

NEBRASKA CULVERT AND MFG. CO.
AUSTIN-WESTERN ROAD
MACHINERY
ARMCO CULVERTS
Everything in Road Machinery
Western Representative
L. C. PETERS
O'Neill :: Nebraska

George M. Harrington
ATTORNEY-AT-LAW
PHONE 11.
O'NEILL, NEBRASKA.

DR. L. A. CARTER
Physician and Surgeon
Glasses Correctly Fitted.
Office and Residence, Naylor Block
—Phone 72—
O'NEILL :: NEBRASKA

J. D. CRONIN
Attorney - At - Law
Office: Nebraska State Bank Building
—Phone 57—
O'NEILL :: NEBR.

THE O'NEILL
ABSTRACT COMPANY
—Compiles—
"Abstracts of Title"
THE ONLY COMPLETE SET OF
ABSTRACT BOOKS IN
HOLT COUNTY.

The Sanitary
Meat Market
We have a full line of
Fresh and Cured Meats, Pure Home
Rendered Lard.

DR. J. P. GILLIGAN
Physician and Surgeon
Special Attention Given To
DISEASES OF THE EYE AND
CORRECT FITTING OF
GLASSES

DR. O. K. TICKLER
Veterinarian
PHONE | DAY
108 | NIGHT
O'Neill, - - - - - Nebraska

Hides'Furs
Trappers: We want your furs
and are always in the market to
buy them even when other dealers
are not buying. No matter what
kind of skins, we can surely satisfy
you.
Raccoon, mink, rats, beaver, mar-
ten, fisher and fox are our special-
ties.
Country Dealers:—Your entire
lots are solicited and you are
assured of prompt cash returns. If
remittance is not satisfactory, your
furs will be returned to you express
prepaid.
Large dealers' lots bought by
wire. Write for full particulars
and Price List.
Also handlers of Horse Hides,
Cattle Hides and Tallow.
WESTERN HIDE AND FUR CO.,
4312 Camden Avenue, Omaha, Neb.

LOW FARES EAST

Unusually low fare round trip tickets on sale daily via Chicago & North Western Ry. to the mountain, lake and seashore resorts of New England, the Atlantic Seaboard and to New York City, Atlantic City, Boston, Toronto, Portland, Me., Montreal and Niagara Falls. Liberal return limits and favorable stopover privileges. Fast trains at convenient hours make direct connections in Chicago with all lines East. This affords a splendid opportunity to enjoy a sight-seeing tour or to visit your friends in the East. For full information apply to ticket agents

Chicago & North Western
Railway

PAID LOCALS.
Paid announcements will ap-
pear 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 in-
sertion, subsequent insertions
five cents per line each week.

EAT AT "THE SUBWAY." 7-1f.
FARM LOANS—R. H. PARKER. 37f
FOUND—HOOD FOR FORD CAR.
Inquire at this office. 13-1f
FOR SALE—A GENTLE RIDING
pony. Inquire at this office. 13-1f
CANARY BIRDS FOR SALE—EL-
freda Gresseck, O'Neill. 12-2p
WANTED—SCHOOL GIRLS TO
room.—Mrs. C. W. Morgan. 13-1
TWO ROOMS FOR TWO SCHOOL
boys to rent.—R. H. Mills. 13-2
WANTED—A GIRL FOR GENERAL
house work.—Mrs. W. J. Biglin. 12-1f
TRY OUR HARD ROLLS. FRESH
every day.—McMillan & Markey. 7-1f
FOR SALE—TEAM, WAGON AND
harness, at a bargain. Inquire at
Bazelman Lumber Company. 13-1f
WANTED—A GOOD GIRL FOR
housework.—Mrs. T. F. Birming-
ham. 11th
FOR SALE—MY RESIDENCE
property in west part of town.—Pat
O'Donnell. 12-3p
FOR SALE OR TRADE FOR LIVE
stock: one new Singer sewing ma-
chine. Oscar Keithley, O'Neill. 12-2p
I HAVE A CAR OF HORSES THAT
I want pastured. Write to Peter
Reifers Sand Springs, Montana. 12-4
FOR SALE—HOUSE AND TWO
lots. Formerly the Tierney prop-
erty. Priced reasonable. Easy terms.
—Mrs. J. M. Ashley. 13-1f
FOR SALE—ONE. PURE. BRED
Duroc Jersey boar, 5 months old.
Will sell him right.—John F. Dick,
O'Neill, Nebraska. 11-4p
STRAYED FROM THE BURLING-
ton yards in O'Neill, one red bar-
row, weight about 200 lbs. Reward.—
W. A. O'Malley. 12-2
TRY OUR HARD ROLLS. FRESH
every day.—McMillan & Markey. 7-1f
I AM PREPARED TO MAKE SOME
\$25,000.00 to \$50,000.00 loans on
Farms and Ranches. See R. H.
Parker, O'Neill, Nebraska. 1-1f
WANTED, FIRST CLASS DRY
goods and shoe salesman, also first
class lady dry goods clerk. State age
and salary. Apply, Lowes Bee Hives
Deadwood, S. Dak. 11-1f
THE NEBRASKA STATE BANK IS
the only bank in O'Neill operating
under the Depositors Guaranty Fund
of the State of Nebraska. Avail your-
self of this PROTECTION. 8-1f
BUY FRESH BREAD AT THE
Bakery. 7-1f
KODAK FINISHING DEVELOP-
ing any size roll! 10c; Pack, 25c;
Post Cards, 6c; 3 1/4 x 5 1/2, 2 1/2 x 4 1/2,
3 1/4 x 4 1/4, 5c; 3 1/4 x 3 1/4, 2 1/2 x 4 1/4, 4c;
1 1/2 x 2 1/2, 3c. —W. B. GRAVES. 30-1f
BUY FRESH BREAD AT THE
Bakery. 7-1f
I NOW HAVE MONEY TO LOAN
on farms and ranches. Do you need
your loan renewed, or do you need
a larger loan. Let me figure with you
on Farm and Ranch loans.—R. H.
Parker, O'Neill, Nebr. 18-1f

STOCK-SHIPPERS
Plenty of cars—put you on Omaha
market 4:45 A.M. no unloading.
"BURLINGTON"

TAKEN UP.
At my place in Emmet, about Aug-
ust 24, 1922, two hogs. Owner can
have same by proving property and
paying expenses for keep and this
notice.
14-5
G. D. JANZING.

Subscribe for The Frontier and keep
posted upon the affairs of this great
county of ours.

W. F. FINLEY, M. D.
Phone: Office 28, Residence 276.
O'Neill :: Nebraska

EAT AT "THE SUBWAY." 7-1f.

STATE TRADE DEPARTMENT.
GUARDS CITIZENS' PURSES

Division of Government Under Code
System, Which Demands Seek To
Kill, Regulates Business and Shields
Investors Against Fraudulent Enter-
prises.
By PAUL GREER
(Omaha Bee)

Protection of the people's money
is the prime duty of the department
of trade and commerce under the code
law. Depositors in the state banks
are guaranteed against loss by failure;
insurance policy holders are made se-
cure in their rights; investors are
shielded against fraudulent enterprise;
trust companies are regulated. In
building a loan associations and
addition, the state hail insurance sys-
tem is managed here, and likewise the
fire prevention campaign.

The original appropriation for carry-
ing on this work in 1921 and 1922 was
cut \$20,000 by the special legislature
session which met to reduce state
taxes. This left about \$260,000. The
figure is not important for this de-
partment is more than self supporting
thru the collection of fees. In fact it
will turn over to the state treasury
\$500,000 more than it needs for the
biennium.

There is justice in this, for a good
many of the regulatory functions that
it performs arose at the request of the
financial institutions that are con-
cerned. It is to the advantage of
honest business to have the unfair
practices weeded out as a move
toward public confidence.

All Fees to Treasury
All fees collected by the state are
turned into the treasury and must be
appropriated by the legislature before
they can be spent. Even the federal
aid funds amounting to millions of dol-
lars are first deposited in the state
treasury. The fact that they are then
reappropriated makes the amount of
money handled by the state bulk very
large. As a matter of fact most of the
regular boards are financed by their
license and other fees and the ex-
pense does not enter into the bill for
direct taxation. To eliminate these
inspection forces would not go very far
to reduce the state taxation.

In the days of the civil war ad-
ministrative code centralized the busi-
ness of the state, a state banking board
composed of the governor and attorney
general and auditor supervised the
bank examinations. They employed a
secretary at \$3,000 a year. The same
sort of a commission supervised in-
surance companies, with a secretary
at \$2,500. These two secretaries, as
well as the two commissions have been
superseded under the code law by the
department of trade and commerce,
with a secretary, J. E. Hart at a salary
of \$5,000 a year. Mr. Hart gave up
the presidency of a bank at York to
enter the public service.

Work Doubles
There are now 980 state banks, 76
building and loan association, 30
trust companies and several install-
ment investment houses under the
supervision of this bureau. The num-
ber of bank examiners is the same
as before, 10. One chief and one sten-
ographer have been added to care for
the growth in the business.

Forty bank receiverships due to de-
flation put a heavy strain on the bureau
and its work has doubled, with very
little increase in staff. This single
branch will return to the state treas-
ury \$20,000 more than its expenses
for the two-year period.

Consolidation under the code de-
partment has given the advantage of
assembling information on the con-
tingent of all sorts of financial insti-
tutions. The clerical force is now
transferred from one department to
the other, according to seasonal de-
mands. Not only is greater security
afforded the public, but more money
is brought into the state treasury
than under the former system.

Blue Sky Enforcement
Since the establishment of the
code, in 1919, the bureau of insurance
has deposited \$1,128,444 in fees
with the state treasurer. The little
division of fire prevention raised
\$20,379 through a levy on insurance
companies in the first six months of
this year.

Enforcement of the blue sky legis-
lation is among the most important
duties of the department. Nothing
discourages thrift and hampers
the development of honest business
enterprises so do fake promotion
schemes. Since the establishment
of the bureau of securities in 1919
there have been 1,050 applications for
permits to sell stock, amounting to
\$111,642,000, of which sum \$40,112,-
000 was denied.

Men with a dream, a hope or a hole
in the ground still come into the
office of G. T. TouVelle, chief of the
bureau of securities. Very often they
do not file an official application, but
fold up their tents and leave the state
without more than a preliminary in-
quiry about the state law. The ag-
grieved citizen schemes that die
before birth is probably as great as
those officially refused.

Stricter Law Drawn Up
The first blue sky law in Nebraska
was passed in 1913 at the request of
Governor Aldrich. When the legis-
lature finished with it, it was full of
loop holes and jockey. Its adminis-
tration was turned over to the state
railway commission. There are hard-
ly any records of those first years,
most of the orders apparently hav-
ing been given orally. Two men and
a stenographer gave their time to this
regulation. Subterfuges and evasions
became so numerous that from time
to time amendments were made and
finally the legislature of 1921 drew up
a new one.

The present bureau came into action
in 1919, a time when blue sky sales
were at their height. Since that time
there have been many prosecutions
but the claim is apparently well au-
thenticated that not a single case
coming before the courts originated
under this bureau. Under the rail-
way commission permits were given
for a year, and armed with these,
some fake companies continued to sell
their stock. Today there is not a
single outstanding order authorizing
the sale of mining or oil stock.

Nips Fraud In The Bud
Some have proposed the abolishment
of the blue sky division on the theory
that many small investors get the
mistaken impression that companies
passed by the state are guaranteed

to be certainly profitable. Others
hold that the statute punishing fraud
should be sufficient. To this it is re-
plied that punishment for fraud is
like locking the stable after the horse
has been stolen. Whereas the fraud
statute contemplates the punishment
of the fraud promoter after he has
taken the money of the investors,
blue sky legislation aims at nipping
fraud in the bud.

The state bureau of securities does
not attempt to eliminate the ordinary
hazards of business, but only fraud
in the organization and promotion
of commercial enterprises. It does
seek to eliminate unconscionable risks
but so far as speculation is concerned
95 per cent of its work is with specu-
lative concerns. All it demands is
that investors be given a run for their
money. It strives to make sure that
promoters do not put the money re-
ceived from stock into their own pockets,
but actually apply it to the estab-
lishment of the business they adver-
tise. On occasions companies are
required to deposit the proceeds from
stock sales until it is clear that they
will be able to found the business
that they propose. If the project
appears not to be feasible the money
is on hand to repay the visitors.

Forty Per Cent Cut
The bureau of securities volun-
teered the largest reduction in its
appropriation of any branch of the
state government. By improving its
system of handling work it was able
to stand a 40 per cent cut by the
special session. The staff is composed
of a chief, five examiners, four sten-
ographers and a cancellor who is paid
by the office of the attorney general.
Salaries run from one at \$3,000 to \$1,-
200 a year.

Thus, in almost every function, the
code department of trade and com-
merce, acts as the financial watchdog
of the people of Nebraska. Secretary
Hart is authorized to grant and revoke
licenses to bankers and to insurance
agents. When evidence of bad prac-
tice, misrepresentation, collusion or un-
fair settlement is found he acts in be-
half of the public and deprives the
guilty man of his permit to work in
any institution of the kind.

The political attacks on this, along
with other code departments, have
made the work of the secretary more
difficult than it otherwise would have
been. His faith in the code system,
however, is secure, and he believes
that if the democrats should get in
office and attempt to repeal the code
law, as their platform promises, every
legitimate interest in the state would
suffer.

EMMET NEBRASKA.
A Nuenschivander, of Oakdale, who
has been the relief agent for the C. &
N. W. Railway since the illness of A.
G. Abart, left on Thursday. His
place was filled by another relief man.
D. H. Allen has finished putting up
the hay on his ranch south of town.
He says the hay crop is pretty light
this year.

Mrs. Walker, of Lynch, Nebraska,
is home visiting with her parents, Mr.
and Mrs. Frank Fritton and other
relatives.

Mrs. Minnie Embody went out to
Amelia Sunday evening of last week
to spend several days with a son and
daughter-in-law, Mr. and Mrs. Elmer
Embody.

Mrs. Guy Cole and Mrs. J. N. Mar-
ring motored to the I. R. Harding
home north of O'Neill one day last
week and spent the day visiting.

Word from Miss Kathleen Tenborg
states that she has accepted a year's
contract with the Northwestern Chau-
tauqua Co., looking towns for the com-
ing year, doing advance advertising
and selling season tickets.

Rev. S. M. Rasmussen was called to
Newman Grove Tuesday of last week
to attend the funeral of a cousin, Miss
Pearl Rasmussen, who was accident-
ally drowned while in swimming with
a party of girl friends. She had recent-
ly gone to Minnesota where she had
accepted a position as teacher for the
coming year. A girl friend, another
member of the party, was also
drowned.

Miss Bertha Marshall came down
from Stuart last week to be with her
sister, Mrs. J. L. Crawford, for a few
days.

Jas. C. Graham was rather sur-
prised Wednesday morning of last
week to find that someone had bro-
ken into his garage during the night
and borrowed the two rear tires and
the cushion of his Ford. The latest
report was that they had not yet been
returned.

Wm. Luben, Jr., suffered a loss by
fire Wednesday evening of last week
when two good chicken houses were
totally destroyed by fire, also a num-
ber of chickens were burned. A son,
Carl, about five years old, found a
match and went into the chicken coop
to light it, and succeeded in setting
the building on fire. Then being
afraid of a whipping he hid in the
burning building. Mr. Luben was not
at home being at work in the field.
When Mrs. Luben noticed the fire she
suspected that one of the children had
set it; she called them but Carl did
not come. She then went to the door
of the chicken house but it was so filled
with smoke that she could not see.
She called again but got no answer.
Hearing a slight movement inside she
went in and found the boy; he was
pretty well frightened, his hair was
partly singed off but was otherwise
unharmful. The burning buildings
were only about forty feet from the
house and Mrs. Luben and her sister,
Miss Barnes, thought for a time that
the heat would set the house on fire,
but some men who were working in a
nearby hay field arrived there in time
to help keep the fire from spreading
with no other damage was done. The
loss was partly covered by \$40 in-
surance.

Are You "Fed Up?"

HAVE YOU HAD YOUR FILL OF
HIGH-LIFE DIVORCES? ARE YOU
TIRED OF MURDER MYSTERIES;
OF GRAFT STORIES; OF HIGHWAY
ROBBERY; OF ASSAULT AND
BATTERY?

DO YOU LONG TO READ CLEAN
NEWS ABOUT CLEAN PEOPLE,
PARTICULARLY ABOUT THE
FOLK IN WHOM YOU HAVE
GREATEST PERSONAL INTEREST,
THE PEOPLE OF YOUR OWN
HOME TOWN?

THERE IS ONLY ONE SURE WAY—

**SUBSCRIBE TODAY
FOR YOUR HOME
TOWN PAPER**

(First publication Aug. 24.)
**IN THE COUNTY COURT OF HOLT
COUNTY, NEBRASKA.**
In the Matter of the Estate of Ann C.
Bitney, Deceased.
NOTICE OF HEARING.
To the Heirs at Law, Creditors and
all Other Persons Interested in Said
Estate:
You are hereby notified that a pe-
tition has been filed in this Court on
the 22nd day of August, A. D., 1922,
by Lillie Sullivan, alleging that Ann C.
Bitney died on the 5th day of July,
1917, intestate; that at the time of her
death she was a resident of Holt
County, Nebraska, and that she was
possessed of the following described
real estate, situated in the County of
Antelope, and State of Nebraska, to-
wit: Lot Five (5), in Block One Hun-
dred Ninety-seven (197), in the city
of Neligh; that said petitioner has an
interest in said real estate, being an
heir at law of said Ann C. Bitney, de-
ceased. Said petitioner prays that a
time and place be set for hearing on
the petition, and that notice thereof
be given to all persons interested in
said estate, both creditors and heirs;
that upon such hearing the Court
may enter a decree of heirship and deter-
mine the time of death of deceased,
and adjudge and decree that the said
Ann C. Bitney died intestate, possess-
ed of the real estate above described,
and that the Court find and decree that
Charles Bitney, her son, William Bit-
ney, her son, Fred Bitney, her son,
Lemuel Bitney, her son, Eli Bitney,
her husband and Lillie Sullivan, her
daughter, were the sole surviving

(First publication August 24.)
NOTICE OF FINAL SETTLEMENT
In the County Court of Holt County,
Nebraska, August 22, 1922.
In the Matter of the Estate of Eli
Bitney, Deceased.
Notice is hereby given to all persons
interested in said estate that a peti-
tion has been filed in said Court for
the appointment of Lillie Sullivan as
Administratrix of said estate, and
will be heard September 14, 1922, at
10 o'clock A. M., at the County Court
Room in O'Neill, Nebraska.
(County Court Seal.)
12-3
C. J. MALONE,
County Judge.

(First publication August 24.)
NOTICE TO CREDITORS
Estate No. 1518
In the County Court of Holt County,
Nebraska, August 3, 1922.
In the Matter of the Estate of Moses
P. Kinkaid, Deceased.
CREDITORS of said estate are
hereby notified that the time limited
for presenting claims against said
estate is December 7, 1922, and for
the payment of debts is August 3, 1923,
and that on September 7, 1922, on
October 9, 1922, and on December 8,
1922, at 10 o'clock A. M., each day, I
will be at the County Court Room in
said County to receive, examine, hear,
allow, or adjust all claims and objec-
tions duly filed.
(County Court Seal.)
10-4
C. J. MALONE,
County Judge.

The
C. B. & Q. R. R.
—the West's most dependable rail-
road, operating 9,389 miles of road in
the 11 great wealth-producing states
between the Great Lakes and the
Rocky Mountains, wants well-appear-
ing men of experience for permanent
positions at points in Illinois, Wiscon-
sin, Iowa, Missouri, and Nebraska,
the working conditions are pleasant
and desirable.
Machinists, boilermakers, and black-
smiths, 70c per hour.
A few helpers for these crafts, 47c
per hour.
Passenger car carpenters and re-
pairers, 70c per hour.
Freight car carpenters and repair-
ers, 63c per hour.
To replace men on strike against
decision of the United States Rail-
road Labor Board.
Young men who have finished their
farm or other work for the season
should apply now for positions as
helpers in the car and locomotive de-
partments, where meritorious work will
soon enable them to qualify for posi-
tions paying higher wages.
For further particulars and trans-
portation, if accepted, call on or write
**MASTER MECHANIC, C. B. & Q.
R. R., OMAHA, NEB.**

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.