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Who are the folks who always have an account at a savings bank?

The successful people—the men and women of fair to large incomes. Almost all of them started with only a dollar or two. Now they are able to deposit comfortable sums every once in a while—and all because the first dollar was saved.

Follow their example. From a small depositor, you, too, may become a large one.

We Pay 5% On Savings.

The Nebraska State Bank

LOCAL MATTERS.

Martin Cronin expects to leave the latter part of next week for New York City where he will make his home.

Walter Stein and Phil Ziemer have dissolved partnership and their auto supply business will be continued by Mr. Stein.

Mr. and Mrs. Mart Anderson and family, of Imogene, Iowa, were the guests of Mr. and Mrs. John L. Quig the latter part of last week.

Mr. and Mrs. J. E. Shipman and daughter, Miss May, of Randolph, were over Sunday guests of the former's sister, Mrs. George A. Miles.

Frank Webster came over from Farnhamville, Iowa, last Friday evening for a short visit with his wife at the home of her mother, Mrs. Jacobs.

Dr. and Mrs. H. L. Bennett and children drove to Waverly, Kansas, last Monday for a two weeks visit with their parents and other relatives.

Robert A. Cahill and family, of Newport, have removed to O'Neill, that their children may attend St. Mary's academy, and are located in the old Marsh property near the fair grounds.

Atkinson Graphic, August 1: Born to Mr. and Mrs. Victor Shaver, 217 Broadway, a son at St. Mary's hospital, July 20, 1924.—Pueblo, (Colorado), Chieftain. Mrs. Shaver was Pauline Weber, formerly of Atkinson.

Col. Phil Ziemer and Chef George McFarland departed Sunday morning with the Bell Hotel for Sac City and other Iowa points, where they will engage in satisfying the hunger of the multitudes during the county fair season. They expect to be gone about eight weeks.

Mr. and Mrs. P. F. Van Allen came up from Kearney, last Friday for a two week's visit with Mrs. Van Allen's parents, Mr. and Mrs. S. L. Berry. Mr. and Mrs. Van Allen have sold their tea room at Kearney and have not yet decided upon a new location.

Mrs. Martin Cronin, who departed Monday of last week for New York City, upon leaving Chicago, was ushered onto the wrong train which caused some delay and unpleasantness. The train upon which she was a passenger ran into another passenger train out of Buffalo killing four people and injuring many more. She arrived safely at her destination.

Atkinson Graphic, August 1: Mr. and Mrs. G. E. Morgan and children reached home Saturday morning from their long auto tour to the northwest, a trip through Yellowstone Park and visit to Wyoming and Colorado cities. Mr. and Mrs. R. F. Griffin and children of O'Neill, who were of the party, making the trip by auto, returned at the same time. The only disturbing event in the journey was a delay over Friday night within twelve miles of home by motor trouble.

Holt county stables in attendance at the races at Herrick, South Dakota, last week, acquitted themselves with credit and carried off a number of purses. From the Duffy stables Salvatorin won a first in the one-half mile; Lady Bagdad a first in the three-fourths mile and Rameau a first in the one-fourth mile. The Gardner stables were credited with two firsts for Darley Belle, two firsts for New Model and three firsts for Martha Gray. Both stables shipped to Long Pine the first of this week, where they are entered for the races beginning Wednesday and continuing the balance of the week.

Con Keys suffered a fractured hip late Wednesday afternoon when an "A" hay stacker fell upon him.

Miss Alice Hiatt arrived in O'Neill from Boulder, Colorado, last week for a visit with friends and relatives.

Judge and Mrs. R. R. Dickson drove to Stuart Wednesday where they attended the funeral services of Michael Flannigan.

Frank Biglin received a badly sprained ankle, Wednesday afternoon, as he stepped from his car at the Mellor garage.

Mr. and Mrs. George A. Miles and daughter, Miss Gladys, drove to Long Pine Wednesday for a few days outing at the park.

Judge R. R. Dickson and family went to Long Pine Thursday where they are enjoying the pleasures of the Amusement park.

Ed Reardon, of Chicago, was a guest of his brother, H. J., last Monday. He left for Alliance, Nebraska, Monday evening, accompanied by his sister, Miss Marie.

The Frontier has finished the premium list for the Holt county fair. Anyone wishing a copy can obtain same by writing to John L. Quig, or calling at his office.

Frank Youngkin of the Purcell Produce Company, went to Merriman, Nebraska, last Sunday, where he is the guest this week of R. B. White & Son, on a fishing and pleasure trip.

John Sullivan, formerly of O'Neill, but now residing in Chicago, arrived here last Friday for a visit with his aunt, Mrs. Thomas Enright. John returned to Chicago Wednesday.

A club dance was held at the Country Club Tuesday evening. During the evening Miss Margaret Donohoe and John Sullivan favored with several vocal selections that were greatly appreciated.

Walter Pinkerman, son of Mr. and Mrs. James Pinkerman of this city, received a broken left shoulder last Thursday when a horse he was riding in one of the running races at Herrick, fell with him.

Atkinson Graphic, August 1: Mrs. Cecelia Kane and Mrs. E. Tomsik and little daughter returned Monday from a few weeks' visit with relatives in Chadron where Mrs. Tomsik attended Chadron Normal the summer term.

Fred Stone, accompanied by two nieces and a nephew, Miss Hilda and Miss Margaret and Master Eddie Stone, drove up from Omaha the first of the week for a visit at the home of his niece, Mrs. Harry Bowen, and family.

Albert Herrick drove up from Waterbury last Friday and spent a couple of days visiting with his many O'Neill friends. Miss Helen and Miss Virginia Rossiter returned home with him Sunday and will go from there to their home in York today.

The W. C. T. U. met at the home of Mrs. M. Martin Tuesday, August 5th. The following officers were elected for the coming year: President, Mrs. Lucy Leach; Vice-President, Mrs. George Bressler; Recording Secretary, Mrs. Stella Ashton; Corresponding Secretary, Mrs. Mary Utley; Treasurer, Mrs. Edgar De Land.

George Agnes, his son, Harlan and Eldon McPharlin drove over to Plankinton, South Dakota, last Sunday. Master Harlan remained in Plankinton. Mr. Agnes and Mr. McPharlin returned home Tuesday stopping at the ferry at Ft. Randall long enough to become the possessors of a couple of three or four pound cat fish.

R. G. Goree and two daughters, came down from Long Pine last Friday for a visit at the L. A. Simonson home. The little girls remained here with their grandparents. Miss Sylvia Simonson returned to Long Pine with Mr. Goree last Saturday, and Miss Lillian went to Long Pine Monday for a visit with their sister, Mrs. Goree.

Thomas Love, one of the early settlers of Holt county and a continuous reader of The Frontier for the past forty-one years, came over from Lamars, Iowa, last Friday for a visit with his old-time friends. While here he was the guest of Mr. and Mrs. James Brennan. Mr. Love moved to Lamars, thirty-eight years ago but always enjoys his visits to O'Neill.

N. F. Loy brought a bunch of second cutting alfalfa and a bunch volunteer red clover to The Frontier office last Tuesday that was raised on his place five and one-half miles northeast of O'Neill. The alfalfa stood four feet high and the clover was more than three and one-half feet tall. Land that can raise alfalfa and clover of this kind is a valuable piece of property.

The O'Neill Dahlia Gardens are the center of attraction of the flower loving residents of O'Neill as well as the many tourists who daily stop to admire the beauty of the varied blossoms. Several hundred dahlias are constantly in bloom, many of which are different from any variety before seen in the city. E. N. Purcell and Ed. O'Donnell, proprietors of the garden, have been taking many orders for cut flowers and bulbs during the past two weeks.

John L. Quig is the proud possessor of a piece of Pennsylvania scrip, valued at 9 pence and printed in 1775 at Philadelphia. The scrip bears on its face the authority for its issue, an act of the General Assembly. It was issued during the reign of George III of England, and came into the possession of Captain Henry Quig, a tea merchant on plying between Hong Kong and Philadelphia in the early part of the last century. Captain Quig was the grandfather of John L. Quig and was lost at sea with his ship and its entire cargo in 1850.

APPLICATIONS FOR MARRIAGE LICENSES

Lincoln, Neb., August 4th:
Lysle F. Curtis, O'Neill, Neb.
Margaret C. Carney, O'Neill, Neb.

O'Neill, Neb., August 4th:
Theodore B. Fredrich, Anoka, Neb.
Phania Betta Jane Johnson, Emmet, Neb.

THE HARVEST TRAIL BEING ORGANIZED

Mike Kirwin returned Monday evening from Boyd county where he has been doing pathfinder work on the Harvest Trail highway which will extend almost straight north and south across the United States and will pass through O'Neill. Mr. Kirwin went to Baker today where the last district in Boyd county will be organized at a meeting to be held there this evening. A representative of the state department is expected to arrive in O'Neill shortly and will inspect the trail. The highway is being marked with a wide band of green between narrow bands of yellow. The plats of the road are on file with the department. Preliminary work is being done on the road in places.

ROYAL WINS GAME SUNDAY AFTERNOON

The O'Neill ball team went to Royal last Sunday where they were again defeated 1 to 5 by the Royal team, at Dykeman's park. A large crowd was present from all the nearby towns.

Manager Kersbrock is optimistic in regard to the ability of the O'Neill team to defeat the Royal Champs. He says that when the boys get pepped up they can beat the Royal bunch easily, and attributes their defeat Sunday to lack of enthusiasm.

A return game will be played here some time next month.

Following is the lineup:

Royal—	O'Neill—
J. Hamilton, 1b	Willging, lf
J. Briggs, 3b	Anderson, rf
V. Johnson, p	Butterfield, 3b
Lucas, ss	Ford, c
S. Johnson, lf	Fosberg, 2b
Runkust, cf	McDonald, 1b
L. Hamilton, 2b	Beha, cf
Lines Hamilton, rf	Persons, p
Hamilton, c	Martin, ss

Strikeouts: by Persons, 6; by Johnson, 9.

Hits, off Johnson, 8; off Persons 9.

Errors: O'Neill, 7; Royal 1.

Wild pitches, Johnson 1.

O'Neill 10 0 0 0 0 0 0—1

Royal 0 1 1 1 0 2 0 0 x—5

LARGE CROWD AT THE RED BIRD PICNIC

A large and enthusiastic crowd gathered at the community picnic held in the grove near the Red Bird store last Saturday. The crowd was composed of residents of Holt, Knox and Boyd counties, many of whom came many miles to take part in the festivities and to meet old friends.

Rev. W. L. Phillely was to have made an address following the noonday basket dinner, but owing to the death of Date Sievers, of Ewing, whose funeral was to take place that afternoon, he was unable to remain for the program.

J. M. Hunter, acting as chairman of the day, ably introduced Judge Robert R. Dickson, who made a short talk. The Greenwood Indians and Verdel played an extra good game of ball which resulted in a victory for Verdel 3 to 2.

The ball game between the fats and leans was one of the principal drawing cards of the program. Many of the fats have not played ball in recent years, but notwithstanding this fact, they showed, by the way they handled the ball, that they had forgotten but little of their former knowledge of the game. The leans were the cream of the young men of the community but were unable to make, the desired showing against the older heads. The final score was 9 to 7 in favor of the Fats.

Following is the lineup:

Fats.
Fred Richter, Scottville, c
John Carson, Redbird, 2b
H. Holbert, Lynch, ss
Ernie Richter, Scottville, 3b
Charlie Richter, Scottville, 1b
Hank Tomlinson, O'Neill, rf
Dan Harrison, Meek, cf
Roy Hagedorn, Lynch, p
C. Linn, Meek, lf

Leans.
J. Ceicler, Lynch, p
Ben Simpson, Opportunity, c
C. Haynes, Paddock, rf
Leon Mellor, Redbird, 1b
J. Crawford, Paddock, 2b
B. Smith, Redbird, lf
B. Wiley, Dorsey, cf
Breder, Lynch, 3b
Roy Barta, Pisherville, ss

A dance was held held in the grove during the evening, which concluded the program for the day.

"AIN'T NATURE WONDERFUL"

(By Uncle Pete in Omaha Bee.)
O'Neill, Neb., Aug. 3.—The strange epidemic which has been carrying off bird dogs and collies at an alarming rate around Beaver Flats this summer is not a malady at all, according to local savants who have been investigating the matter. The deaths are caused by hardening of the arteries due solely to lack of exercise, in the opinion of Col. James McPharlin in The Flats, who has made quite a study of dogs; and the condition is

Announcement

Having purchased the interest of my partner, Phil Ziemer, the place will now be known as

Stein's Tire and Battery Station

We wish to thank our friends and customers for the business given us in the past and a share of your business will be greatly appreciated in the future.

Yours for Service.

Phone 162.

Walter H. Stein

Now is the time to call and select your Dahlia bulbs while the plants and in bloom. Visitors are welcome. Come and see O'Neill's beauty spot. Flowers for sale.

O'Neill Dahlia Garden

brought about by the war of extermination now being waged by the sand fleas, which are quite numerous in the Calamas valley, against the large flocks of mammoth mosquitoes which have invaded the valley from the upper reaches of the Loup river.

The fleas were first incited to enmity against the mosquitoes when the latter began feeding upon the hosts of the fleas. In the preliminary skirmishes between the two insects the fleas soon discovered that it was easier to puncture a wellfed and drowsy mosquito than it was to drill through the sun-baked epidermis of a dog and since then have been praying entirely on the mosquitoes, which, as a consequence, have entirely abandoned the canines as a base of supplies.

The fleas, in their desire to satisfy their newly acquired appetites, followed the mosquitoes, pursuing them to the cattle and other livestock, to which they have transferred their attentions.

As a result, the dogs, with nothing else to occupy their attention during the hot months, rapidly are succumbing to over-feeding and over-sleeping. Colonel McPharlin believes that it may be necessary to import more fleas when the mosquito season is over, if the dogs are to be saved for fall hunting, as the war between the insects is not so one-sided as would appear at first glance.

The mosquito in his death throes when punctured by the flea generally manages to so sting his adversary so that the latter dies a few hours later. It is rarely, observers declare, that a flea survives long enough to get more than two or three mosquitoes.

"AIN'T NATURE WONDERFUL"

By Uncle Pete in Omaha Bee.

O'Neill, Neb., July 26.—Noiseless celery. Doc Wilkinson's new society vegetable, made its first commercial appearance in the markets of Beaver Flats this week. The new plant is the successful result of several years of experimentation by the doctor in his horticultural and botanical gardens, located in the northern suburbs of the city.

The doctor's attention first was attracted to the possibilities from a commercial standpoint of a silent celery when Mrs. Charley Laughing Horse announced that she was about to abolish the common variety from the menu at her weekly bridge luncheons because it seriously interfered with the conversation of her guests and frequently caused misinterpretation of bids. Since that time the doctor has devoted himself to the hybridization of the ordinary celery plant with other vegetables of a like succulency but lesser brittleness of fibrous construction, and at last he has solved the problem by a cross with a modification of the Mexican rubber plant.

The new celery is of a slightly darker shade of green than the ordinary variety and of somewhat shorted stem. It is able to withstand dry seasons much better and matures in the north much earlier than does the other. It is prepared for the table by first soaking it in a slight sulphur solution to overcome the elasticity of the rubber fibers and then cooled on ice for several hours. The new plant was tried out for several months at local social functions before placing it on the market.



Can We Afford It--Yes

Our service to you costs us thousands of dollars each year; however we give it to you at practically no cost.

We figure that every depositor who is pleased will bring us another customer.

This bank carries no indebtedness of officers or stockholders. Resources over \$600,000.00

The O'Neill National Bank



Everyone, Everywhere—At Your Finger Tips

Right at your finger tips is the long distance telephone. It is a quick, effective and inexpensive way to reach the man you want anywhere—a valuable ally to any selling organization.

Here are a few rates from this exchange to nearby towns:

TO	STATION-TO-STATION		PERSON-TO-PERSON (Same rate at any hour)
	Day	Evening	
Atkinson	20c	20c	30c
Spencer	30c	25c	40c
Neligh	35c	25c	50c

When you ask to talk with anyone available at the telephone called, station-to-station rates are charged. Person-to-person rates apply, if you ask for a specified person.

Evening rates are in effect from 8:30 p. m. to midnight on station-to-station calls when the day rate is 25 cents or more. If the day rate is 50 cents or more, the evening rate is about half the day rate.



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