps," taken from the book of that name.

The play will be put on by the young people of our church, and will be something extraordinary. It will be staged in the auditorium of the church and admission will be only 15c and 25c. A general invitation is extended to all.

Don't forget to come to Sunday School next Sunday. You will help one side or the other to win the contest. Come and bring your friends with you.

There will be special instrumental music, appropriate for Thanksgiving service, at the hour of worship next Sunday morning.

NOTICE.

The annual meeting of the Holt County Fair Association will be held on Tuesday evening, December 5th, at 8:30, at the K. C. Club Rooms, for the coming year setting the dates for holding the fair, and all other business that may come before the meeting.

All are requested to be present if possible.

F. C. DONOHUE, Secretary.

PAID ADVERTISING

Paid announcements will appear under this head.

If you have anything to sell or wish to buy tell the people of it in this column.

Five cents per line each week for announcements in this column.

DO NOT FORGET THE SALE AT Quinn's Feed Store Saturday afternoon.

WHEN YOU WANT BETTER Shoes we have them.—Fred Albert. 46-tf

THERE WILL BE A SALE OF Household goods at Quinn's Feed store Saturday afternoon, at 2:30 o'clock.

LOST OR STOLEN—ONE 1,100 LB. Steer, branded "C. & C. A." on left hip.—Leo McCaffrey, Emmet, Nebraska. 22tf

I'VE GOT ALL KINDS OF FIRE-wood, and Fence Posts to sell. Also slabs and sawdust.—George E. Hosen, Blackbird. 24-4p

KODAK SUPPLIES. KODAK AM-ateur finishing developing, any size roll of film, 15c; prints or post cards, 6c each.—W. B. Graves. 44-tf.

NOW IS A GOOD TIME TO DO your painting, inside and out. Lincoln paint or White Lead. Let me figure your bill.—Neil P. Brennan. 8tf

A LARGE RETORT OAK AND A Topsey stove for sale. Both comparatively new. Or to trade for a range cook stove.—Wm. Fallon. 34tf

FOR SALE—BUGGY, HEATING stove, range, DeLavel Cream Separator, nearly new, and a few other articles. These things can be seen at my home.—Mrs. A. Cassidy. 24-2

WANTED—A LOAN OF \$50,000; Guilt edged security can be given. Give rate of interest and conditions of loan. No triflers need apply.—Address G. D. 41144, O'Neill, Neb. 21tf

MONEY—MONEY—MONEY

I have \$500,000.00 to loan quick on good farms and ranches, see me for best loans. Address—B. F. Sturdevant, Atkinson or O'Neill, Nebraska. 16-8

LOST—SUNDAY, OCTOBER 24TH; presumably on the golf links, a diamond brooch. This was a family heirloom. As I am leaving city finder will please leave brooch with Jno. W. Hiber and receive reward.—Paul N. Humphrey. 22-4

FOR SALE—A BIG BARGAIN IN Holt County Land—We will offer for sale the Northeast Quarter of Section 33, Township 28, Range 13, Holt County, Nebraska. This land is about nine miles south and six miles west of O'Neill. Excellent for pasture. For quick sale we offer this 160 acres for \$4.00 per acre or \$640 for the tract. This is net cash price. Title guaranteed to be good and merchantable. Write or wire—Holt County Bank, Mound City, Mo. 22-6

E. D. MAYFIELD

Successor to BOWEN BROS.

DRAY, BAGGAGE AND TRANSFER LINE

Your Patronage Solicited.

Phone 184 - - O'Neill, Neb.



TRY BEFORE YOU BUY.

The Webber Company Sub-Spring For The Ford Car.

The perfect design, cantilever type, steel bolts, hardollers, bronze bushings. A word to the wise is sufficient; investigate before you buy.

C. E. Downey, State Agent and Distributor, O'Neill, Nebraska.

Special \$1.25

It pays to repair your own shoes.

You can save a dollar and do the work when it is too cold to work out doors.

We have Cobbler outfits, leather strips and tacks. Rubber heels, price 15c pair.

Saving is its own reward.

NEIL P. BRENNAN

Hardware and Machinery.

FEEZER HOUSE

(Formerly "The Tavern")

Lodging by the Day or Week

Automobile Livery

Daily from Atkinson to Amelia, Inez, Chambers and O'Neill.

W. O. Feezer, Prop.

Atkinson, Nebraska

WHEN IN OMAHA VISIT THE Gayety "Omaha's Fun Centre"

Brand New Show EVERY WEEK MUSICAL BURLESQUE

Clean, Classy Entertainment. Everybody Goes. Ask Anybody

LET'S GO HOME SAVING!

DON'T GO HOME SAYING: I DIDN'T VISIT THE GAYETY

NEBRASKA

EDWARD H. WHELAN

* Lawyer *

PRACTICE IN ALL COURTS

O'NEILL, NEBRASKA

The O'NEILL
ABSTRACT COMPANY

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THE ONLY COMPLETE SET OF
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The Sanitary
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We have a full line of
Fresh and Cured Meats, Pure Home-Rendered Lard.

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SPECIALTIES:

Eye, Ear, Nose, and Throat
Spectacles correctly fitted and Supplied
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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.

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Physician and Surgeon

Special attention give to

DISEASES OF THE EYE AND

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DR. H. MARGARET FROST

OSTEOPATHIC PHYSICIAN

Naylor Building :: O'Neill, Neb.

All Diseases Treated

Phone 262.

To our Patrons and Prospective Patrons:

THE SCHLITZ HOTEL

is not closed, nor will it be for some time to come.

The same Splendid Service, at Popular Rates, will be maintained in the future as in the past.

P. H. PHILBIN, President.

314-322 South 16th St.

OMAHA, NEBR.

W. K. HODGKIN

* Lawyer *

Office - Nebraska State Bank Bldg.

Reference: O'Neill National Bank.

O'Neill, :: :: :: Neb.

A. J. Hammond

Abstract Company

Title Abstractors

Office in First National Bank Bldg

AUTO LIVERY

GO DAY OR

NIGHT

NEW - CAR.

PHONE-219.

Charles A. Calkins

DR. O. K. TICKLER

VETERINARIAN

PHONE | DAY

108 | NIGHT

O'NEILL - - - NEBRASKA