

THE FRONTIER

HEAVY HAIL STORM VISITS A LARGE TERRITORY IN NORTHEAST NEBR. AND IOWA

A terrific hail storm, accompanied by a deluge of rain and accompanied by a fifty mile wind, wrecked crops in northeastern Nebraska, eastern South Dakota and a portion of Western Iowa yesterday afternoon. Burlington trainmen report that the storm struck in the vicinity of Randolph, Nebraska, and traveled east. At Randolph hail stones the size of golf balls fell by the thousands, wrecking window glass and ruining growing crops.

At Centerville, South Dakota, the storm devastated an area of fifteen square miles. At Lemars, Iowa, hail stones three inches in diameter, and high wind wrecked crops and did thousands of dollars worth of damage to buildings, smashing roofs and windows and cutting tops of hundreds of cars to ribbons. Hail stones lay like drifts, clogging the streets. Rain flooded cellars and telephone wires were all down. The storm at LeMars covered an area of thirty-six square miles.

ROAD CONTRACTS AWARDED

At Lincoln last Thursday the state engineer awarded contracts for over one million dollars worth of road work. Among those awarded were the following in this section of the state:

O'Neill-Bartlett, eight miles, two inches of gravel, to the Western Bridge Company, \$6,538.

Chambers east four and eight tenths miles, one and one-half inches of gravel, \$3,160.00, to Western Bridge Company.

Deverre-Atkinson, Twelve and five-tenths miles oil sand, to the Western Bridge & Construction Co., \$37,209.00.

On the O'Neill-Bartlett and O'Neill Spencer roads action was deferred to the present. There are rumors that this project may be readvertised because some contractors were given certain information by the highway department office as to where material was to be hauled from and certain others did not receive this information.

The bids on the resurfacing of the one and five tenths miles of oil gravel road, O'Neill-Bartlett, was rejected as too high.

IN DISTRICT COURT

The Federal Reserve Land Bank of Omaha has filed suit in the district court to foreclose a mortgage given by Michael Langan and his wife on the northwest quarter of section three, and the northwest quarter of section fourteen, in township thirty-one, north of range twelve, west of the sixth p. m. in Holt county, Nebraska, to collect a balance due on said mortgage, including taxes and interest, amounting to \$3,127.75. In their petition they allege that the defendants are now deceased, and they have named their son, Michael M. Langan and his wife Jane C. Langan, as party defendants as he is the only heir at law. They further allege that on April 28, 1926 they made a loan to the defendants of \$2,700.00 which was to be paid in seventy semi-annual payments of \$4.38 each, payable on the first day of May and November of each year. They further allege that they failed to make the payments due on May 1, and November 1, 1930; that they failed to make payments due on May 1 and November 1 1931 and that they failed to make the payment due on May 1, 1932. That they neglected and failed to pay the taxes due on said land for the years 1929, '30 and '31, amounting to \$201.96 and that plaintiff had to pay them to protect their interest in said property. Holt county and C. L. Benson are also made party defendants for the reason that they hold judgments against Michael M. Lagan, but alleges that they are junior and inferior to the plaintiff's mortgage. They ask for foreclosure and sale of the property to satisfy the amount found due.

The Grattan Stitch In Tome Club held its last meeting on June 22, at the home of Mona Melvin. The problem discussed was the remodeling of garments after which a judging contest was held on samples of patching and darning which the members had brought. A demonstration on the methods of patching and darning was presented by Hazel Bredehoft and Catherine Stanton. After the meeting delightful refreshments were served on the lawn.

Mike Rotherham is up from Ewing today.

CARD PLAYERS REAL THRILL.

The thrill that comes once in a life time to a pinochle player is in getting a hand that contains one thousand aces or 1,500 trump. We witnessed a lady receive this thrill in a card game at our home last Sunday evening. The recipient of the thrill was Mrs. John W. Gleason of Omaha. The securing of hands of this magnitude are very rare indeed when four are playing the game, with only one pinochle deck. To the uninitiated we might say that the game is played with all the cards above the eight spot in two decks, making forty-eight cards in a pinochle deck. In playing a four-handed game each player has eleven cards and there are four cards in the "widow" from which the successful bidder can choose any cards therein that he or she may wish, but must discard their hand down to eleven cards. In order to secure 1,500 trump a player must have all of one suit except the nines, which are not necessary to make the 1,500. At the home of the editor last Sunday evening the editor and his wife were playing with Mr. and Mrs. John Gleason of Omaha, Mrs. Gleason being my partner and Mr. Gleason and Mrs. Cronin playing together as partners. The cards had not been running very good for Mrs. Gleason and myself and we were on the short end of the score and were included to bid high. I finally secured a fairly good hand and started bidding. The bidding mounted and Mrs. Cronin and Mr. Gleason were forced out and there was left only my partner and myself bidding, her last bid being 300. I disliked letting her have it as my hand had great possibilities, but I finally did so. When I looked at the "widow" I discovered that had I kept on bidding I would have lacked only one card of having 1,500, as my hand would have been made up of nine spades and stated so. "Why," said Mrs. Gleason "I have 1,500 diamonds in my hand," and she did have without any assistance from the "widow". She had all the diamonds in her hand except one nine spot and she took every trick, making 1,760 for the one hand, and, although this was the first hand in this particular game our opponents kindly conceded this game to us. During the past seven years Mrs. Cronin and myself have played a great deal of pinochle in Omaha, having belonged to a pinochle club of which Mr. and Mrs. Gleason were members and during all of our playing have never seen a hand of 1,500 trump played and it rarely happens, so Mrs. Gleason is entitled to all the thrill possible out of this feat. We also want to assure the members of the Club in Omaha that Mrs. Gleason came by this hand honestly as I did the dealing and they know that it is impossible for me to do anything with the cards, except deal them out and let them fall where they may.

While attending a party last evening at the home of Mr. and Mrs. John McManus, in the western part of the city, Mrs. W. J. Biglin had her car parked outside of the house. After the party was over she went out and got into her car and drove home. It was then discovered that the cap was off her gasoline tank and a small rubber syphon hose was inserted therein and the gas kept running from the car on her way home. It is evident that someone was getting some gas from her car and was scared away when she came out and did not have time to rescue his hose and make his get away, so he left the hose and disappeared. For some time last winter and spring this was a common practice here, but the young fellows, who it was thought were guilty of these offenses are now incarcerated, so it is evident that some others are also engaged in surreptitiously purloining other peoples goods. A good many years ago petty thievery was rampant in this city, so much so that many residents prepared for intruders. One morning, a certain young man went to a local physician and had several grains of very small shot removed from his anatomy, the result of one of the above named residents watchfulness and good marksmanship. There was no more petty thieving for a long time.

Many of the people of this city drove out to Scottville last Monday to assist the people of that locality in celebrating the nation's birthday. A fairly large crowd was present and a good time was had by all those in attendance. Judge Malone of this city was the speaker of the day and delivered a stirring patriotic address well suited to the occasion.

MEMBERS ARE ENTERTAINED AT COUNTRY CLUB WITH CELEBRATION ON FOURTH

A Fourth of July celebration was held at the O'Neill Country Club last Monday afternoon and evening for the members and their families and invited guests. It is estimated that there were 200 in attendance during the afternoon and about 500 in the evening.

Roy Sauers had charge of the sports of the afternoon and he had a nice program arranged, which was eagerly participated in by both the young folks as well as the grown-ups. Following is a list of the sports and the winners of the different contests:

Girls Race Winners
Age 7 to 11 years..... Nadene Coyne
Age 11 to 14 years..... Mary Catherine Coyne

Boys Race
Age 7 to 11 years..... Billie Biglin
Age 12 to 14 years..... Bun McNally

Sack race..... Robert Sauers

Three legged race..... Robert Sauers and Bun McNally

Driving contest,—Men..... Ben Harty

Putting contest,—Men..... W. J. Hammond

Driving Contest—Women..... Mrs. Arthur Ryan

Putting Contest—Women..... Mrs. W. J. Biglin

Misses Slipper Kicking Contest..... Mary J. Hammond

Mrs. Slipper Kicking Contest..... Mrs. F. J. Dishner.

A base ball game between the fats and the leans was won by the fats with a score of 15 to 13.

A pole race between single men was won by the team captained by James Turor.

The display of fireworks in the evening was one of the best ever seen in this city and was thoroughly enjoyed by the grown ups as well as the little tots. The Country Club figure on making this an annual event.

BRIEFLY STATED

Wesley Sanford spent the Fourth visiting relatives at Ainstworth.

Miss Evelyn McManus entertained the Martez Club last Wednesday evening.

Mrs. Ben Grady entertained the Martez Club at her home last Friday evening.

P. E. McKillop, of Albion, is in the city today looking after business matters.

G. E. Slocum, of Valentine, is in the city today looking after business matters.

W. H. Graver was looking after business matters in the city last Wednesday.

Mrs. Oliver Cromwell, of Creighton, was in the city the first of the week visiting relatives.

Dick Porter was up from Chambers last Saturday and favored this office with a pleasant call.

Dick Tomlinson came up from Omaha Saturday and spent the Fourth with the home folks.

Mrs. Ralph Mellor entertained the Delta Deck Card Club at her home last Thursday evening.

Mrs. Dean Cook and children came over from Spencer Monday to spend the day with Mr. Cook.

Mr. and Mrs. Buy Wanser and son, of Page, are looking after business matters in the city today.

Miss Mildred Walker, of Page, is in the city visiting at the home of her sister, Mrs. L. A. Burgess.

Miss Lucille Hough returned home Monday night from a few days visit with friends at Brunswick.

Geraid Fhalen came up from Omaha last Sunday and spent the week end visiting with the home folks.

Eldon McPharlin came up from Omaha last Wednesday for a few days visit with the home folks.

"A ROLL OF HONOR BANK"

REPORT OF THE CONDITION OF

The O'Neill National Bank

AS MADE TO THE COMPTROLLER OF THE CURRENCY JUNE 30, 1932.

RESOURCES	LIABILITIES
LOANS AND DISCOUNTS.....\$158,929.19 This consists largely of local loans, mostly farmers, a large percent of which are secured by chattel mortgage or other collateral.	CAPITAL STOCK.....\$ 50,000.00 This represents the cash paid in on the original investment by the stock holders.
OVERDRAFTS.....17.87 This is money we have inadvertently allowed customers to withdraw over and above their balances. While this item is small, it is a technical violation of the law and reflects no particular credit on us.	SURPLUS AND UNDIVIDED PROFITS.....74,117.57 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 46 per cent of all our loans and discounts and 148 per cent of our capital.
UNITED STATES BONDS.....166,800.00 These are all interest bearing gold obligations of the United States.	CIRCULATION.....50,000.00 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 134,397.32 This consists of municipal and industrial bonds; county, township and school warrants, and stock in Federal Reserve Bank.	DEPOSITS.....386,963.24 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 on which we pay 3 1/2 per cent interest.
BANKING HOUSE AND FIXTURES 5,068.00 Consisting of bank building, vaults, safes and fixtures of all kinds, worth about double the above amount.	REDISCOUNTS OR BILLS PAYABLE.....NONE
OTHER REAL ESTATE OWNED.....5,000.00 This consists of a clear 640 acres of improved farm land in Holt county and two residence properties.	TOTAL.....\$561,080.81
CASH AND SIGHT EXCHANGE.....90,868.43 This consists of cash in vault, due from U. S. Treasurer, Federal Reserve Bank and other banks.	
TOTAL.....\$561,080.81	

For several years we have adopted the policy of giving in more detail and analyzing more fully the various items that make up the bank statement.

The following is a further analysis of the present statement.

Our cash on hand of \$90,868.43, is \$69,697.50 more than the legal requirements. United States government bonds \$166,800. Other bonds and securities amounting to \$134,397.32 consists of the following: Holt county warrants, \$43,379.30; Holt county school, city, township warrants and bonds, \$9,120.73; other Nebraska short term school and municipal bonds and warrants, \$9,969.22; other tax free bonds and municipal warrants, \$24,700.00; Stock in Federal Reserve Bank, \$3,000.00; other bonds and securities, \$44,228.07, of which \$18,837.00 will be due in 1932 and 1933. From this it will be seen that our cash on hand, U. S. government bonds, and other tax free warrants and bonds amount to \$344,065.75, or over 88 per cent of our deposits.

The above represents the amount at which the above securities are carried on our books after such charge off has been made for market depreciation as recommended by National Bank Examiner C. W. Lyon, at his last regular examination on April 8, 1932.

Our loans and discounts amount to \$158,929.19. This is made up of something over 400 notes, most of which are secured, or accompanied by financial statement.

We have what may be properly termed 215 cattle loans amounting to \$104,141.86 secured by chattel mortgage on 6568 head of cattle (an average of \$15.84 per head) and in addition thereto there is additional collateral in the mortgages on 662 horses and mules and 1140 hogs, farm machinery, etc. Our largest individual cattle loan is \$3,600.00. With this condition of liquidity we could if necessary pay off every depositor we have within a week's time without calling a single local loan. Such a policy results in reduced earnings but is the only safe way known of to avoid difficulty under present conditions. Those who are uninformed and ill advised may say this policy puts an undue restriction on local credits, but banks have no right to jeopardize funds of their depositors at the dictation of borrowers.

OFFICERS

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

THIS BANK CARRIES NO INDEBTEDNESS OF OFFICERS OR STOCKHOLDERS.

Editor and Postmaster Jackson of Inman was transacting business in this city the latter part of last week.

Miss Peggy McLeod came up from Omaha Sunday for a few days visit at the home of her mother, Mrs. Mary McLeod.

Mr. and Mrs. Cecil Conklin and daughter came from Lincoln last Saturday to spend the Fourth with the home folks.

Pete Soughey, a former resident of this city, was up from Lincoln the forepart of the week visiting old time friends.

Roamine Sounders was up from the ranch last Wednesday. "Pete" says that everything is looking fine in the south country.

Deputy Game Warden William Weber and Gib McCreath, of Atkinson, are looking after business matters in the city today.

Mrs. Hess Baker, of Chambers, was in the city the latter part of last week visiting at the home of her mother, Mrs. Mary McLeod.

Mr. and Mrs. William Gatz returned last Sunday evening from a weeks visit with relatives and friends in Omaha and eastern Iowa.

Father Clement Ryan, son of J. B. Ryan of this city, will be one of the

instructors at Creighton University, Omaha, for the coming year.

Dr. W. F. Finley returned last Sunday night from Chicago, where he had gone to witness the sights at the democratic national convention.

The County Board is in session this week, sitting as a board of equalization, the meeting having been adjourned over from last month.

Thomas Sladek, of Verdigris, and Miss Agatha K. Morrison, of Royal, were married Thursday morning at the Methodist parsonage in O'Neill.

Five binders have been sold by Biglin's during the past ten days, which is a good criterion of the condition of the small grain crop in this section.

Mrs. John Osenbaugh and Mrs. Arlo Hiatt will entertain the Presbyterian Ladies Guild at the home of Mrs. Osenbaugh at 2.30 p. m., Thursday, July 14.

Mr. and Mrs. Roy Warner and children drove down to Stanton last Saturday and spent the week end visiting relatives and friends in that vicinity.

Mr. and Mrs. Kyser, of Gary Indiana, arrived in the city last Sunday for a visit with relatives here. Mrs. Keyser is a niece of Sheridan Simmons.

Miss Jean Schroeder, of Omaha, is in the city for a few weeks visit at the home of her grandparents, Mr. and Mrs. F. C. Gatz and with other relatives here.

Mrs. Donald McClellan, of Omaha, came up from that city with her part of the week for a visit with her father, Arthur Ryan, and other relatives here.

Miss Nellie Brown, of Omaha, arrived in the city last Sunday for a visit at the home of Dr. and Mrs. J. P. Brown. Miss Brown is a sister of Dr. Brown.

Gene Leahy, who was a resident of this city for several years, but who now lives at Casper, Wyoming, was in the city for a few hours Friday last visiting old-time friends.

Ezra Moore, of Inman township, was a pleasant caller at these headquarters last week. Mr. Moore is one of the pioneer settlers of this county and says that he does not ever remember crop conditions here to look any better at anytime than they are today.

Dean Selah came home last Monday night from Chicago, where he had been employed the past two months. Dean says that Arthur Mullen furnished him with tickets and he was able to take in the sights of the democratic national convention during two days sessions.