

**GOLF TOURNAMENT
CONCLUDED MONDAY.**

The winning team of the September golf tournament of the O'Neill Golf Club, which concluded Monday, were the guests of honor at a banquet tendered by the losers at the McMillan and Markey cafe Tuesday evening. Thirty-two sat down to the bounteous spread, with Captain Jas. F. O'Donnell of the winning team and Captain E. M. Gallagher of the unfortunate occupying places of honor. The inquiry and investigation as to just how some of the winners annexed their winning scores was ably presided over by Donald Gallagher as toastmaster and everyone present got a turn at the oratory at the conclusion of the spread. The return of many members to the fold who had discontinued the game during the war was warmly welcomed by the regulars and statements by Mr. O'Donnell and Mr. J. P. Golden showed the finances of the club to be in excellent condition and the prospects for future development of the grounds and course most promising. Additional lockers and shower baths are contemplated to be added at the club house.

Almost a full membership being present the annual election of officers was held, resulting in the unanimous selection of Edward M. Gallagher as president, J. B. Mellor vice president, J. F. Gallagher secretary and P. J. O'Donnell treasurer.

Arthur Ryan and M. H. Horiskey were selected as captains of the teams to contest in the next tournament, which will begin Sunday, September 26, and the two captains will announce team drawings and line-up in a few days. It also was decided to hold a series of county tournaments, in which the golfers of neighboring towns will be invited to participate.

The scores at the tournament just closed were announced by Secretary J. P. Golden at the opening of the banquet, despite the protests of the losers and the bashful embarrassment of the winners. They are as follows, the first column being the team captained by Mr. Gallagher and the second by Mr. O'Donnell, the winners, the play being eighteen hole medal:

C. C. Golden	98
J. P. Golden	86
C. E. Stout	104
F. J. Dishner	107
Ben Grady	108
Pat Hartly	115
E. M. Gallagher	95
H. J. Birmingham	99
J. M. Hunter	91
J. F. Gallagher	102
Homer Mullen	110
D. A. Gallagher	114
F. J. Biglin	91
P. C. Donohoe	100
P. J. O'Donnell	87

Total	1,517
T. V. Golden	100
Wm. Simpson	99
W. H. Hartly	100
M. H. Horiskey	109
Arthur Ryan	106
S. J. Weekes	95
J. F. O'Donnell	92
R. R. Dickson	92
D. A. Criss	102
C. N. King	95
J. B. Mellor	106
J. A. Donohoe	91
H. E. Coyne	97
T. J. Coyne	93
Edward O'Donnell	99

Total 1,476
Wins by 47

The sixteen low scores of both teams now are contesting for the championship of the club and tournament, the pairings for the opening play being as follows:

J. P. Golden	S. J. Weekes
J. F. O'Donnell	H. J. Birmingham
F. J. Biglin	H. E. Coyne
T. J. Coyne	Edward O'Donnell
P. J. O'Donnell	C. N. King
R. R. Dickson	Wm. Simpson
J. A. Donohoe	C. C. Golden

E. M. Gallagher and winner of the tie between T. V. Golden, P. C. Donohoe and W. H. Hartly.

THE COUNTY BRIDGE QUESTION

There will be submitted to the voters of Holt county, at the special election held September 21, 1920, the question:

"Shall the Board of Supervisors of Holt county, be authorized to make an additional levy of five mills for three successive years for the purpose of rebuilding and repairing the County bridges throughout the county that were destroyed by the floods which occurred in the months of May and June."

These floods totally destroyed or partially destroyed 81 County Bridges in the county. Some of these bridges are in practically every township in the county. The full levy which the County Board is authorized to make without a vote of the electors has been exhausted and there is no money available for the purpose of replacing and repairing these bridges. A great number of these bridges are partially destroyed and unless repaired before spring they will be totally washed away and damaged and the county will suffer great loss thereby.

That Fifteen Million



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The County Board is being petitioned and urged by the residents of the County to repair and build these bridges and it is being constantly represented to the County that the roads are impassable, and that the general public is suffering great inconvenience by reason thereof. A careful estimate of the damage and expense has been made by the County Board and it has been ascertained that it will require an additional bridge levy of five mills for at least three years to replace these bridges and put them in repair, the regular levy authorized by the Statute being hardly sufficient to keep up the bridges under ordinary conditions.

In order to avoid further complaint on the part of the electors and in order to comply with the law the County Board has seen fit to submit the question to the electors of the County for legal authority to make this levy and restore the bridges. If the people of the County are desirous of having these bridges restored and

repaired they will vote authority to the County Board to make this levy. If on the other hand the question does not carry the bridges will not be rebuilt or repaired until such time as there will be sufficient money derived from the regular levy available for that purpose, which in all probability will be many years to come. If you are interested in having these bridges rebuilt and repaired, you should appraise your neighbors of the facts and solicit their support.

By Order of County Board,
F. C. WATSON, Chairman.

MRS. CATHERINE SANFORD.

Died, at her home in this city last Monday morning, September 13, 1920, Mrs. Catharine Sanford, after an illness of six days of uramaria, aged 76 years, 10 months and 17 days. The funeral was held from the Methodist church Wednesday afternoon at 2 p. m., interment in the Protestant cem-

Charter No. 5770 Reserve District No. 10
**REPORT OF CONDITION OF
THE O'NEILL NATIONAL BANK
AT O'NEILL,**

In the State of Nebraska, at the close of business on September 8, 1920.

RESOURCES.	
Loans and discounts, including rediscounts	\$71,283.41
Overdrafts, secured, None; unsecured	697.08
U. S. Government securities owned:	
Deposited to secure circulation (U. S. bonds par value)	\$50,000.00
Owned and unpledged	14,550.00
Total U. S. Government securities	64,550.00
Other bonds, securities, etc.:	
Securities, other than U. S. bonds (not including stocks), owned and unpledged	16,931.29
Total bonds, securities, etc., other than U. S.	16,931.29
Stock of Federal Bank (50 per cent of subscription)	3,000.00
Value of banking house, owned and unincumbered	2,860.00
Equity in banking house	2,860.00
Furniture and fixtures	1,800.00
Lawful reserve with Federal Reserve Bank	31,000.00
Cash in vault and net amounts due from national banks	51,233.28
Net amounts due from banks, bankers, and trust companies in the United States (other than included in Items 12, 13, or 14)	13,538.35
Checks on other banks in the same city or town as reporting bank (other than Item 16)	800.00
Total of Items 13, 14, 15, 16, and 17	65,571.63
Checks on banks located outside of city or town of reporting bank and other cash items	1,000.35
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	2,500.00
Total	\$761,193.76

LIABILITIES.	
Capital stock paid in	\$ 50,000.00
Surplus fund	50,000.00
Undivided profits	\$59,652.87
Less current expenses, interest, and taxes paid	5,873.79
Circulating notes outstanding	49,200.00
Net amounts due to national banks	64.46
Net amounts due to banks, bankers, and trust companies in the United States and foreign countries (other than included in Items 29 or 30)	22,742.79
Total of Items 29, 30, 31, 32, and 33	22,807.24
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days):	
Individual deposits subject to check	245,682.28
Certificates of deposit due in less than 30 days (other than for money borrowed)	124,502.23
Total of demand deposits (other than bank deposits) subject to Reserve, Items 34, 35, 36, 37, 38, and 39	370,184.51
Time deposits subject to Reserve (payable after 30 days or subject to 30 days or more notice, and postal savings):	
Certificates of deposit (other than for money borrowed)	165,222.93
Total of time deposits subject to Reserve, Items 40, 41, 42, and 43	165,222.93
Total	\$761,193.76

Total contingent liabilities (55 a, b, c, and d) (not including items in Schedule 23 of report) None

*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.), exclusive of notes upon which total charge not to exceed 50 cents was made, was None. The number of such loans was None.

State of Nebraska, County of Holt, ss:
I, C. P. Hancock, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
C. P. HANCOCK, Cashier.

Subscribed and sworn to before me this 14th day of September, 1920.
J. H. MEREDITH, Notary Public.

My Commission expires July 1, 1926.

Correct—Attest: S. J. Weekes, J. P. Gilligan, H. P. Dowling, Directors.
This Bank carries no indebtedness of officers and stockholders.

etery. Deceased was born at Nicholasville, N. Y., on October 24, 1843. When a young girl she moved with her parents to Wisconsin where, on January 1, 1859, she was united in marriage to Eli Sanford. In 1874 they came to this county, being one of the first band of

hardy pioneers that came to this section of the state. On their arrival here they took a homestead three miles east of this city where the family lived for years, until after the death of Mr. Sanford when they moved to this city where she had since made her home. Mrs. Sanford leaves seven children,

three boys and four girls, to mourn the death of a kind and loving mother. The children are: Mrs. Viola Hoxsie, O'Neill; Mrs. Ella Monroe, Springview, Nebr.; Mrs. Eliza E. Cain, Rozet, Wyo.; Mrs. Anna Davis, O'Neill; George H., Eugene and Charles, O'Neill.

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