Sauers, Supt.

by the pastor.

catechism class.

study at the manse.

going into defense work.

Mrs. Agnes Sullivan.

tives and friends.

for Omaha, where he will attend

Mr. and Mrs. Halsey Moses spent Thursday and Friday in

Sgt. Robert Ott, U. S. A. A.

arrived this morning from New-foundland, to spend a fifteen day

furlough visiting his parents, Mr. and Mrs. Bert Ott and other rela-

The Alpha Club had a pheasant

dinner Sunday evening at the Aaron Boshart home. The even-

ing was spent informally.

Mr. and Mrs. C. E. Lundgren

entertained the Sunday Evening Club at their home Sunday even-

ing. Mrs. O. W. French won high score for the ladies and F. E. Par-

kins won high score for the men.
Mrs. O. W. French entertained
the Bridge Club at her home on
Wednesday. Mrs. L. A. Burgess
and Mrs. J. L. Sherbahn won high

Pvt. Charles Cooper, of California, arived Saturday to visit his parents, Mr. and Mrs. Tom Cooper

C. E. Lundgren purchased the

\$134,821.32

440,441.00

611,978.81

\$1,270,883.33

100,378.03

\$1,116,229.13

154,654.20

48,000.00

\$1,270,883.33

and other relatives and friends.

the church.

on Sunday.

Sunday, October 31 10:00 a. m., Sunday School. Mr.

11:00 a. m., Morning Worship.

Sermon: "Things Fundamental,"

what this sermon attempts.

Monday, November 1, 7:30 p.

### FOR SALE

FOR SALE-640 acres of unim-proved land. Consisting of farm, pasture and hay land. Located north of Page. Also hay in stack.

— J. J. Harrington, O'Neill,

FARM RADIOS, 3 ice boxes, 2 sewing machines, oil heater, 4 coal and wood heaters, cupboard, sanitary cot, buffet. Want pair of spurs- hired man is lagging a little. Have some nice easy chairs when you are in town.—Hank's Second Hand Store.

Western Auto Supply. 23-3\* Western Auto Supply.

FOR SALE—Spotted Poland boars and gilts, registered and grade; also one yearling boar, immune, eligible to register, - Roy M. Black, 3 miles east of Spencer, 25-3

I SOLD 3 FARMS AND Ranches

FOR SALE: Several good farms and three good ranches.—R. H. Parker, O'Neill, Nebr. 8-tf

# FOR RENT

-See R. H. Shriner.

room house.-Enquire at the Fox your claims.

#### STRAYED

STRAYED—A spotted white and yellow Collie. Will pay reward for information leading to its recovery.—John P. Berger, O'Neill, Nebr. 25-1

STRAYED— A whitefaced calf, branded 2X4 on right side.—Mrs. Bertha Conway, O'Neill. 24-2\*

#### WANTED

I HAVE MONEY to loan on farms and ranches and city property at 4½% interest.—R. H. Parker, O'Neill, Nebr. 8-tf

## PERSONAL

PERMANENT WAVE, 59c! Do Kurl Kit. Complete equipment, including 40 curlers and shampoo. Easy to do, absolutely harmless. Praised by thousands, including June Lang, glamorous movie star. Money refunded if not satisfied. -Johnson Drugs. 21-15

First publication Sept. 30, 1943) NOTICE OF REFEREE'S 24-5

Notice is hereby given that by virtue of an order of sale issued Notice is hereby given that by virtue of an order of sale issued by the District Court of Holt County, Nebraska, in an action pending in said Court wherein Mrs. Anna O'Connor is Plaintiff and Jeremiah C. Horrigan, et. al, are defendants, (being Case Number 13759) directing me as Sole Referee to sell the following described real estate, to-wit: The south one-half (S½) of the northeast one-quarter (NE¼), and the southeast one-quarter (SE¼) of Section Twenty-six (26), Township Thirty-one (31), R a n g e Eleven (11), West of the 6th P. M., in Holt County, Nebraska, I will sell said real estate at public suction to the highest bidder on the 2nd day of November, A. D., 1943, at two o'Clock P. M., at the front door of the Gourt House in O'Neill, Holt County, Nebraska, Confirmation. Said sale will remain open one hour.

Dated this 27th day of September, A. D., 1943.

JULIUS D. CRONIN,

ber, A. D., 1943. JULIUS D. CRONIN,
O'Neill, Nebraska,
Sole Referee.
GRENVILLE P. NORTH,
Karbach Blk., Omaha, Nebraska,
Attorney for Plaintiff. 21-5

(First publication October 7, 1943)
LEGAL NOTICE
Henry Michel; the heirs, devisees, legatees, personal representatives and all other persons interested in the Estate of Henry

DOCTORS BROWN & FRENCH Office Phone 77 Complete X-Ray Equipment
Glasses Correctly Fitted
Residence Dr. Brown, 223
Phones Dr. French, 242

For Reliable Insurance PROMPT SETTLEMENT REASONABLE RATES L. G. Gillespie Agency

W. F. FINLEY, M. D. Phone, Office 28 O'Neill : Nebraska

\*

Michel, Deceased, real names unknown; John W. Bunting; the heirs, devisees, legatees, personal representatives and all other personal representatives and all other personal liam H. Richardson and Stead, her husband; William H. Richardson and Sunday, October 31 Last Friday 18 To 8 sons interested in the Estate of Richardson, first real name un-John W. Bunting, Deceased, real known, his wife; T. B. Richardson, names unknown; Irene Bunting; whose real and true name is T. the heirs, devisees, legatees, per-sonal representatives and all other ardson, first real name unknown, persons interested in the Estate husband and wife; the heirs, of Irene Bunting, Deceased, real devisees, legatees, personal repnames unknown; and all persons resentatives and all other persons having, or claiming, any interest interested in the estates of Joseph in the northeast quarter of section H. Richardson, Elizabeth M. Max-12, in township 25, north of range well, William E. Elder, Orville 12, west of the 6th P. M., in Holt H. Richardson, and John L. Rich-County, Nebraska, real names unknown; Defendants, are hereby notified that on the 4th day of October, A. D., 1943, Ira Bunting, South Half of the Southeast Quarter. as plaintiff, filed a petition and ter of Section 31, in Township 25, commenced an action in the District Court of Holt County, Nebraska, aganst you, and each of you, the object and prayer of which is to have plaintiff decreed to be the absolute owner in fee simple of the northeast quarter of section 12 in township 25, North, of Range 10, West of the 6th P. M., in Holt County, Nebraska, real names unknown; defendants, are hereby notified that on the 20th day of September, 1943, Royvan Day, as plaintiff, simple of the northeast quarter filed a petition and commenced of section 12, in township 25, an action in the District Court of recently. Let me sell your place.—R. H. Parker, O'Neill, Nebr.

N session of, said premises forever to be the owner in fee simple of quieted and confirmed in plain- the South Half of the Southeast tiff; to have you, and each of you, adjudged and decreed to have no title to, lien upon, or inof the 6th P. M., in Holt County, terest in, said premises, or any Nebraska; to have the title to part thereof; and to forever en- said premises quieted in plainjoin you from asserting any title tiff; to have you decreed to have SEVEN ROOM HOUSE, Modern. to, right, claim, lien or interest in, no title to or interest in said

—See R. H. Shriner. 26- said premises adverse to plaintiff; premises; and to remove the and to remove the clouds cast clouds cast on plaintiff's title by

ONE 5-ROOM HOUSE, one 2- upon plaintiff's title by reason of reason of your claims.

Plaintiff. By Julius D. Cronin,

His Attorney.

(First publication Oct. 21, 1943) LEGAL NOTICE Notice is hereby given that by virtue of an Order of Sale issued by the District Court of Holt 1943.

to-wit:

South one-half of the North-west Quarter, and the East one-half of the South-west Quarter of Section 8, Township 29, North, Range 12, West of the 6th P. M., Holt County, Nebraska, will sell said real estate at public auction to the highest hidder lic auction to the highest bidder for cash on the 22nd day of No-vember, 1943, at 10 o'clock A. M., of said day at the front door of the court house in the city of

O'Neill, Holt County, Nebraska. Terms of sale: 20% cash on day of sale, balance payable in cash on confirmation of sale. FRANCIS D. LEE,

(First publication Oct. 14, 1943) Youth! Julius D. Cronin, Attorney NOTICE OF HEARING

the Northwest Quarter of Section Thirty-five, Township Twenty-nine, North, Range Thirteen, West of the 6th P. M., Holt County, Nebraska; that he left him surviving as his sole and only heirs at law his widow, LeNora McLane, and the following children, to-wit: Eugenia M. Bowen, Dorothy E. Stroman, Esther E. Luben and Robert L. Luben; that the petitioner, LeNora McLane, is the widow of the deceased, Eugene H. Luben and derived title to an undivided one-third of said real undivided one-third of said real estate by inheritance from said deceased; that the prayer of said petition is that the Court may find and determine the time of the death of Eugene H. Luben, Deceased; that he died intestate, a resident and inhabitant of Holt County, Nebraska; may find and etermine who are his heirs and fix their degree of kinship; may find and determine the right of descent of the real property belonging to said deceased; that further administration of this estate may be dispensed with; that there are no debts against said estate and that the claims of all creditors are barred; that there is no inheritance tax, state or federal, due from this estate or any of the heirs thereof and for such other and further relief as may be just and equitable.

That said matter is set for hear-

That said matter is set for hearing before the County Court of Holt County, Nebraska, in the County Court Room in the Court House in O'Neill, Nebraska, on the 4th day of November, A. D., 1943, at the hour of ten o'clock A. M., and that if you fail to appear at said time and place to contest said petition the Court may grant the prayer thereof. may grant the prayer thereof.

Dated this 14th day of October,

A. D., 1943.

BY THE COURT:

LOUIS W. REIMER,

23-3 County Judge.

(COUNTY COURT SEAL)

(First publication October 7, 1943)
Arthur O. Auserod, Attorney
Bartlett, Nebraska
LEGAL NOTICE

RAY H. SHRINER
O'NEILL, NEBR.

Insurance of All Kinds, Real
Estate and Rentals
F. H. A. Loans @4½%

Office Phone 106 Res. 136

Maxwell, her husband; John W. Stites, first real name unknown, his wife; Carl Maxwell and \_\_\_\_\_\_ Maxwell, first real name unknown, his wife; Pearl Maxwell, unmarried; Nettle M. Harmon and \_\_\_\_\_\_ (The control of the control o

You are required to answer Grocery.

You are required to answer said petition on or before the said petition on or before the 15th day of November, 1943.

FOR RENT — Good modern residence. See R. H. Parker. 11-tf

IRA BUNTING.

22-4

Plaintiff.

(First publication Oct. 28, 1943) Julius D. Cronin, Attorney NOTICE FOR PETITION FOR

Estate No. 3029
In the County Court of Holt County, Nebraska, October 23,

**ADMINISTRATION** 

County, Nebraska, in an action pending in said Court wherein John E. Kee is plaintiff and Della E. Pinkerman, Deceased.

Kee, et. al., are defendants, directing me as referee to sell the following described real estate, that a petition has been filed in said Court for the appointment of Lila V. Hull as Administratrix of said estate, and will be heard November 18, 1943, at 10 o'clock A. M., at the County Court Room in O'Neill, Nebraska. LOUIS W. REIMER,

(COUNTY COURT SEAL) 25-3

The Methodist Church Dawson J. Park, Minister

Sunday, October 31 Chevrolet Garage building from 10:00 a. m., Church School. You Mrs. Starlin the forepart of the are invited to study and worship 11:00 a. m., Morning Worship. Lois Mohr were Sunday dinner Anthem. Sermon: "The Leap of guests of Mr. and Mrs. John Ker-

7:00 p. m., Methodist Youth Fel-

Charter No. 5770

returning home on Tuesday. Reserve District No. 10 REPORT OF THE CONDITION OF

# The O'Neill National Bank

of O'Neill, in the State of Nebraska, at the close of business on OCTOBER 18, 1943

Published in response to call made by Comptroller of the Currency, under Section 5211, U. S. Revised Statutes.

Loans and discounts (including \$3,094.20 overdrafts). United States Government obligations, direct

and guaranteed . Obligations of States and political subdivisions
Other bonds, notes, and debentures
Corporate stocks, (including \$3,000.00 stock of Federal Reserve bank).
Cash, balances with other banks, including reserve balance, and cash items in process

of collection \_ Bank premises owned \$3,000.00, furniture and fixtures \$842.00 Real estate owned other than bank premises.....

Total Assets

LIABILITIES Demand deposits of individuals, partnerships, and corporations

Time deposits of individuals, partnerships, and corporations Deposits of United States Government

(including postal savings)

Deposits of States and political subdivisions Deposits of banks \$1,116,229.13 Total Deposits .....

Total Liabilities .....

CAPITAL ACCOUNTS

Capital Stock: Common stock, total par \$50,000,00\_ Undivided Profits .....

Reserves Total Capital Accounts .....

Total Liabilities and Capital Account MEMORANDA Pledge assets (and securities loaned) (book

United States Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities
Other assets pledged to secure deposits and other liabilities (including notes and bills recluded and securities sold

under repurchase agreement\_\_\_ Secured liabilities: Deposits secured by pledged assets

pursuant to requirements of law....

State of Nebraska, County of Holt, ss: I, E. F. Quinn, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

E. F. QUINN, Cashier. Subscribed and sworn to before me this 21st day of October, MARJORIE DICKSON, Notary Public. My Commission expires June 5, 1947.

Attest: F. N. Cronin, Julius D. Cronin, Correct-Charles E. Abbott, Directors. (This bank carries no indebtedness of Officers or Stockholders)

Member Federal Deposit Insurance Corporation

Last Friday to St. Mary's Card-inals traveled to Butte, where they won their first game of the season 18 to 8. It was a very good game and they had a fairly good

This Sunday is set aside by our Action started early in the first quarter when Froelich, St. Mary's church to observe the Tercenten-nary of the Westminster Assemend, took a short pass and ran eight yards for the Cardinals' first bly, which gave us our Confession of Faith. The sermon this six points. Later in the first quarweek is based upon the work that ter Clark drove across for the this assembly did. Present day second touchdown of the game, to need for the kind of thinking they give the Cardinals a 12 to 0 lead. Then Anderson, the hard plung-ing fullback from Butte, made did becomes very apparent in an analysis of their work, which is Butte's only touchdown on a short 6:45 p. m., Christian Endeavor, Leader of Devotions: Connie Lou Williams; Leader of Topic: Gor-don Hiatt. This is followed by run. The dropkick for point was low. Butte made their other two points when they blocked St. Mary's kick and recovered in the end zone.

Late in the last quarter Baker ended the scoring of the game when he scored the Cardinals' m., Christian Endeavor party at Wednesday, November 3, 8:00 third touchdown on an end run. p. m., prayer meeting and Bible All St. Mary's try for extra points

were no good.

The Cardinals played a good game. They completed many short Thursday, November 4, 2:30 p. m., Ladies Guild meet at the passes which gave way to touch-downs, and also making much Dr. Fisher, Dentist. 24tf Mr. and Mrs. Frank Mahaffey yardage on the ground.

Kelly, St. Mary's fullback, was injured in the early minutes of

made a business trip to Omaha the first quarter and was forced Clarence Stannard left Friday to remain on the bench for the for Denver, where he plans on remainder of the game. Dr. J. P. Brown left Monday

St. Mary's next game is with Chambers at the city park next Monday evening at 8 o'clock. Let's a medical convention.

Mrs. Arthur F. Mullen, of Omaha, was a week-end guest of all be there to cheer the Cardinals on to victory.

Mr. and Mrs. Tom Baker and Mr. and Mrs. Romaine Saunders, of Amelia, and Motor Machinest Mate 2-c Romaine Saunders, Jr., who has been in the Hawaiian Islands for the past two and a half years, were in the city Tuesday looking after business matters and Romaine, J., left on the after-noon bus for Omaha, where he will visit for a few days before reporting for duty at San Francisco. He had been visiting at the home of his parents for the past ten days. Romaine has been in the Coast Guard for the past two and a half years and he likes it fine. He was on the Islands when the Japs made their treach erous attack in December, 1941. He says that is a fine country down there but he would not want to make it his home. He does not expect to be sent back to the Islands.

Keith Vincent will leave on Friday for Evanston, Ill., where he will attend Northwestern University. He is taking a pre-medical course

Chevrolet Garage building from Douglas Hill, of Washington, D. C., came Thursday to visit Mr. Iowa, arrived here Sunday to and Mrs. Glenn Tomlinson and visit his father, Frank Murray, Miss Bea Jardee and Miss Mary other relatives and friends.

n., Methodist Youth Fel-Calling all Methodist Trip to Sioux City last Monday, returning home on Tuesday. after spending a few days here friends.

visiting relatives and friends. Glee Her left Thursday for Dallas, S. D., to visit their father and friends.

other relatives and friends. Mrs. Ben Grady returned to her home in Omaha Monday, after visiting relatives and friends here

for a few days.

Mrs. Hilda Bowen returned home Wednesday from Bemidji, Minn., where she had been visiting her son and daughter-in-law, Mr. and Mrs. Russell Bowen and

family. Miss Mildred Cavanaugh re-

Sergeant Junior Raffel of Prince Rupert, British Columbia, spent Wednesday here visiting friends. Pvt. Donald Loy left Tuesday for the Lincoln Air Base, after visiting his parents, Mr. and Mrs. Dave Loy.

Mr. and Mrs. J. P. Kennedy, of Orchard, visited Mr. and Mrs. Dave Loy and family Sunday.

Mrs. Frank Grenier entertained

The parishioners presented them with a lovely gift.

Pfc. Henry Reimer left Sunday for Kingman, Arizona, after visiting his parents, Judge and Mrs. Louis Reimer and other relatives and friends.

Miss Margaret Cronk spent Sunday in Page visiting her father, Fred Cronk and other relatives and friends.

W. P. Dailey, Cashier.

W. P. Dailey, Cashier.

Correct— Attest: Frances Dailey, DeMaris Birmingham, Directors.

Mrs. Frank Grenier entertained tives and friends. the Sew and Chatter Club at her home on Wednesday.

Mrs. L. V. Hassel, of Humbolt, spent from Friday until Monday visiting Mr. and Mrs. Ted Mc
Captain Robert I

grandmother, Mrs. Anna Mingo.

Miss Davene Loy entertained the Presbyterian Choir at her home Thursday evening.

Seargeant Laddie Carey of Seargeant

relatives and friends. Corporal Cecil Sparks, of Jackson, Miss., arrived home Sunday to visit relatives and friends here. Warren Sparks, of Crawford, came Tuesday to visit his son,

who is here on a furlough from his army duties.

Mrs. Theodore Lindstrum left tives and friends. this morning for her home at Po-

Mrs. Max Wanser and Mrs. John

Mrs. Max Wanser and Mrs. John
Walker entertained a group of
friends at the M and M on Wednesday for Mrs. Gerald Graybiel,
who left for Chicago, where she
will make her future home.
Benny Wetzler, U. S. N. will
leave tomorrow for Homestead.
Florida, after visiting his mother.
Mrs. William
E. Stout and M
ham entertained at the M. and M
in honor of Mr
of Hampton, Iow
dinner the gues
the home of Mrs.

Try the Frontier on Classifieds.

This is a family war. Put your War Bondbuying through the payroll savings plan on a family plan, which means figure it out yourself.



Chesterfield With Velvet Collar! Belted Casual With Action Back!

ing . . . hardy and warm. Of soft fleece-lined with

rayon and warmly interlined. Sizes 12 to 20

Winter Models of warm, durable fleece-styled for seasons of constant service! So practical they'll go where you go and you'll wear them with everything from suits to dressy frocks! Clean-cut tailor-

A. S. Francis Murray, of Ames, and other relatives and friends.

Miss Betty Flood spent the Loans and discounts (in-Mrs. George Agnes returned to week-end here visiting her par-her home in Norfolk Monday, ents and other relatives and

The Misses Margaret Jordan, The Misses Lou, Dottine and Alma Bacon and Iona Bacon spent Sunday in Atkinson visiting Cash, balances due from

Uncie Heuton returned to his home in Carroll, Iowa, on Friday, after visiting Mr. and Mrs. Frank Pruss and other relatives and

friends. Pfc. Vern Eppenbach, of Fort Leonard Wood, Mo., arrived here Deposits of States and Deposits of States and 2368 70

Sunday, called by the death of his father, Julius Eppenbach. Mrs. Mabel Gatz and son visited her parents, Mr. and Mrs. Andy Morton of Opportunity Sunday.

Miss Mildred Cavanaugh returned to Atkinson on Thursday, after visiting her parents, Mr. and Mrs. Maurice Cavanaugh and other relatives and friends here.
Miss Kathleen Shorthill, of Omaha, spent the week-end here visiting her mother, Mrs. Jettie Shorthill.
Sergeant Junior Raffel of Prince Rupert British Columbia, spent

Captain Robert Biglin returned ceived word that their son, Don-

Elhaney and family.

Miss Dorothy Wilson left Thursday for Sioux City to visit her grandmother, Mrs. Anna Mingo.

Miss Davone J. Ov. entertained

Elhaney and family.

To Richmond, Cal., on Friday, ald, who is in the Quartermaster's Corps, will leave soon for duty over seas.

Homer Mullen, of Scribner, Friedry Morganet Been United

Laddle Carey of Louisiana arrived Monday to visit for overseas duty somewhere in the Southwest Pacific area.

Corporal Cecil Sparks, of Jack-

for overseas duty somewhere in the Southwest Pacific area.

Mrs. W. H. Harty and Mrs. W.
J. Biglin took Pfc. Jack Harty to atives and friends for a couple of weeks.

Sioux City on Wednesday, from where he left for Camp Campbell, Ky., after spending a furlough here visiting his parents, Mr. and Mrs. W. H. Harty and other relatives and friends.

Mr. W. H. Harty and other relatives and friends.

Mrs. C. J. Gatz and Mr. and Mrs. Henry Lohaus were guests of Mr. and Mrs. P. C. Donohoe last Thursday of their home in Hampton, Iowa, after visiting Mr. and Mrs. Frank Dishner and other relatives and friends for a couple of weeks.

Mrs. Ben Grady of Omaha, Mrs. George Agnes of Norfolk and Mrs. C. J. Gatz and Mr. and Mrs. C. J. Gatz and Mrs. Henry Lohaus were guests of Mr. and Mrs. P. C. Donohoe last Thursday. Mr. and Mrs. Kenneth Reinaas

this morning for her home at Pochantis, Iowa, after a ten day visit at the home of her sister, Mrs. Augusta McPharlin.

Miss Hilda Gallagher left this morning for Norfolk to attend the annual convention of the Nebraska Teachers' being held here this week.

Mr. and Mrs. Kenneth Reinaas day evening.

Mr. and Mrs. Chris Anderson.

Pfc. Jack Harty left Wednesday for Camp Campbell, Ky. after visiting his parents, Mr. and Mrs. Mrs. Mr. and Mrs. W. H. Harty and other relatives the week-end.

tives and friends. Mrs. Clara Miles returned Monday from Randolph, where she had been visiting her sister, Mrs.

Mrs. William Froelich, Mrs. C. E. Stout and Mrs. Hugh Birmingham entertained at a 6:30 dinner at the M. and M. cafe on Saturday

in honor of Mrs. John Robinson of Hampton, Iowa. Following the dinner the guests played cards at the home of Mrs. Stout. Mrs. Henry Lohaus and Mrs. C. Gatz entertained at a dinner at the M. and M. Thursday evening, in honor of Mrs. George Agnes, of Norfolk, and Mrs. Ben

Report of Condition of The EMMET STATE BANK of Emmet, Nebraska, Charter No. 958, at the close of business on October 18, 1943.

cluding \$154.47 over-\$ 20,855.35 drafts) .... United States Govern-

ment obligations, direct and guaranteed 77,578.57 banks, cash items in

process of collection 102,558,27 Bank premises owned.... TOTAL ASSETS \$200,993.19 LIABILITIES

political sub-divisions 3,368.70 \_168,027.02 TOTAL DEPOSITS CAPITAL ACCOUNTS \$10,000.00

7,966.17 \$ 32,966.17

Miss Ruth Harris, of St. Edward, spent the week-end here visiting her mother and other rel-Mr. and Mrs. Aaron Boshart re-

day evening.

Miss Lanone Miles will arrive home Thursday to visit her parents, Mr. and Mrs. G. E. Miles and other relatives and friends over

Mrs. Maggie Siders and daughter, Beulah, spent Sunday visiting Mr. and Mrs. Bill Luben of Ewing.

# COMING

DR. A. E. GADBOIS Eye, Ear, and Nose Specialist, will make his regular visit at Dr. Carter's office in

O'NEILL FRIDAY, NOV. 12

GLASSES FITTED Grady of Omaha. Cards were played at the home of Mrs. Gatz.