

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 beat it?

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.

No. of Loans Made on Homes.	Amount	Number of Loans Made on Farms and Ranches:	Amount
1	\$1,500	1	\$ 2,200
2	1,400	2	6,000
3	700	3	2,500
4	2,250	4	5,000
5	800	5	2,500
6	500	6	12,000
7	1,800	7	5,000
8	2,500	8	3,500
9	900	9	14,000
10	1,300	10	2,500
11	1,300	11	12,000
12	2,500	12	2,500
13	1,100	13	10,000
14	3,500	14	10,000
15	2,000	15	10,000
16	2,000	16	10,000
17	2,000	17	10,000
18	800	18	10,000
19	2,500	19	10,000
20	2,300	20	1,200
21	800	21	2,000
22	1,200	22	2,500
23	2,500	23	13,000
24	700	24	3,000
25	1,600	25	15,000
26	1,100	26	3,500
27	2,500	27	5,000
28	15,000	28	10,000
		29	16,000
		30	16,000
		31	16,000
		32	16,000
		33	16,000
		34	16,000
		35	16,000
		36	16,000
		37	16,000
		38	16,000
		39	16,000
		40	16,000
		41	16,000
		42	16,000
		43	16,000
		44	16,000
		45	16,000
		46	16,000
		47	16,000
		48	16,000
		49	16,000
		50	16,000
Total	\$59,050	Total	\$283,600

ALFALFA SEED

Exceptional values offered in ALFALFA SEED
 Fancy Grade, 99.60% pure \$13.00 per bu.
 Choice Grade, 99.00% or better pure 11.50 per bu.
 No. 1919 SPECIAL GRADE, 98.40%
 pure 19.19 per bu.
 Two bushels 1919 Grade for 19.19 per bu.

Pease Grain & Seed Co.,
 Beatrice, Nebraska
 Reference: Union State Bank, Beatrice, Nebraska.



C.W. Howard
Auctioneer
 Live Stock and General Farm Sales.
 Wire or Write Me for Date at my expense.
 Phone, Spruce 142.
 O'Neill : Nebraska

OPTIONAL FARM LOANS

If you want an Optional Farm Loan, Building and Loan Loans, a Fire, Lightning, Tornado, Windstorm, Cyclone, Automobile, Accident, Health or Sickness Insurance Policy, at the least expense, best terms and conditions see

L. G. GILLESPIE, O'Neill, Nebr.

(First publication January 23.)
 (W. K. Hodgkin, Attorney.)
NOTICE TO CREDITORS.
 Estate No. 1156.
 In the County Court of Holt County, Nebraska, January 17, 1919.
 In the matter of the Estate of Clarence J. Simonson, Deceased.
 CREDITORS of said estate are hereby notified that the time limited for presenting claims against said estate is May 22, 1919, and for the payment of debts is January 17, 1920; and that on February 21, 1919, and on May 22, 1919, at 10 o'clock A. M. each day, I will be at the County Court Room in said County to receive, examine, hear, allow, or adjust all claims and objections duly filed.
 (Seal) C. J. MALONE,
 33-4 County Judge.

(First publication February 20.)
IN THE DISTRICT COURT OF HOLT COUNTY, NEBRASKA.
 John L. Cox and John L. Cox, as Ex-

RED PEP'S PHILOSOPHY



"Some of us are not as dumb as we think we are--we are dumber!"

A GOOD LAUNDRY
 will go. Shows too how great is the demand for laundry work that is good.

If you are not one of our patrons, let us put you on our list, send us a trial order and when you get it home look it over carefully, then we will have added a new name to our list.

Don't be so dumb that you can't read our ads. There's something attractive in each and every one of them.

FLOATING UNCLE SAM'S NAVY
 If the millions of gallons of water that we used last year were turned into one stream there would be enough to float Uncle Sam's entire navy.

Shows what advertising
O'Neill Sanitary Laundry
 Home of Red Pep.
 O'Neill, : : Nebraska

LUMBER COAL PAINT

The Same Old Phone No. 32
 at
 The Same Old Place
 with
 The Same Old Quality
 and
 The Same Old Service
Seth Noble
 Successor to O. O. Snyder
George S. Agnes, Mngr.

Farmers Hide & Iron Metal Co.

We are Buying Hides and Furs Paying the Best Market Price. Don't forget to come and see us at Boggs' Livery Barn. Also Buying Iron, paying good prices. Hides, straight No. 1, 14c; grubby, 10c; poor, \$2.00 each. Horse hides according to size.

B. W. HYATT, Manager.
O'Neill - - - Nebraska

ecutor of the Last Will and Testament of William H. Cox, Deceased, Plaintiffs.
 vs.
 Fred M. Cox, Max C. Robinson, and Maggie Robinson, his wife, Martha E. Woodworth and Jerry E. Woodworth, her husband, Effie Cox, Alice Hilker and Walter R. Hilker, her husband, Adelaide C. Rameson and Jack Rameson, her husband, Bertie M. Priest and J. V. Priest, her husband, first and real name unknown, and Ida Cox, wife of the plaintiff, John L. Cox, Defendants.
Notice to Non-Resident Defendants.
 The above named defendants and each of them will take notice that on the 7th day of February, A. D. 1919, the above named plaintiffs filed their petition in the District Court of Holt County, Nebraska, against the above named defendants object and prayer of said petition are to foreclose a certain contract made and executed by and between John L. Cox, and one William H. Cox deceased, parties of the first part and the defendant, Max C. Robinson, for the purchase by the said Max C. Robinson of an undivided one-half interest in the following described real estate located in Holt County, Nebraska. All of Section Twenty-nine (29); the Southwest Quarter (SW 1/4) of Section Twenty (20); the South Half (S 1/2) of the Southwest Quarter (SW 1/4), the Northwest (NW) of the Southwest Quarter (SW 1/4), and the Southwest (SW) of the Northwest Quarter (NW 1/4), of Section Twenty-one (21), all in Township Thirty-one (31), North of Range Nine (9), West of the 6th P. M. containing Nine Hundred Sixty (960) acres of land more or less according to government survey; and said action is also brought for an accounting between the said defendant, Max C. Robinson and the plaintiff, John L. Cox and the estate of the said William H. Cox, deceased, concerning certain personal property located on the above described land and mentioned and referred to in said contract.

You are required to answer said petition on or before Monday, the 7th day of April, 1919, or said petition will be taken as true and judgment rendered accordingly.
 Dated this 7th day of February, A. D. 1919.
JOHN L. COX, and JOHN L. COX as Executor of the Last Will and Testament of William H. Cox, Deceased.
 37-5
 By M. H. Leamy, Their Attorney.
 (First publication February 20.)

LEGAL NOTICE.
 To All Persons Interested In The Estate of John J. Kearney, Deceased: You and each of you are hereby notified that on the 20th day of February, A. D. 1919, Marion Whaley, as petitioner, filed a petition in the County Court of Holt County, Nebraska, in the matter of the estate of John J. Kearney, deceased, the object and prayer of said petition being to have the court upon hearing of said petition find, adjudge and decree that said John J. Kearney departed this life intestate, more than two years prior to the commencement of this action; that at the time of his death he was a resident and inhabitant of Silverbow County, Montana, and was seized and possessed of fee simple title and ownership in the following described real estate, situate in Holt County, Nebraska, to-wit: The Southwest Quarter of Section Thirty-one (31), Township Thirty (30), Range Ten (10), West of the Sixth P. M., which was an estate of inheritance, and to find, adjudge and decree the names, ages and residences of the sole heirs at law of said deceased; that said real estate is wholly exempt from attachment, execution or other mesne process, and not liable for the payment of the debts of the said John J. Kearney, deceased, and to dispense with regular administration of said estate; that upon a hearing of said petition, the court duly made an order in the premises ordering that on the 22nd day of March, 1919, at 10 o'clock A. M. of said day, all persons interested in said estate

shall appear before the County Court of Holt County, Nebraska, and show cause, if any there be, why the prayer of said petitioner should not be granted. You are therefore required to appear in the County Court of Holt County, Nebraska, on the 22nd day of March, 1919, at 10 o'clock A. M., and show cause, if any there be, why the prayer of the petitioner should not be granted.
 Dated this 20th day of February, A. D. 1919.
 (Seal) C. J. MALONE,
 County Judge.
 J. J. Harrington, Attorney for Petitioner.
 MARION WHALEY,
 37-4 Petitioner.

FOOTS
 DOES
Veterinary, Surgery and Dentistry
 Treats Diseases of All Domestic Animals.
 Day or Night. Phone No. 275.

WANTED TO LEASE OR RENT.
 Hay Land. Give full description and price in first letter. Address P. O. Box 502, O'Neill, Nebraska. 30tf.

FREE MAP & PHOTOGRAPH BURKBURNETT TEXAS.
 Showing World's Wonder Oil Field sent absolutely free upon request. Ask for it today.
BROWN-WORTH OIL COMPANY,
 No. 1015 1/2 Main St., Ft. Worth, Texas 35-4

PAID LOCALS.
FARM LOANS, R. H. PARKER, 22tf
 TO GET A SQUARE DEAL COME TO Abbott's Variety Store. 14tf.
WARM ROOMS TO RENT.—MRS. Reifer, 1st door west Beha Hotel. 35-3p
PYREX BAKING GLASS WARE just received—try one Bread Pan.—Neil P. Brennan. 31-
LOST—ENDGATE, SACK OF SALT and sack of oats. Leave at Gallagher's store.—H. R. Rosler. 37-1
STRAYED—FOUR HORSES; TWO roans and two bays, 4 years old colts. Notify Guy Cole, Emmet, Nebraska. 36-3p
FORDS FOR SALE—I HAVE several second hand Ford automobiles for sale. These cars can be seen at the Boggs Feed Barn. 44tf
FOR RENT—HAY AND CATTLE Ranch 560 acres, 11 miles out; cut 250 tons hay; big buildings, \$600.00 rent.—R. H. Parker, O'Neill. 36-2
DRESS MAKING AND PLAIN SEW- ing. Two and one-half blocks west and half block south of steam laundry. Satisfaction guaranteed.—Mrs. M. C. Ashton. 37-1p
WINTER DRIVING MEANS NO trouble if you use Alcohol in the Radiator and Havoline Motor Oil. A Foot Warmer helps too.—Neil P. Brennan 31-
DON'T LIST YOUR RANCH OR Farm with me unless you want to sell it. I have several buyers. See R. H. Parker, O'Neill, Nebr. Telephone 22.
I HAVE A MAN THAT HAS \$43- 000.00 to loan on Farms and Ranches in Holt County. See me if you want to get a loan.—R. H. Parker, O'Neill, Nebr. 25tf
GOODYEAR TIRES, TUBES AND Accessories for all motor cars. Chains, Reeliners, Patches, Light Bulbs, Stewart Spot Light, Havoline Oils.—Neil P. Brennan. 31-
9 YEARS EXPERIENCE IN KO- dak finishing. Developing any size roll, 15c; Pack, 25c; Post Cards, 5c; Prints, 6c. 20 per cent discount for cash.—W. B. Graves. 45-
IF YOU WILL TELL ME WHY IT gives you more pleasure to meet some people than to meet others, I will tell you why it should give you more pleasure to listen to Edison Diamond Disc Records than to any other disc record.—Warner & Son. 37-1
WOULD YOU LIKE TO BORROW some money on your land, or would you like to renew the old loan, or increase the old loan. I have plenty of Eastern money to loan at 6% interest and small commission. See R. H. Parker, O'Neill, Nebr. Phone 22. 3tf
IF YOU ARE CONTEMPLATING purchasing an instrument, be sure to insist that an Edison be demonstrated in your home in comparison, side by side, with any so-called "Talking Machine" some salesman may have been trying to sell you. Be your own judge and make your choice on the merits of the instruments, and don't be beguiled into buying an inferior "Talking Machine" by the smooth blarneyings of some clever salesman.—Warner & Son, O'Neill, Nebr. 37-1

"ESSENKAY TIRE FILLERS."
 A positive substitute for air. No inner tubes. No punctures. No blow-outs. No flat tires. Twice the mileage. Will save the average car owner \$50 per year. Can be transferred from one casing to another.
 The Essenkay Products Co., of Chicago, have established a County Distributing Agency and Service Station at O'Neill.
 Write or call on C. E. Downey for particulars. Phone 42. O'Neill. 36-2

GLYCERINE MIXTURE
 FOR APPENDICITIS
 O'Neill people can prevent appendicitis with simple buckthorn bark, glycerine, etc. as mixed in Adler-I-ka. ONE SPOONFUL flushes the ENTIRE bowel tract so completely it relieves ANY CASE sour stomach, gas or constipation and prevents appendicitis. The INSTANT, pleasant action of Adler-I-ka surprises both doctors and patients. Leaves stomach clean and strong. Gilligan & Stout, druggists. (N2.)

W. F. FINLEY, M. D.
 Office over Reardon Drug Store.
 Phone: Office 28, and Residence 276
O'Neill, : : Nebraska

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

DR. L. A. CARTER
 PHYSICIAN AND SURGEON
 Successor to Dr. E. T. Wilson.
 Glasses Correctly Fitted.
 Office and Residence, Naylor Block.
 Phone 72.
O'NEILL : : : NEBRASKA

The O'NEILL
ABSTRACT COMPANY
 Compiles Abstracts of Title
 THE ONLY COMPLETE SET OF ABSTRACT BOOKS IN HOLT COUNTY.

W. K. HODGKIN
Lawyer
 Office: Nebraska State Bank Building.
 Reference: O'Neill National Bank.
 Phone 57
O'Neill, : : : : Neb.

Hammond
Abstract Company
 Title Abstractors
 Office in First National Bank Building.

THE CITY GARAGE
 Walter Stein, Prop.
 Auto Livery
 All Kinds of Repairing. We have competent Workmen. All kinds of Oils and Automobile Accessories. West K. C. Hall. Phone 176. O'Neill, Neb.

FEED & AUTO LIVERY
 At the Old Mullen Barn.
 Day and Night Service.
 Phone 195
E. F. Roberts, Proprietor

The Sanitary
Meat Market
 We have a full line of Fresh and Cured Meats, Pure Home Rendered Lard.
Wm. Simpson
 Naylor Block Phone 150

DR. J. P. OLLIGAN
 Physician and Surgeon
 Special attention give to DISEASES OF THE EYE AND CORRECT FITTING OF GLASSES

DR. H. MARGARET FROST
OSTEOPATHIC PHYSICIAN
 Naylor Block : : : O'Neill, Neb.
 All Diseases Treated
 Phone 262.

DR. O. K. TICKLER
 VETERINARIAN
 PHONE | DAY
 108 | NIGHT
O'NEILL - - - NEBRASKA

J. H. Davison
 A Full Stock of Everything in Harness and Horse Furnishings
SHOE REPAIRING
 Guaranteed Goods and Satisfied Customers. Highest Price Paid for Hides. Come and See Me.
O'NEILL, NEB.

WHEN IN OMAHA VISIT THE Gayety "Omaha's Fun Centre"
 Brand New Show EVERY WEEK **MUSICAL BURLESQUE**
 Clean, Classy Entertainment. Everybody Goes. Ask Anybody. Ladies' Time Matters Daily.
DON'T GO HOME SAYING: "I DIDN'T VISIT THE GAYETY"
 MR. FARMER.
 Insure your horses and cattle against death from any cause, including cornstalk disease, with
L. G. GILLESPIE, O'Neill Nebr.