



Satisfied Depositors Mean Our Success

This bank seeks to render a service that will advance the interest of its customers.

You can easily see that your interest must be ours, if we are to grow and we can only profit because of having depositors that are pleased and satisfied.

We invite your business on this basis.

The O'Neill National Bank

O'Neill, Nebraska

Capital, Surplus and Undivided Profits, \$160,000.00

This Bank Carries No Indebtedness Of Officers Or Stockholders.

LOCAL MATTERS.

A band has been organized at Neligh.

Evangelist Green is holding forth down at Inman.

Ira Watson of Inman, has gone to Lincoln to attend the state university.

The county board concluded its regular monthly session Friday afternoon.

T. V. Golden left Monday morning for a visit with relatives at Creston, Iowa.

Chris Olson and family left Inman last week by auto for California, to reside.

O'Neill and Long Pine highschools will clash on the local football field Friday.

Lyle Roberge has purchased the Snyder barbershop at Page and taken charge.

Miss Elizabeth Donohoe left Tuesday morning for a visit with relatives in Omaha.

District Judge Button of Fremont, has held the foreign language law unconstitutional.

Joe Gallagher has succeeded his sister, Helen, as bookkeeper in the Inman state bank.

Selah Hunter of Page, has returned from Upton, Wyoming, where he has been homesteading.

St. Mary's Academy football team defeated the public school team last week by a score of 15 to 6.

The Redbird baseball team Sunday of last week defeated the Lynch team by a score of nine to eight.

F. E. Cowden of Corning, Iowa, was in the city the first of the week, looking after his local interests.

Hugh Bittner of Inman, has disposed of his meat market and will return to farming in the spring.

The installation of officers of the Knights of Columbus will occur this Thursday, evening, at the lodge rooms.

Walter O'Malley was on the Omaha market with a load of hogs the first of the week, returning home Tuesday evening.

Arnold Longstaff left Wednesday morning for Lincoln, where he is engaged as vocalist with the Powell saxophone orchestra.

J. C. Donahoe of the Omaha street department, came up Saturday to look after his Holt county holdings, returning home Sunday.

A drop in the price of "shine" need not be looked for as long as the state and federal bootleggers are operating in the community.

Mike Higgins of Inez, while on a visit to his brother-in-law, George McNally of Inman, broke his arm while teasing a Ford last week.

Mr. and Mrs. James F. O'Donnell and daughter Grace, and Mr. and Mrs. J. B. Mellor left Thursday morning by auto for a short visit in Omaha.

Edward Frienchere, the human fly, was taken to Lincoln Friday to begin serving his penitentiary sentence for the theft of an auto belonging to Walt Wyatt.

James F. O'Donnell returned Wednesday of last week from a meeting of state bankers held in Omaha to discuss relief aid for farmers and stockmen.

Hylas Farrier, Bernard Newhouse and Ed Horacek of Chambers, went down to Burwell last week to put on the rough riding contest for the county fair.

L. S. Kelly and family of Page, who left recently on an auto trip to California, arrived at Whittier, that state, September 23, according to advices received by friends.

Mrs. M. H. McCarthy was hostess at a shower in honor of Miss Lottie McNichols, whose marriage to Mr. P. V. Hickey will take place in the near future, Tuesday evening.

Dr. Jack Dwyer, Mrs. Dwyer and little daughter, Virginia, came up Saturday from Omaha for a Sunday

visit with Mr. and Mrs. Hugh Coyne, returning home Monday.

Frank Sobotka received a severe cut over the eye last week when his horse slipped and threw him while he was driving cattle from the ranch of George Herald, to Inman.

Mr. and Mrs. L. W. O'Mally of Chambers, are the parents of a twelve pound son, born to them while Mrs. O'Mally was visiting her parents in South Dakota, September 16.

Mrs. David Yantzi and daughter, Miss Magdalene, of Slayton, Minnesota, who were called to the city by the illness of Conrad Wetlaufer, returned home Saturday of last week.

Mrs. Martha Bailey, who has been the guest of her sister, Mrs. George Longstaff, returned to her home at Crookston, Minn., Wednesday morning.

The Knights of Columbus will celebrate Columbus Day next Wednesday evening, with a program, dance and open social session at the club rooms. The ladies probably will serve luncheon.

Mrs. Charles F. McKenna was hostess to the Martez club at the residence of her parents, Mr. and Mrs. J. H. Meredith, Monday evening. Miss Mae Hammond won the honors at auction.

The Neligh high school football team defeated the O'Neill team at Neligh last Friday by a score of 47 to 0. The Neligh team was several pounds heavier per man than the home one.

Mrs. John A. Ryan, who has been the guest of her son, Arthur Ryan, for several months, left for her Missouri home Saturday morning. She was accompanied as far as Omaha by Mrs. Arthur Ryan.

Chief Game Warden Koster is recruiting a bunch of Omaha adventurers to assist him in the hunt for the prehistoric whale which is keeping the duck hunters off the lakes south of Hays Springs.

Dr. T. J. Dwyer stopped off Monday morning, enroute back to Omaha from a professional visit to Valentine, and visited for a few hours with O'Neill relatives, going on to Omaha Monday afternoon.

Sparks from a Northwestern locomotive are supposed to be responsible for a pasture fire Monday afternoon which burned over considerable of the Quilty and Carlon pastures and meadows just south of town.

The fall term of district court in Keya Paha county lasted but two days, Monday and Tuesday of last

and gun. Several good kills were made, but the chickens are extremely wild, owing to the fact that they hatched a month earlier last spring and are fully developed.

L. J. Mayfield of the Louisville Courier, and Mrs. Mayfield, and E. O. Mayfield of the Omaha World Herald, and Mrs. Mayfield, who drove up Thursday of last week to be the guests of their son and nephew, Eugene Mayfield, returned home Sunday. L. J. and E. O. with Eugene enjoyed an outing of several days fishing and hunting down around Cottonwood Lake where they secured the limit on fish and game despite the prairie fire which swept the country Wednesday night of last week.

BANKERS IN GROUP 6 TO AID FARMERS

Permanent organization for the financial relief of the stock-raising and agricultural industries of the state will be perfected at a meeting of the banks of Group 6 of the Nebraska State Bankers association to be held at Valentine Thursday morning of this week. The group comprises the banks of Holt, Rock, Brown, Keya Paha, Cherry, Sheridan, Dawes and Sioux counties and the new organization which will be known as the Northwest Nebraska Agricultural Loan association, will function solely in these counties, which comprise 90 per cent of the great livestock industry of the state.

Plans for the organization, which will be along the line of the federal land banks, were discussed and agreed upon at a meeting of the bankers in Omaha last week and Bankers E. C. Cole of Cody, C. A. Minnick of Crawford, J. M. Flannigan of Stuart, O. J. Schweiger of Chadron, and N. J. Uck of Wood Lake were appointed a committee on permanent organization to report a constitution, by-laws and scheme of operation to the meeting Thursday.

The purpose of the organization is to permit of the financing of the cattle and agricultural industries under the relief plan of and with the funds of the War Finance Corporation through its agricultural loan agency. Individual banks under the law only may loan to an individual or firm 10 per cent of the capital and surplus, which in many instances does not enable an individual bank to take care of the vital needs of its customers. The organization of the Northwest Nebraska Agricultural Loan association overcomes this in that when a member bank receives an application for a loan that it is not permitted to carry alone the loan is taken by the loan associa-

Cash Paid For Eggs

- SEAL BRAND COFFEE, LB..... 45c
- XCELLO CAKE FLOUR, Pkg..... 15c
- QUART JAR OLIVES 85c
- HONEY, Per Pound 30c
- BON TON FLOUR \$2.25

J. C. Horiskey

braska member of the national executive council.

York was selected as the next meeting place.

The resolutions on the language subject, which were submitted by Earl M. Cline, past state commander, approved the action of the legion committee that appeared in court during trial of the language case and commended the efforts of the state's attorney. Strong declarations were made in favor of the English language being exclusively used in American schools. The special language litigation committee was continued in office.

The convention adopted a resolution calling for continuation of the American committee and urging special attention to history in the American schools.

Following a discussion of the federal hospital proposition, the convention, by resolution, expressed disfavor with the plan of centralized training for disabled men and urged the establishment of a well-equipped federal hospital in the state. Members of the committee discussing the subject favored the Grand Island Soldiers Home as a probable location.

Other resolutions adopted pledged devotion to the dependents of the soldier dead, recommended passage of the Sweet bill and urged elimination of government red tape; called for a "respect-the-flag-week" between the birthdays of Washington and Lincoln; instructed delegates to the national convention to urge a speedy enactment of the four fold adjusted compensation plan; requested posts to refrain from athletic events on Memorial day and urged the government to speed up the publication of slacker lists.

Delegates to the national convention were instructed to present the name of Earl M. Cline of Nebraska City for national commander. Among speakers before the convention were G. H. Rauschkolb of St. Louis; Father John of Stanton; Humphrey Sullivan, representing the national commander of the legion, and Charles H. Beck of Omaha. Six hundred veterans participated in the annual grand parade, at 5 o'clock Friday afternoon. All of Fremont turned out for it. The Lincoln American legion band which came over in automobiles driven by state university professors this afternoon participated, as did the Fremont legion band.

APPLE BLOSSOM TIME IN HOLT COUNTY

It is apple blossom time in Holt county. The orchards are in bloom, the young twigs are filled with tender

buds and the south wind which has been sighing through the bows and branches for sometime now is a rare harbinger of spring. Spring is coming, as the poet says, but it is just as well not to expect it too soon. It may be several weeks before it arrives, and perhaps several months, because, as is customary, it will probably be preceded by several months of winter. But spring is coming. The advance notice is in the shape of a small branch of an apple tree filled with blossoms and it was brought in by Mail Carrier H. B. Burch, who got it from the apple orchard of John Plessel, north of O'Neill, last Saturday morning, October 1. Although several frosts occurred in September the entire orchard is in bloom, just as in the springtime. A like phenomenon has been reported from several localities in southern and eastern Nebraska, but it is believed that this is the furthest point north in the state or any other in which it has been noted. Why talk of spending the winter months in California or Florida, when apple blossoms now are in bloom here?

HOLT COUNTY'S FAME AS WINTER RESORT SPREADS OVER NATION

Holt county's fame as the ideal place in which to seek refuge from the rigors of winter is spreading over the nation. Colorado citizens soon may be spending their winters in Holt county to avoid the wintry blasts so common in the mountain states, as is evidenced by the following extract from a letter received by S. F. McNichols from J. F. Edmonds, secretary of the Commercial Union Insurance company of Denver, and which refers to the apple orchard on the John Plessel ranch, now in full fall bloom: "The writer noticed in passing 'The Denver Post' that at this time of the year you are having apple trees in full bloom, and we congratulate you on living in such a section of the country where this could happen at this time of the year. We assume that we will read more about this when we receive the evening paper."

HOLT COUNTY HERO'S BODY RETURNING FROM FRANCE

The body of Roy C. Ross, Holt county hero who gave his life in the great world war, is being returned to O'Neill. Mrs. Susie Ross Sparks, his mother, Wednesday received a telegram from Washington, announcing that the body was expected to arrive at Hoboken, N. J., Thursday. Arrangements for the funeral, which will be under the auspices of the American Legion, will be announced later.

Sailor Sale!

October 7 and 8

Attractive Sailors. Of Hatters Plush. Cash Sale.

Fitzsimmons' Millinery

week. Judge Robert R. Dickson and Court Reporter C. B. Scott this week are holding court at Bassett.

The state fish and game department will seine a number of the shallow lakes and bayous in northern Nebraska this fall and transfer the game fish to the deeper waters which are not so apt to freeze solid during the winter.

The bazaar at the public rest room Saturday afternoon and evening, for the benefit of the rest room service, was well attended and many took advantage of the excellent bargains offered. Tea was served during the sale.

A blazing gasoline stove called the fire department down to the A. L. Gunn shop Wednesday afternoon. No damage was done but for a time it was feared that the grandstand at the horseshoe pitching park would be destroyed.

Two prairie fires broke out last Wednesday evening in southern Holt county during the high wind. One was near Cottonwood lake and the other east of Chambers. Both were subdued before they had done much damage.

Howard Baldwin and family of Inwood, Iowa, Mr. and Mrs. William Every of Kingfisher, Okla., and Mr. and Mrs. Ed. Hilbourn of Duff, Neb., were the guests of their aunt and sister, Mrs. Hneary Michaelson of Page, last week.

Mr. and Mrs. Charles Cooper of Pilger, who were the guests of Mr. Cooper's parents, Mr. and Mrs. C. H. Cooper, returned home Saturday. They were accompanied by Mr. and Mrs. Ted Cooper, who will go on from Pilger to Omaha for a brief visit.

The bazaar given by the community ladies at the public rest room Saturday for the benefit of the rest room, was a success both financially and socially and the ladies have decided to give a series of them during the winter, dates to be announced later.

Chief Game Warden George Kostar and a corps of assistants were in Holt county this week with the state fish car. They were engaged in seining the game fish out of the shallow lakes and bayous and removing them to deeper waters before the freeze-up.

The first of the monthly open social sessions of the Knights of Columbus for the fall season was held Tuesday evening at the club rooms. Pat Donohoe made the coffee, and Art Ryan and Jud Crenin the sandwiches, despite which everybody had a good time.

Saturday, the opening day of the prairie chicken season, called many O'Neill nimrods to the fields with dog

tion which will have a capital stock of \$200,000 divided into 2,000 shares of stock at a par value of \$100 each, a majority of which are to be held by the member banks. The association is to begin business as soon as 1,000 shares of stock, or \$100,000, is subscribed and paid in.

Under the scheme the notes of the borrower will be endorsed by the bank or bank officials to which the application is made and by the loan association. They will draw 8 per cent and will be rediscounted by the loan association to the agricultural loan agency of the war finance corporation at 6 per cent. The 2 per cent difference will be split fifty-fifty, 1 per cent being retained by the loan association and the other 1 per cent by the member bank which originally received the application for the loan.

The purpose of the association is declared in the articles of incorporation as now drafted not to be for profit, but for relief of the suffering industries. The articles provide that stock only may be sold to stockholders of the banks of the group and to borrowers. Stockholders of a bank, may not purchase a less amount of stock than the quota provided for their bank. Borrowers, as under the federal land bank plan of operation, are required to take out stock to the amount of 5 per cent of the loan sought and extended. The association is given first option on any stock for sale by a stockholder. The loans will be six months ones. Regular quarterly meetings of the directors of the association, in addition to the regular annual meeting, are provided for.

The funds of the association, with the exception of the working fund, are required to be deposited in the member banks in proportion to the amount of stock held by the bank stockholders.

AMERICAN LEGION STATE CONVENTION

Fremont, Neb., Oct. 3.—William Ritchie, Jr., of Omaha, was elected department commander of the American Legion, of Nebraska, at their annual business session here.

Other officers named included: Vice commander, H. H. Ellis, Holdrege; vice commander of the army, Arthur Bell, York; vice commander of the navy, Lester L. Dunn, Lincoln; chaplain, Ray S. Strue, Syracuse.

Delegates to the national convention, who are under instruction to vote for Earl M. Cline, of Nebraska City, as national commander, included Charles Reed, Lincoln; F. W. Ashton, Grand Island, and Frank D. Connolly, Madison, Mr. Cline was named Ne-

FRESH FRUITS

AND VEGETABLES

Everything In Season

CASH PAID FOR EGGS

Staple and Fancy Groceries

Ben Grady, Grocer

PHONES 68-126

HARVEST TIME IS HERE

Deposit the proceeds of your grain and cattle in the Nebraska State Bank, where all depositors are protected by the depositors guarantee fund of the State of Nebraska.

No other bank in O'Neill offers this protection.

Nebraska State Bank.