REPORT OF CONDITION OF

THEO'NEILLNATIONAL BANK

AT O'NEILL, In the State of Nebraska, at the close of business on December 31, 1918.

RESOURCES. Loans and discounts, including rediscounts. Overdrafts, unsecured S. bonds deposited to secure circulation (par value)\$50,000.00 U. S. bonds and certificates of indebtedness pledged to to secure U. S. deposits (par value) 10,000.00 60,000.00 Liberty Lcan Bonds, 3½, 4, and 4¼ per cent, unpledged 16,600.00 Payments actually made on Liberty 4¼% bonds of the

Fourth Liberty Loan owned Securities other than U. S. bonds (not including stocks) Stock of Federal Reserve Bank (50 per cent of subscrip-

Value of banking house, owned and unincumbered Furniture and fixtures Lawful reserve with Federal Reserve Bank Cash in vault and net amounts due from national banks Net amounts due from banks, bankers, and trust com-panies other than included in Items 13, 14, or 15

Totals of Items 14, 15, 16, 17, and 18 Checks on banks located outside of city or town of report-War Savings Certificates and Thrift Stamps actually

\$671,012.36 LIABILITIES. Capital stock paid in ..

Surplus fund Undivided profits Circulating notes outstanding

Net amounts due to National banks

Net amounts due to banks, bankers, and trust companies (other than included in Items 31 or 32) 223,986.73

Total of Items 32 and 33
Individual deposits subject to check
Certificates of deposit due in less than 30 days (other than for money borrowed) Total of demand deposits (other than bank deposits) subject to Reserve, Items 34, 35, 36, 37, 38, 39,

Certificates of deposit (other than for money borrowed) 173,010.51 Total of time deposits subject to Reserve, Items 42, United States deposits (other than postal savings): War loan deposit account

Of the total loans and discounts shown above, the amount on which interest and discount was charged at rates in excess of those permitted by law (Sec. 5197 Rev. Stat.) was None. The number of such loans was None.

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 7th day of January, 1919.
W. K. HODGKIN, Notary Public. My Commission Expires May 3, 1925.

ing the great war and who has just

p. m., now days, is contemplated by the management. The new time card,

Omaha several hours earlier and bring it into O'Neill, when on time,

Corretc-Attest: J. P. Gilligan, M. Dowling, H. P. Dowling, Directors. This Bank carries no indebtedness of officers and stockholders.

MORE LOCAL MATTERS.

Omaha Sunday morning where she is gaged.

an O'Neill visitor Wednesday.

County Attorney Lewis Chapman,

successor to County Attorney Hugh
Boyle, assumed office Thursday.

Dr. A. J. Fouts and family, who
have been on the Pacific coast since last September, returned home last

George K. Johnson, formerly of Stuart and now connected with the Akron Mills company of Sioux City, was an O'Neill business visitor Wed-

The first public dance held since the lifting of the flu ban was held at the K. C. hall Monday night and was well attended.

Will Biglin and P. J. O'Donnell returned Wednesday evening from Omaha, where they have been looking after business interests for several days.

The first number of the lyceum course by the Presbyterian ladies was given at the Royal theatre by Dr. Adams, Monday night, his subject being "Grapes of Gold."

Chairman Dickson, of the county board of health, announces that the rule of the board prohibiting the serving of lunches at public sales still is in full force and effect.

Guy Cole went to Omaha this morning, where he will undergo another eperation for the wound he received several months ago by the accidental discharge of a revolver.

H. J. Porter, district installing officer of the I. O. O. F., came up from Chambers Wednesday afternoon to preside at the installation of officers of the local lodge that evening.

The Grattan Public Library is seeking a librarian to succeed Miss Mamie Coffey, who has tendered her resigna-tion to the board. Applications should be made in writing, to George Shoemaker, secretary.

John Horiskey is able to be about again after being confined to his residence for a few days with a fractured rib. The injury was received when Mr. Horiskey slipped on an icy stairway while delivering groceries.

The funeral of Mrs. Mary Mills Theirolf, former resident of Holt county, who died of influenza in Washngton, was held yesterday at Meadow Grove. Mr. and Mrs. Theirolf removed from Holt county to Creighton about three years ago and this fall went to Washington to make their

S. S. Wymore, leading merchant of Dustin, accompanied by John Lunney, also of Dustin, were O'Neill visitors. Thursday. Mr. Wymore reports the recent snows as much heavier around Dustin than in this vicinity, and that the roads practically are impassible

Police Judge Henry Grady formally assumed his position, succeeding Police Judge John L. Quig at midnight Wednesday night, although the new judge didn't stay up to take over the office, or the retiring magistrate to turn it over. Judge Grady was sworn in several days ago by City Clerk John Gallagher.

Gunner Meek, Broken Bow boy who saw service with the Canadians durReserve District No. 10 family to O'Neill for several months and probably not until after the return of his son from France. Deputy County Clerk Hanley will remain in the office to assist Mr. Porter in becoming familiar with the routine, for deputy has been appointed.

The old county board of supervisors wound up its business and adjourned sine die Wednesday afternoon. The new board will meet for organization Tuesday. The retiring members of the old board are M. P. Sullivan, chairman, who has been a member since 1910, and Henry Bausch, of Phoenix, who completed his first term of four years. Both are democrats. Mr. Sullivan is succeeded by John Sullivan, democrat, and Mr. Bausch by Victor Johnson, of Phoenix, republican. Supervisor Hubbard, republican, succeeds himself. The new board will consist of four republicans and 108,800.96 three democrats, reversing the former 5,082.62

Soldier's Mother Victimized.

1,607.21 While Will Dishner and sister, of Columbus, were the guests of their uncle, F. J. Dishner, in O'Neill last 2,500.00 week, Dewey Hatcher, an ex-soldier, blame the railroad employees. formerly residing at Columbus, by impersonating young Dishner obtained \$25 by wire from the latter's mother at Columbus. Young Dishner, who is in the navy, is home on a thirty day furlough and after a visit with the home folks, came to O'Neill with his sister. A few hours after they had left Columbus, Mrs. J. Dishner, his mother, received a telegram from Omaha, to which her son's name was signed, stating that he was in Omaha without funds and requesting her to wire him \$25. The telegram stated that he would be home Friday. The mother, thinking that her son and daughter had changed their minds about the O'Neill visit promptly wired the money. Later she called up Mr. Dishner here to inform him that the couple had gone to Omaha. The call was received while young Dishner was in Mr. Dishner's office and he was in Mr. Dishner's office and he hastened to inform his mother that he had not been in Omaha and had not wired for money.

Shortly after conversing with her son over the telephone another telegram from Omaha, came, signed with her son's name, stating that the \$25 just sent had been stolen from him and asking for \$25 more. Mrs. Dishner at once hastened to the telegraph office and informed the company of what was going on requesting that what was going on, requesting that the Omaha person be taken in custody when he again called at the tele-graph office. While she was convers-ing with the telegraph officials, M. C. Calto, of Columbus, came into the office to send \$25 to his son in re-MORE LOCAL MATTERS.

F. J. Manchester, of Phoenix, was an O'Neill visitor Thursday.

Miss Mary Warring is confined to her home with an attack of influenza.

Miss Melvina Simmons returned to was Melvina Simmons returned to years lighting in which he was entry and the great war and who has just been released from the hospital on recovery from a machine gun bullet wound through the lung, speke at the K. C. hall Tuesday night, graphically describing the scenes of the three years lighting in which he was entry the sender of all three appeals for funds, was arrested taken into custody and investigated. Young Hatcher, the sender of all three appeals for funds, was arrested when he called at the Omaha tele-Frank Dobney, the prominent capitalist and hay dealer of Stuart, was an O'Neill visitor Wednesday. until this week and he was released Wednesday for a few days visit with his sister, Mrs. Thomas Quinn.

County Attended to Character and the was released on a \$1,000 bond. Hatcher enlisted with he old Sixth Nebraska regiment and was sept to Domine and Was sept to D early in the war. After six months

NOTHING ELSE LIKE IT

There has never been anything in O'Neill with the INSTANT action of simple buckthorn bark, glycerine, etc. as mixed in Adler-i-ka. ONF months, and until a regular SPOONFUL flushes the ENTIRE bowel tract so completely it relieves ANY CASE sour stomach, gas or constipation and prevents appendicitis. TheINSTANT, pleasant action of Adler-i-ka surprises both doctors and patients. Gilligan & Stout, Druggists. 1

Don't Blame The Men.

Communicated: Some of our raiload men take exceptions to a recent remark in the Independent, which would indicate that they were slack in their duties and causing delay to delivering of shipments. In the case referred to the printed forms were billed out of Sioux City Thursday, December 19th and reached O'Neill on schedule time.

Everyone interested in the handling of important shipments should be-come acquainted with the present "Sailing day" plan as handled under Government arrangement and when such service is not speedy enough it might be well to take advantage of the express facilities rather than

NOTICE TO HUNTERS. Some careless hunter shot a yearling calf for me some time during the forenoon of December 31. The next man or boy that goes along the highway by my farm with a gun or a dog wants to have his hunting license in his hand and refrain from shooting on either side of the road, or crossing any part of my land. I will prosecute the first man or boy found on my land with a gun. Take no chances, for you will be given the limit if caught trespassing on my lands.

JOHN L. QUIG.

AN O'NÉILL MAN'S EXPERIENCE.

Can you doubt the evidence of this O'Neill Citizen? You can verify O'Neill endorse-

Read this: J. H. Davison, prop., harness and shoe shop, main street, says: "Some time ago I was suffering from kidney disorder. My back was lame and sore and there was a steady, heavy pain over my kidneys. When at my work, I could hardly straighten up, because such sharp pains caught me in my back. My kidneys acted too often and the secretion were unnatural. I know what was causing the trouble and hadn't used Doan's Kidney Pills long before I was relieved of all these ail-

ments. Price 60c, at all dealers. simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mr. Davison had. Foster-Milburn had. Foster-Milburn Co., Mfgrs., Buffalo, N. Y.

WANTED TO LEASE OR RENT. Hay Land. Give full descrip-tion and price in first letter. Ad-dress P. O. Box 502, O'Neill, Nebracks Nebraska.

MY DEAR MR. FARMER AND RANCHMAN:

Do you know that we loaned \$283,600 on farms and ranches in Holt County during the last twelve months. This is \$23,633 1-3 per month. Can you

Do you want a loan?

We loaned \$59,050 on homes. Do you want to own a home or do you want to take the chances of moving every thirty days.

If you want a loan do not fool around with Wild cat schemers and men who advertise little or no commission, come where you know where you can get the money and know what it will cost you to get it.

We represent two of the largest Life Insurance Companies making loans in Holt County and my allotment for this county is One Million Dollars. Come and get your part of this million if you want a loan or want to build a home.

Below is the list of loans made and the amount during 1918:

JOHN L. QUIG, O'Neill, Nebraska.

\$1,500	Farms and Ranches:	
1,400		
800	6 12.0	000
500	7 5,0	000
1.800	8	
1,300		
1,300		
	15	000
	16 10,0	30 (
	17 10,0	100
2,000		
	23 20.0	100
	24 10.0	000
2,500	25 1,2	200
	26 2,0	
	27 2,5	000
	28 4,0)0(
	29	100
2,500	30	100
700		500
1.600	33 5.0	000
	34	000
the second second second	35 16,0	900
STATE OF THE PARTY	36 16,0	
15,000	37 5,8	000
	500 1,800 2,500 900 1,300 1,300 2,500 1,100 3,500 2,000 2,000 2,000 2,500 2,500 2,500 2,500 2,500 2,500	1,400 2 6,6 700 3 2,2 2,250 4 5,8 800 6 12,6 500 7 5,7 1,800 8 3,8 2,500 10 2,5 900 11 12,6 1,300 12 2,7 1,300 14 10,6 2,500 15 10,6 1,100 17 10,6 3,500 18 10,6 2,000 20 12,0 2,000 21 3,2 2,000 22 2,5 800 23 20,6 2,500 25 1, 2,300 26 2, 800 27 2, 800 28 4, 1,200 29 13, 2,500 30 3, 700 32 3, 1,600 33 5,

Paul-It's just as well to look an We gas So. automobile in the gasoline tank, Saint-Never look a gift horse in

The Auction Store is now holding two Sales each day, beginning at 2:30 and 7:30 p. m., and there will be no let up until entire stock is sold.

No one can afford to miss this

Great Chance

Everything goes to the highest bidder. Money refunded on all purchases if desired. No chance to make a mistake. You can supply your wants at this sale, as you will find about everything usually carried in a general store.

Quality The Best

You fix the price. Sales at 2,30 and 7.30 p. m., in Hickey's store room, opposite K. C. Hall.

The Auction Store

O'Neill, Nebraska

GOVERNMENT FARM LOANS

Auto Repair Shop

All Kinds of Auty Work, 60 Cents per Hour.

Old Campbell Garage, one door west of the

Western Hotel.

OTTO SMITH, O'Neill, Neb.

The Federal Land Bank of Omaha is now loaning about One Million dollars each month. March first they will be called on to close loans amounting from Fifteen to Twenty Millions and in order to handle so large a volume all must be ready in advance, applications approved, land inspected, papers drawn, singed and check mailed to the local associations. This cannot be done in a few days. Make your application early. Make it NOW. Rates of 51/2% are guaranteed.

The Government Farm Loan is the best from the Farmers standpoint, low rates, long time, never have to be renewed, optional payments after 5 years, more per acre easy payments of principal.

Every Farmer should understad the Federal Farm Loan system. If you are not familiar with it, let me explain it to you, and make your application early. MAKE IT NOW.

My territory in Holt County takes in all Farms located in Ranges of 31-32-33 and 34, north of O'Neill and Atkinson, south of the Niobrara River. Call on me or write.

M. L. HONKE, Secretary-Treas.

Boyd and Holt County Farm Loan Association, Butte, Nebraska.