

THE FRONTIER

Published by Dennis H. Cronin

One Year \$2.00
Six Months \$1.00
Three Months \$0.50

Entered at the post office at O'Neill, Nebraska, as second-class matter.

ADVERTISING RATES:

Display advertising on Pages 4, 5 and 8 are charged for on a basis of 25 cents an inch (one column wide) per week; on Page 1 the charge is 40 cents an inch per week. Local advertisements, 10 cents per line first insertion, subsequent insertions 5 cents per line.

Every subscription is regarded as an open account. The names of subscribers will be instantly removed from our mailing list at expiration of time paid for, if publisher shall be notified; otherwise the subscription remains in force at the designated subscription price. Every subscriber must understand that these conditions are made a part of the contract between publisher and subscriber.

At a meeting of the Nebraska Farm Bureau Federation board held in Lincoln recently, resolution was passed providing that when the membership campaign opens this fall, all memberships paid in cash or by post dated checks, dated not less than sixty days in the future will be good for membership for the balance of 1921 and all of 1922.

The Census Bureau reports that in the population of Omaha, Neb., as enumerated in January, 1920, there were 4,011 persons 10 years of age and over who were illiterate in the sense of being unable to write, including 236 native whites, 3,334 foreign-born whites, and 408 Negroes. Percentage of illiteracy in the total population 10 years of age and over is 3.1, which shows an increase since 1910 when it was 2.7. For the native white the percentage is 0.2, for the foreign-born white, 9.5, and for the Negro, 4.5. That the younger generation in this city is less illiterate than the older, is indicated by the fact that while 3.1 per cent of the males and 3.2 per cent of the females 21 years of age and over are illiterate, the percentage of illiteracy in the population 16 to 20 years of age is but 0.6.

Farmers are over-marketing their wheat according to Secretary Herbert Hoover, at Washington, expressed in a telegram to the American Farm Bureau Federation and first made public by W. G. Jamison of the Farm Bureau Federation on his visit to Lincoln last week. Secretary Hoover, admitted the fact that many farmers have been forced by their creditors to sell when so advised by Mr. Jamison, but he promised to use his best efforts to prevail upon the federal reserve bank board to again open the federal reserve system to handling rediscounts of farmers paper with grain and live stock as security, through the country banks. Hoover contends that farmers are now taking a loss of at least twenty-five cents per bushel on their wheat by reason of congestion in eastern terminals and over-marketing. He says that 130,000,000 bushels of wheat was marketed during the first thirty days of the new crop compared with 68,000,000 one year ago, and that at least forty per cent of the crop has now passed out of the farmers' hands. It is the belief of Secretary Hoover that the revived war finance corporation will be able henceforth to extend sufficient credit to farmers that the unprecedented rush of marketing may be restrained.

According to the census of 1920, 32.1 per cent, or about one-third, of the people in the state of Nebraska, are either infants or children under 15 years of age; 9.2 per cent are young people 15 to 19 years old; 38.1 per cent, about two-fifths, are men and women in the prime of life, being from 20 to 44 years old; while 20.4 per cent, being 45 years of age and over, are well along in middle life, if they have not reached old age. The urban population, as compared with the rural, shows some rather striking differences in age, the percentage 20 to 44 years of age being 42.9 for the urban population as compared with 35.9 for the rural, while the percentage under 15 years of age is 26.4 in the urban population as against 34.7 in the rural. These differences may indicate large families of children in the country than in the city, but probably indicate also the fact that country children as they grow up have a tendency to flock to the cities, thereby increasing the active adult population of the cities at the expense of the rural districts. Almost three-fourths of the population, 57.0 per cent, are old enough to vote, being 21 or over; and in this class the men outnumber the women in the ratio of 112 to 100. The males of military or fighting age, 18 to 44, constitute 41.5 per cent of the male population and 21.5 per cent of the total population.

The Page Reporter states that K. L. Drayton, banker of that city, is carrying around as a pocket piece a dollar minted in 1799. The article then goes on to state that the dollar is larger than the ones we have nowadays, which is not to be wondered at. But that dollar would have been a darn sight bigger than it is if Mr. Drayton had practiced the thrift which as a banker he preaches and had invested the dollar at seven per cent interest, compounded, the year it was minted, as he should have done. A numismatist would probably give him twenty-five dollars for the piece as a rare coin now, which is a mere nothing compared to what Mr. Drayton would have if he had rented it out and continued to rent it and its increase until the present. If he had only rented that dollar for forty years it and its earnings would have amounted by now to \$15. If he had worked it for eighty years its total present value would be \$225. If he had taken it right hot off the griddle and put it to work just 122 years ago, or the year it was minted, he now would have a bank account of \$3,881.25. Mr. Drayton, it thus will be seen, is carrying around a mighty expensive pocket piece. How in the

world does he expect the rising generation to follow his advise along lines of thrift which he himself does not practice. Mr. Drayton should get that buck to work at once. It's rest has been long enough.

FATHER O'SULLIVAN REPLIES TO SATURDAY BEE EDITORIAL

Editor of Omaha Bee:

Dear Sir: The editorial in Saturday's issue of the "Bee" demonstrates one of two things: First; that the writer of that editorial is absolutely ignorant of the facts concerning Premier Lloyd's offer to the Irish people or secondly, that he is a genuine British propagandist whose purpose is to maliciously mislead the American people into the belief that Ireland is offered a Dominion Status equal to that of the other free colonies of the British Empire. I regret to say that I believe the latter was his intention. I have come to this conclusion because I find it very difficult to believe that you could permit a man of such low intelligence on your editorial staff, as could not see the difference between true Dominion Status and Lloyd George's offer to the Irish people. De Valera was very explicit on this matter in his reply to Lloyd George; sufficiently explicit I should judge to convince any man of ordinary intelligence that the thing offered the Sinn Fein was far from Dominion Home Rule.

Let the writer compare the British Minister Mr. Bonar Law's definition of Dominion Status with the six conditions in Premier Lloyd George's offer, and he shall see if he wishes to see that what is offered is not Dominion Home Rule. The six conditions are:

1. British Naval control of Irish harbors and the sea about Ireland.
2. Restriction of the Irish territorial force to conform to the size of that in other parts of the British Isles.
3. British control of the facilities for air defense and communications in Ireland.
4. The British right to recruit in Ireland and the British government "hopes" Ireland will voluntarily contribute to the expenses of those services.
5. Mutual British Irish free trade.
6. Irish assumption of a share of the present British national debt.

Bonar Law said "Dominion Home Rule means complete control of our destinies. If the self governing Dominions chose tomorrow to say, we will no longer make a part of the British Empire we could not try to force them." Yet the writer after comparing the British Minister's own definition with the six conditions imposed by Lloyd George in his proposal has the impertinence to tell us Ireland is offered the same status as the free colonies. The British proposals impose six binding obligations upon Ireland. The first and third conditions necessarily imply occupation of Ireland by the British Army. Taken together they would make Ireland a military dependency of England. This is not absolute equality of status but absolute inferiority, incompatible with an independent voice in foreign affairs. The other four conditions are secondary but it is worth noting that the fifth condition for free trade in England so far from being consistent with a Dominion Status is not even consistent with complete autonomy in taxation and finance offered Ireland in another part of the same document. A Dominion Status has a definite meaning and importance but a Dominion Status is not to be found in the British proposals. No purpose but a mischievous, malicious purpose can be secured by pretending to the contrary.

Respectfully yours,
J. O'SULLIVAN.

BANKERS OF NEBRASKA ARE SCORED

Head of Reserve Board Raps Profiteers on Rediscount Loans.

Omaha Bee, Sept. 19:
Washington, Sept. 18.—Hitting at banks which profiteer on rediscounts and which misrepresent the attitude of the federal reserve board to excuse refusal of loans to farmers, W. P. G. Harding, governor of the board, has slammed back vigorously at those in and out of congress who have been complaining of alleged restriction by

Washington of agricultural credit.

Governor Harding defended the board from these attacks in a letter to Governor McKelvie of Nebraska, who inquired whether receipts for grain on the farm could be made the basis for loans eligible for rediscount and thus extend the credit facilities to Nebraska farmers.

"The federal reserve board," replied Governor Harding, "has always stressed the importance of sustaining the agricultural and live stock interests of the country and its policies have always been shaped with a view of encouraging member banks to extend all reasonable accommodations to those engaged in these vital industries.

"The liquidation which has taken place, at least so far as this liquidation is reflected in the statements of the federal reserve banks, show that the reduction in loans has been mainly in the large cities and in industrial centers. Federal reserve banks are not permitted by law to make loans direct to individuals, firms or corporations and they rediscount only paper which bears the endorsement of a member bank.

Consequently, in order for a federal reserve bank to render financial assistance to those engaged in agriculture or the raising of live stock, it is necessary that the loans first be negotiated with member banks. Neither these federal reserve banks nor the federal reserve board has any control over the loan policy of any member bank. We cannot compel a member bank to make a loan which it does not desire to make, nor can we restrain it from making a loan which is not forbidden by law.

"About one-third of the member banks in the Kansas City district have been very heavy borrowers during the past year, another one-third have been only moderate borrowers, while the remaining have not borrowed at all. It is possible that the federal reserve bank may have called the attention of some of the large borrowers to the advisability of reducing their discount lines at the federal reserve bank, but in no case has the federal reserve bank undertaken to say to a member bank just what particular loans it should call or ask be reduced.

"I was formerly in the banking business myself and know something of banking psychology. Banks as a rule, do not like to admit to customers that they are short of loanable funds; do they like to stir up enmity in declining to make loans or in asking for reductions. I know that in many cases they have found the federal reserve bank or the federal reserve board a convenient buffer and have stated to borrowers or would-be borrowers that they would like to grant extensions asked for or to make loans desired, but that the federal reserve would not permit it. Such a procedure has a tendency to relieve the situation as far as the local bank is concerned, but it is not altogether fair to the federal reserve system.

"The federal reserve board has repeatedly issued public statements calling the attention of the banks of the country to the importance of granting adequate credits to farmers and cattle men and while the federal reserve board is not a central bank and can not discount any paper itself, it is assured by all federal reserve banks that they are ready to extend liberal accommodations to all member banks in the way of rediscounting eligible paper."

Mr. Harding says it is for the member banks primarily and the reserve banks secondarily, to determine whether farmers' warehouse receipts are acceptable as the basis of loans and rediscounts.

Showing up the profiteering by banks on rediscounts, Mr. Harding instanced 111 notes aggregating \$1,031,835 discounted at 6 per cent for 21 banks by the Omaha reserve bank branch on September 9. On 52 of these notes, the banks had charged the borrowers 10 per cent, the Nebraska maximum, 21 notes 9 per cent, 2 8½ per cent, 14, 8 per cent, 13 7 per cent, 5, 7 per cent, 2, 6½ per cent and 2, 6 per cent.

"Where a bank in Nebraska," says Mr. Harding, "is able to rediscount at the federal reserve bank at 6 per cent per annum, paper which it has taken from its customers at 10 per cent, the profit is 66 2-3 per cent. If the paper is taken at 9 per cent the profit is 50

per cent, or if at 8 per cent, the profit is 33 1-3 per cent."

"I sincerely hope that banks generally will recognize the fact that by charging lower rates of interest they would be building up their own communities and would in the long run, reap greater profit themselves, than would be the case if they should continue to charge all the law allowed or all the traffic will bear.

"The abrogation of the progressive rate had made it possible for banks in Nebraska to make a large percentage of profit on their rediscount transactions with the federal reserve bank, but the daily statements made to the board do not indicate that the Nebraska banks, as a rule, have shared this advantage with their borrowers. Is there any reason to believe that in case the discount rate at the federal reserve bank at Kansas City should be further reduced the Nebraska banks would give their customers lower rates than they do at present?"

HARVEY NORTON.

Stuart Advocate, Sept. 15: Harvey Norton was born February 22, 1882, in Gage county, Nebraska, and moved to Stuart, Nebraska, where he made his home until he enlisted in the 23d Infantry in Iowa, March 1, 1918.

After a short period of training, he was sent to France, as a member of the Rainbow Division.

He was wounded in action October 16, 1918, and died five days later.

The body was returned from France, arriving in Stuart Saturday night, September 10th, and was taken in charge by the American Legion, who had full charge of all arrangements. It had been announced that the funeral services would be held Wednesday afternoon at two o'clock at the auditorium and by that time every seat was taken and many were standing. It was two-thirty before the cortege arrived and the flag-draped casket was carried by his former comrades to its place near the stage.

A brief service, the singing of

Public Sale

And Final Closing Out Sale

Sept. 24 to Oct. 1

The entire Stock will be offered at prices that will cut high cost of living. Will start the Sale Saturday, Sept. 24th at 10 a. m. Will that day sell at Auction.

- 92 Ladies' and Misses Coats.
- 12 Children's Coats.
- 20 Ladies' Suits.
- 26 Boys' and Men's Suits, sizes 30 to 40.
- 19 Men's Overcoats.
- A lot of Fine Jersey Sweaters.
- A lot of Ladies', Children's and Men's Coat Sweaters.
- A Lot of Men's and Boys' Caps.

Above garments will be sold to the highest bidder for Cash. If you are in need of any, come to the Sale and get one at your own price. They absolutely will be sold at your price. All we ask of you is, come in and bid. We then will show you that you will have clothes to wear the coming cold days.

We will sell different kinds of Merchandise Wednesday, Sept. 28th, and Saturday, Oct. 1st. Now is your opportunity.

L. LINDQUIST,
O'Neill, Nebraska
Col Jas. Moore, Auct. 15-2

"America" by the audience, a prayer by Rev. Beers, song, "Nearer My God to Thee," a short address by Rev. Beers and the singing of "The Star Spangled Banner," by the audience, completed the service at the auditorium, after which the casket was borne to a flag-decorated wagon which was drawn by four white horses, each led by an ex-service man in uniform.

The colors, carried by marines accompanied by the color guards and followed by the firing squad, preceded the casket, which was followed by a

long line of ex-service men in uniform, the family of the deceased and a large concourse of friends, making a procession a mile long.

At the cemetery the casket was borne to the flower-decorated resting place into which it was lowered, the large flag with which it was covered was presented to the parents of the deceased, three volleys fired across the open grave, "taps" sounded, the benediction pronounced, and thus ends the earthly career of one who gave his life in the cause of liberty.

Farms!

At Public Auction on Thursday, Sept. 29

At 1:00 p. m. on the premises, we will sub-divide and sell

640 Acres of Land

Known as the Craig Farm.

LOCATION:
Four miles Northeast of Lynch and about 4 miles Northwest of Monowi, Boyd County, Nebraska.

LEGAL DESCRIPTION:
The Southeast Quarter and the East One-half of the Southwest Quarter and the East One-half of the Northwest Quarter and the South One-half and the Northwest Quarter of the Northeast Quarter, all in Section 20, and the North One-half and the Southwest Quarter of the Northeast Quarter and the East One-half of the Northwest Quarter, all in Section 29, all in Township 34, North, Range 9 West of the 6th P. M., all in Bush Township, Boyd County, Nebraska.

IMPROVEMENTS:
There are two good sets of improvements on this land, one new set consisting of a six room house, barn, large chicken house, good granary and other out buildings, good well and windmill. Another set of fair improvements consisting of good house, good barn 28x32, chicken house 12x24, double corn crib 32x32, good cement cave and other out buildings. This land is all fenced and cross fenced.

LAND
There is at present about half of this land under cultivation, large share of balance could be cultivated, all of the cultivated land and part of the pasture land is good second bottom land with excellent soil, good sub soil. Some of the pasture land is rolling but good soil and some of the best pasture land to be found any place in the state. These farms are in a good neighborhood and in a good sure crop country.

TERMS—10% cash day of sale, note for 10 per cent without interest to March 1, 1922, balance to be carried for a long term of years at 6 per cent. Possession March 1, 1922.

This land will positively be sold to the highest bidder on day of sale and anyone wishing a farm as a home or as an investment should not fail to attend this sale.

Mr. Renter: This is your opportunity, with a small payment down and in a sure crop country, you are sure of being able to meet your future payments, why not attend this sale and own a home of your own. We are willing to help you. Are you willing to help yourself?

For further information, call or write

Christian & Herman Auction Sales Company

201 First National Bank Bldg., Lincoln, Nebraska.
MASON BROTHERS, Auctioneers, Seward, Nebraska.

A Standard Willard for a Ford

You might suppose that, because Willard will not make a special Ford battery, the regular Willard Battery (Ford size) would cost a lot more than others, but it doesn't. We can show you in five minutes if you'll come in.

O'Neill Battery Station
Office Phone 39; Res. 89



A pipe won't burn your tongue if you smoke P.A.!

Get that pipe-party-bee buzzing in your smoke-section! Know for a fact what a joy's jimmy pipe can and will do for your peace and content! Just check up the men in all walks of life you meet daily who certainly get top sport out of their pipes—all aglow with fragrant, delightful, friendly Prince Albert!

And, you can wager your week's wad that Prince Albert's quality and flavor and coolness—and its freedom from bite and parch (cut out by our exclusive patented process)—will ring up records in your little old smokometer the likes of which you never before could believe possible!

You don't get tired of a pipe when it's packed with Prince Albert! Paste that in your hat!

And, just between ourselves! Ever dip into the sport of rolling 'em? Get some Prince Albert and the makin's papers—quick—and cash in on a cigarette that will prove a revelation!



Prince Albert is sold in tippy red bags, tidy red tins, handsome pound and half pound tin humidors and in the pound crystal glass humidors with sponge moistener top.

CRIMP CUT
LONG BURNING PIPE AND
QUALITY TOBACCO

Copyright 1921
by R. J. Reynolds
Tobacco Co.
Winston-Salem,
N. C.

PRINCE ALBERT

the national joy smoke