



The Family Budget

The family budget and ours are alike in one particular—outgo must not exceed income if success is to be attained.

Telephone revenues must be sufficient to meet all expenses, such as taxes and wages. They also must provide a fair return on the value of the property.

Otherwise, reliable service cannot be provided to the public and additional money cannot be obtained from investors to expand the business to meet the increasing demands for service.

Your telephone needs can be met satisfactorily only when the telephone income is sufficient.

NORTHWESTERN BELL TELEPHONE COMPANY

Fine Wrappers do not make fine Cakes. Buy your quality Cakes at the Bakery. They will be strictly fresh.

McMillan & Markey

The Home Bakery

"AIN'T NATURE WONDERFUL"

"Uncle Pete in St. Louis Post-Dispatch.)

Does the unauthorized removal of property from the premises of the insured by fish or other animals constitute theft within the meaning of an anti-larceny insurance policy? This is the question Judge Kirwin of Beaver Flats must decide in a number of

suits instituted in his court against an insurance company by a number of farmers residing along the Calamus River, whose corn piles have been raided by the herds of migratory carp which infest the stream near this point.

The contention of the insurance company in resisting the claim is that the erring fish belong to a lower order of life incapable of thought or

power to distinguish between right and wrong and that as a consequence they are not free moral agents capable of committing theft. The company suggests that all wild game and game fish are the property of the State and that the injured farmers should look to the State Fish and Game Commission for the adjustment of their losses. To this the plaintiffs reply that not even by the wildest stretch of an insurance man's imagination may a carp be classified as a game fish or game of any kind and that the fish and game department is no more responsible than it is for a mosquito bite.

The migratory carp that are the cause of the dispute are of a species inhabiting the shallow lakes of the sandhills west of here during the summer and fall. As these lakes frequently become so shallow in dry years that they freeze so in winter the carp have gradually adjusted themselves to these conditions and migrate overland through the wet vegetation, after the first early snows, to the streams and deeper bodies of water.

During these migrations they are compelled to subsist upon the country and thus have acquired appetite for a vegetarian diet, and particularly for corn. Soon after the ice went out this spring the carp began evincing a desire to get back to their summer lakes and have been making short practice marches inland to get in shape for the long trek back to the sandhills. It was during the first of these practice marches that the fish discovered the corn piles in the farm yards along the river and they since have been holding nightly revelry around them.

It is no joke for the farmers as an average-size carp can consume several quarts of corn at a sitting and an ordinary school from five to ten bushels a night. Many of the river farmers who thought they would have a little old corn to sell this summer now find, since the fish began raiding them, that their stocks are hardly sufficient to carry them through spring plowing and planting.

FOR SALE!

One Barn, 16x22—12 ft. high.
One Barn, 12x24—9 ft. high.
One House, 16x22.
42-2p MRS. MARY A. KELLY.

Date of Next Sale Saturday, March 24

SATURDAY MARCH 24th is our next Big Combination Sale. What have you got to sell? List it.

John L. Quig, Mgr.

O'Neill, Nebraska
Col. James Moore, Auctioneer.
O'Neill National Bank. Clerk. 38-3

SAMUEL BURGE.

Samuel Burge, formerly of this city, died suddenly Wednesday morning. Heart trouble is thought to be the cause of his death. At the time of going to press but little is known of the fact previous to his passing away other than that he died suddenly. As far as is known here Mr. Burge has been in fairly good health this winter since returning to Omaha.

The deceased was sixty-seven years of age on January 1, 1928. He came to Holt county in June, 1895, and made this his home until about eight years ago when he moved to Omaha. On April 1st of last year he and his wife returned to O'Neill and purchased the Ed Tierney house in the eastern part of town where they resided until a few weeks ago when they returned to Omaha to make their home.

The remains will arrive from Omaha Friday morning. Funeral services will be held from the Presbyterian church Friday afternoon at two o'clock conducted by Rev. H. H. Beers.

An obituary will be published next week.

DON GILBERT FINK.

Don Gilbert, aged one year and twenty-seven days, only son of Mr. and Mrs. George Fink, residing about ten miles east of O'Neill, passed away at the family home last Saturday, following an illness of pneumonia.

Funeral services were held from the home of the grandparents, Mr. and Mrs. Frank Snyder, conducted by Rev. the Fink home, conducted by Rev. McKeown, of Page; burial was in the Page cemetery.

ROSS TWINS.

Twin daughters were born to Mr. and Mrs. Wm. Ross at their home in the eastern part of O'Neill last Sunday. They were not long for this life and quietly passed away about three hours later.

Short appropriate funeral services were held from the home at eleven o'clock Monday morning, conducted by Rev. H. H. Beers. Burial was made in Prospect Hill cemetery.

CHICK GAINS WRITES ABOUT THE NEW FORD

J. B. Mellor, of the Mellor Motor Company received the following letter from Mr. Chick Gains, Superintendent of the Nebraska Securities Corporation, who is driving one of the new model Fords:

Scotts Bluffs, Nebr., March 14, 1928.
"Dear Mr. Mellor: I thought perhaps you would be interested in hearing from me in regards to the way the Ford performed for me since I left O'Neill.

When I left O'Neill from in front of your garage the Ford Coupe showed 1136 miles on the meter. When I arrived here Monday evening the meter showed 1877 miles. I used 31 gallons of gas covering the 741 miles, or 23.9 miles to the gallon. I traveled this route for the 10th, 11th and 12th. O'Neill to Albion, Cedar Bluffs, Greeley, North Loup, Arcadia, Broken Bow, Broken Bow to Central City and back to Broken Bow, Broken Bow to North Platte, Ogallala, Oshkosh, Bayard, Scotts Bluffs and made two or three little trips on the side. On the forepart of trip I had soft heavy spongy roads. Broken Bow to North Platte half of it is sandy and from Broken Bow to Scotts Bluffs I bucked strong northwest wind.

I think that the car performs wonderfully well under all kinds of conditions.

The frost is out of the ground here and the farmers are working the ground to beat the band.

With kind regards, I am,
Most truly,
"Chick" E. R. GAINS."

Cleaning Pressing Repair Work Clothes Made to Order

First door south of The Frontier office
J. F. Sullivan

Bananas at Morrison's at pre-war prices. 43-1

Chop Suey

| | |
|---|---------|
| 50c Large Size SuB Kum | 30c |
| Chop Suey, can | 30c |
| Bordeaux France Choice | 38c |
| Mushrooms, can | 10c |
| 3 Bars Baby Ruth | 10c |
| Candy | 10c |
| 10 Pounds Fine Granulated | 59c |
| Cane Sugar | 38c |
| Wisconsin Fancy Loaf Cheese, pound | 38c |
| Strictly Pure Buckwheat | 89c |
| Flour, bag | 25c |
| Real Codfish, pound | 25c |
| New Cabbage. Why Pay More? Pound | 06c |
| Arm & Hammer Soda, large size | 07c |
| Carnation Milk, large can | 11c |
| 10 Bars P. and G. The White | 39c |
| Naptha Soap | 59c |
| Puritan Bohemian Hop | 59c |
| Flavored Malt, can | 59c |
| One Million Men Buy Royal Tailored Suits! Made to your order. Price | \$27.50 |

JOHN J. MELVIN Sells for Less 57 Steps



CHARLIE CHAPLIN
World famous screen comedian in his new United Artists production, "The Circus"

THURSDAY, FRIDAY, SATURDAY

Royal Theatre, March 22-23-24

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

March 10, 1928.

RESOURCES

| | |
|---|---------------------|
| Loans and discounts | \$313,967.86 |
| Overdrafts | 1,331.19 |
| Bonds, securities, judgments and claims (exclusive of cash reserve) | 9,693.76 |
| Other Assets | 6,000.00 |
| Banking house, furniture and fixtures | 5,000.00 |
| Other real estate | 23,692.02 |
| Bankers' Conservation Fund | 1,017.41 |
| Due from National and State banks | 81,750.88 |
| Checks and items of exchange | 5,217.08 |
| Cash in bank | 16,855.32 |
| U. S. bonds in cash reserve | 18,950.00 |
| TOTAL | \$483,475.47 |

LIABILITIES

| | |
|--------------------------------------|---------------------|
| Capital stock | \$25,000.00 |
| Surplus fund | 5,000.00 |
| Undivided profits (Net) | 25.18 |
| Individual deposits subject to check | \$148,025.17 |
| Demand certificates of deposit | 14,653.93 |
| Time certificates of deposit | 282,236.33 |
| Certified checks | |
| Due to National and State banks | 8,318.09 |
| Depositor's guaranty fund | 453,233.52 |
| TOTAL | \$483,475.47 |

State of Nebraska, County of Holt, ss:
I, Jas. F. O'Donnell, Cashier, of the above named bank do solemnly swear that the above statement is a true and correct copy of the report made to the Department of Trade and Commerce.

JAS. F. O'DONNELL, Cashier.

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

Subscribed and sworn to before me this 19th day of March, 1928.

GRACE MOSS, Notary Public.

My Commission expires Nov. 19, 1933.

FARM AND RANCH LOANS, 5 AND 1/2 per cent, no commission.—F. J. Dishner, County Agent Joint Stock Land Bank. 17-U
KODAKS, FILMS, KODAK FINISHING.—W. B. Graves, O'Neill, 30-1f
Bananas at Morrison's at pre-war prices. 43-1

8 Dollar Days

8 Days of Super Value

J. B. Byars Co.

Hundreds of items bought specially for this value giving event. We urge you to come and save. We are listing a few items:

MEN'S FANCY WORK SHIRTS
4 pair

\$1.00

WORK SHIRT
Blue or Grey
2 for

\$1.00

VALTEX RUGS
3x6 feet

\$1.50

SILK VESTS AND BLOOMERS

\$1.00

STANDARD OIL CLOTH
4 yards

\$1.00

A. B. C. PRINTS
Ballfast 36 inch
3 1/2 yards

\$1.00

PIQUOT SHEET
81x90

\$1.58

BATH TOWELS
22x44
3 for

\$1.00

SATIN BLOOMERS
3 pair

\$1.00

DRESS GINGHAM
32 inch
6 yards

\$1.00

SUNNY SUE
Dresses 16 to 44
Very Special

\$1.98