

United States for gold at the maturity of such one year notes an amount equal to those delivered in exchange for such bonds...

For the purpose of making the exchange herein provided for the secretary of the treasury is authorized to issue at par treasury notes in coupon or registered form as he may prescribe in denominations of \$100 or any multiple thereof...

Upon application of any federal reserve bank, approved by the federal reserve board, the secretary may issue at par such 3 per centum bonds in exchange for the one year gold notes herein provided for.

BANK RESERVES UNDER THE LAW

When the secretary of the treasury shall have officially announced, in such manner as he may elect, the establishment of a federal reserve bank in any district, every subscribing member bank shall establish and maintain reserves as follows:

(a) A bank not in a reserve or central reserve city as now or hereafter defined shall hold and maintain reserves equal to 12 per centum of the aggregate amount of its demand deposits and 5 per centum of its time deposits...

In its vaults for a period of twenty-four months after said date five-twelfths thereof and permanently thereafter four-twelfths.

In the federal reserve bank of its district, for a period of twelve months after said date, two-twelfths, and for each succeeding six months an additional one-twelfth until five-twelfths have been so deposited, which shall be the amount permanently required.

For a period of thirty-six months after said date the balance of the reserves may be held in its own vaults, or in the federal reserve bank, or in national banks in reserve or central reserve cities as now defined by law.

After said thirty-six months' period said reserves, other than those hereinbefore required to be held in the vaults of the member bank and in the federal reserve bank, shall be held in the vaults of the member bank, or in the federal reserve bank, or in both, at the option of the member bank.

(b) A bank in a reserve city, as now or hereafter defined, shall hold and maintain reserves equal to 15 per centum of the aggregate amount of its demand deposits and 5 per centum of its time deposits as follows:

In its vaults for a period of twenty-four months after said date six-fifths thereof and permanently thereafter five-fifths.

In the federal reserve bank of its district for a period of twelve months after the date aforesaid at least three-fifths and for each succeeding six months an additional one-fifth until six-fifths have been so deposited, which shall be the amount permanently required. For a period of thirty-six months after said date the balance of the reserve may be held in its own vaults, or in the federal reserve bank, or in national banks in reserve or central reserve cities as now defined by law.

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(c) A bank in a central reserve city, as now or hereafter defined, shall hold and maintain a reserve equal to 18 per centum of the aggregate amount of its demand deposits and 5 per centum of its time deposits, as follows:

In its vaults, six-eighths thereof.

In the federal reserve bank seven-eighths.

The balance of said reserves shall be held in its own vaults or in the federal reserve bank at its option. Any federal reserve bank may receive from the member banks as reserves, not exceeding one-half of each installment, eligible paper as described in section fourteen properly indorsed and acceptable to the said reserve bank.

LIKE RESERVE DEPOSITS IN NATIONAL BANKS

If a state bank or trust company is required by the law of its state to keep its reserves either in its own vaults or with another state bank or trust company such reserve deposits so kept in such state bank or trust company shall be construed, within the meaning of this section, as if they were reserve deposits in a national bank in a reserve or central reserve city for a period of three years after the secretary of the treasury shall have officially announced the establishment of a federal reserve bank in the district in which such state bank or trust company is situated.

The reserve carried by a member bank with a federal reserve bank may, under the regulations and subject to such penalties as may be prescribed by the federal reserve board, be checked against and withdrawn by such member bank for the purpose of meeting existing liabilities; provided, however, that no bank shall at any time make new loans or shall pay any dividends unless and until the total reserve required by law is fully restored.

In estimating the reserves required by this act the net balance of amounts due to and from other banks shall be taken as the basis for ascertaining the deposits against which reserves shall be determined. Balances in reserve banks due to member banks shall, to the extent herein provided, be counted as reserves.

National banks located in Alaska or outside the continental United States may remain nonmember banks, and shall in that event maintain reserves and comply with all the conditions now provided by law regulating them; or said banks, except in the Philippine Islands, may, with the consent of the reserve board, become member banks of any one of the reserve districts, and shall, in that event, take stock, maintain reserves and be subject to all the other provisions of this act.

Sec. 20. So much of sections 2 and 3 of the act of June 20, 1874, entitled, "An act fixing the amount of United States notes, providing for a redistribution of the national bank currency and for other purposes," as provides that the fund deposited by any national banking association with the treasurer of the United States for the redemption of its notes shall be counted as a part of its lawful reserve as provided in the act aforesaid be, and the same is hereby repealed. And from and after the passage of this act such fund of 5 per centum shall in no case be counted by any national banking association as a part of its lawful reserve.

Bank Examinations Twice a Year. Sec. 21. That section 5240 United States revised statutes be amended to read as follows: "The comptroller of the currency, with the approval of the secretary of the treasury, shall appoint examiners who shall examine every member bank at least twice in every calendar year and oftener if considered necessary; provided, however, that the federal reserve board may authorize examination by the state authorities to be accepted in the case of state banks and trust companies and may at any time direct the holding of a special examination of state banks or trust companies that are stockholders in any federal reserve bank. The examiner making the examination of any national bank, or of any other member bank, shall have power to make a thorough examination of all the affairs of the bank, and in doing so he shall have power to administer oaths and to examine any of the officers and agents thereof under oath and shall make a full and detailed report of the condition of said bank to the comptroller of the currency.

The federal reserve board, upon the recommendation of the comptroller of the currency, shall fix the salaries of all bank examiners and make report thereof to congress. The expense of the examinations herein provided shall be assessed by the comptroller of the currency upon the banks examined in proportion to assets or resources held by the banks upon the dates of examination of the various banks.

In addition to the examinations made and conducted by the comptroller of the currency, every federal reserve bank may, with the approval of the federal reserve board, provide for special examination of member banks within its district. The expense of such examinations shall be borne by the bank examined. Such examinations shall be conducted as to inform the federal reserve bank of the condition of its member banks and of the lines of credit which are being extended by them. Every federal reserve bank shall at all times furnish to the federal reserve board such information as may be demanded concerning the condition of any member bank within the district of the said federal reserve bank.

No bank shall be subject to any visitatorial powers other than such as are authorized by law, or vested in the courts of justice, or such as shall be or shall have been exercised or directed by congress, or by either house thereof, or by any committee of congress of either house duly authorized. The federal reserve board shall, at least once each year, order an examination of each federal reserve bank, and upon joint application of ten member banks the federal reserve board shall order a special examination and report of the condition of any federal reserve bank.

Sec. 22. No member bank or any officer, director or employee thereof shall hereafter make any loan or grant any gratuity to any bank examiner. Any bank officer, director or employee violating this provision shall be deemed guilty of a misdemeanor and shall be imprisoned not exceeding one year or fined not more than \$5,000, or both; may be fined a further sum equal to the money so loaned or gratuity given. Any examiner accepting a loan or gratuity from an officer, director or employee thereof shall be deemed guilty of a misdemeanor and shall be imprisoned not exceeding one year or fined not more than \$5,000, or both, and a further sum equal to the money so loaned or gratuity given, and shall forever thereafter be disqualified from holding office as a national bank examiner. No national bank examiner shall perform any other service for compensation while holding such office for any bank or officer, director or employee thereof.

Other than the usual salary or director's fee paid to any officer, director or employee of a member bank and other than a reasonable fee paid by said bank to such officer, director or employee for services rendered to such bank no officer, director, employee or attorney of a member bank shall be a beneficiary of or receive directly or indirectly, any fee, commission, gift or other consideration for or in connection with any transaction or business of the bank. No examiner, public or private, shall disclose the names of borrowers or the collateral for loans of a member bank to other than the proper officers of such bank without first having obtained the express permission in writing from the comptroller of the currency or from the board of directors of such bank except when ordered to do so by a court of competent jurisdiction or by direction of the congress of the United States or of either house thereof or any committee of congress, or of either house duly authorized. Any person violating any provision of this section shall be punished by a fine not exceeding \$5,000 or by imprisonment not exceeding one year, or both.

Except as provided in existing laws this provision shall not take effect until sixty days after the passage of this act. Sec. 23. The stockholders of every national banking association shall be held individually responsible for all contracts, debts and engagements of such association each to the amount of his stock therein at the par value thereof in addition to the amount invested in such stock. The stockholders in any national banking association who shall have transferred their shares or registered the transfer thereof within sixty days next before the date of the failure of such association to meet its obligations or with knowledge of such impending failure shall be liable to the same extent as if they had made no such transfer to the extent that the subsequent transferee fails to meet such liability; but this provision shall not be construed to affect in any way any recourse which such shareholders might otherwise have against those in whose names such shares are registered at the time of such failure.

Foreign Branches. Sec. 25. Any national banking association possessing a capital and surplus of \$1,000,000 or more may apply application with the federal reserve board, upon such conditions and under such regulations as may be prescribed by the said board, for the purpose of securing authority to establish branches in foreign countries or dependencies of the United States or for the purpose of the foreign commerce of the United States and to act, if required to do so, as fiscal agents of the United States. Such application shall specify, in addition to the name and capital of the banking association filing it, the place or places where the banking operations proposed are to be carried on and the amount of capital set aside for the conduct of its foreign business. The federal reserve board shall have power to approve or to reject such application if, in its judgment, the amount of capital proposed to be set aside for the conduct of foreign business is inadequate or if for other reasons the granting of such application is deemed inexpedient. Every national banking association which shall receive authority to establish foreign branches shall be required at all times to furnish information concerning the condition of such branches to the comptroller of the currency upon demand, and the federal reserve board may order special examinations of the said foreign branches at such time or times as it may deem best. Every such national banking association shall conduct the accounts of each foreign branch independently of the accounts of other foreign branches established by it and of its home office, and shall at the end of each fiscal period transfer to its general ledger the profit or loss accruing at each branch as a separate item.

NATIONAL BANKS TAXED ON NOTES

Sec. 27. The provisions of the act of May 30, 1908, authorizing national currency associations, the issue of additional national bank circulation and creating a national monetary commission, which expires by limitation under the terms of such act on the 30th day of June, 1914, are hereby extended to June 30, 1915, and sections 5153, 5172, 5191 and 5214 of the revised statutes of the United States, which were amended by the act of May 30, 1908, are hereby re-enacted to read as such sections read prior to May 30, 1908, subject to such amendments or modifications as are prescribed in this act; provided, however, that section 9 of the act first referred to in this section is hereby amended so as to change the tax rates fixed in said act by making the portion applicable thereto read as follows: "National banking associations having circulating notes secured otherwise than by bonds of the United States shall pay for the first three months a tax at the rate of 3 per centum per annum upon the average amount of such of their notes in circulation as are based upon the deposit of such securities and afterward an additional tax rate of one-half of 1 per centum per annum for each month until a tax of 6 per centum per annum is reached and thereafter such tax of 6 per centum per annum upon the average amount of such notes." Sec. 28. Section 5143 of the revised statutes is hereby amended and re-enacted to read as follows: "Any association formed under this title may, by the vote of its shareholders owning two-thirds of its capital stock, reduce its capital to any sum not below the amount required by this title to authorize the formation of associations, but no such reduction shall be allowable which will reduce the capital of the association below the amount required for its outstanding circulation, nor shall any reduction be made until the amount of the proposed reduction has been reported to the comptroller of the currency and such reduction has been approved by the said comptroller of the currency and by the federal reserve board or by the organization of the federal reserve board."

Sec. 29. If any clause, sentence, paragraph or part of this act shall for any reason be adjudged by any court of competent jurisdiction to be invalid, such judgment shall not affect, impair or invalidate the remainder of this act, but shall be confined in its operation to the clause, sentence, paragraph or part thereof directly involved in the controversy in which such judgment shall have been rendered.

Sec. 30. The right to amend, alter or repeal this act is hereby expressly reserved.

FARM LAND LOANS PROVIDED FOR

Sec. 24. Any national banking association not situated in a central reserve city may make loans secured by improved and unencumbered farm land situated within its federal reserve district, but no such loan shall be made for a longer time than five years nor for an amount exceeding 50 per centum of the actual value of the property offered as security. Any such bank may make such loans in an aggregate sum equal to 25 per centum of its capital and surplus or to one-third of its time deposits, and such banks may continue hereafter, as heretofore, to receive time deposits and pay interest on the same.

The federal reserve board shall have power from time to time to add to the list of cities in which national banks shall not be permitted to make loans secured upon real estate in the manner described in this section.

He Was Quite Serious. Some time ago the father of a beautiful girl noticed that a certain young man was pulling on the doorbell with remarkable frequency for one who wasn't supposed to be on the visiting list. He was there on Tuesday, and he was there on Thursday, and he was there on Saturday. This continued for a couple of weeks, and finally the old man concluded that if he was going to have a son-in-law he ought to know something about it; hence he got busy.

"Just a minute, young man," he remarked as the visitor emerged from the house one afternoon. "I wish to have a talk with you." "Certainly, sir," politely responded the young man. "What can I do for you?" "It's just this way," answered papa, getting right down to the question at once. "I have noticed you have been calling on my daughter for some time now, and I naturally want to know if your intentions are serious."

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A PERSON OF SOME IMPORTANCE By LLOYD OSBOURNE Copyright, 1911, by the Bobbs-Merrill Company

CHAPTER XVIII. Letoalofo. LOTOALOFO was in sight, a straggling row of dots to those on the bridge—surf, beaches, palms and slithering shadowy lagoons to the watchers in the foretop. Gathered on the bridge, and surrounding the venerable monarch who reclined in a deck chair, was the little party privileged to be with him—Matt, with binoculars to his eyes, standing beside stout old Von Todleben, and overtopping him by a head. Chris, in an officer's cloak, seated on the elongated end of the emperor's chair, a position of honor to which she had been specially called. Brandeis, now Von Tripwitz, in a borrowed, ill fitting uniform, punctiliously remaining aloof from the frequent consultations.

As night closed in an animated discussion took place, with Matt in the center of the group, and for the moment the most important individual there, for it turned on him whether or not the vessel was to hold her position till morning, or venture the entrance of the lagoon by moonlight. Matt's own counsel was for caution. For the man-of-war drew twenty-six feet of water, and while he felt reasonably sure of plotting her safely through the northern channel (there was another, the western channel, deeper but more tortuous), he shrank from assuming so great a responsibility in the dark. Admiral Von Todleben sided with Matt, as did the captain and the navigating lieutenant. But the old emperor, lying in the deck chair, could not be made to appreciate the risk. He reiterated his request to have the ship taken in at once. From snave he became impatient.

"Your majesty is unwise," he said bluntly, waiting till the old man had recovered his sorely shaken composure. "If you will permit me to suggest it, why not take one of the steam pinnaces, and let the ship hold off till dawn?"

This simple expedient was hotly resisted by the officers, to whom the personal security of the emperor was of almost sacred importance, but the latter was more than pleased with the idea and welcomed it enthusiastically. While the pinnace was being hoisted out and steam raised in her boiler, the warship's searchlight began to flash its dazzling and spreading beam, and as though in answer a spot of light glimmered on the horizon like a red-hot coal. It was a primitive beacon, reared and brightly burning on the beach of the island, to help the ship keep her position and ride out the night without danger.

Such concern for strangers surprised Matt and made him wonder. In his whole previous experience but three vessels had ever entered the lagoon, and John Mort had resented their intrusion and shortened their stay with the utmost bitterness, refusing them water and firewood, banning any intercourse and disputing, rifle in hand, their right to land. In contrast, this friendly beacon struck Matt as odd, indeed, and at variance with everything he remembered. But he had little time to give to such reflections, for the pinnace was soon ready, and they descended the gangway and took their places in her cockpit—the emperor, Chris and Von Todleben, with himself at the tiller.

The end of the pier was clustered with natives who stood waiting without a sound for the boat to approach. It made a bumpy landing at the stone steps, the boat hooks scraping the slimy sides of the pier and bringing it slowly to rest. Matt leaped out first, crying, "Talofo!" right and left and was mobbed in the throng of half naked humanity that surged about him, calling and repeating his name with unstrained joy. What noise rubbing! What excitement! What a rush and jostle of Kanaka affection! But what was Peau saying. Peau, grave and dignified in even that press, with his chiefly carriage and earnest eyes? To be prepared for evil tidings! What did he mean? Where was the chief? What was all this about the hand of God? "Where is he?" quavered the emperor. "Why is he not here?" "He is dead," Matt said at last.

The old man tottered and would have fallen had not Matt sustained him. He was assisted to an upturned canoe, where he sat, half fainting, supported by Von Todleben. He beckoned Matt to him and in a tone strangely colorless and so low it was almost a whisper, asked, "When did it happen?" "He tells me it was about four months ago," returned Matt. "It was a fever; he was hardly ill two days, though for some time before he had suffered attacks of pain; he passed away suddenly and was conscious and without any thought he was in danger till an hour before the end." "And did he leave no word, no letter?" Matt translated the question to Peau.

"No, excellency," replied the latter in Samonn. "Though I asked him for one in our protection lest he be accused of his death. But he answered mockingly he did not intend to die, and was not Mirovna there, besides, to speak for us?"

Matt repeated this with some omissions. Then determining to conceal nothing he went on: "He was not alone, your majesty; he had with him here a young and beautiful woman, who loved him devotedly and who killed herself on his grave. He called her Mirovna—a very beautiful woman. They are buried side by side." The old man listened unmoved. "It is not for me to judge her," he said. And with this comment never referred to Mirovna again, remaining silent for a long while and sunk in a sort of stupor. At last he rose unsteadily to his feet and asked to be taken to the grave. "It is the end of my long journey," he said. "The end of many, many things."

The little party, guided by Peau, found themselves in a barren region broken in little hillocks and open to the unshaded brilliancy of the moon. Here, in a sandy hollow and unutterably melancholy in their aspect, stood two small wooden crosses painted white, surmounting a pair of narrow mounds side by side. They stopped, and the white men uncovered. Peau, who wore nothing on his glistening, black hair, reverently 'nclined his head. "Which is my son's?" asked the emperor, gazing at the ground. Peau pointed at the nearest grave. "The chief sleeps there," he said in native to Matt.

The old emperor had fallen on his knees in prayer with one arm about the cross. It seemed a sacrifice to watch him, though not an eye was dry and tizzled Von Todleben was shaking with sobs. The unceasing moan of the surf, the weirdness and loneliness of the spot, that frail, tragic figure crouching in the moonlight—all affected the little company profoundly. Nothing was said; the unspoken wish was obeyed. They slowly retraced their steps, the old man walking apart, massisted. In this funeral manner they reached the pier, where the emperor at last broke the oppressive silence.

"And you?" he asked, turning to Matt. "Tell me what I may do for you. Tell me how I can reward you." Matt did not answer, though perplexity and dismay were evident on his face. "You are right," continued the emperor. "It is for me to give, not for you to ask. Would it please you—would it content you—to remain on this island and receive it from me as a gift?"

"Oh, your majesty, nothing in the world could make me happier." "Then assemble these savages and let us inform them that you are now the master." "It is not necessary, your majesty. They will believe me when I tell them."

"And I must do more," went on the old man, with pathetic earnestness. "That sum once offered you as a bribe and so honorably refused—it must also be yours. I shall send it to you by a vessel, and if then you find this isolation greater than you can bear my officers will be instructed to take you wherever you wish." Matt was overwhelmed. "I should be most glad of the vessel," he said after stammering his thanks. "But as for money, what there is here must already be a fortune."

"Accept the one from me and the other from my son," returned the emperor. "Goodby, my friend, and keep us both your remembrance, as I on my part will ever cherish you in mine." With another word to Chris, whose hand he bent over and saluted with stately courtesy, he descended into the pinnace and took his place with Von Todleben. The latter looked up and raised his cap. Even as he did so the boat was pushed off, and the water began to boil under her stern. A moment later she was skimming over the lagoon toward the lights of the man-of-war, now twinkling at the entrance of the pass. Matt and Chris, hand in hand, gazed after her spellbound.

A deprezated cough brought them back to earth. "The great house has been prepared for the reception of your excellencies," said Peau. "And if it be your high chief desire a trifle repast awaits your condescension." THE END.

Beautiful Shetland Ponies for sale at all times, for the next 100 years, unless I die in the meantime. I have now an extra fine stallion, the best in the state, for sale. Well broke for both harness and saddle. Wm. Gilmour, Plattsmouth, Neb. R. F. D. No. 1.

You may need an AUCTIONEER and we want to inform you that dates can be made at this office for COL. WM. DUNN the Weeping Water Auctioneer Careful Attention to Public Sales. Rates are Reasonable

NOTICE!

KEEP YOUR MONEY AT HOME. Common Sense Counts as Much in Making a Town as Anything Else. WESTERN MACHINE AND FOUNDRY CO. of Plattsmouth, Nebraska, Fourth and Pearl Streets. (Formerly Chopie Gasoline Engine Co.)

At the solicitation of our friends we have taken over the above works with a view of expanding the business along conservative lines. We shall continue to manufacture the Patent Gasoline Engine heretofore made in these works, for the reason that in principle it is the best gasoline engine that we know of; the name of this engine will be changed, also the name of the concern as per above.

Our aim shall be to employ only competent men; these we shall introduce as fast as the business warrants, and may from time to time draw on our Omaha shop for such special help as may be required until the volume of work shall justify their permanent residence in Plattsmouth.

The foundry and machine shop will be at the service and accommodation of the community and render any assistance in machinery repairs or equipment that may be wanted. In addition to our regular work we will undertake to overhaul and rebuild automobiles, or attend to repairs pertaining to machinery in general; build special machinery when required from customers' own ideas and plans, and, in general, furnish such service as may be expected from any first-class machine shop.

We also act as purchasers of agents for any kind of machinery and supplies, and can furnish same on short notice.

WESTERN MACHINE AND FOUNDRY CO. of Plattsmouth, Neb. Platts, 'Phone 362. Omaha 'Phone D-5837.

For Rent.

A farm in Southern Alberta, close to town. See S. O. Cole, My-nard, Neb. 12-15-2wks-w

NOTICE OF ATTACHMENT.

Ed M. McDonald will take notice that on the first day of December, 1913, M. Archer, a Justice of the peace of Cass county, Nebraska, issued an order of attachment for the sum of \$10.00 in an action pending before him, wherein John Cory is plaintiff and Ed M. McDonald is defendant, that property of defendant, consisting of money in the possession of the garnishee, has been attached under said order. Said cause was continued to the 15th day of January, 1914, at 9 o'clock a. m.

JOHN CORY, Plaintiff. 12-30-2wks-wkly

LEGAL NOTICE.

In the District Court of Cass County, Nebraska. Maggie E. Davis, Defendant. vs. Frank E. Davis, Plaintiff. You are hereby notified that Frank E. Davis on the fifth day of August, A. D. 1912, commenced an action for divorce against you, by filing his petition in the district court of Cass county, Nebraska, on the grounds of extreme cruelty and desertion. You are required to answer said petition on or before Monday, the second day of February, A. D. 1914. FRANK E. DAVIS, Plaintiff. J. E. DOUGLASS, Attorney. 12-25-1913

NOTICE TO CREDITORS.

In County Court, STATE OF NEBRASKA, Cass County, ss. In the Matter of the Estate of William H. Betts, sr., Deceased; Notice is hereby given to the creditors of said deceased that hearings will be had upon claims filed against said estate, before me, County Judge of Cass County, Nebraska, at the County Court room in Plattsmouth, in said County, on the 13th day of January, 1914, and on the 15th day of July, 1914, at 10 o'clock a. m., each day for examination, adjustment and allowance. All claims must be filed in said court on or before said last hour of hearing. Witness my hand and seal of said County Court, at Plattsmouth, Nebraska, this 29th day of December, 1913. (Seal) ALLEN J. BEESON, County Judge. C. E. TEFERT, Attorney. 12-13-1wks