

Is Your Time

Worth Money

When you see a person running all over town to pay his month's bills with currency, you naturally conclude that one of two things is true, either his time has very little value or else he does not appreciate what a checking account will do for him.

Come in and let us explain the advantage of a checking account with

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.

to Lincoln Monday.

The W. C. T. U. will meet with Mrs. Maggie Gray on Tuesday afternoon, October 17th.

The O'Neill high school meets the Tilden aggregation on the Tilden gridiron Friday afternoon.

returned from France.

The Monday Night Club was entertained by Mrs. H. E. Coyne Monday evening, Mrs. Ivan Kinsman winning after which served what with the served wi

the honors at cards.

spent the summer in Ireland, is much Sunday. improved in health.

LOCAL MATTERS.

H. G. Hubbard made a business trip

the Western Union at Omaha and Pat McDermott in the general offices of the Union Pacific.

Mrs. James Davidson went to Sioux City Wednesdy morning for a week's visit with her son, Clyde.

Mrs. Joe McNichels was hostess at a shower in honor of Miss Lottie McNichols last Thursday evening.

Members of the Martez club were hostesses Monday evening at the residence of Miss Helen Willcox at a shower in honor of Miss Elizabeth Donohoe, whose marriage to Mr. Ben Grady will take place Monday morning.

The fall term of the Boyd county district court convened this week with Judge Robert R. Dickson presiding.

Miss Ida Belle Craig, principal of the city schools of Tilden, Nebraska, who was called home last week by the illness and death of her mother, Mrs. Alexander Craig, will return to her school work the latter part of this week.

Mr. and Mrs. Leo F. Sougey have returned from a visit at Lincoln with Mr. Sougey's parents, who have just honor of Elizabeth Yantzi. The evening was spent in games and music, after which a dainty luncheon was served which consisted of ice cream

Members of the American Legion intending to attend the national conecil Conklin Tuesday received word vention at Kansas City and desiring of his appointment as boxing inspector for this district to succeed Donald Gallagher, resigned.

Mr. and Mrs. J. B. Mellor, Mr. and Mrs. Ted Cooper and Mr. James F. O'Donnel returned Sunday from Omaha, driving cars through for the Mellor garge.

Father W. A. Giblin, now of Newcastle, Nebraska, arrived Thursday night for a visit. Father Giblin, who spent the summer in Ireland, is much support to enable them to do so.

Rev. Geo. Longstaff will leave Tuesday morning for Omaha to attend the Presbyterian synod of Nebraska, which opens that day and continues the famous English evangelist, Gypsie Smith whose Omaha meetings begin Sunday.

An important transaction in Holt Word received by local friends is county real estate took place this week that Harold Hatch now is employed in the general auditing department of ser farm just west of the city at a

Ed. Jones, now farming down at Sa-lem, Nebraska, arrived Monday night for a week's visit with O'Neill friends victed.

Mr. and Mrs. B. P. Smith of Ewing, arrived Wednesday afternoon for a

the Western Union at Omaha and Pat McDermott in the general offices of the Union Pacific.

Mose Campbell of Atkinson, will reopen a hardware store, the latter having vacated the building several weeks ago.

Members of the Mental of horses, two cows, three sets of double harness, a set of single harness, a winter's supply of feed and many odds and ends in the barn on the James O'Connor ranch, one mile north of the city. The barn also was a total loss. The ranch is occupied by E. M. Montange as tenant and who is the loser in the conflagration. The loss is partially covered by insurance.

CHANGES LINE-U

The O'Neill Foot Ball team has been practicing hard for the pass week for their game with Tilden Friday at that place.

O'Neill suffered a defeat the first game of the season, but after changing their lineup they came back strong and won the second game from Long Pine by a score of 89 to 0. Five new players entered the second game which Fire caused by an exploding lantern early Wednesday morning, destroyed five head of horses, two cows, three sets of double harness, a set of single

consideration said to be around \$20,000, a large portion of which was cash.
The farm is a quarter section, less four or five acres cut off by the Northwestern right of way.

Mrs. Edward Campbell was hostess to the Martez club Monday evening.
The honors at auction were won by Miss Grace Hammond.

Ed. Jones, now farming down at Salem, Nebraska, arrived Monday night for a week's visit with O'Neill friends

Mrs. C. E. Downey and Mrs. Ar-thur Cowperthwaite were selected as Mr. and Mrs. B. P. Smith of Ewing, arrived Wednesday afternoon for a visit with their daughter, Mrs. E. D. Henry. They will participate in a triple birthday anniversary celebration, Thursday being the birthday of Mr. Henry, Friday that of Mrs. Smith and Sunday of Miss Mary Elizabeth Henry.

James McPharlin and son, Roy, respectively. In the competitive were selected as delegates, and Mrs. L. A. Carter, Mrs. David Stannard and Mrs. Harry Radiker alternates to the state convention at Seward October 26 to 28 inclusive, at the meeting of the Womens Club held at the high school Wednesday afternoon. The meeting extended an invitation to the Sixth District Federation to hold its next meeting at O'Neill and a campaign to Henry.

James McPharlin and son, Roy, returned last Thursday from a several weeks hunting trip spent down in the southwest part of Holt county with H. P. Shedd of New York City, W. M. Miller and W. L. White, jr., of Des Moines, who come out each fall to join Mr. McPharlin in an excursion after ducks and chickens.

A prairie fire, starting from under a culvert on the Lee & Prentiss ranch, Sunday afternoon, south of Emmet, and presumably set by hunters, destroyed much hay in southern Holt county before it finally burned out at the South Fork of the Elkhorn. Several hundred stacks of hay are estimated by residents of the territory to have been destroyed.

Extended an invitation to the Sixth District Federation to hold its next meeting at O'Neill and a campaign to secure this important convention is to be undertaken. The opening session of the literary department of the club will occur Saturday evening at 8 o'clock, when Miss Lucy Clark of the Chadron state normal will deliver an address on "The Modern Drama." This meeting will be at the high school building and the public is invited. Next Wednesday afternoon the first fall meeting of the Home Economics department will be held at the school house. The several departments of the club have arranged a most interesting and educational series of meeting at O'Neill and a campaign to secure this important convention is to be undertaken. The opening session of the literary department of the club will occur Saturday evening at 8 o'clock, when Miss Lucy Clark of the Chadron state normal will deliver an address on "The Modern Drama." This meeting will be at the high school building and the public is invited. Next Wednesday afternoon the first fall meeting of the Home Economics department will be held at the school house. The several departments of the club have arranged a most interesting and educational series of meet in the club have arranged a most interesting and educational series of meet in the club have arranged a most interesting and educational series of meet in the

CHANGES LINE-UP

Car of Potatoes

Car of good Sacked Potatoes

on Track Saturday A. M. Inquire at

Gallagher's Store

Sailor Sale!

October 14 and 15

Of Hatters Plush.

35 CENTS

APPLES, PER PK. FULL QT. CIDER VINEGAR 35c BON-TON FLOUR CRANBERRIES, QT. 10-QT. CREAM CAN OF CRACKERS PEA BERRY COFFEE, LB. 25c

J. C. Horiskey

COLUMBUS DAY OBSERVANCE. Horiskey Campbell

A large audience at the K. C. hall
Wednesday evening, gathered for the
observance of Columbus Day, were
privileged to listen to a program,
given under the auspices of the
Knights of Columbus, of vocal and instrumental music and oratory single
features of which were of a quality
lovers of these things at times have
crossed the continent to hear. It included a number and encore by Miss
Ellen Clare Donovan of St. Paul,
Minn., who is the guest of her sister,
Mrs. W. F. Finley, a vocalist whose
voice already has attracted international attention and who maestros declare is this country's greatest young A large audience at the K. C. hall Moss clare is this country's greatest young soprano; a violin and piano recitation by Mr. and Mrs. Clifford B. Scott, artists recognized as the equals of any; a solo by Miss Mary Fitzsimmons whose beautiful voice would assume whose beautiful voice would assume whose beautiful voice would assume whose properties are said also sunday, was sure her an operatic career did she but care to embrace it; a reading by Miss Mary Witherow whose talent as an elocutionist and reader is its own commendation; and an address on the life of Christopher Columbus, by Mr. Frank Harrington, which was an edu-Frank Harrington, which was an education on the career of the great dis-coverer who is treated of all too briefly and most inaccurately by his-

of the evening entertainment, which was followed by a dance. Supper was served by the Catholic ladies previous to and during the dance.

point on each nine holes, medal play one point on eighteen holes. Losers to finance a chicken banquet to winners at the Hotel Golden Thursday evening, Ottober 20 Charles at Atkinson A. Tower, a son, resides at Atkinson. October 20. The teams, captained by Dagg Gallagher and J. P. Golden, are as follows: Gallagher, D.,

King Biglin, F. J. D'Donnell, P. J. Golden, T. V. Malone Kubitschek

Golden, J. P

Harty, M. H. Dishner Carter Reardon Kleitsch Hammond Biglin, W. J. Miles McDonald Scott, C. B. Zimmerman Weekes, L. Hancock Evans, W. T. Melvin Gallagher, R. E. Hanley Rasley Birmingham O'Donnell, J. F. Donohoe, P. C. Murphy, T. Coyne, T. J Harrington, G.

The tournament, which started last Sunday, was to have been concluded in time for the banquet to be tonight,

The midsummer golf tournament at last has been concluded. Tuesday the briefily and most inaccurately by historians. Mr. Harrington is a master of language and diction and is possessed of that pleasing quality of expressing himself in simple words which is the secret of true oratory.

J. P. Golden presided as chairman of the evening entertainment, which

CELESTIA M. TOWER.

GOLF BAWLS.

Celestia M. Tower, widow of Stephen Tower, one of the early settlers of Holt county, died at the residence of her daughter, Mrs. G. A. Boudinot of point on each nine halves one point on each nine halves one sides at Atkinson.

McLACHLAN-BRETHOUWER

Stout
Harty, P.
Cooper
Donohoe, J. A.
Mellor
Scott, Clifford
Coyne, H. E.
Gallagher, E. M.

Miss Ruth Brethouwer, daughter of
Doctor B. J. Bethouwer and Mrs. Bethouwer of Humboldt, Nebraska, and
Mr. James A. McLachlan of Atkinson,
were united in marriage at the residence of the bride's parents a week ago
Saturday. They will reside on a farm
west of Atkinson.

FRESH FRUITS

AND VEGETABLES

Everything In Season

35c Cash Paid For Eggs

Staple and Fancy Groceries

Ben Grady, Grocer

PHONES 68-126

from this city fair week. It is readily understood by those who witnessed the mill that Mr. Ivy in his dazed condition after he had stopped a couple of Mr. Vokoc's swings might have mistaken them for kicks. An opponent of Mr. Vokoc on a previous occasion over in Knox county accused the referee of permitting the Bohe-mian to hit him with a stake maul.

Attractive Sailors.

Fitzsimmons'

Citizens and taxpayers anxious to keep in touch with the city's develop-ment should visit the city pumping station where extensive improvements quietly are being made. The interior has been re-arranged and dressed up with a new coat of paint, the new pump so set as to enable easy access to all its parts, the old pump con-nected up for emergency purposes and a scheme of general arrangement carried out to permit of future enlargement and an installation of a city lighting plant at minimum outlay. The extension of the watermains in the south and west part of the city is progressing rapidly. When the work is completed the city will have one of the most complete and efficient water systems of any of the smaller cities of

this community. Tuesday the internal escorted Mr. and Mrs. Schneider down revenue department filed a federal tax to the C. K. of A. hall, where a regular lien on the property of George Jan-acek of Atkinson, for the sum of \$533.86, the filing of the lien being made with the clerk of the district though their daughter, Miss Catherine court and the county clerk. The notice of lien states that it is an "additional penalty tax assessed" as a retail loquor dealer tax for five months of 1921. The section of the federal retails quoted in making the filing large and the recent daughter, Miss Catherine was in the "know."

Dancing served to entertain those present until a late hour.

A beautiful set of silverware was presented by the guests, also a number of the recent to demand the second served to the recent to the second served to the second s statute quoted in making the filing ber of other presents, to commemo-says that the lien must be entered rate the event.

A shoe clerk as a referee, who al- greatly improved the team. Four of lowed his opponent to kick him around the ring freely, was responsible for the defeat of Jack Ivy in his ten round the grant and made it as strong as a stone wall. Long Pine smashed the O'Neill line boxing contest with Jerry Vokoc of Verdigris, is the alibi that Mr. Ivy put up to City Commissioner John Hopkins on his return to Omaha. Is beyond resistance. He has never been Warner the star half of the team, has made 100 yards in 10½ seconds and tore the full length of the field for a touchdown in the last game. Ralph Mellor also shows up well for his speed and cleverness at end. George Stannard holds down the other end in fine shape. Joe Beha, O'Neill's full back has never been known to fail to boot the pigskin into the other team's boot the pigskin into the other team's territory when his team needed his

Millinery

Cash Sale.

assistance.

Owen McPharlin is the best quarter that the O'Neill team has found in

several years.

Archie Faulhaber is always called on to smash the line for first downs.

Ben Gilligan, O'Neill's rangy center, holds down his position well.

Leslie Uhl, Don Enright, Quinten
Aaburg and Murle Hatch played exceptional good game on the line.
O'Neill plays Bloomfield on the local gridiron October 21st.

SILVER WEDDING.

Stuart Advocate: Wednesday, Oct. oth, was the twenty-fifth anniversory of the marriage of Mr. and Mrs. John Schneider and in honor of this occa-Violators of the liquor laws in Holt county this week were confronted with a federal penalty new at least in seven automobile loads of them, and

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.