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It will be a source of satisfaction to you to know that every operation in our plant is scientifically correct. Every fabric is treated according to its requirements. Our water is soft and pure, our machinery modern. Your garments are handled with knowledge, intelligence and care. Your continued patronage is deeply appreciated.

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Progress and Satisfaction Streets

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The Same Old Place  
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The Same Old Quality  
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## FLOUR, SALT AND COAL

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TANKAGE  
BINDING TWINE—CRICKET PROOF  
AUTO TIRES AND TUBES

**Farmers Union Elevator**

Hugh Coyne, Manager

(First publication Nov. 18.)  
(W. J. Hammond, Attorney.)  
NOTICE OF FINAL SETTLEMENT.  
Estate No. 347.

In the County Court of Holt County, Nebraska, November 12, 1920. In the matter of the Estate of Frank F. Oviatt, Deceased.

All persons interested in said estate are hereby notified that the administrator of said estate has filed in said court his final report and a petition for final settlement and distribution of the residue of said estate; and that said report and petition will be heard December 3, 1920, at 10 o'clock a. m. at the County Court Room in O'Neill, Nebraska, when all persons interested may appear and be heard concerning said final report and the distribution of said estate.

(Seal) C. J. MALONE,  
County Judge.

### PAID LOCALS.

Paid announcements will appear under this head. If you have anything to sell or wish to buy tell the people of it in this column. Ten cents per line first insertion, subsequent insertions five cents per line each week.

FARM LOANS—R. H. PARKER. 37tf  
EAT, BE MERRY, GROW FAT  
Meals at O'Neill Cafe. 21-4p  
FORD CAR FOR SALE—IN GOOD  
condition. See Judge Carlon. 20-tf.  
EXTRACTED HONEY FOR SALE.  
R. T. Frederick, Randolph, Neb. 19-18



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You should know why Camels are so unusual, so refreshing, so satisfying. *First*, quality—*second*, Camels expert blend of choice Turkish and choice Domestic tobaccos which you'll certainly prefer to either kind smoked straight!

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For your own satisfaction compare Camels puff by puff with any cigarette in the world at any price!

Camels are sold everywhere in scientifically sealed packages of 20 cigarettes for 20 cents; or ten packages (200 cigarettes) in a glassine-paper-covered carton. We strongly recommend this carton for the home or office supply or when you travel.

R. J. REYNOLDS TOBACCO CO., Winston-Salem, N. C.

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 November 15, 1920.

RESOURCES.	
Loans and discounts, including rediscounts	\$542,567.05
Overdrafts, unsecured	509.99
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	26,961.97
Total bonds, securities, etc., other than U. S.	26,961.97
Stock of Federal Reserve 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	29,000.00
Cash in vault and net amounts due from national banks.	59,215.93
Net amounts due from banks, bankers, and trust companies in the United States (other than included in Items 11, 12, or 13)	4,517.29
Checks on other banks in the same city or town as reporting bank (other than Item 15)	990.00
Total of Items 12, 13, 14, 15, and 16	64,723.22
Checks on banks located outside of city or town of reporting bank and other cash items	605.80
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	2,500.00
Total	\$739,078.03

LIABILITIES.	
Capital stock paid in	\$ 50,000.00
Surplus fund	50,000.00
Undivided profits	\$68,315.79
Less current expenses, interest, and taxes paid	12,055.99
Circulating notes outstanding	56,259.80
Net amounts due to national banks	49,700.00
Net amounts due to banks, bankers, and trust companies in the United States and foreign countries (other than included in Items 28 or 29)	5,618.97
Totals of Items 28, 29, 30, 31, and 32	18,826.96
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days):	
Individual deposits subject to check	235,608.19
Certificates of deposit due in less than 30 days (other than for money borrowed)	93,015.81
Total of demand deposits (other than bank deposits) subject to Reserve, Items 33, 34, 35, 36, 37, and 38	328,624.00
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)	180,048.30
Total	\$739,078.03

\*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 22d day of November, 1920.  
JULIUS D. CRONIN, Notary Public.  
My Commission expires August 14, 1925.

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

WANTED—A GIRL BY MRS. WM. Harte, O'Neill, Neb. 25-1

WE CAN SAVE YOU MONEY ON Plate Glass Insurance.—John L. Quig. 14-tf

MONEY READY FOR FARM Loans. Low Rates of Interest.—Joel Parker, 35-tf

CAR AT A SACRIFICE—5 PASSENGER touring, complete and almost new, \$575.—E. H. Whelan. 21-tf

SECOND HAND GOODS BOUGHT and sold.—Peter Reifer, second door south of the Frontier office. 22-tf

12 YEARS EXPERIENCE IN KODAK finishing. Developing any size roll, 15c; Pack, 25c; Post Cards, 6c; Prints, 5c.—W. B. Graves. 50tf

FOR SALE—A GENTLE DRIVING Horse.—Mrs. Frank Buzzell, Phone 348, O'Neill. 25-1

WANTED—A SMALL FAMILY IN Omaha wants girl for general housework. No laundry work. Good wages. Call Walnut 31, O'Neill, Nebraska. 22-4p

THE NEBRASKA STATE BANK IS the only bank in O'Neill operating under the Depositors Guaranty Fund of the State of Nebraska. Avail yourself of this PROTECTION. 8-tf

FOR SALE—FURNITURE, Majestic range, piano, armchairs, rockers, tables and chairs, beds, and all household furniture at a sacrifice,

as we are leaving the city.—Mrs. E. H. Whelan. 24—

FOUND—AT THE HIRSCH PLACE northeast of O'Neill, about two months ago, gold roary and beads. Owner may have same by calling at this office, proving property and paying for this ad. 22-tf

FOR RENT—800 ACRES SIOUX County, Neb.; all clay soil, 3 miles from good railroad town; good soft water; improved. Will rent cheap to party that can give good references.—A. C. Goltz, Laurel, Neb. 23-4

I WILL MANAGE YOUR PURE Bred Stock sale. All breeders of Registered and Pure Bred Stock interested in having a sale write for terms to—John L. Quig, Manager of Registered and Pure Bred Stock Sales. 14-tf

MEMBERS OF THE FARMERS Union of Holt County: I have the exclusive agency for an all steel farm gate, from factory to farmer. This gate will last a life time and is guaranteed. Call and get prices.—John L. Quig, O'Neill. 44-tf

FOR RENT—MY CEMENT HOUSE west of Beha Hotel; all modern. Also will sell or trade 120 acres of land in South Dakota; also one section in Montana, 200 acres under cultivation; frame house and place all fenced.—Peter Reifers, O'Neill. 22-tf

LOST—BETWEEN O'NEILL AND my ranch, on Saturday, Nov. 6, a black hand bag, containing clothing; ing; clothing is marked with the initials "G. W." Finder please leave at my ranch or The Frontier office.—George Wrede, Agee. 24-2p

FOR RENT—486 ACRES DAWES County, Neb.; 240 acres good heavy soil; improved; 7 miles from railroad town. 160 acres Fall River County, South Dakota; good soil; all valley land; creek and a good spring; 12 1/2 feet to water; improved.—A. C. Goltz, Laurel, Nebraska. 23-4

MEN WANTED TO SELL GROCERIES SELLING EXPERIENCE NOT NECESSARY—One of World's largest Grocers, (capital over \$1,000,000) wants ambitious men in your locality to sell direct to consumer nationally known brands of an extensive line of groceries, paints, roofing, lubricating oils, stock foods, etc. No capital required. Write today. State age and occupation.—John Sexton & Co., 352 W. Illinois St., Chicago, Ill. 14

NOTICE TO THE PUBLIC.  
Twenty-five dollars fine for any one caught tearing down fences or trespassing on the Shoemaker pastures, 25-tf BERT SHOEMAKER.

He Was En-Light-Ened.  
Science and Investigation Magazine: During a flood a few years ago the river reached the power plant about 3 a. m., cutting off the power. The operator in the telephone exchange called the wire chief, who started to the office in his flivver, and found his lights out. Before reaching the office he was stopped by a police officer, who asked him why he had no lights. Doing a little thinking, he told the officer: "Of course, my lights are out, the juice is out all over town."

The officer studied a minute and said: "By golly that's so, go ahead."

Pretty Strong Hint.  
Birmingham Age-Herald: "What did the bride's father do for the happy couple?"

"He bought their railroad tickets." "Ah!" "But the happy pair didn't discover until after they got on the train that their tickets read only one way."

Production.  
Washington Star: "You have been putting up some buildings," remarked the visitor from the city. "Yes," replied Farmer Cornstossel. "Is that a new born over yonder?" "No. That's a moving picture theater and just beyond is a dance pavilion. I've about decided that the great secret of modern farming is making it pleasant for the help, regardless of expenses."

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