

BIG JANUARY CLEARING SALE

Nothing Reserved. Everything Goes. A View of the Stock Will Convince You That It Is Worthy of Your Attention.

P. J. McManus

LOCAL MATTERS.

A son was born to Mr. and Mrs. J. A. Brown of this city, on Thursday of last week.

Mrs. Wm. Maloy, of Emmet, is quite sick in a hospital in Sioux City where she was taken last week.

John Hiber is the last recruit to the radio fans. Art Wyant installed one in the Hiber home last week.

A son was born to Mr. and Mrs. Clarence Hicks, of Agee, at the Gilligan hospital in this city, Monday.

Edwin Braddock and sons, Kenneth and Elton, from the east end of the county were O'Neill visitors last Saturday.

Men arrived here from Omaha Sunday night and are busy installing a light plant on the Bert Shoemaker ranch south of town.

A number of mechanics arrived here Monday night and, assisted by local mechanics, are erecting the new smoke stack at the creamery.

Mr. and Mrs. John Leinhart returned to their home in the city Tuesday, after spending several weeks with their children southeast of Chambers.

A meeting of the Holt County fair board was held at the office of John L. Quig last Saturday afternoon. Lancaster treasurer-elect was installed into his office. John W. Hickey was elected delegate to the annual meeting of the State Board of Agriculture and the State Fair Association which will convene in Lincoln on January 16th.

Mrs. L. A. Beson, who has been visiting with her daughter, Mrs. S. A. Hart, is in Page this week visiting with her granddaughter, Mrs. O. W. French and family.

The ladies aid society of the Presbyterian church, and a few invited friends, enjoyed a chicken pie supper at the home of Rev. and Mrs. George Longstaff last Thursday evening.

Mrs. F. M. Sparks accompanied her grandson to his home at Hamilton, Kansas, last Saturday. The little fellow has been visiting here and going to school for the past few months.

Several members of the local Odd Fellows lodge went to Atkinson Tuesday evening and witnessed the crack installation team of Page, headed by R. A. Snell, D. D. G. M., install the Atkinson lodge.

Mr. and Mrs. S. B. Hart, Mrs. L. A. Beson, Dr. and Mrs. O. W. French, of Page, and their children, Master Ivan and Miss Leona, were New Year's day guests of Mr. and Mrs. B. B. Hart and family near this city.

C. E. Ferdig, formerly of Page, came up from Lincoln Monday night and is looking after business matters here this week. Mr. Ferdig has change of one of the blacksmith shops for the Burlington in Lincoln.

Henry Greenberg, of Green Valley precinct, paid a fine and costs amounting to \$19.50, in Judge Campbell's court last Saturday, where he pleaded guilty to assault upon Hensel Kozsek who lives in the same neighborhood.

Mrs. L. E. Grass and daughter, Miss Elsie, and Les Hough, spent Sunday at the Chas. Grass home, ten miles east of O'Neill. Chas. has been quite sick for the past two weeks.

Mrs. T. J. Donohoe and brother, Henry Cook, were called to Jersey City, New Jersey, on Tuesday of last week by the death of their sister, Mrs. P. J. Kennedy of that city, who died on New Year's day. They are expected home the last of the week.

Art E. Skaw, living fourteen miles northwest of Stuart has filed a complaint in Justice Campbell's court and caused the arrest of Charles and Guy Cadwallader, who reside in the same locality, charging them with trespassing. The case will be heard Saturday.

Friday, January 5th being Joe Gokies' birthday anniversary a number of his friends and neighbors decided to help him celebrate the occasion by giving him a surprise party. The evening was spent at cards and dancing; at twelve o'clock a delicious lunch was served. All departed at a late hour wishing Mr. Gokie many happy returns of the day.

A short time ago we mentioned that B. F. Bigelow, of Des Moines, Iowa, a former resident of O'Neill, had recently become a reader of The Frontier. Mr. Bigelow's address is Jefferson Ave, instead of Jackson Ave, as mentioned at that time. Mr. Bigelow says that old time friends wrote to him and that the letters did not reach him for several days later on account of the mistake in the address.

Mrs. D. H. Clauson entertained the members of the El-A-Virp club at her home Tuesday afternoon. Mrs. David Bogart, of Ashland and Mrs. W. C. Teapleton was a guest of the club.

The family reunion was carried out as planned at the R. H. Murray home in this city on New Year's day. The children were all present and the celebration was continued for several days.

The Home Economics Department of the Woman's club will meet with Mrs. Henry Bay on January 17th, at 3:30 p. m. Mrs. Bay and Mrs. Chapman acting as hostesses with Mrs. Downey as leader.

The O'Neill basket ball team journeyed to Newport last Friday where they defeated the Newport cagers 22 to 10. Saturday night the team played at Ainsworth where they met their defeat, 5 to 8.

Peter X. Larson, of Page, appeared in Judge Campbell's court last Saturday and pleaded guilty to striking Kenneth Braddock, son of Ed. Braddock residing north of Page. The judge assessed a fine and costs amounting to \$13.00, which he paid.

The writer had the pleasure of listening to the old time square dance music over the radio at the home of Mr. and Mrs. D. H. Clauson last Thursday evening. An old "fiddler" at Fort Worth, Texas, seventy-six years old, was furnishing the music for a square dance some place in North Dakota. We also listened to an orchestra in Los Angeles, California, and one in Minneapolis. Each piece was as clear and distinct as if one was in the same room with them.

The Frontier received a letter from Dr. A. H. Corbett, who with his sister, Mrs. William Swigart, is visiting in Pittsburgh, Pennsylvania, in which he says: "Business is booming in the east, if it has not reached our country. I have visited Erie, Buffalo and Rochester, New York, as well as here in Pittsburgh, and find the mills working full capacity. They are even paying a bonus for extra production to their men. So the outlook is good for an improvement in our country, where we hope to be about January 14th."

The general outlook for business during the coming year is the brightest that it has been for several years. If the reports from all parts of the United States can be relied upon, we are entering an area of prosperity much greater than we have experienced since 1918. The farmer is receiving fair prices for all his produce, the eastern manufacturers in many cities are working overtime to fill their orders, and the people in general seem to be in a more prosperous condition and are slowly but surely emerging from the disastrous conditions that confronted them immediately following the close of the world war.

WEDDINGS.

Dewey Green, of Amelia, and Gladys Blake, of Chambers, were married at the M. E. parsonage by Rev. J. A. Hutchins, on Thursday, December 28th, in the afternoon.

Carl E. Barthel, of Kola, and Mrs. Lola May Wilson, of Verdel, were married Monday, January 8th, by Rev. J. A. Hutchins at the parsonage.

K. C. SUB-COUNCIL IS ORGANIZED AT EMMET

Branch of O'Neill Lodge Is Said To Be First of Its Kind In State.

An associate or sub-council of the Knights of Columbus was organized at Emmet Wednesday evening. Among those who helped in the work of organization were J. P. Golden, district deputy for northeast Nebraska; H. J. Reardon, grand knight of O'Neill council; H. J. Hammond, the O'Neill financial secretary; and twenty-five knights from O'Neill. The Emmet knights were well represented as sixty

were present. Splendid addresses were made by District Deputy Golden, Grand Knight Reardon, H. J. Hammond of O'Neill and by J. C. Graham and the Rev. M. F. Byrne of Emmet. The Emmet sub-council is the first to be organized in Nebraska and Emmet feels proud of the honor. There are seventy-five knights in the district of Emmet and Amelia and these districts are at present known as the Catholic parish of Emmet. J. C. Graham and J. J. Shorthill were installed as officers pro tem in charge of the Emmet sub-council until a joint session of the knights of O'Neill and Emmet will be held for the election of permanent officers. The Emmet knights are very enthusiastic and every effort is being made to increase the membership to 100 members by the end of January.

O'NEILL NATIONAL BANK HOLD ANNUAL MEETING

At the annual meeting of the stockholders of The O'Neill National Bank held last Tuesday the following officers were elected for the ensuing year:

S. J. Weekes, President.
H. P. Dowling, First Vice, President.
Dr. J. P. Gilligan, Second Vice Pres.
C. P. Hancock, Cashier.
Ed. F. Quinn, Assistant Cashier.
Francis N. Cronin, Assistant Cashier.

There was no change in the officers of the past year with the exception of the election of Francis Cronin as assistant Cashier, which was a deserving recognition of efficient and faithful service in the past.

The board of directors is the same as last year. A very substantial dividend was declared.

The O'Neill National occupies the unique distinction of standing fifth on the "Roll of Honor" banks in Nebraska. A "Roll of Honor" bank is one possessing surplus and profits in excess of capital. In the report of condition published elsewhere in this issue shows the surplus and profits to be more than 200 per cent over the

capital stock with a cash reserve of nearly fifty per cent of all the deposits.

COPY OF NOTICE.

Complaints have been made that boys under eighteen have been frequenting pool halls in O'Neill. The law provides a fine of \$20 against any owner of a pool hall who permits a boy under 18 to play or be in a pool hall. It also provides a fine of not less than \$5 nor more than \$25 for any minor to falsely represent to the owner of a pool hall that he is eighteen years old. Unless these boys are kept out of the pool halls by their parents or the owners of the pool halls, the licenses issued for running of pool halls will be taken up at a meeting of the City Council and asked to be revoked, and complaints will be filed to enforce the provisions of the law. No other or further notice will be given.
J. P. GILLIGAN, Mayor.

Frank Phalin, Councilman, 1st Ward.
T. F. Birmingham, Councilman 1st Ward.
Geo. Bay, Councilman, 2nd Ward.
H. E. Coyne, Councilman 2nd Ward.
Mike Johnson, Councilman 3rd Ward.
Geo. Shoemaker, Councilman 3rd Ward.
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CARD OF THANKS.

We wish to thank our friends and neighbors for their sympathy also, the beautiful flowers during our last bereavement in the loss of our husband and father.

Mrs. Wm. Wilger.
Joe Wilger.
Mr. and Mrs. John Dumpert.
Paul Wilger.

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

Report of the Condition of

The O'Neill National Bank

As Made To The Comptroller of the Currency On December 29, 1922

RESOURCES		LIABILITIES	
LOANS AND DISCOUNTS	\$342,232.45	CAPITAL STOCK	\$ 50,000.00
This consists of notes given by our customers—mostly farmers—a very large per cent of which is secured by either chattel mortgage or other collateral.		This represents the cash paid in on original investment by the stock holders.	
OVERDRAFTS	924.02	SURPLUS AND UNDIVIDED PROFITS	112,571.13
This represents money due us from depositors who have checked out more money than they had on deposit. We are not proud of this item as it is against the banking department regulations to permit any one to overdraw their account.		This is a part of the earnings of the bank that have been set aside from time to time during the past twenty years as a "guarantee fund" for the further protection of our depositors or to cover any possible losses. Our surplus and undivided profits amount to more than 200 per cent of our capital stock.	
UNITED STATES BONDS	\$4,550.00	CIRCULATION	50,000.00
These are all gold obligations of the United States and all of which are now selling above par.		This represents the "currency" or "national bank notes" we have in circulation for which we have deposited with the Treasurer of the United States \$50,000.00 in U. S. Bonds to guarantee the redemption of these notes.	
OTHER BONDS AND SECURITIES	38,278.80	DEPOSITS	458,339.61
This consists of municipal bonds, county, township and school warrants, all worth par.		Represents money deposited in this bank by firms or individuals, a part of which is subject to check on demand and a part on time certificates of deposit running six or twelve months, on which we pay 5 per cent interest.	
BANKING HOUSE AND FIXTURES	4,468.00	BILLS PAYABLE	NONE
Consisting of bank building, vaults, safes and fixtures of all kinds, worth about double the above amount.			
CASH AND SIGHT EXCHANGE	220,457.47		
This consists of cash in vault, and due from other banks, subject to our check, and from United States Treasurer.			
TOTAL	\$670,910.74	TOTAL	\$670,910.74

This Bank Carries No Indebtedness of Officers Or Stockholders

To The Depositor

NATIONAL BANKS FAIL. When they do depositors lose heavily. Why? Because deposits in National Banks are not guaranteed.

STATE BANKS FAIL. When they do depositors are paid in full. Why? Because deposits in State Banks are protected by the Depositors Guarantee Fund of the State of Nebraska.

THE NEBRASKA STATE BANK OF O'NEILL is the only Bank in O'Neill which offers you this protection.

You will protect yourself and please us by depositing your money with us.
5 per cent paid on time deposits.

Nebraska State Bank
of O'Neill, Nebraska