

LOCAL MATTERS.

Attorney D. J. Jouvenat was down from Atkinson last Monday.

Alex Searl, one of Atkinson's husting attorneys, was a business visitor to this city last Monday.

There will be no preaching services in the Presbyterian church next Sunday. Sunday school as usual, at 11:30.

Mr. and Mrs. R. J. Marsh returned Tuesday from a several weeks visit with relatives at Park City and Salt Lake City, Utah.

The schools of Holt county will receive \$8,264.26 from the regular semi-annual apportionment of the school funds of the state.

Mrs. Dell Akin and children, pioneer residents of Atkinson, left last week for Portland, Oregon, where they expect to make their future home.

The Misses Irene O'Donnell and Margerie Dickson left Wednesday morning for Council Bluffs, where they will spend a couple of weeks visiting friends.

Miss Edna Hammet of Hastings, Nebr., arrived in the city the latter part of last week for a couple of weeks visit at the home of Mr. and Mrs. F. J. Biglin.

Mrs. Rich Reigan and children of Creighton, Neb., returned home Sunday morning after a several days visit at the home of Mr. and Mrs. Thomas Quinn of this city.

August T. Treiniens and Miss Louis Schrier, both of Knoxville, were united in marriage in this city Wednesday afternoon by Rev. George Longstaff of the Presbyterian church.

John Carr and family now are numbered among the residents of O'Neill, having removed from their ranch at Stafford to their new home, the former Doyle residence, last Thursday.

Mr. and Mrs. J. H. Davison, who were for years residents of this city, leaving here last fall for the coast, later removing to Lincoln, arrived in O'Neill last evening for a visit with friends and may decide to again locate here.

Judge and Mrs. C. J. Malone and daughter, Mildred, left last Friday morning for a week's visit with the Judge's mother and other relatives at Hutchinson and other Kansas points. Then expect to return home the first of the week.

The Rev. George Longstaff was called to Stuart Tuesday evening to preside as moderator at a congregational meeting of the Stuart Presbyterian church called to extend a call to the Rev. H. H. Beers to the pastorate of the Stuart church.

Mr. and Mrs. C. D. Armstrong of Omaha, arrived in the city last Tuesday for a short visit at the home of Mr. and Mrs. F. J. Dishner. On Wednesday morning, accompanied by Mr. and Mrs. Dishner they left for Lake Andes, S. D., to spend a few days bass fishing.

Miss Lorena Simonson left for Riverton, Wyo., last Tuesday evening to visit relatives and friends for a short time before entering the Nurses Training School at Denver. Miss Simonson taught at Chadron the past year and is very much in love with the west.

Arthur Gwinn, a native of this city, who left here sixteen years ago, was an O'Neill visitor last Friday, being accompanied by his son, a young man about twelve years of age. "Sally" is now a resident of Illinois and says that the world and the people therein are treating him very nicely.

The local lodge Knights of Columbus will hold a big picnic and athletic carnival at the Dishner grove near O'Neill, August 16th. Invitation is extended to fellow Knights of Columbus in Nebraska and southern south Dakota to attend the festivities. An interesting program is being prepared.

James Davis, James Davidson, Tom Enright, Hugh Coyne, John D. Kelly and Ed. Burge comprised a fishing party that went over to Lake Andes Friday and returned Monday evening. The bass were biting and the boys came back with a fine string in addition to all they cared to eat while at the lake.

John Brennan returned last Thursday evening from a trip to the market at St. Paul and Minneapolis. Mr. Brennan says that goods are very high on the market, so high in fact that merchants who were there for the purpose of buying fall and winter stocks left for home without investing, preferring to wait a few weeks for the expected break in the peak prices.

One of the biggest crops of potatoes ever raised in Holt county already is assured for this fall by the favorable

**That
"Money-In-The-Bank"
Feeling**

Which is so comfortable and inspiring is intensified when one knows that his money has every conceivable safeguard thrown about it.

Every dollar deposited in this institution is so protected by our membership in the Depositors Guaranty Fund that loss to any depositor is impossible.

Let us explain how all banks that contribute to the maintenance of this protective fund strengthen and stabilize one another.

**Nebraska State Bank
O'Neill, Nebraska**

weather so far this spring and summer which has advanced the crop so far that it is beyond possibility of damage. New potatoes have been on the market for six weeks and the shipment of the early crop soon will begin. The potatoes are clean and of extra quality.

Mrs. Maggie Eckert and Mrs. Eliza Mitchell of Stratford, Ontario, Canada, who have been visiting their father, John Grutsch and other relatives here the past six weeks, leave for their Canadian homes tomorrow morning. At the time of their arrival here their two brothers, John and William Grutsch, were both in hospitals recovering from operations for appendicitis, one at Norfolk and the other at Spencer.

J. P. Golden returned last Friday evening from Omaha, where he participated in the state golf tournament. Parnell says the tournament this year was the most successful ever staged in the state, there being 205 entries. Parnell was rather unfortunate in the "draw" as he drew a former state champion for his first competitor and went down to defeat, although he made the former champ extend himself to take home the bacon.

David Hite of this city celebrated his nineteenth birthday a week ago last Thursday by mowing two large lawns for his neighbors, besides attending to his work in his garden. Mr. Hite, who first beheld the light of day on July 15, 1820, in the state of Ohio, in one of the best preserved men of his age in the state. This year he has one of the finest gardens in the city and manages to keep busy looking after his garden and tending a couple of his neighbor's lawns.

State Deputy E. H. Whelan and H. J. Hammond left last Tuesday morning for New York City where they go to attend the annual convention of the Knights of Columbus, which will be held there next week, as delegates from this state. H. J. will stop for a couple of days visit with relatives in Chicago on his way east, while Mr. Whelan will go on through. The latter is a member of the committee on resolutions, which convenes on Friday of this week. They expect to be absent two weeks.

Farm lands in Holt county reached a value of \$250 an acre last week when sixty acres near Atkinson was sold by Mrs. Dell Aiken for \$15,000. This is the fourth tract of land in the county to sell for that amount per acre within the last seven months. The movement in real estate in the county continues brisk and healthy, although not as many transfers are taking place as last year, and indications point to a number of sales this fall. Crops are in excellent shape and the corn crop will be one of the largest in the history of the county. The county has escaped the severe hail storms that visited adjoining territory this summer and very few hail losses are reported.

M. R. SULLIVAN APPOINTED RECEIVER PAGE BANK

M. R. Sullivan of this city, former county treasurer of this county and later State Bank examiner, has been appointed receiver for the defunct Farmer's Bank of Page, by Judge R. R. Dickson and his bond fixed at \$100,000. The appointment of Mr. Sullivan had the approval of the stockholders, depositors and Deputy Attorney General Lavarty of Lincoln, who made the application for the receivership. The appointment was made last Friday and Mr. Sullivan took charge of the bank at once. Mr. Sullivan is an experienced banker, having for several years, prior to his election as county treasurer, been with the First National in this city and later with the First National of Atkinson.

HIGH TEMPER-ATURE.
Boston Transcript: She—Before we were married you used to say I was the sunshine of your life.
He—Well, I admit that you still do your best to make it hot for me.

WATER BONDS.

There will be held a special election in the City of O'Neill on Monday, August 2nd, at which time the voters of O'Neill will decide whether the city will issue bonds in the amount of \$31,000, for the purpose of erecting a new standpipe or water tower to take the place of the present standpipe, and for the purpose of purchasing a forty horse power engine to run the large new pump which the city has purchased and installed in connection with new wells put down last year. The remaining portion of the bonds will be used for hydrants and water extension.

It is hardly necessary to call the attention of the voters to the fact that the present standpipe is in a very bad condition and that the capacity of the standpipe is very inadequate to the present needs and demands of the water consumption of the city. It is absolutely necessary that the city purchase a 40-horse power engine or motor power of that capacity to run the new pump. Some provision has to be made by the city to purchase this equipment.

The only means to raise the money is by the issuing of bonds. The city council has been as conservative as it was possible for them to be in considering this matter, perhaps, much more conservative than they would have been under normal conditions wherein they might have been able to give consideration to a more extensive and more comprehensive water extension plan. But under present financial conditions they had to consider the marketing of the bonds. They found that it would be impossible to sell the bonds in a larger amount. There is no alternative in this matter. The city must have these water facilities. Public health and public safety demands it. I sincerely trust that the voters will respond favorably to this urgent call.

Respectfully,
C. M. DALY, Mayor.

**AMERICAN LEGION NEWS
SIMONSON POST**

The attention of former service men are called to the following statement, and are reminded that now is the time to convert their War Term Insurance to one of the New Policies now being issued by the government.

A total number of 152,979 applications for converted Insurance have been approved by the Bureau of War Risk Insurance, according to an announcement by Director R. G. Cholmley Jones who is making public at this time figures of a preliminary report on United States Government Life Insurance, prepared in the Insurance Division of the Bureau for the period ending June 30, 1920.

The total amount covered by these converted policies is \$511,821,500.00 and classified as to the forms of policy offered by the Government, the converted insurance is distributed as follows:

Ordinary Life	\$17,462	\$ 77,986,000
20-Pay'mt. Life	45,208	182,830,500
30-Pay'mt. Life	4,184	19,859,500
20-Yr. End'mt.	71,011	168,276,000
30-Yr. End'mt.	8,925	35,353,500
End'mt age 62	6,189	27,516,000
The total amount of premiums re-		ceived

ceived on this insurance, including monthly, quarterly, semi-annual and annual, was \$10,135,557.28.

The effective interest rate on total investment assets is 5.06 per cent.

The ratio of death losses to gross expected death losses according to the American Experience Table of Mortality has been found to be less than 40 per cent.

A full and comprehensive report of Government Life Insurance is to be issued as of December 31, 1920.

If you wish to convert all or a part of your War Risk Insurance to one of the New Policies, you can secure Bulletin L. D. No. 9 and also blank for Reinstatement or Conversion, which explains the New and Liberal Features of War Risk Insurance, from Frank D. Harnish, Local Representative.

A statement issued recently by Life Insurance Companies in the United States, show that \$8,700,000,000.00 new policies were written during 1919, a gain of \$2,878,000,000.00 over the year 1918, or 49 per cent. This would indicate that Insurance is needed in peacetime as well as in war.

The Nebraska Legion News Goes Out of Business: Owing to the shortage of paper, the cost of editing and inconvenience of distributing, the Department Executive Committee at the last session decided to discontinue the Nebraska Legion News: A bulletin issued by the Department Adjutant each week will take the place of the paper.

Notice of Advance in Premium Rates:

Former service men's attention is invited to the fact that Term Insurance premium rates advance yearly for certain ages and are changed as of July 1st. Please note if your rate has been changed on the last Premium Notice and be careful to remit the correct amount. Do not change the amount of your payments unless advance rate is shown on notice.

The Wonder Man: The local post of the American Legion, through the kindness of the Manager of the Royal Theatre, contracted with the Roberts & Cole Distributing Corporation, for the "Wonder Man" July 18 and 19, a Million dollar production, featuring George Carpentier, French Heavy Weight Champion, and Veteran of the late war. This picture cost the Legion over Sixty dollars each night. The attendance was not as great as expected owing to the hot weather. Total receipts for the two nights amounting to about \$130 which will just about cover all expenses. The Local post of the American Legion will offer the public another good entertainment in the near future and guarantee satisfaction or money refunded. The members of the Legion know that the public gave liberally to the war. We do not want to ask the public for a donation although we are badly in need of funds. We aim to be self supporting and will try to give value received at all times. We feel that the people of this vicinity could greatly aid us by attending our entertainments, which we will stand behind at all times, and cheerfully refund your money, if you are not satisfied.

The Royal Theatre

Thursday and Friday, July 29 and 30th

Are you tired of commonplace films?
Then see this one

The extraordinary story of Delores, the swimming girl of the Canadian wilds, and "Wapi, the Killer," the great dog who fights the fight of his fighting life to save her from men of prey more heartless than the beasts of the forest

"BACK TO GOD'S COUNTRY"

adapted from the story "Wapi, the Walrus" in "Good Housekeeping"

James Oliver Curwood

The author was with the company during the making of the film.

Featuring the brilliant swimming star

NELL SHIPMAN

16 Kinds of Wild Animals.

Play unique part in story

Greatest dog sledge race and dog fight ever!

Scenes actually taken inside the rim of the Arctic Circle

Never
a Film
Like
This

A Tale of Love
And Villiany

Unique, beautiful, daring!

See Dolores' desperate swim down the mountain rapids

Miss Shipman really does this hazardous swim herself

Scenes Actually Made at Sea

Admission, Twenty-five and Fifty Cents

A MODERN AND COMPLETE BANK

EASY TO FOLLOW

A good salesman knows the value of a lead or start.

And any person who places even a small amount to his credit in this bank, becomes a bank depositor and his small deposit as a start is easy to follow up with greater things.

There must always be the start and The O'Neill National Bank invites you to make it here.

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
BANK
COURTESY STRENGTH**