

CHURCH DIRECTORY.

S. PAUL'S CHURCH EPISCOPAL.
Second Sunday of each month Holy Communion at 8:30 a. m. Vespers and sermon 7:30 p. m.
Tuesday after fourth Sunday vespers and sermon 7:30 p. m.
Rev. W. A. Render, Pastor.

ST. PATRICK'S CHURCH CATHOLIC.
Sunday Services: first Mass 8 a. m., Second Mass 9 a. m., High Mass at 10:30 a. m. Vespers 7:30 p. m.
Daily Mass 8 a. m.
Catechetical Instruction for First Communicants 3 p. m. Tuesdays and Thursdays.
Confession, Saturday from 3 p. m. to 6 p. m. and from 7 p. m. to 9:30 p. m. Children's Confession, First Thursday every month at 1:30 p. m.
Very Rev. M. F. Cassidy, Pastor.

FIRST PRESBYTERIAN CHURCH.
Sunday morning service 10:30 a. m., Sunday School 11:30 a. m., Christian Endeavor 6:30 p. m., Evening Service 7:30 p. m.
Midweek Service, Wednesday 8:00 p. m.; Choir Rehearsal 9:00 p. m.
Choir Rehearsal Saturday, 8 p. m.
Rev. George Longstaff, Pastor.

FIRST METHODIST CHURCH.
Sunday Morning Service, 10:30 a. m., Sunday School, 11:30 a. m., Young People's Service 6:30 p. m., Evening Service, 7:30 p. m.
Midweek Services: Tuesday, 7:30 a. m.; Young People's Prayer Service Wednesday 7:30 p. m., Regular Prayer Meeting, Thursday, 7:30 p. m. Morning Choir Saturday, 7:30 p. m.
Rev. J. A. Hutchins, Pastor.

PUBLIC LIBRARY HOURS.
The Public Library will be open each day except Monday from this time on until further notice:
Afternoons, 2:00 to 5:30.
Evenings, 7:00 to 9:00.
Sundays, 2:00 to 5:30 p. m.
MARY McLAUGHLIN, Librarian.

O'NEILL CONCERT BAND.
Meets for practice every Monday night at American Legion hall at 7:30 p. m.
Jess G. Mills, President; Elmer E. Davey, Librarian, E. D. Henry, Secretary-Treasurer.
Jess G. Mills, Leader.

LADIES' REST ROOM:
The Ladies Rest Room, on Fourth street, will be open each day after 8 a. m.
Community Service afternoon and Evening.
Mrs. T. D. Hanley.
Mrs. R. L. Arbutnot.
Miss Helen Willcox.

START A SAVINGS ACCOUNT
with the
NORFOLK BUILDING & LOAN
WHY?
Because we make your loans and build your homes.
START TO-DAY
Norfolk Building & Loan Ass'n
John L. Quig, Agent

(First publication January 26.)
NOTICE OF SERVICE BY PUBLICATION.
To Paul Koeppen and Julia Koeppen his wife, and Charles Hicks and Mary Hicks his wife, Margaret Hiatt and Mortie Hiatt her husband; You and each of you are hereby notified that

Julia E. Parker has filed her petition in the District Court of Holt County, Nebraska, the object and prayer of which is to foreclose a certain real estate mortgage executed by Paul Koeppen and Julia Koeppen his wife, to Kylan H. Parker, and by him for a valuable consideration and before due, duly assigned and transferred to the plaintiff in said action, to-wit: The SE $\frac{1}{4}$ and E $\frac{1}{2}$ SW $\frac{1}{4}$ Sec. 21, and E $\frac{1}{2}$ of NW $\frac{1}{4}$ Sec. 28, all in Township 28, North Range 13 West of 6th P. M. in Holt County, Nebraska.

You are further notified that you are required to answer said petition filed against you on or before the 13th day of March, 1922, or the same will be taken as true and judgment entered against you therein as prayed for.

Dated this 23rd day of January, 1922.

34-4 JULIA E. PARKER.
WAS MYSTERIOUSLY MISSING.

Atkinson Graphic, Jan. 13: Charles Jonas, youngest son of George Jonas, took a sneak on his friends and quietly left home one day last week. No more was heard of him till he came back last Sunday bringing home a bride. He was married January 3rd to Miss Nettie Prettyman, youngest daughter of Alfred Prettyman, a well known family of Butte. After a short wedding trip they returned and his friends and neighbors greeted him with tin pans, bells and other noise-making apparatus. Although they have had three charivaris they took it all good natured. The candy and smokes were passed around each time and everyone made to enjoy the evening.

The young people will go to house-keeping on the farm. We wish them much joy and happiness.—Green Valley Contribution.

Holt county relatives have received announcement of the arrival of an eight pound son at the residence of Dr. John Gill and Mrs. Gill of Chicago.

It is wonderful how some lands increase in value when a state, county, township or other political subdivision wants to run a road near or through them and the owner seeks damages from the taxpayers. One notable increase of this kind is on the NE $\frac{1}{4}$ NE $\frac{1}{4}$ of 24-32-12, a forty acre piece owned by John A. Robertson of Joy, just north of Eagle creek. Mr. Robertson sought to milk the taxpayers of \$1,000 on the assertion that the north federal aid road ran through a portion of this land. The records at the court house show that Mr. Robertson purchased the land for "\$1 and other considerations" in 1903. They also show that the actual value of this land as given in for purposes of taxation in 1921 was \$350. The \$1,000 Mr. Robertson sought to get from the county is almost three times the actual value of the land for assessment purposes. Mr. Robertson was defeated in his quest for the \$1,000 when it was discovered that the road on which he based his claim had been a legal road for 27 years. Members of the county board are unanimous in declaring that the \$1,000 Mr. Robertson asked was asked for as damages and that the purchase of clay or gravel from the tract was not discussed with him, as he intimated in a recent apology. Mr. Robertson surely will not insist that the forty acres is too heavily taxed on an ACTUAL valuation for assessment of \$350 when he sought to get \$1,000 from the taxpayers for what he sought to make the county board believe was a portion of the forty acres.

FORD DEALERS BANQUET AT GOLDEN

Ford dealers and bankers of the O'Neill district of the Nebraska Ford branch enjoyed the privilege at the Hotel Golden Wednesday evening of listening to an extended address by S. A. Stellwagen, manager of the Nebraska Ford Branch at Omaha. The address followed a banquet tendered

the Ford dealers of the territory by J. B. Mellor at the Golden at which plans for the coming year, and past business, were discussed. Mr. Stellwagen, formerly Pacific coast manager for the Ford interests, is one of the truly big men of the Ford organization, a master of direction and salesmanship and a student of economics outranked by but very few in the United States. Ford dealers, salesmen and mechanics from as far east as Petersburg and Albion and from Valentine to the west, were in attendance. Among the bankers in attendance were James F. Gallagher of the First National of O'Neill, James F. O'Donnell of the Nebraska State bank of O'Neill and Fred Swingley of the First National of Atkinson. The immensity of the Ford concern, faintly realized by the average individual, was graphically described by Mr. Stellwagen during his talk, and in simple language. Referring to the \$129,000,000 cash bank balance which the Ford company carries, a balance which commands even the respect of a J. P. Morgan, Mr. Stellwagen showed that comparatively it was not so large. The daily payroll of the Ford concern is more than \$500,000, he said, the daily expenses for material more than \$700,000, and the incidental and overhead expense enough more to bring the average daily expense to slightly over \$1,500,000. The \$129,000,000, he explained, thus was only ninety days' capital, something every business should have. The bankers present agreed with him that sound business principles demanded at least ninety days cash on hand. Mr. Stellwagen's address, of almost two hours duration, held his audience of forty spellbound throughout. In its review of business conditions and the solution of the present depression it was a masterpiece and a text worthy the study of all.

The address was punctuated with appropriate anecdotes to drive home the points, and financiers among his hearers agree one of the most valuable and instructive ever delivered in O'Neill. An effort is to be made to have Mr. Stellwagen address the business men and farmers of Holt county here at some future date. After listening to Mr. Stellwagen it is easy to understand why some men are worth salaries of \$25,000 and upwards to going business concerns. The banquet preceding the address was most elaborate and served in the manner which make both the Hotel Golden and O'Neill famous in northern and western Nebraska.

DEMOCRATS KNOCK OWN MEASURE, McKELVIE SAYS

Lincoln, Jan. 16.—"Arthur F. Mullen, democratic medicine mixer at the pow-wow in Omaha Saturday, must have reached down into the bag of general discontent and pulled out what he thought would be most popular without considering which party recommended the things he complained of in the resolutions adopted."

This was the statement made by Governor McKelvie today in discussing the attack on the state administration. He pointed to one subject of attack after another, which, he claimed, were foisted on the public by the democrats. The governor said:

"First, they criticised appropriations and demanded a reduction, and in the next breath criticised a special session, which is the only way that a reduction can be accomplished. And reduction of appropriations is the primary reason for calling a special session."

"They attacked the state police. The democratic governor, Keith Neville, urged and obtained passage of a law calling for a state sheriff and deputies. Wallace Wilson, appointed by Governor Neville, was the first state sheriff."

"They attacked matching of state appropriations with federal appropriations to build good roads. In 1917 the democrats pledged a five-year federal aid road program which can be found on the statute books. They began to carry it out and we finished the five-year program this year."

"They attacked the code departments. Special committees and democratic governors recommended the code and budget system of government for years. But always they failed to put their promises into action and it fell to the republicans to do it."

"They demanded election of local assessors by direct vote of the people. The assessors are being elected that way right now."

"I always looked upon Keith Neville as a clean-cut, fair-minded man, but the role he played in Omaha Saturday in countenancing attacks on plans made and carried out during his own administration indicated that he is playing politics."

HOLD CORN FOR 50 CENTS OR FEED IT, FLANNIGAN ADVISES

War Finance Secretary Tells How Farmer Can Obtain Loans on Grain—Praises Banks That Help.

"Farmers, hold your corn for 50 cents or feed it," is the slogan of John M. Flannigan, executive secretary for the War Finance corporation in Nebraska. "A million dollars a week is being brought into the state to finance agricultural conditions, and more is available."

"There is no reason why, with the War Finance corporation to back them, farmers should market their corn or their live stock at less than its cost of production," said Mr. Flannigan. "Men coming to the stock yards here in Omaha with corn fed cattle report that their corn sold on the hoof is bringing from 50 cents to \$1 a bushel. At present prices of hogs and of corn there is a good profit for the pork producer."

"At the elevators throughout Nebraska corn is being bought in limited quantities around 33 or 35 cents. This same corn in the cattle feed lot or put in hogs should net the farmer from 50 cents to \$1 a bushel. What many farmers need is credit with which to purchase live stock to feed. That is where the War Finance corporation can help."

Can Borrow 80 Per Cent on Corn.
"Suppose a farmer has 5,000 bushels of corn in his crib. Clearly he should be financed to buy cattle to feed this corn to. This is one of the functions of the War Finance cor-

poration. In such a case the farmer will be advanced a sum equal to 80 per cent of the local elevator price of the grain. Such support as this should relieve the agricultural situation, and must come mainly through the farmers' local banks. The War Finance corporation is not authorized to make any loans direct to farmers. In some localities cattle loan companies are handling this business. The Nebraska Agricultural Loan association, room 1411 Woodmen of the World building, in Omaha, is receiving daily applications for thousands of dollars both from individuals and bankers. This loan company is authorized to deal directly with farmers."

Mr. Flannigan, who, besides being in the banking business at Stuart, is a former president of the State Bankers' association, senses a general better feeling and a new confidence in the future among the financial interests of Nebraska.

New Loans Can Be Made.
"Money should not be held back now," is his advice. "New loans should be made to the agricultural industry. A great deal of good has been done by extending old notes, but this is not the sole purpose of the War Finance corporation. Banks wishing to make new loans may submit the tentative proposition to the War Finance agency in Omaha before they complete the transaction. If it is approved they can make the loan from government funds."

"In many localities the banks are rendering wonderful assistance to agriculture. It will take the loyalty of all business interests to push this recovery in the right way. Farmers and banker must get on a common ground and there must be better understanding and more confidence all around. When this condition is established, then the end of depression will be in sight."

Up to the Bankers Now.
"The feed lots of Nebraska should be full of cattle. The great ranch country must be stocked with cows and heifers. With the full use of the help offered by the War Finance corporation, the resources of the state can be conserved, and prosperity regained in town and country. The intention of letting these war finance loans run for three years offers plenty of time for farmers to get on their feet."

"The solution is to fill up the feed lots and market the corn on the hoof, as pork and beef. Let no man sell his corn for less than 50 cents a bushel. The farmer's dollar must buy him 100 cents worth. With corn selling at 33 cents a bushel and hides at 5 cents a pound, and with wool at its present low level, it is not reasonable for the prices of things the farmers buy to be so far out of line. There must be an equality between buyer and seller. Through its credit, the War Finance corporation is endeavoring to prevent the depression of farm prices below the cost of production. It is hoped that the great banking interests of the state, and particularly those of the smaller towns, will be fully alive to the wonderful possibilities of this great government credit agency and do their full part to maintain the integrity of Nebraska."

JUST GOT OVER A COLD.

Look out for kidney troubles and backache. Colds overtax the kidneys and often leave them weak. For weak kidneys—well, read what an O'Neill man says:

C. P. Maben, says: "Catching cold sometimes puts my kidneys in a weakened condition and the secretions passed frequently and were highly colored. It was through the advice of a neighbor that I first tried Doan's

and which I got at Reardons Bros.' Drug Store. Three boxes corrected this trouble and I have not been bothered since. I can certainly recommend Doan's, from the lasting cure they made for me and I believe them to be the best remedy one can use for kidney trouble."

Price 60c, at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mr. Maben had. Foster-Milburn Co., Buffalo, N. Y.

"Buy It At The Bakery"

Taffy—Our Own Make, 15c per pound.
Box Candies at Pre-War Prices.
All Candies Priced Very Low
Bake Goods Fresh Every Day.

McMillan & Markey

Resolutions Adopted by the State Bankers of Nebraska at Omaha

January 18, 1922.

The present Depositors' Guaranty law has been in operation for eleven years, during which time not a single dollar has been lost to a single depositor in a state bank in Nebraska.

The law has established and maintained the confidence of the people of our State.

It has successfully met and been tested by the severest price declines and business disturbances ever experienced in this State.

It has enabled the depositors in failed banks to receive in cash over \$3,000,000, which otherwise would have been lost to them.

It has provided, by means of assessments on solvent banks with \$80,000,000 capital stock, for the constant recouping of the Guaranty Fund.

As a result of this process and after the payment of three million dollars out of this fund, it now contains \$2,250,000 in cash on deposit in sol-

vent banks; it owns approximately \$5,000,000 in notes and mortgages taken over from failed banks and now possesses the largest resources the fund has ever contained at any period in its history.

It has stabilized banking and business conditions throughout our State.

It commands the confidence and hearty support of the bankers themselves who have organized a great corporation to help make the law function more efficiently and to promote higher standard of banking in this State.

Therefore, be it resolved by the State Bankers of Nebraska, in convention assembled that we favor and approve the present Guaranty Law of this State, and that we are opposed to the enactment of any amendments or changes in the law by the coming special session of the Nebraska Legislature.

Nebraska State Bank

O'Neill, Nebraska

Where Real News Is Paramount

In the country newspaper, sensations, scandals—the recording of human misery—is almost taboo. At least it certainly is secondary to the printing of Real News about people and things.

For the province of the country paper—your Home Town Paper—is to give community interests first place, printing the more or less sensational personal items only when necessary to keep faith with subscribers who pay for ALL the news.

Therefore, your Home Town Paper can give you, in full measure and overflowing, 100 per cent pure news about the people in whom you are most interested—your relatives and friends of the Old Home Town.

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MR. AND MRS. PAUL J. BARNABY

K. C. Hall, Saturday, January 28
Third Number Lyceum Course
You Are Invited
The Entertainment Will Be Followed By Dancing