

AMERICAN  
EXCHANGE  
NATIONAL  
BANK.

I. M. RAYMOND, President.  
D. S. THOMPSON, Vice President.  
R. H. BURNHAM, Cashier.  
D. G. WING, Assistant Cashier.  
O. F. FUNKE, Assistant Cashier.

LINCOLN, NEB.

CAPITAL, \$250,000.  
SURPLUS, \$15,000.

Directors: I. M. Raymond, E. E. Brown, R. H. Burnham, D. S. Thompson, C. G. Dawes, J. H. Merrill, A. J. Sawyer, Lewis Gregory, F. W. Little, G. M. Lamberton, T. W. Lowrey, S. W. Burnham.

THE  
FIRST NATIONAL BANK.

O AND TENTH STREETS.

Capital, \$400,000.  
Surplus, \$100,000.

OFFICERS:  
E. S. HARWOOD, President.  
CHAR. A. HANNA, Vice President.  
F. M. COOK, Cashier.  
C. S. LIPPINCOTT, Assistant Cashier.  
R. H. FREEMAN, Assistant Cashier.

## COLUMBIA NATIONAL BANK.

LINCOLN, NEB.

CAPITAL, \$250,000.00.

Officers and Directors.  
JOHN B. WRIGHT, President.  
T. E. SANDERS, Vice President.  
J. H. McCLAY, Cashier.  
F. E. JOHNSON, H. P. LAY, THOS. COCHRAN, E. R. SIZER, T. W. LOWREY, W. L. DAYTON.

General Banking Business Transacted.  
COLLECTIONS A SPECIALTY.

5 percent on Deposits Paid at the  
**LINCOLN Savings Bank**  
AND SAFE DEPOSIT CO.  
Cor. F and Eleventh Sts.  
The only Safe Deposit Vaults in Lincoln

DIRECTORS.  
H. D. Hathaway.  
C. Brock.  
Wm. McLaughlin.  
W. A. Sellock.  
C. T. Rogers.  
C. W. Webster.  
Albert Watkins.  
Fred Williams.  
Rachel Lloyd.

LADIES' AND CHILDREN'S  
HAIRCUTTING AND  
• • • SHAMPOOING  
A SPECIALTY.  
—AT—  
**SAM WESTERFIELD'S.**  
BURR BLOCK.

Real Estate Loans  
On farms in Eastern Nebraska and improved  
property in Lincoln, for a term of years.  
—  
**LOWEST CURRENT RATES.**  
**R. E. AND J. MOORE.**  
RICHARDS BLOCK.  
Corner Eleventh and O Streets, Lincoln.

**STIFF HATS MADE TO ORDER**  
FROM \$2.50 TO \$4.50.  
Lincoln Stiff Hat Factory  
N. W. COR. TWELFTH AND O STS.  
Old Hats Blocked, Cleaned, Dyed and  
made as good as new. All kinds  
of Repair Work done.

**J. C. McNETT,**  
**UPHOLSTERER**  
AND CABINET MAKER.  
Does all kinds of Repairing Promptly.  
All work warranted.  
308 So. 11th St. - - - Lincoln, Neb.

**T. C. KERN, D. D. S.**  
**DENTIST.**  
Rooms 25 and 26, Burr Block.  
LINCOLN, - - - NEB.

**WORLD'S FAIR.**  
How to economize time and money so as to see the world's fair to best advantage is a question that may have puzzled you. Avoid mistakes by getting posted in advance. Perhaps the illustrated folder just issued by Santa Fe Route is what you need. It contains views of world's fair buildings, accurate map of Chicago, and other information of value to sight-seers. Address E. L. PALMER, P. O. Santa Fe Route, Omaha, and ask for free copy.

**FREE** Pamphlets describing the resources of ARIZONA, OKLAHOMA, NEW MEXICO AND CALIFORNIA. May be had by addressing G. T. Nicholson, G. P. & T. A., A. T. & S. F. R. R., Topeka, Kansas. Mention this paper.

## PERSONAL MENTION

Mr. D. G. Wing left yesterday for Chicago.

Mr. Charles L. Burr left yesterday for Chicago.

Mr. P. W. Plank left Sunday for the world's fair.

Mrs. H. M. Howe is attending the world's fair.

Mrs. John Knight went to Omaha Wednesday.

Dr. Stanhope left Wednesday for Cleveland O.

Mr. George J. Woods was an Omaha visitor Tuesday.

Mr. E. D. Hurlbut left Wednesday for Portland, Ore.

Mr. W. E. Clarke, of Omaha, was in the city this week.

Mr. and Mrs. J. E. Hill returned Tuesday from Chicago.

Mr. and Mrs. F. A. Bartholomew went to Norfolk Monday.

Colonel J. H. Howell, of Omaha, was in the city this week.

Judge Lansing returned Saturday from the world's fair.

Mr. W. F. Meyer returned from Chicago Sunday morning.

Mr. Charles C. Caldwell returned Sunday from Chicago.

Mr. Ernest Folsom has returned from a trip to the world's fair.

Mr. and Mrs. Louis Stull are enjoying a visit at the world's fair.

Hon. E. Wakeley, of Omaha, was in Lincoln during the week.

Mr. E. P. Ewing was an eastern passenger for Chicago Monday.

Mr. E. H. Andrus, of Holdrege, was in Lincoln during the week.

Mr. and Mrs. H. D. Hathaway left Monday for the world's fair.

Mr. and Mrs. Herrick started for Ocean Side, Cal., Wednesday.

Mr. and Mrs. Henry Zehrung left Thursday for the world's fair.

Mr. and Mrs. A. E. Hargreaves left Saturday for the world's fair.

Mr. and Mrs. S. S. Chase started Wednesday for San Francisco.

Miss McKensie, of Cincinnati, O., is the guest of Miss Ada Butler.

Mrs. H. H. Foote started Wednesday morning for New Milford, N. Y.

Mr. Harry B. Hicks has returned from a pleasant trip to the world's fair.

Mr. A. D. Stevens started for Broad Head, Wis., Wednesday morning.

Mrs. J. H. Mauritus is enjoying a visit at the Columbian exposition.

Mrs. Mary Stanley departed Wednesday morning for Kansas City, Mo.

Mr. Kingsbury, of Pullman, Ill., is the guest of Mr. and Mrs. Barr Parker.

Mr. and Mrs. C. H. Morrill have gone to the White City for a farewell sight.

Miss Josephine Lotteridge has returned from a visit to the world's fair.

Miss Marguerite Arnold, of Chicago, is the guest of Mr. and Mrs. J. E. Hill.

Mr. and Mrs. Frank B. Harris have returned from a visit to the world's fair.

Dr. and Mrs. Dorris departed Monday for a visit to the Columbian exposition.

Mr. J. D. Cogswell is enjoying a visit from his two brothers and their families.

Mr. and Mrs. N. P. Curtice left during the week for a brief visit to the White City.

Mr. George J. Sternsdorff, of Omaha, was among the democratic visitors this week.

Mrs. C. A. Gibson and Mrs. S. B. Johnson left Wednesday for Blanchard, Iowa.

Mr. T. J. Curtiss and daughter, Edna, have returned from a two week's trip to the fair.

Mr. H. O. Douglass and Miss Laura Douglass left Wednesday morning for Chicago.

Mr. J. H. Harley and daughter, Miss Dora, have returned from a visit to the world's fair.

Mr. and Mrs. John M. Thompson left Wednesday for a two week's visit to the world's fair.

Mrs. T. Lucinda Hopkins was a western passenger for Los Angeles, Cal., Wednesday.

Mrs. R. W. Mason, of Lockwood, Mo., is visiting her relatives, Rev. and Mrs. C. M. Shepard.

Mrs. E. Bignell and daughter Ethel, left on Tuesday for a ten day's visit at the world's fair.

Miss Frankie Slaughter, of Hillsboro, Tex., is the guest of Mrs. Fred Keyser, of 1937 G street.

Mr. and Mrs. J. F. Alderman, of Ulysses, Neb., are the guests of Mr. and Mrs. J. D. Calhoun.

Miss Florence Hale and Miss Kittie Wharton have returned from a two week's visit to the world's fair.

Mrs. S. M. Shearer, of Colfax, Ia., is the guest of her son, Dr. G. W. Clutter, of 851 North Twenty-third street.

Miss Tarr, who has been the guest of Mrs. J. A. Marshall, returned to her home in Gloversville, N. Y., this week.

Chancellor James H. Canfield left Thursday for Williamstown, Mass., where he will deliver the oration at the

centennial celebration of Williams college.

Mr. and Mrs. J. L. Greenlee, of Blue Hill, are the guests of Mr. and Mrs. A. G. Greenlee, on North Twenty-ninth street.

It is expected that Mr. and Mrs. Frank L. Sheldon will arrive in Lincoln shortly and remain here during the winter.

Miss Sadie Updike, who has been the guest of the family of Mr. S. W. Newman, returned to her home in St. Louis Monday.

Mr. W. J. Sturgeon, of Tecumseh, and Mr. K. T. Scott, of Hebron, were the guests of Mr. W. H. Kimberly during the week.

Mr. C. H. Chalfant, of the Ewing Clothing company, left Wednesday for Painesville, O., to return with his wife and daughter.

Director and Mrs. Howell, accompanied by Professors Movius and Lamprecht, were in Omaha during the early part of the week.

Mr. John S. Reed, of the firm of Holm & Reed, returned Sunday from the east, where he has spent the past five weeks with relatives and at the world's fair.

Miss Bessie Tuttle and Miss Ada Caldwell have gone to Chicago, where they will spend the winter in study. They are located at 3239 Indiana avenue.

Mr. F. E. Farnham, a touring cyclist from New York, passed through Wednesday on his way to San Francisco. He intends making the round trip in twenty-six days.

Mr. Ray O. Becker arrived in this city on Tuesday from Kewanee, Ill., and visited a few days with his parents, previous to his marriage on Wednesday evening to Miss Edith Floyd.

Mr. J. H. Alford, accompanied by his daughter, Miss Claribel, left Sunday for the Columbian exposition. Miss Alford will go from Chicago to New York to spend the winter and pursue her studies in the terpsichorean art.

Business is Business.  
It has been said that scribblers are not much given to enterprise, but certainly the penny-a-liner who figures in this story had a good business head. A correspondent of a certain New England newspaper having asked, through the correspondence column, "Where can I find a short sketch entitled 'The Paragon Family'?" the enterprising youth immediately tried to answer through the same column to this effect:

"I cannot say where J. B. can find a short sketch entitled 'The Paragon Family,' but upon receipt of \$10 I will write a short sketch under that title whose excellence I will guarantee."—Harper's Magazine.

The Face That Kills.  
—Life.

A Great Sight.  
"It's cur'us, but generally speakin', 'most anything is valuable if it's only scarce enough," said Uncle Nahum Weeks one day to his neighbor. "But I never expected them little skunk spruces up in my pasture was anything mar'culous till I was out to Washin'ton."

"Do they set much by 'em out there, shink?" asked his neighbor, whose travels were limited to what he had walked in three counties.

"It does look so," said Nahum. "Why, when I was there I paid considerable to see one. I wanted to see all the sights, so I hired one of them hansom cabs an driv round. The driver was a sober kind of a man, but he tuk lots of int'rest in me. I paid for the carriage by the hour. He seemed real anxious fur me to see all there was."

"Says he, 'Did you ever see a blue tree?' He was a particular speakin' man. I says, 'I never did,' an then he up an says he'd show me a regular blue tree. I thought it would be quite a sight, an I'd tell Mary about it, fur she allers liked odd plants an things."

"Well, we driv back about an hour, an then he stopped, an pointin with his hand, which had on a glove, says he, 'On the right is a blue tree.' Then I looked an see a little wizened, scrubby, lookin skunk spruce about 4 feet high."

"I tuk a long look at it, an then I says, 'I guess I've seen my fill of it today. I can come agin tomorrow if I hain't.'"

"Well, we driv back to the hotel, an when I stepped into the piazza I turned round an spoke up so's most the folks sit round could hear. I says, very ironical, 'When you get rich drivin a cab, come down east, an we'll hire a chaise an drive round an see a whole pasture full of the blue trees.'"

"How did he appear to take it?" asked the neighbor almost overpowered by his friend's tact.

"Oh, he didn't understand. He smiled as perlie as ever when I paid him, an said he'd endeavor to call."—Youth's Companion.

Sensible.  
Visitor—So you have discharged your girl, Mrs. Lovepeace?  
Mrs. L.—Yes, I could not stand her any longer.

Visitor—When are you going to get another?  
Mrs. L.—Oh, I shall take a few weeks' rest first.—Detroit Free Press.

Out of Sight.  
"Is this the bureau of information?" said Mr. Medderrass to the clerk at the World's fair grounds.  
"Yes, ma'am."

"Then I wish you'd tell me where Silas is. I told that old man of mine he'd get lost, an now he's gone an done it."—Harper's Bazar.

To make the hair grow a natural color, prevent baldness, and keep the scalp healthy, Hall's Hair Renewer was invented, and has proved its self successful.

## HOME DRESSMAKING

To insure a perfect fit a lining ought to be tried on again before it is basted to the outside, the seams being left in the second time, and the whole should fit like wax. After this process it can be basted upon the outside with rather long stitches.

To cut the outside lay one side of the lining on the double fold and baste it all around lightly, but firmly, and then cut it exactly the same size as the lining, with 1/4-inch margin to turn in the front for buttons and buttonholes, and then rip it loose to baste the lining in permanently.

The lines of basting down the middle at the waist line are intended to draw the lining a half an inch fuller than the outside. Where the bust is unusually full a V shaped notch in the lining tapering well out toward the arm also will be of great benefit to the general form, but the outside must be pulled up and down so that it does not show. Sometimes a V is also taken under the arm. These things must be done on the judgment of the dressmaker. The diagram will show how the fullness is to be adjusted. It is really more "fullness" than gathers and is intended to cause the outside to draw a little right there at the waist line where it is so apt to wrinkle, and thus the outside remains smooth and firm.

When the gathering is done, there should be a basting down through that part directly in the center of each piece, and when that is done the bastings around each are set in a sort of overhand stitch that makes a zigzag, and this makes the firmest basting. The lining should be held inside. The bastings being now sewed around every edge and seam, the different parts can be basted together, and if it is feasible the waist can be tried on again. When the seams are basted together, they should always start from the top, and when they are done they can be stitched up on the machine, great care being taken to sew them on the outside of the bastings, as they allow a slack of about two inches.

After the waist is fitted the darts are to be cut out, allowing from one-half to three-quarters of an inch seam, according to the quality of the goods. These seams are sewed, beginning from a tapering point, and then they are laid apart and pressed flat, being neatly trimmed and bound or overcast, and bone casings are run on.

The front side pieces are held a little full under the arm, and if the bust is very full a few gathers can be set in with benefit at the top of this piece.

The top of the under arm and side back pieces are apt to get stretched, which makes a very unpleasant and inartistic bunch that nothing can correct. To prevent this run a basting thread with small stitches close to the upper edge where five x's are marked. The center back pieces must be basted together, holding them perfectly straight and plain. It is a good plan to stick a few pins at intervals to keep them from slipping or stretching. The side back seams are the most difficult of all to baste, and few of the best dressmakers even get them exact. The following rules will insure success:

1. Baste the right side first, starting at the top, holding back opposite the five x's easy, but not full, being careful not to stretch the seam at this point, as it is bias. Always hold the back next to you. 2. The back just above the waist line should be held a little full on the side-back at the same position. Before basting the left side fasten the seams together with pins two inches apart, holding the back toward you and commencing to pin from the top. Take particular care to hold the back and side pieces at the upper marked waist line exactly as you did on the right side; then baste up the seam, beginning at the bottom.

Side front.

Front.

Back.

Side back.

HOW TO CUT THE OUTSIDE.

The under arm seam comes next. Commence at the top and holding the back toward you, at the upper waist line held full on the front, the waist lines meeting. Baste the shoulder seams, holding the back to you and easing the back seam where the five x's are.

When the seams are pressed, all the fullness will disappear. The armholes should be stretched a little around the front, which will prevent wrinkles, but the best dressmakers make a crescent pad of silk or muslin filled with cotton, which fills out the hollow place under the arm.

The row of x's around the front of the armhole shows where it should be stretched, and the second row shows where the sleeve should be gathered. When all this has been done once and verified even to the alteration of any mistakes, the young dressmaker will have laid the foundation of a good workwoman, and unless she is willing to take the pains it is not worth her while to begin.

Write each person's measurement down in the little book, and in that way one can make a gown the second or third time without trying on at all.

To finish the waist the seams must be pressed as soon as the basting stitches are out of those parts that join the pieces of the waist together, and the edges bound or neatly overcast, notches being made in the center to relieve the strain and bone casings run in when desired. Bones make a waist look much smoother, but some do not care to have them. When they are put in, they should have the ends shaved off to make them flexible and holes bored in the center with a hot needle so as to sew them strong.

Notice of Removal.  
The business office of the SATURDAY MORNING COURIER has been moved to 1201 O street.



We invite you . . .  
to inspect our New

JACKETS  
AND CLOAKS

FOR

MISSES AND CHILDREN.

The Latest Ideas,

Largest Assortment

Lowest Prices.

SPECIAL INDUCEMENTS TO EARLY BUYERS.

## BLOCH &amp; KOHN'S

Progressive Dry Goods Emporium.

1141 AND 1143 O STREET

HOUSEHOLD GOODS!  
FURNITURE, STOVES,

BED ROOM SETS,

FOLDING BEDS,

CHAIRS, LOUNGES,

BOOK CASES,

TABLES AND

FURNITURE

OF ALL KINDS.

CURTAINS, CARPETS

AND A COMPLETE LINE OF



## HOUSEHOLD GOODS

FULL LINE OF

COOKING

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AND

BASE

BURNERS.



LOW PRICES AND EASY TERMS.

## MEINZER &amp; SWEARINGEN,

127-129 NORTH FOURTEENTH STREET.

## SULPHO-SALINE BATH HOUSE.

14TH AND M STREETS, LINCOLN, NEBRASKA

This is a very fine establishment—probably better than anything of the kind in the world.  
Capacity, 1,500 baths daily.  
Artesian mineral water is used.  
Separate accommodations are provided for both sexes.

## The Great Plunge Bath

Holds about a quarter of a million gallons of Sea Green Salt Water. And is nearly 150 feet long, 20 feet wide and 2 1/2 to 9 feet deep. Its clear as a crystal, too.  
There are some spring boards, trapeze and automatic needle bath in this department.

## The Bed Rooms

Are for transients who do not care to leave the building after a bath. Patients taking treatment use them also.

## Rheumatism

And many other diseases can be CURED in the Hot Salt Department.

## The Turkish Baths!

Now we're coming down to business. Marble walls, mosaic floors, rich Rugs, Carpets and Draperies.

Great fire places, easy chairs and divans. All sorts of baths are given. There is also a BARBER SHOP. Ladies Hair Dressing Department, and even a Manicure, Chiropodist and Boot Black.

## Lunches Are Served

And Turkish coffee and lots of other things good to eat and drink. And the half hasn't been told.