

THE FRONTIER.

Watch For Our January Clearance Sale Which Will Begin Friday, Jan. 16 Anton Toy

FRANK LANGMACK ENDS LIFE BY HANGING

The body of Frank Langmack, 50, a resident of O'Neill for several years, was found hanging from an oak tree in a gulch on his cattle ranch on Honey creek Monday morning by a searching party. The indications are that Mr. Langmack had committed suicide last Saturday morning.

Mr. Langmack had been suffering for some time with chronic appendicitis. He was complaining of illness from that cause Friday and for the past week he had been brooding over matters that are thought to have made him despondent. Financial difficulties are also thought to have contributed to his desire to end his life.

Mr. Langmack went to the farm about twelve miles north and two west of O'Neill Saturday forenoon and was seen to go to the timber where he had been cutting wood. No particular thought was given to his disappearance until Sunday when it was learned that his car was at the end of a timber road at the brow of a gulch. Monday morning a searching party was organized and the body located about 10:30 hanging to a tree at the north end of the ranch. The spot selected for the tragedy was one of the many gulches along the creek in that locality and the discovery of the body required a careful search.

Mr. Langmack had been talking Saturday morning to an inspector for a cattle loan company which had a loan on his cattle. It was said he told the inspector that he would go with him to the ranch to brand the cattle. Instead, he left alone in his car, drove to a remote part of the ranch, parked his car and then walked 800 to 1,000 feet to the furthermost gulch and hanged himself with a lariat rope.

Frank Langmack was born at Hancock, Iowa, November 19, 1880; he came with his parents, Mr. and Mrs. Henry Langmack, to Emerson, Nebraska at an early age and spent his boyhood and young manhood at Emerson, where he was educated in the public schools and assisted his parents on their farm.

On December 20, 1909 he was united in marriage to Miss Birdie A. Mitchell, also of Emerson. They resided on a farm fifteen miles north of Emerson for fifteen years, where Mr. Langmack was a successful farmer.

Four children came to bless their home.

Mr. Langmack was a member of the English Lutheran church at Emerson; was a member of the church council and was active in church affairs; he was known throughout his entire life as a man of sterling character, honored and respected by his life long friends.

In the fall of 1925 the family moved to O'Neill where Mr. Langmack ranched and where he died Saturday, January 3, 1931, at the age of 50 years, 1 month and 14 days.

He leaves to mourn his death his wife and four children, Miss Ivy, aged 20, Sioux City, Iowa; Mae, aged 14; Honore, aged 13; Franklin, aged 9; he also leaves his aged parents, Mr. and Mrs. Henry Langmack; two sisters, Mrs. August Jensen and Mrs. Bennet Bruskern, and one brother, Leonard, all of Emerson, Nebraska.

The body was taken to Emerson Monday evening, where funeral services were held Wednesday.

MRS. O. ELLSWORTH

Mrs. O. Ellsworth, formerly a resident of this vicinity for eighteen years, passed away at her home at Alvo, Nebraska, to which place she moved with her husband last February.

Mrs. Ellsworth has been ill for several months and for the past three weeks had been confined to her bed.

Lottie Olive Moore was born November 20, 1865, at Postville, Iowa, and passed away at her home at Alvo, Nebraska, January 2nd, 1931.

At the age of 12 years she moved with her parents to Aurora, Nebraska; after moving several places, they settled at Phillips, Nebraska, where in 1884 she was married in Grand Island, to Orville Ellsworth, of Doniphan, Nebraska. To this union four children were born, Orville Leroy, of York; Erle, Grand Island; Guy E., Rushville, and Mrs. Zelma Claridge, of Stuart, Nebraska. She also leaves to mourn her loss, her husband at Alvo, Nebraska; eight grandchildren, one, little Norma Fay, preceding her to the Great Beyond; one sister at Gering, Nebraska; one

JULIA THEN MARTIN

Mrs. Julia Then Martin passed away at her home in the western part of O'Neill on Wednesday, January 7th, following several years of illness. On March 9th, 1919, she suffered a stroke of paralysis from which she partly recovered and for eight years she was able to walk with the aid of a crutch; since a serious illness which she suffered about three years ago she has been unable to walk and has been cared for by her daughter, Miss Ruby and son John, who reside at home.

Mrs. Martin was born at Ettlepen, Germany, November 27, 1861. She came to America when a young girl; she met and was later united in marriage to Adam Martin at Seneca, Kansas, on June 17, 1883. She came with her husband to Holt county in 1889; they located on a farm twelve miles north and two miles east of O'Neill; a few years later the family purchased a farm in that locality where they continued to reside until October 1919 when they purchased a residence and moved to O'Neill.

Her husband passed away May 31, 1923. She leaves ten children besides a large number of old friends to mourn her departure. The children are: John, William and Joseph, O'Neill; George, Wichita Falls, Texas; Mrs. Clara Godek, Omaha; Francis, Spencer, Nebraska; Henry, Agee, Nebraska; Miss Ruby, at home.

Funeral services will be held from St. Patrick's church in this city at nine o'clock Friday morning conducted by Father B. J. Leahy. Burial will be in Calvary cemetery.

The pall bearers will be Peter W. Duffy, Ben J. Grady, H. J. Hammond, H. E. Coyne, Albert McDonald, John Lansworth.

The children are all here to attend the funeral services. A niece, Mrs. James Jackson, Sebetha, Kansas, is also here for the services.

CHARLES HENRY KLOEPPER

Charles Henry Kloepper was born October 1st, 1848, in Syota county, Ohio, and passed away at his home two miles west of O'Neill on December 30th, 1930 at the age of 82 years, and three months. He had been in unusual good health for one of his age until last Thanksgiving day when by accident he suffered a fractured limb and the shock proved too much for his age.

At the age of eighteen years, he came with his parents to Gage county, Nebraska, where his father took a homestead. Here he was married on January 15th to Elizabeth Baacka. In 1911 they came to Holt county, where they have since lived, with the exception of four years spent in Texas.

Seven children were born to Mr. and Mrs. Kloepper, five of whom survive, John, of Farwell, Texas; Walter, of Brunswick, Nebraska; Alvin and Mrs. Wayman, of O'Neill and Mrs. Martha Scherneckan, of Edgar, Nebraska. The wife also is left to mourn the loss of her companion of 57 years.

Mr. Kloepper had been affiliated many years with the German Methodist church of which he was a regular attendant and loyal supporter, so long as there was such a church near enough to attend. Of late he attended other churches nearer his home. He lived an honorable life, his clean habits and square dealing commanding the respect of the community wherever he took up his abode.

JERRY KOPECKY

The friends of Jerry Kopecky were shocked Wednesday morning when it became known that he had passed away about one o'clock that morning in a Norfolk hospital.

Jerry was injured on Monday, December 29th, while chopping wood at the family home three miles south of Inman, Nebraska. A falling tree struck him, fracturing his skull and collar bone. He was rushed to a Norfolk hospital at once, where he seemed to be improving; his friends here and at Inman were beginning to entertain hopes for his early re-

MIDNIGHT FIRE DESTROYS ABDOUCH GENERAL STORE

Shortly after twelve o'clock Monday night fire was discovered in the rear of the D. Abdouch general store on Douglas street, next door west of the First National Bank. At the time of the discovery the fire had burned away the rear door and was raging fiercely; by the time the fire department arrived and water was turned on, the rear end of the building, including the balcony, was a mass of flames. The fire, however, was confined to the rear of the store.

WYANT—CUDDY

Charles Wyant and Miss Mary Cuddy were united in marriage at Emmet, Nebraska, by Father M. F. Byrne at eight o'clock Monday morning. They were attended by Howard Bauman and Miss Margaret Cuddy. The bride is the daughter of Mr. and Mrs. Wm. Cuddy residing northwest of O'Neill.

The bridegroom is the son of Mr. and Mrs. Walter Wyant, formerly of O'Neill. He has been employed by Gatz Brothers and has delivered ice in O'Neill for several years; he is a hard working, industrious young man.

Mr. and Mrs. Wyant have rooms in the T. J. Coyne residence on west Everett street.

The many friends of the newly

married couple are wishing them happiness and success.

MORTON—GRIFFITH

Glen W. Morton and Miss Artis May Griffith were united in marriage on December 24, 1930 at Neligh, Nebraska, by County Judge Ingram.

The bride has made her home for the past two years with her aunt, Mrs. Orville Griffith and Mr. Griffith fifteen miles north of O'Neill; her home formerly was at Randolph, Nebraska.

The bridegroom is the son of Mr. and Mrs. A. C. Morton of this city. He is a hustling young man and is at present employed with his father as janitor at the schoolhouse.

The Frontier extends congratulations.

COWLES—HATERMAN

Arnold Cowles, of Chadron, Nebr., and Miss Minnie Hatterman, of Big Springs, Nebraska, were united in marriage by Rev. Benj. Kuhler, pastor of the Methodist church of this city, on Saturday, January 3rd. Mr. Arnold conducts a lunch room in Chadron, where the couple will reside.

O'CONNELL—KENNY

John O'Connell, of Emmet, and Miss Ruby Kenny, of Atkinson, were united in marriage by Rev. Benj. Kuhler at the Methodist parsonage in this city last Tuesday. The groom is the son of Mr. and Mrs. James O'Connell, of Emmet; the bride is the daughter of Mr. and Mrs. John Kenny, of Atkinson.

Mr. and Mrs. O'Connell will reside near Emmet.

McKEEKAN—MORRIS

Willard E. McKeekan and Miss Ida Morris, both of Ewing, Nebraska, were united in marriage last Tuesday in the parsonage of the M. E. church of this city by the pastor, Rev. Benj. Kuhler. The newlyweds will reside on a ranch near Ewing.

ENBODY—HENNING

Robert Eugene Enbody and Miss Doris Henning, both of Atkinson, Nebraska, were united in marriage in O'Neill last Sunday by Rev. D. S. Conrad. The bride is the daughter of Mr. and Mrs. Albert Henning, of Atkinson; the bridegroom is the son of Mr. and Mrs. James Enbody, of Atkinson.

A "Roll of Honor Bank"

REPORT OF THE CONDITION OF

The O'Neill National Bank

AS MADE TO THE COMPTROLLER OF THE CURRENCY DECEMBER 31, 1930

RESOURCES		LIABILITIES	
LOANS AND DISCOUNTS	\$181,696.21	CAPITAL STOCK	\$ 50,000.00
This consists of notes given by our customers, mostly farmers—a very large percent of which is secured by chattel mortgage or other collateral.		This represents the cash paid in on the original investment by the stock holders.	
OVERDRAFTS	25.33	SURPLUS AND UNDIVIDED PROFITS	82,852.23
This represents money due us from depositors who have checked out more than they have on deposit. This item, while small, reflects no credit on us as it is illegal for bank officials to permit ANYONE to overdraw their account, but such items inadvertently creep in occasionally.		This is a part of the earnings of the bank that have been set aside from time to time to cover possible losses and for the further protection of our depositors. This fund is 45 per cent of all our loans and discounts and 166 per cent of our capital.	
UNITED STATES BONDS	99,250.00	CIRCULATION	50,000.00
These are gold obligations of the United States and all are selling on the market 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 U. S. Gold bonds to guarantee the redemption of these notes.	
OTHER BONDS AND SECURITIES	121,924.80	DEPOSITS	473,117.22
This consists of municipal and industrial bonds; county, township and school warrants.		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 4 per cent interest.	
BANKING HOUSE AND FIXTURES	5,068.00	REDISCOUNTS OR BILLS PAYABLE	NONE
Consisting of bank building, vaults, safes and fixtures of all kinds, worth about double the above amount.		TOTAL	
OTHER REAL ESTATE OWNED	6,000.00	TOTAL	\$655,969.45
This consists of a clear 320 acre improved farm in Holt county and a dwelling house in Neligh, Nebr.			
CASH AND SIGHT EXCHANGE	242,005.11		
This consists of cash in vault, and due from other banks; note that this is over 51% of our total deposits.			
TOTAL	\$655,969.45		

It is not large deposits that make banks strong or solvent. Fundamentally, it is the class of the "Resources" held that is the determining factor as to solvency. Another important factor to consider in analyzing a bank statement is the ratio, in dollars, of capital stock, surplus and undivided profits employed compared to the deposit liability.

For more than 30 years there has not been a single failure of a National Bank in Nebraska where the surplus account exceeded the capital stock.

The surplus and undivided profits account of this bank is more than seven and one-half times the legal requirements. Our cash on hand is \$217,762.64 more than the law requires, which, coupled with United States bonds and other bonds and securities (which can be converted into cash on the market any day) make what may be properly termed a total cash reserve of \$413,179.91, or more than 87% of our total deposits.

With this condition of liquidity we could of course, if necessary, pay off every depositor we have within a week's time without having to call a single local loan.

You will always find us willing to help you whenever we can in the handling or development of your business. If ever we cannot do what you want, it will not be through lack of desire or effort on our part, but because our business judgment—based on our experience—tells us it would not be safe banking. A bank's first and last duty is to its depositors.

OFFICERS
S. J. WEEKES President ED. F. QUINN Assistant Cashier
C. P. HANCOCK Cashier F. N. CRONIN Assistant Cashier

THIS BANK CARRIES NO INDEBTEDNESS OF OFFICERS OR STOCKHOLDERS.