

LOCAL MATTERS.

J. J. Thomas made a business trip to Neligh Wednesday.

Attorney J. D. Cronin made a business trip to Ewing last Monday.

D. Abdouch and family will leave Friday for a week's fishing trip to Lake Andes.

Miss Orma Stout left Wednesday for Albion, where she will be the guest of Miss Mon For.

Miss Demaris Stout left Wednesday for Tekamah for a brief visit with her cousin, Miss Elizabeth Latta.

A new son arrived at the residence of Mr. and Mrs. Henry Mullen, northwest of the city, Sunday evening.

George Parham returned the first of the week from a several weeks visit and business trip to Iowa and Kansas.

J. P. Golden is in Omaha this week attending the state golf tournament as the representative of the O'Neill Golf club.

Joe Mann arrived from Chicago the latter part of last week and will spend a few weeks visiting relatives and old friends.

Clifford H. Thomas and Miss Margaret Weston, both of Star, were granted a marriage license by County Judge Malone last Saturday.

Miss Irene Tomlinson, daughter of Mr. and Mrs. Henry W. Tomlinson, returned the first of the week from an extended visit with Kansas relatives.

Miss Mayme McManus is spending a portion of the hot months at Hot Springs, S. D., and from there will go to Denver and other Colorado points.

Chairman Fred Watson of the County Board, and County Clerk Porter, went to Lincoln Tuesday to attend the session of the state board of equalization.

Charles M. Wyant of Chambers and Miss Florence M. Barr of Plainview, were united in marriage by Rev. W. W. Rust, pastor of the Methodist church in this city last Saturday.

Judge Frank Campbell performed his first marriage ceremony Saturday when he united Miss Margaret Weston and Mr. Clifford H. Thomas, both of Page, in the bonds of matrimony.

Mike Froelich, Tom Matthews and Paul Wright returned last Sunday morning from Springview, where they had been taking in the race meet, held last Thursday, Friday and Saturday.

Lester L. Preston of Brunswick and Miss Hazel V. Bearinger of Orchard, were united in marriage by Rev. W. W. Rust pastor of the Methodist church in this city, Wednesday afternoon.

William Keller, who left Holt county twenty-eight years ago to locate in Florida, is visiting relatives around Chambers, his former home. Mr. Keller resides in the southern part of Florida, below Tampa.

M. Richard arrived from Chicago last Monday night and is busily engaged this week in getting his new store ready to open up for business. He expects to be ready to open up the latter part of next week.

Dr. A. H. Corbett leaves Saturday morning for a visit with his mother at his old home in Pittsburg, Pa. Mrs. Corbett, who has passed her eighty-

sixth birthday, is in feeble health and the Doctor expects to spend a month or six weeks there.

L. C. McKim of Scott township, was an O'Neill visitor Monday, coming in to meet his son, Clinton, who has been visiting relatives at Neligh. Clinton was accompanied home by his cousin, Earl Anderson, who will visit at the McKim ranch for a few weeks.

Mr. and Mrs. Bert Wilson of Chambers, who returned from Rochester, Minn., a week ago, will leave Monday for Oregon for an extended visit and with a possible view of locating. Mr. Wilson has leased his ranch near Chambers for a term of five years.

O. O. Snyder left last Friday morning for Allen, Nebr., where he was to spend a couple of days visiting at the home of his brother and will then visit for a few days at his old home at Aurelia, Iowa, prior to his return to his home at Los Angeles, California.

Will Garrett, the hay magnate, and Will Walters leave Thursday morning for Kimball, Nebraska, by auto. From there they will visit Colorado, Kansas and Missouri, in which latter state Mr. Garrett has interests. They expect to be gone about a month, but will return in time for haying.

Mr. and Mrs. Floyd Wolfe, formerly of Dorsey but now of Lynch, were visiting friends in this city last Thursday. Mr. Wolfe rented his farm near Dorsey last spring and moved to Lynch so that his children could have the benefit of the educational advantages offered in that village.

Judge R. R. Dickson came down from Long Pine Thursday morning to hear the application of the state's attorney general department for the appointment of a receiver for the Gene Smith bank at Page. He will return to Long Pine Thursday evening, where the family is spending a few days during the hot spell.

Mr. and Mrs. Weinberg left last Tuesday morning for their home in Omaha, having disposed of all the stock in their store here, The Leader. Mr. and Mrs. Weinberg were very pleasant and agreeable people and made many friends in this city who regret to have them sever their business interests in O'Neill but wish them prosperity in their new business venture in Omaha.

Mr. and Mrs. Freidman and the latter's sister, Miss Nellie Deucke, who will have the management of the new store of M. Richard which will be opened the latter part of next week in the Scott building, arrived in the city the latter part of last week and are busily engaged getting the new stock arranged and ready for the opening of the store. New goods are arriving daily and when they open for business they expect to show the people of O'Neill and Holt county one of the finest stores in this section of the state.

Mr. and Mrs. Dan Grady of Wichita Falls, Texas, arrived in the city last week for a couple of weeks visit with relatives. Mr. Grady was a resident of Ewing for several years, later living at Neligh, moving to Texas some three years ago and locating at Wichita Falls where he got into the oil game and succeeded in striking it.

Watch For Dates BACK TO GOD'S COUNTRY At The Royal

He is the owner of forty acres of land upon which he has three producing wells and is on easy street financially. Mr. Grady has many friends in this county who will rejoice to learn of his good fortune.

T. P. Mullen came up from Elgin last Monday for a few days visit with relatives in this city. Mr. Mullen says the hail storm that visited Antelope county last Friday was the most destructive in the history of that section of the state. He said that on farm after farm, upon which there were splendid crops, after the storm were left as barren of vegetation as the streets. At the time he left home wires were in such condition from the storm that they could make no estimate of the amount of damage caused by the storm but he said that it would run into the thousands.

W. H. Simpson has discovered a sure method to get prompt service when the jitney turns over or gets stuck on a country road. Sunday, while driving northwest of O'Neill, Butch's car slipped off the grade into a ditch filled with water, turning over on its side and throwing Butch into the mud and water. He walked to a nearby farmhouse to get assistance to pull the car out, giving an excellent imitation of a nearly drowned man. While those on whom he called were discussing among themselves about what the job would be worth Butch became impatient and remarked that they would have to hurry, else the woman under the car might drown. The effect was electrical and teams promptly were rushed to the scene, where Butch explained that there wasn't any woman under the car, but that he was in a hurry.

St. Paul Phonograph: Mr. and Mrs. Fred McNally and three children arrived here Thursday, from their home near Amelia, in Holt county, to spend a few days with the J. F. Webster family. Mrs. McNally is a sister to The Phonograph editor. They made part of their trip via auto, but came down from Elba on the train. Their car went on the bum near Elba and they had to depend on the Harriman system to get to their destination. Mr. McNally is ranching in Holt county and he is not very enthusiastic over the prices received for cattle. He has almost 700 head of cattle and for the past two years he has not made any money out of his cattle. He has about 2,000 acres of land up there and expects to put up several thousand tons of hay for winter feeding. They report the roads between their place and Burwell in a horrible shape and almost impassable. Between here and Burwell the roads were excellent. They returned home Saturday.

Last Saturday the editor accompanied Peter Duffy, in his Dodge roadster, to Springview where their annual race meet was in progress. Mr. Duffy having two horses entered there, Salvatore and Bagdad, and two other O'Neill horses, Patcheon, owned by Tom Matthews, and Last Chance, owned by Paul Wright, were also entered. The O'Neill horses made a very good showing at the race meet, all getting into the money and making the other horses go to beat them under the wire. Bagdad, according to those who witnessed her race, is an exceptional good mare and according to their story should have won first in the race in which she was entered, but poor riding forced her to take second, and that only by a neck. This horse is owned by Frank Froelich and Peter Duffy and gives promise of being a stake winner with a little more work. The horses were shipped home Monday where they will rest up for a couple of weeks and they will then be sent into Iowa to take in some of the county fair races there.

We made our first trip to Keya Paha county last Saturday, when we drove to Springview to attend the race meet. Springview is a splendid little inland town, of about 800 people, the county seat of Keya Paha county, and located in the center of that county, about twenty-six miles north of Long Pine. This little inland town is strictly up-to-date, having a city water system and an electric light plant. They have some nice public buildings, substantial business buildings and some exceptional fine resi-

dences. The town gives evidence of being inhabited by a progressive and enterprising class of citizens. The roads in that county, however, are in poor condition and no county in the state needs better roads than Keya Paha county, because they have to freight their goods in and out. We made the trip via the Carns bridge and some of the worst road on the entire trip is on the bottom, just across the river near the bridge. A crowd of some 3,000 people were at the races on Saturday and they were furnished plenty of entertainment. In addition to the races a boxing tournament was staged in which one of the contestants was put out in the second round. A bucking contest was also pulled off, the horse unseating one rider with very little effort; the second rider to mount succeeded in taming the out-law. An aeroplane furnished air thrills law. An aeroplane furnished air thrills. They have some splendid crops in that county, small grain being especially fine. Corn is like it is in other parts of the state, backward, but the warm weather of the past ten days has done much to make up for the late backward spring.

HOLT COUNTY WINS ROAD CASE

The state supreme court has affirmed the decision of the district court of Holt county in the case of Witherwax against the county, in which Witherwax appealed from the location of a public road. Following is the decision:

"Witherwax vs. County of Holt. Appeal. Holt. Affirmed. Aldrich, not sitting. Opinion by Dean.

"Where a landowner files a claim for damages caused by the location of a public road over his land, he thereby waives all objections on the ground of irregularities in locating the road." Davis vs. Boone County. 28 Neb. 837."

RECENT FISHING EVENTS.

Youth captured another championship from the greyheads when little Frank Gallagher, son of J. P. Gallagher, caught a seven and one-half pound pickerel down on Dry Creek recently after all the "expert" fishermen had about exhausted themselves and their vocabularies trying to induce the monster to take hold of a spoonhook. The big fish was landed at the bayou just above the Vitt bridge a week ago last Friday, along in the evening, after Ben Grady, Joe Hunter, John Hiber and L. C. Peters had given up in disgust and while John Dumpert was trying to catch a frog and Frankie's Dad was changing reels and spoonhooks. Frankie just plugged in with a frog and that was all there was to it. The others kindly offered to assist him in landing it, but aside from having them hold him from being dragged into the water he didn't need any assistance.

With young Frank becoming the champion pickerel fisherman of the county two championships in high class fish now are held by Holt county boys, the other being the trout championship of this and several other counties held by little Dick Evans, son of Mr. and Mrs. Ralph Evans formerly of O'Neill and grandson of W. T. Evans. Dick caught his big trout, a four and one-half pound speckled beauty, up in Pine Creek near Long Pine several years ago. His elders had cajoled him into still fishing with a cane pole in a quiet pool so that he wouldn't interfere with the fancy fishing of the more skilled. Dick's effort never has been equalled, let alone exceeded, before or since in Pine Creek. Both young champions come of good fishing stock, their forebears being devotees of the art. J. P. Gallagher knows about every good fishing hole in Holt county and many in others, while next to Dick, Wes. Evans probably is the best trout fisherman in the county.

Mrs. Roy Kissel was dragged off the new bridge now being erected over the Elkhorn just below town, the other evening, by a big catfish she had hooked and her husband beside near the bridge site and went down fishing in the evening. While seated on a pile cap over the water, watching several

others fishing from the bridge proper, a big catfish struck her line, unbalancing her and drawing her into the water. She still was clinging to the pole when Roy rescued her and succeeding in landing the fish after a hard battle. It weighed nine pounds.

TORNADO, HAIL, CLOUDBURST

Oakdale Hard Hit and Surrounding Country Devastated.

Oakdale Sentinel: The most destructive storm in the history of this section of the country passed over here this afternoon between 3 and 4 o'clock. Heavy rain and terrific hail were driven before a high wind. At Oakdale and a few miles north and south the wind assumed the proportions of a tornado. Trees were twisted and broken, buildings unroofed and wrecked, windmills, telephone, telegraph and light lines and fences flattened. Because of no means of communication it is impossible to learn the exact extent of the territory covered or damage done. From information picked up from parties who have come in from the different sections it is learned that the heaviest of the storm passed over the territory included in a strip seven or eight miles wide, beginning three miles north of Oakdale and extending eight miles south. However crops were destroyed beyond the Limbo farms in Boone county.

There were some horses, cattle and hogs drowned in the flood and many chickens were killed by the hail. Dozens of dead rabbits are strewn over fields and prairies.

It is impossible to estimate the damage done to property in Oakdale. Every business house and dwelling was damaged by hail and water. Windows on the north and east of buildings were riddled and every roof more or less damaged. Water flowed all over the town varying in depth from two to five feet. Cellars were filled with water and mud, lawns to a depth of several inches with mud and debris, trees broken and twisted and stripped bare of foliage, gardens ruined and hundreds of loose articles washed into Cedar creek. Hundreds of chickens and several hogs were killed. The Morris ice house was blown into the mill pond, the mill was unroofed and the machinery injured and the elevator, warehouse, engine room and office badly damaged. The loss at the public school building will be large. One hundred and fifty large window glass were broken and the basement flooded.

The crest of the flood forced open the doors of the city pumping station and the pump and well pits filled with water, hail and mud to a depth of sixteen feet. The entire plant was put out of commission and it is impossible to say when the service will be restored.

The town and surrounding country presents a scene of devastation that beggars description. Nothing like it has ever been witnessed by the oldest inhabitant. But in spite of it all farmers and towns-people are cheerful and as soon as possible will repair the damage done.

The Frontier, only \$2 per year.

BANKER COULD NOT SAY SO.

Secretary Hart Tells More About Causes Which Placed Page Bank Upon Financial Rocks.

Sunday State Journal: Secretary J. E. Hart of the state department of trade and commerce, has returned from Page where he investigated the affairs of the defunct Farmer's State bank, a small institution that was operated by Eugene H. Smith up to the time of his death. Mr. Hart found the time deposit record had been falsified. In his opinion from sixty to ninety days will be required to discover the exact condition of the bank. Every note and every deposit must be verified. Each person who deposited funds must be communicated with. The records of fifty certificates of deposit are missing. These certificates may be for large sums for all any one knows.

There appears to be \$60,000 more outstanding certificates of deposit than the daily statement of the bank shows. Of notes there are \$10,000 in excess of the daily statements. To cover overdrafts of the Page bank it is said O'Neill and Sioux City banks took notes to the amount of \$20,000.

Thus far there is nothing to show that President Smith used money of the bank for his own personal account. His tangled affairs are said to be due to his inability to refuse a customer a loan or the privilege of making an overdraft. He was never known to have refused to cash a check. Overdrafts of customers thus far disclosed amount to \$18,000. Most of these are good.

Secretary Hart explains that this accommodation of customers depended upon the deposits received. As long as time deposits kept coming in he was able to carry customers. His habit of accommodation can be traced back at least four years, and it kept growing until last May, when the tide turned and money coming grew less.

The manner in which President Smith covered up his method of replacing money advanced on notes on which he could not collect was to enter on the books a time deposit of \$100 when in fact \$1,000 had been deposited. He did the same when a certificate of \$1,000 was paid. The certificate of the holder would show \$1,000 but the books of the bank would apply the difference on old accounts not collected. Mr. Hart says this method would deceive the best of bank examiners.

The bank examiners have discovered in the bank a lot of checks paid and not charged to the account of the customers who issued them. At least \$15,000 of such checks have been found and charged to the proper persons.

The state authorities have prepared a petition asking the district court to appoint a receiver for the closed bank. The guarantee fund will be drawn upon to pay at least \$140,000 of deposits.

ELEPHANT ON HIS HANDS.

Boston Transcript: Order received by a grocer over the 'phone: "Please send us 10 cents' worth of animal crackers and take out the elephants as the baby is afraid of them."

A MODERN AND COMPLETE BANK

DO YOU WORRY

Most of the things we worry about never happen.

We can think our way out of most troubles.

Then why worry, it only makes matters worse.

Hard work and real constructive thinking will crowd out most of your worries.

An account with The O'Neill National Bank will help lessen them.

THE O'NEILL NATIONAL BANK
O'Neill, Nebraska.

Capital, Surplus and Undivided Profits, \$130,000
This Bank Carries No Indebtedness of Officers Or Stockholders.

SAFETY SERVICE
COURTESY STRENGTH

Discoveries

When Columbus discovered America he furnished spectacular proof of Galileo's theory that the world was round. The enthusiastic spirit which secured financial backing for his venture won for him his renown.

To-day the power of money makes possible many discoveries—on land, under the sea, and in the air.

If, through wise spending and wiser saving you add to the country's wealth, you aid in financing the world's progress; and without personal risk, when your savings are deposited with this institution for investment in tried securities.

Nebraska State Bank
O'Neill, Nebraska