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There is no surer source of satisfaction and of per-

manent good times than through the possession of

"The House of Pleasant Dealings

Holt County to Weather Stormy Financial Seas

Although Conditions Are De-

county, with the exception of those few who find it necessary to put their

that prices will not advance. ing. There is very little doing in a business way in the towns.

Above is a consensus of answers gathered from farmers, stockmen, grain men, real estate dealers, bank-ers and merchants of O'Neill and the county as to disposition of crops and the resultant effect on business. Many Solutions Offered.

treaty," to restoration of the war finance corporation."

The remedies mostly suggested

Take a glass of Salts if your Back hurts or Bladder troubles you.

No man or woman who cats meat regularly can make a mistake by flushing the kidneys occasionally, says a well-known authority. Meat forms uric acid which excites the kidneys, they become overworked from the strain, get sluggish and fall to filter the waste and poisons from the blood, then we get sick. Nearly all rheumatism, headaches, liver trouble, nervousness, dizziness. sleeplessness and urmary disorders come from sluggish kidneys.

The moment you feel a dull ache in the kidneys or your back hurts or the urine is cloudy, offensive, full of sediment, irregular of passage or attended by a sensation of scalding, op eating meat and get about four high-priced goods that must be sold stop eating meat and get about four ounces of Jad Salts from any pharmacy; take a tablespoonful in a glass of water before breakfast and in a few days your kidneys will act fine. This famous salts is made from the acid of grapes and lemoniuice, combined with lithia, and has been used for generations to flush and stimulate the kidneys, also to neutralize the acids in urine so it no longer causes irritation, thus ending bladder weakness.

Iad Salts is inexpensive and can-

sion of time at reduced rates of in terest by the federal reserve banks on rediscounted live stock and other agricultural paper now held by them.
Holt county will be able to ride
safely the troubled financial seas,
although its farmers, its bankers and its business men are not going to

nake any large profits for a time at least and are going to be content to break a little better than even dur-This is the second of a series of articles written by Omaha Bee correspondents in Nebraska who have made a survey of economic conditions in various sections of the state. have not rediscounted a single O'Neill, Neb., Jan. 12.—(Special.)

Farmers and stockmen of Holt period of increasing real estate values the money Holt county landowners received for their holdings

products on the market to meet pres-sing obligations, are holding their invested in real estate elsewhere, but crops and stock. They are planning went into the banks of the county to continue holding them for better with the exception of small amounts prices or until they become convinced grabbed by blue-sky salesmen. Then it still reposes and it can be bor-The effect on business is depress- rowed by farmers and stockmen of the county who have not over-borrowed on inflated values.

Farmers Able to Borrow.

It is being so borrowed, and no good farmer or stockman with security has or will be turned down. Money, however, is not being loaned for speculative purposes or for luxuries. Many of the stockmen and Many solutions are offered in an- farmers of the county possessed of swer to the question; "What re- liberty bonds now are borrowing is suggested," ranging from money on them, not selling them, and immediate ratification of the peace are investing the proceeds in cheap reaty," to restoration of the war fiprofit next fall.

The only cattle now being put on are: Reduction of the rediscount rate of interest, stabilizing of the foreign exchange rate; stabilizing of prices; re-establishment of the farm loan bank; withdrawai of the government as a competitive borrower with the pastures and ranges are entirely described. individual; the issuance of titute of stock. Thousands of acres longtime refunding securities by the government to do away with the ever-increasing issuance of short-time certificates of indebtedness; exten-Cattle, so the wise ones say, have not yet reached normal, but when they do they will be money-makers with cheap feed at cheaper than present production costs.

Diversified Resources.

The extensive area of Holt county makes it one of diversified agricultural interests. Its stock raising area would make a fair-sized stock producing county, its small grain areas would make another, its corn an-other, and its dairying another, and its commercial tame and wild hay producing area still another very large one. Consequently its investors and its producers have not placed all of their resources and energies on one bet, but have spread them. The reduction of prices of crops and stock produced at high labor and production costs of neces-sities eliminates profit and some will need assistance, else they go under before crop time next year, but the majority are in position to draw on savings or to obtain financial assistance, if they need it. Many will not

Few Merchants Making Money. Merchants also are in fair condi-tion, although now but few are mak-ing money. The merchants general-ly are not loaded up entirely with

Jad Salts is inexpensive and cannot injure; makes a delightful effervescent lithia-water drink which everyone should take now and then to keep the kidneys clean and active and the blood pure, thereby avoiding serious kidney complications.

the local landowners, business men and bankers are willing to stand behind him until he can raise another crop and again get on his feet. This kind of a tenant will be cared for and they are looking for more of his kind. The other kind is out of luck.

Ed. F. Gallagher, president First National bank of O'Neill and of seven

eral banks in Holt county, said: "The and the federal reserve banks of unnecessary building, and the reduction of the rediscount rate of interest so that the reserve banks will not continue to make abnormal profits, will settle our problems."

S. J. Weekes, president of the O'Neill National bank: "The stabilizing of foreign exchange rates and ing the period of deflation. Bankers the re-adjustment of the graduated Farmers See Better Times of the county say that during the period of inflation and speculation they continued to be bankers and James F. O'Donnell, cashier of the paper should prove a remedy."
James F. O'Donnell, cashier of the
Nebraska State bank of O'Neill:

"The situation is the result of the natural reaction following the speculative period of inflation coming after all wars. The revival of the war finance corporation might delay set-tlement time but would not do away with it. Readjustment of rediscount rates and stabilizing of prices will assist in the recovery.

Reduction of Rediscount Rate. Charles M. Daly, mayor of O'Neill, land owner and real estate dealer: "The elimination of the government as a competitor of the farmer as a borrower at least until the farmer

has had time to conform to the re-adjustment, is one solution."

S. L. Berry, land owner and real estate dealer: "Concentration in an effort to face the situation squarely, the advincement of assistance to the producer to carry him over until next crop time and the reduction of the rediscount rate would be a big

Frank J. Dishner, farm operator, land owner and real estate dealer: "I believe that the re-establishment of the farm land bank would assist. Also, concerns loaning money on farm lands should not insist on exhorbitant rates of interest for ex-tended periods. Rates should be ad-justed to conform to falling com-modity prices."

Stabilizing of Prices.

Frank Lancaster, county agent of Holt county: "The stabilizing of prices of all commodities will help." P. J. McManus, merchant: "The stabilizing of prices and the extension of assistance to weather through until next fall to the deserving seem to be about the only solutions. The square deal to all, with none favored or protected above another should

John Carr, large ranchman and stockraiser, with holdings, ranges and cattle in Holt and counties west: "The extension of time on good paper until the producer can adjust himself to conditions will help." W. V. Hunter, large ranchman and armer: "The stabilizing of prices, eduction of the rediscount rate and the practice of strict economy will

assist. Ed. F. Gallagher, S. J. Weekes, James F. O'Donnell, heads of the banks of O'Neill: "We have money to loan to good and deserving pa-trons in Holt county."

School Superintendent at

Geneva Is Re-Elected Geneva, Neb., Jan. 12 .- (Special.) -L. W. Weisel, superintendent of public schools, has been engaged as school head for the coming year. The schools have recently adopted moral instruction and mental tests in all grades. A motion picture machine was installed also, and a program of educational and high grade entertainment films are shown

ENRICH

eral banks in Holt county, said: "The discontinuation by the government City Manager Campaign Waxes Hot in Norfolk

Election Will Be Held January 22.

Norfolk, Neb., Jan. 12 .- (Special.) The opposition to the proposed change in city management in Norfolk has started its campaign with folk has started its campaign with The city managership campaign is an announcement by Mayor Dud- waxing hot in Norfolk. The quesheld in the city hall, with speakers sions among business men, public opposed to the city manager form gatherings and in the homes. Some of government. The mayor is planning to make a public statement in agership form of government will

special election, which will be held on January 22, attend the meeting in order to hear both sides of the

"I conscientiously believe that the ity manager form of government is Mayor Calls Public Meeting in
Opposition to Change—

an experiment and a dangerous form of government for this city to adopt," the mayor said. "I believe, however, that it is the duty of all city officials and hnoest-thinking citizens to be progressive and do what they can for all of the citizens afjected. For that reason I think both sides of this question which affects every taxpayer in Norfolk, should be brought to light and for that reason I am calling this public meet-

eon that a public meeting will be tion appears paramount in discusopposition to this form of city gov- mean the cutting down of taxes,

Grape Nuts

that all citizens interested in the popularity of the city manager form

movement. A conference of the Blue Valley would become more efficient. This is partly the reason why the movement is being given the reform or "blue Sunday" stamp. Some of the city officials take the movement as a criticism of the work done by the present council, tnd those who appear honest in their convictions declare the change would take city government out of politics and that the business of the city would be In other circles it is said that with the business of the city would be and Grippe quicker than anyconducted under one head and made as efficient as the business of a private corporation.

To Convene at Fairmont Geneva, Neb., Jan. 12,-(Special.)
-A conference of the Blue Valley

pneumonia.

Second Church of Christ, Scientist, FREE LECTURE ON CHRISTIAN SCIENCE

Cy BICKNELL YOUNG, C. S. B., AT FIRST CHURCH EDIFICE. St. Mary's Ave. and 24th St. Friday Evening, Jan. 14, 1921, at 8 O'clock Sunday Atternoon, Jan. 16, 1921, 3 O'clock The Public Is Cordially Invited to

Mr. Young is a momber of the Beard of Lectureship of the Mother Church, the First Church of Christ, Scientist, in Bos-ton, Massachusetts.

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Will Be Placed on Sale Thursday

in one grand exhibition at prices that startle because of the drop they have made. The choicest models of the season will be sold Thursday at a fraction of the present price.

Spot-Lighting the Individual Garments Including Fur Coats, Coatees and Fur Pieces

> Naturally we cannot describe them all. These but indicate the opportunity prepared for quick buyers

Fur Coats, Coatees, Scarfs and Fur Pieces

\$895.00 45-inch French Seal Wrap, double cape effect; sale price \$447.50 \$595.00 42-inch French Seal Wrap, deep Australian opossum col-

\$875.00 38-inch Hudson Seal Coat (size 38), self collar; sale price \$437.50 \$795.00 34-inch Hudson Seal Coat (size 18), Skunk collar and \$397.50 cuffs; sale price

\$295.00 32-inch French Seal Coat (size 18), sale \$350.00 34-inch Black Russian Pony Coat with Australian Opossum collar and cuffs, \$175 \$595.00 Siberian Squirrel Cape Coatee, sale \$595.00 Kolinsky Coatee, sale price \$297.50 \$595.00 Jap Mink Coatee (choice pelts) tail and claw trimming, sale price \$297.50 \$159.50 price \$ \$159.50 \$275.00 Scotch Mole Coatee effect, \$129.50

\$125.00 Red Fox Set, sale price \$79.50

fect, sale price \$59.50 \$197.50 Hudson Seal and Fitch Combination Collar, sale price \$125.00 \$59.50 Nutria Collar, sale price \$34.50 \$125.00 Beaver Collar, sale price \$79.50 \$97.50 Marten Collar, sale price \$69.50 \$125.00 Black Lynx Animal Scarfs, \$69.50 \$69.50 Black Fox Animal Se \$395.00 Squirrel Stole (shaped). \$395.00 Kolinsky Stole (cluster tail trim), sale price \$250.00

\$89.50 Australian Opossum Collar and Stole ef-

Animal Chokers, greatly reduced to \$39.50. \$59.50. \$69.50 \$79.50

Frocks and Gowns

\$175.00 Black Sequin Gown (size 40), sale price \$125.00 Rose Panne Velvet Dinner Gown (size 18), at

(size 421/2), sale price \$98.50 Black Lace and Kitten's Ear Crepe Dinner Gown, elbow sleeves, size 44; \$59.50 \$97.50 Black Meteor and Lace Dinner Gown (size 38), sale price

\$135.00 Black Satin and Lace Dinner Gown

\$79.50 Peach Color Radium Taffeta Dance Frock (size 38), sale price \$39.50 \$39.50 \$79.50 Rose Taffeta Dance Frock (size 16). \$39.50 sale price \$57.50 Deep Rose Satin Dance Frock (size 38). \$29.50

Individual Suits de luxe

\$325.00 Taupe Duvet Superior Suit (size 16), both jacket and skirt elaborately embroidered and with Scotch mole collar; priced \$149.50 \$375.00 Seal Brown Suit (45-inch length), all-over silk embroidery, size 36, with deep collar and cuffs of Kolinsky; sale price \$167.50

\$167.50 Dragon Fly Blue Suit, 34-inch, box coat effect (size 18), collar and border of Australian Opossum. Sale price \$250.00 Rose Taupe Belted Model Lady's Suit (size 18), mole collar, trimmed skirt; sale \$129.50 \$175.00 Black and French Blue Stripe Suit (size 36), Hudson Seal trim. Sale price \$79.50

\$197.50 Navy Suit (size 16) with taupe and black Chenille trim. Sale price \$89.50 \$187.50 Navy Tricotine Suit (size 26), hand tailored, pussy willow fancy lined, Chenille trim; sale price \$179.50 Duvet Superior Suit, slit box effect, embroidered jacket and skirt, \$98.50

Individual Coats de luxe

\$295.00 Evening Wrap of light blue Panne Velvet with Nutria collar; sale price \$475.00 Evening Wrap of plum color Panne Velvet and gold \$197.50 metallic flower design with deep Kolinsky collar and cuffs; priced

\$395.00 Evening Wrap of navy Panne Velvet and silver metallic, Chenille fringe trim, with extra large black lynx collar and cuffs; sale \$149.50 \$197.50 Black Silk Velour Wrap (size 38) with Australian Opossum collar and cuffs; sale \$197.50 Black Silk Velour Coat (size 42), set-in

sleeves, pussy willow lined, with large Australian opossum collar; sale price \$98.50 \$295.00 Dragon Fly Blue Wrappy Coat of Vel-dyne (size 16) with large Siberian Squirrel collar; sale price \$169.50 \$275.00 Cut Bolivia Coat, mole shade (size 40).
silk stitching and button trim with huge shawl
collar of raccoon. Sale price \$125.00

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