

Musical Entertainment

TO BE HELD AT

The K. C. Hall

Wednesday, January 10

Under the Auspices of the Knights of Columbus

Supervision of Father J. E. Duhamel

Evening Entertainment at 8:00 o'clock.

Childrens' Matinee at 3:00 o'clock. Admission 10c.

Violin and Piano	Mr. and Mrs. Clifford B. Scott
Saxophone Solo and Piano	Mr. and Mrs. Clifford B. Scott
Banjo Solo	Mr. Max Powell
Vocal Selection	Mrs. H. J. Reardon
Vocal Selection	Miss Irma Stout
Selection	Miss Genevieve Biglin
Reading	Mr. Michael Horiskey
Reading	Miss Mildred Timlin
Selection—Musical Recitation	Mrs. Kubitschek
Piano Rendition	Miss Agnes Shoemaker
Reading	Miss Loretta Phalin
Vocal Selection	Miss Catherine King
Reading	Miss Maxine O'Donnell

No Reserved Seats.

Admission 50c.

Everybody Welcome

MRS. A. J. CLARK DIES AT INMAN

(Inman Leader)
Miss Helen Francis Fay was born at Chester, Mass., August 3, 1848. From here the family moved to Winona county, Minnesota, while she was yet a little girl. It was here she grew to womanhood. Her education was completed at LaCrescent, Minnesota, after which she spent some time in teaching school.

Miss Helen Fay and Mr. Albert J. Clark were married September 27, 1865, at Winona, Minnesota. To this union were born two sons, Eugene, who passed to the great beyond in infancy, and Edgar A. Clark, who resides on the old home place southwest of Inman.

June 4, 1881, Mr. Clark filed on a homestead near Inman. It was here they lived until 1895, when they moved to Inman to make their home. Mother Clark has had a large part in the public life of Inman. For many years she was met by the public in our city postoffice. She has also contributed richly to fraternal and church life in Inman, where she was found in constant service until forced by advanced years to retire. She moved to Inman in 1895 where she resided until the death of her husband in 1917, after which she made her home with her death of her husband in 1917, after man. She was a member of the local son on the homestead southwest of In-Royal Neighbors lodge for twenty-seven years. Mother Clark has been a member of the Methodist church

from early childhood. Her faith has increased with her years and the call which came at noon, Saturday was the final duty summons of the Master she loved.

Two brothers, Eugene and Arthur, preceded her to the final rest. There are left to mourn her a son, Edgar A. Clark and family of Inman, a step-daughter, Mrs. Ida E. Warwick of Alden, Minnesota, eleven grand children and a host of neighbors and friends.

PLEASANT VALLEY.

C. A. Grass is on the sick list this week.

H. Anderson spent New Year at Will Anderson's.

P. A. Grass was an O'Neill visitor last Tuesday.

A welcome snow fell over Pleasant Valley last Monday night.

Art Duncan is hauling wood from his farm near Hay Point this week.

Miss Florence Anderson spent New Year at the Wilton Hayne home in Page.

Will Nichols is spending a few days with his brother, John Nichols, this week.

John Nichol and family spent Christmas at the Elmer Trowbridge home.

R. A. Sarchett and wife and Leslie Lions and family spent Sunday at the C. A. Grass home.

Edward and Harold Grass have finished picking their father's corn are now husking for Charlie Grass.

Mrs. G. W. Hayne spent her fifty-seventh wedding anniversary December 28th, at the John Davenport home.

John Hayne and family, John Davenport and family and Jack McKim, of Opportunity, spent Sunday at the Will Anderson home.

Mrs. Howard Miller, of Ewing, Mrs. Floyd Renner from Inman, Mrs. David Williams, of Page, spent Thursday at the home of their sister, Mrs. John Nichol.

HENRY PRUDEN.

(Ewing Advocate.)
Henry Pruden was born in Boone county, Iowa, February 2, 1863, and departed this life December 13, 1922, at his home near Ewing, Nebraska, aged 59 years, 10 months and 11 days.

When a child, he moved with his parents to Mills county, Iowa, and from there to Dunlap. While living at Dunlap he was united in Holy matrimony to Miss Matilda Bellis, on March 10, 1885. To this union were born nine children, all of whom are living except one daughter who passed to the Great Beyond April 3, 1911.

Mr. Pruden and family moved to Arapahoe, Nebraska, in 1893, and lived there for several years, then returned to Iowa, where he remained till 1912, at which time he came back to Nebraska, settling at Ewing, where he remained till death's messenger came.

There remains to mourn his departure his wife, E. S. Pruden, of Gross, Nebraska; Mrs. Joe Church, Verdell, Nebraska; Mrs. Ben Larsen, Wood, South Dakota; Mrs. W. S. Malone, Atkinson, Nebraska; and Henry, Jr., Oscar and Terle, of Ewing and one brother, A. Pruden, of Arapahoe, Nebraska, all of whom were present at the funeral.

Funeral services were held Saturday

afternoon in the Methodist church, being conducted by Rev. W. L. Philley. Interment was made in the Ewing cemetery.

Sincere sympathy is extended to the family in this hour of dark bereavement.

WESLEY WEFOS.

(Stuart Advocate.)
Word was received by Mr. F. F. Wefos, Monday morning, announcing the death of his eldest son, Wesley at Los Angeles, California. The remains will be brought to Stuart for interment, the funeral services to be held in the Presbyterian church Sunday morning at eleven o'clock.

MEETING K. of C. HALL CO.

The annual meeting of the Stock Holders of K. of C. Hall Co., will be held at the club rooms, at said hall, Tuesday, January 9th, at 8 p. m., for the election of officers for the ensuing year and such other business as may come before said meeting. Please keep the date in mind, and try to be present.

31-1p M. H. MORISKEY, Sec.

CHECKERS MORE THAN "YOUR MOVE"

SAYS CHAMPION

Newell Williams Banks Tells of Intricacies That Confront One in A Scientific Contest.

(By H. G. Salsinger.)
(Dearborn Independent.)
Newell Williams Banks says that a child can learn to play checkers in 10 seconds but will be unable to master the game in a lifetime.

Mr. Banks learned to play checkers at the age of six. When seven years of age he played so well that he gave exhibitions, playing blindfolded, simultaneously, against a number of opponents. He was 21 years of age when he became America's match champion. He is 33 years old and he still holds the title. As a matter of fact he has never been challenged for it.

He has never mastered checkers. No man ever mastered the game before him and he is certain that no man will ever master it in the future.

Checkers, according to Mr. Banks, was played 2,000 years before Christ. It has passed down through the ages, not always the same game but never with any drastic variations.

One time a noted scientist tried to figure out how many moves were possible in checkers. After spending a long time in study and research he said that more than 170,000,000,000,000 moves were possible.

Asked the same question one day a master of checkers told his questioner to get a grain of wheat. The next day he was told to add a grain and each day he was to double the number of grains he had. At the end of one year he would have gained a fair idea of how many moves were possible in checkers.

Checkers, according to Mr. Banks, is the most remarkable method in the

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world for developing certain mental faculties. Among these are visualization, imagination, caution, memory, control of temper, concentration.

Take visualization in his own case: He plays blindfolded against 20 opponents. Each opponent is seated before a checker board that he cannot see. He has to develop a mental vision of each of the 20 boards. He plays the first board and then completely removes the mental picture of the first board and visualizes the second board and continues until he has played the 20 boards. Then he begins the round again. He has to depend upon visualization plus memory from now on. He has to recall the picture of the first board after the opening moves and make his next move. Then he must recall the second board while dropping the first from the mind. He concentrates on the second board, plays that and then on to the next. So he continues until every game has been won, lost or drawn.

The average number of moves in a checker game is 40. Since every move means a different picture the mind must, in playing against 20 opponents, present during the three or four hours required to play the matches, 800 pictures. Eight hundred moves are made but these moves all have variations and it is therefore necessary not alone to have in mind the moves that are made but the possible variations and during the progress of these matches some 6,000 possible moves will also enter the mind.

This requires imagination as well as concentration. Checkers teaches caution. Many big checker matches have been lost when they were apparently won. With a few moves left, the apparent winner, due to the effect of his success, became careless and made a hasty move that wrecked an otherwise finely played game. A quick move, without the usual deliberation and consideration for possibilities and consequences, paid the price of over-confidence, in defeat.

Great checker players were always men that perfectly controlled their tempers. Many checker players lose matches because when making a bad move they lose their tempers and a mental hazard is created which brings on other bad moves and defeat. No player ever became great at the game before he fully controlled temper.

Checkers teaches one to be careful. The man who learns the possibilities of checkers learns the value of thinking well before reaching a decision. He concentrates and visualizes consequences and possibilities.

Most of the leading professional men in America play checkers more or less. The game stimulates the mind as well as develops it. Checkers does for the mind what the "Daily Dozen" does for the body.

The vast majority of us have played checkers and nearly all of the vast majority have failed to realize its possibilities.

Before a man can become a good checker player he must know the 300 fundamental end games of checkers. All of the openings and mid-game formations are developed to terminate in one of the 300 formations at the finish of the game. Among these 300 final formations are an even dozen positions which are generally arrived at. These 12 positions are known as the 12 great masterpieces and they have been developed by the foremost players of the last 200 years.

In playing checkers 12 pieces are used on a side. There are 64 squares on a checkerboard but only 32 are used in playing. On a regulation board the squares are one and seven-eighths inches each way and the checkers pieces are one and one-quarter inches in diameter. This makes them symmetrical and suitable to the eye. Playing checkers over a prolonged period is a hard strain on the sight.

The depth of the game will appeal to the imagination when one considers that no one, even when spending a lifetime, can count the number of moves possible over the aforementioned 32 squares and although the possible number is beyond human count, from 45,000 to 50,000 different moves are generally used to arrive at the 300 possible end formations.

Chess is generally regarded as a much more difficult game to learn than checkers. Nearly everybody has or does play checkers but only a few people play chess. According to Mr. Banks, who is proficient at chess as well as being a champion at checkers, the latter game is by far the more difficult.

"In chess there are more than one hundred times as many possible moves as in checkers but you work for something tangible," he explains. "It is much easier to learn checkers than to learn chess. It takes but 10 seconds to learn checkers; it takes more than two weeks to learn the first step in chess but, at the end of six months' time, the man who is learning chess will be a far better player at his game than the man who is learning checkers, provided each man is of equal mental ability and each devoting the same amount of time to practice."

"Checkers is more of a test of memory. It is necessary to memorize 10 times as much in checkers as in chess. You can generalize in chess but you must be specific in checkers. In checkers there are fundamentals just as sound as any in arithmetic. There are certain moves that can have but one result, nothing more and nothing less. You do not find this condition to the same degree in chess. You use intuition to a great extent on certain positions in chess. In checkers knowledge must be absolute.

"Comparatively few people play chess and still there are a great many more masters of chess than there are of checkers."

"To illustrate what knowledge must be had at the beginning of a checker game: Under the modern two-move restriction style of play there are seven distinct replies to seven opening moves. In some tournaments there are six openings barred, in others four of these are permitted. Besides this you have two opening moves that are never played because a piece is sacrificed. Being absolute losses these two moves are discarded, so where no opening moves are barred there are 47 possible openings. Since each opening move has 10 possible variations that may be played you can readily see how many moves you have to be groomed on. There are hundreds of possible moves, any one of which may be made

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at the immediate start.

"In checkers you never hear of young prodigies like the late sensation, Samuel Rzeschewski, a marvelous chess player who came out of Russia to this country at the age of eight and played the best amateurs in America. Rzeschewski began playing chess at the age of five and two years later he had obtained a fair mastery over the game. We have several young chess marvels in this country, one a girl of eight, but you never hear of child wonders at checkers."

"Among the chess fundamentals the king, knight and bishop checkmating your opponent's lone king is the most difficult ending where in checkers what is known as the third position and in which two kings and a single piece win against two kings is at least two times as difficult as the position I have described in chess. It takes 10 times as long to master the third position in checkers as the most difficult position in chess and any amateur player may try it to prove my assertion. Or let those that have mastered one position try to master the other and you will discover that those who have mastered the play in checkers will learn the play in chess in one-tenth the time that those who have mastered the position in chess learn that in checkers."

Checkers, widely known, is still but faintly understood and its infinit possibilities have escaped millions that have moved pieces over a checkerboard. The game is probably the oldest played in America and we are just

beginning to realize what it offers.

The game has developed in the last few years inasmuch as more good checker players are developing than at any previous time. Checkers has taken hold and the result is apparent at the many tournaments.

It has always been the impression that Europe supplied the great chess and checker masters. There are, in Europe, among the leading professional men some noted masters of both games. Every continental country furnishes several. A large number are found in England and Scotland. Some of these chess and checker masters are famous in medicine, arts and science. The predominating number of the masters are followers of chess, few play checkers.

Mr. Banks won the American match championship from Hugh Henderson in 1910. Mr. Henderson was a Scotchman. He was a master of checkers in his own country and when he came to America he continued the game with great success.

The greatest chess master the world has seen was Paul Morphy, of New Orleans. He won the world's championship when he was 21 years old.

Chess is being played more now than in previous years. Checkers is being played better. If the mental caliber of a nation is to be judged by the success of its chess and checker players, and that seems to be the basis for judgment in a number of quarters, the United States should continue to hold her own among the intellectuals.

Charter No. 5770 Reserve District No. 10

REPORT OF CONDITION OF THE O'NEILL NATIONAL BANK AT O'NEILL.

In the State of Nebraska, at the close of business on December 29, 1922.

RESOURCES.	
Loans and discounts, including rediscounts	\$342,232.45
Overdrafts, accrued, NONE; unsecured	924.02
U. S. Government securities owned:	
Deposited to secure circulation (U. S. bonds par value)	550,000
All other United States Government securities	14,550
Other bonds, stocks, securities, etc.	64,550.00
Banking House, \$2,788; Furniture and fixtures, \$1,680	38,278.80
Lawful reserve with Federal Reserve Bank	4,468.00
Cash in vault and amount due from national banks	22,941.59
Amount due from State banks, bankers, and trust companies in the United States (other than included in Items 8, 9, or 10)	193,091.56
Checks on other banks in the same city or town as reporting bank (other than Item 12)	1,375.92
Miscellaneous cash items	400.00
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	148.40
	2,500.00
Total	\$670,910.74

LIABILITIES.	
Capital stock paid in	\$50,000.00
Surplus fund	50,000.00
Undivided profits	62,571.13
Circulating notes outstanding	50,000.00
Amount due to national banks	\$21,427.15
Amount due to State banks, bankers, and trust companies in the United States and foreign countries (other than included in Items 21 or 22)	85,381.98
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days):	
Individual deposits subject to check	171,591.65
Certificates of deposit due in less than 30 days (other than for money borrowed)	71,850.00
Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings):	
State, county, or other municipal deposits secured by pledge of assets of this bank or surty bond	15,885.55
Certificate of deposit (other than for money borrowed)	142,203.28
Bills payable other than with Federal Reserve Bank	NONE
Bills payable with Federal Reserve Bank	NONE
Total	\$670,910.74

State of Nebraska, County of Holt, ss:
I, S. J. Weekes, President of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

S. J. WEEKES, President.

Subscribed and sworn to before me this 4th day of January, 1923.

JULIUS D. CRONIN, Notary Public.

My commission expires Aug. 14, 1929.

Correct—Attest: C. P. Hancock, J. P. Gilligan, H. P. Dowling, Directors.

This Bank carries no indebtedness of officers or stockholders.

REPORT OF THE CONDITION OF THE NEBRASKA STATE BANK OF O'NEILL, CHARTER NO. 895

In the State of Nebraska at the close of business on December 30, 1922

RESOURCES.	
Loans and discounts	\$240,390.90
Overdrafts	842.79
Bonds, securities, judgments, claims, etc., including all government bonds	15,363.85
Banking house, furniture and fixtures	5,000.00
Other real estate	10,954.15
Current expenses, taxes and interest paid	7,248.94
Due from National and State banks	\$57,268.48
Checks and items of exchange	2,692.17
Currency	4,115.00
Gold coin	2,995.00
Silver, nickels and cents	296.10
Liberty loan bonds held as cash reserve	13,600.00
	80,966.75
Total	\$360,767.88

LIABILITIES.	
Capital stock paid in	\$ 25,000.00
Surplus fund	5,000.00
Undivided profits	10,832.51
Individual deposits subject to check	\$91,545.77
Demand certificates of deposit	9,179.61
Time certificates of deposit	205,381.07
Due to National and State banks	13,156.93
Depositor's guaranty fund	319,263.39
	671.48
Total	\$360,767.88

State of Nebraska, County of Holt, ss.

I, Jas. F. O'Donnell, Cashier, of the above named bank do hereby swear that the above statement is a correct and true copy of the report made to the State Bureau of Banking.

JAS. F. O'DONNELL, Cashier.

Attest: J. A. Donohoe, P. J. O'Donnell, Directors.

Subscribed and sworn to before me this 4th day of January, 1923.

GRACE HAMMOND, Notary Public.

My commission expires Oct. 2, 1927.

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