THE PLATTE SHARPSHOOTERS

They Assemble This Week for the Annual R fle Competition.

PREPARING THE RANGE FOR THE EVENT

The Days of the Fring and How Awards are to Be Made-News from Department Posts.

Tomorrow at Believue rifle range there will assemble the negled shots from the army in the department of the Platte. They come to take part in the eleventh annual rifle competition of the department and represent the following posts: Fort Douglas, Fort Duchesne, Utah; Camp Pilot Butte, Fort Me-Kinney, Fort Washanie, Fort D. A. Russell, Wyo.; Fort Niebrara, Port Omana, Fort Roolnson, Fort Sidney, Neb.; Fort Randall, S. D.; Fort Logan and Fort Lewis, Cot. These representatives will comprise fifty eight infantrymen, five of whom are officers. The regiments in the department will be represented as follows: Second, S; Seventh, 7; Eighth, 8; Tenth, 1; Sixteenth, 8; Soven-

teenth, 8, and Twenty-first, 8.

These men have been selected by their commanding officers to represent their commands in the competition and are generally considered the best shots in the regiment. the regiment. This estimate is based upon the record made by them in the rille practice on their respective ranges. At some of the posts, however, the target practice has not yet been prought to a close but it has progressed sufficiently to determine whom it would be advisable to select to obtain the best representative.

The competition at Bellevue range which

in a certain manner opens tomorrow is to de termine who shall constitute the department team of ten sharpshooters. When selected, this team will go to Chicago and compete with the department teams from other sections of the country. From among these teams will be selected the best ten shots, and these will be known as the army team or the representative shots of the arm Until the abelities of the division in t army, a division competition obtained be tween that of the department and that of the army, in which a division team was formed The present system is consequently less in ved and more agreeable to everybody in

At the close of the department competition here, army prizes will be awarded as follows A heavy gold medal to the competitor making the highest aggregate score during the com-petition firing, a silver media to each of the next three in order of merit, and a broaze media to each of the remaining members of

These medals will be presented to the latter at the close of the competition by General Brooke, department commander.

This presentation is an occasion of both in-terest and importance to the soldiers. The competitors are drawn up in line. They and the officers of the camp are in full dress. The soldiers who have carned the medals ar called by name and ordered to advance a certain number of paces from the line. Thus distinguished from their comrades, the tro-phies they have won are pinned upon their breasts. The commanding general then dea short address upon of accurate firing of the commends the work the competitors because it generally deserve commendation and congratulates the mer upon the manner in which they have demeaned themselves as gentlemen and sol

These presentations have long been occas These presentations have long been occasions of social gatherings at the range and have never failed to repay viaitors for their attendance. As a rule, however, they have been effected through the leadership of some well known social gentleman. When at home, Scuator Manderson experienced great pleasure in taking the lead, both out of compliment to the general and officers in commend as the theorem. mand as also the men whose reputation had

This year the presentation, weather permitting, will be made the occasion of grand social visits to the range, and the matter is

In a social sense, this competition will differ in some respects from those of other years. During the days of active firing or the range the work will be witnessed number of ladies and centlemen from this city. Cars on the B. & M. leave at 9:30 a.m. and return in the evening at 6:04 o'clock. This will enable visitors to observe the methods employed by Uncle Sam to reach vulnerable places in the persons of an imaginary

enemy, Besides, there is an excellent drive through Syndicate park, South Omaha and Bellovue to the range, which offers charms which can

not be enjoyed by rail. The range and everything connected with the competition is in readiness, the former and surroundings presenting an appearance which is absolutely charming. Those who have visited this beautiful spot can readily appreciate this fact. Those, however, who have never been there little know of the nat ural beauty which lies almost at their door

The range proper is an "opening" level a table, 200 yards in width and 600 yards in length. At the northern extremity rise all ptly from the plain a series of terraces out-ed against the dark foliage of the woods behind. These are denominated the butts. Above the crest of these appear eight broad Toward these targets are directed the shots of the soldiers at distances varying from 200 to 600 yards. Behind the butts, out of sight of both marks-men and spectators, are the simple machinery by which the targets are made to revolve after each shot; as also the markers, between whom and the builets is a good log wail with a breastwork of a dozen feet of earth. The duties of these markers and de-tails of the firing, the recording and other features pertaining to the business will be

described in detail at another time.

The range is newly mown and presents a surface as smooth as velvet. It is surrounded with trees in inxuriant foliage. Beneath them the heat of the sun is not experienced. Within their recesses the odors of wild flow-ers and fragrant woods prevail. They are especially beautiful on the western border which gradually rises into a gentle acclivity. On either side of the range is a number of flagstaffs on which, during the firing are hung brilliant crimson streamers to show in which direction the wind is moving.

This is an important element in rifle firing

and is always taken into consideration by Midway between the 600-yard line and the butts and on the east side of the range is un opening of three acres. On either side of this are ranged the tents of the officers and

at the eastern extremity are located the headquarters of the commanding officer.

In the latter place is located the gallant Captain Charles A. Coolings, Seventh infantry who has charge of the camp. The captain has spout several seasons on the range and department teams which shot at Fort Doug-

las, Wis., and Fort Leavenworth, Kan.

The other officers are as follows: Adjutant and signal officer, Second Lieutenant Stephen M. Hackney, Sixteenth infantry; quartermaster and ordinance officer, Second Lieutenant Harry E. Wilkins, Second infantry; communicary and centeen officer, Second Infantry, communicary and centeen officer, second Infantry and Centeen officer, secon fantry; commissary and canteen officer, Second Lieutenant Capers D. Vance, Sixteenth infantry; statistical officers, Captain John F Guilfoyle, Ninth cavairy, Second Licutement Edwin V. Bookmiller, Second infantry; medical officer, Captain William G. Spencer, assistant surgeon, U. S. A.: range officers, First Lieutenant Robert W. Dowly, Seventeenth infantry; First Lieutenaut Muury Nichols, Fourteenth infantry; Second Lieu-tenant Charles H. Muir, Seventeenth in-fantry; Second Lieutenaut Edward W. Mefantry; Second Lieutenant Edward W. Me-Caskey, Twenty first infantry; Second Lieu-tenant Samuel Seay, jr., Twenty-first in-fantry; Second Lieutenant Alenzo Gray, Sixth cavalry; Second Lieutenant Robert L.

Howae, Sixth cavalry. These are courteous gentlemen and ex-client soldiers and will make a visit to the range a source of exceeding pieasure.

The competition will be in charge of Major Daniel W. Benham, Seventh Infantry, inspec-

tor of small arms practice, department of the Platte, who has devoted to the work a great deal of time during the present year. He also had charge of the competition last year and the showing was a credit both to the inspec-

The preliminary practice will commence on Thursday next. Competitive firing, howev-er, will not open till August 3. This will continue till the afternoon of the following

cavairy competition will take place. This will continue three days when the competition will begin and continue four days.

In this competition there will be about for-ty cavalrymen who will use both carbine and revolver. They will come from the depart-ments of the Piatte, California and the cast, as far away as Vurgina. The officers in charge of the competition will be those who have already been enumerated in connection with the competition. with the competition.

Port Robinson.

A. Blood, jr., was awarded the contract for applying 15,000 pounds of new potatoes at 2 tents per pound, a saving of 3 cents upon

The cavalry pistol practice commenced fuesday. Dress parade every evening and large fatigue parties every day would lead one to think that "there are no flies" on our cavalry men.

Lieutenant McAnany, Eighth cavalry, recently promoted from second lieutenant, Ninth cavalry, is on a visit to the post from Pine Ridge agoncy, where he has been on duty the past three month with Indian scouts. He gets a four months' leave, after which he goes to L troop (Indian), Eighth cavalry.

Mr. Jewett, the contractor, has broken ground for the foundation of the new guard house. It will be on the same plan as that at Fort Omaha and is to be completed Decem-

Last Monday the foundation was laid for an addition to the cinb house. It will be 60 feet long by is wide, with an L 22x 9, and one-story high. It will be used as a mess half for the officers and in an emergency for

As a sample of swift military justice under the now order of summary courts let me cite an instance said to have occurred here. A court officer halfs him: "Hello! is your name Smith:" "Yes, sir." "Were you absent from check roll call last night:" "Yes, sir." "Three dollars." "Yes, sir." the soldier seping right along at a gallop.

Our troop horses have been in the habit of stampeding from the herding grounds, without any apparent effort on the part of the herders to stop them. Yesterday Lieutenant thicheson, adjutant Ninth cavalry, read the riot act to the non-commissioned officers in charge of herding parties, and today the horses all came in at a walk. Monday a four-muie team took it into its

nead to accompany the stampeding herd for a quarter of a mile, when one of them fell, nchoring the otners. Mr. W. G. Hunt of Detroit, Mich., son-in-

inw of Captain John S. Loud, Ninth cavalry, is on a visit to the latter. Mrs. Hunt has been spending the summer with her parents. Mrs. Captain Lord and her mother and sister are making a tour of the mountain resorts of Colorado.

Colonel Lane, United States army, retired, and Mrs. Lane are visiting their daughter, Mrs. Captain Garrard. Lieutenant Hubert's horse got away from

nis hitening post, charged around both garri-ous and was captured by the mounted patrol nards. Harness and buggy were consideribly used up. Every afternoon at stable call a few of the

es march up and down the picket line, dis-larging blank criticides from their pistols. Most of the horses pay little attention to the shooting. A few of the young horses do not quite like it yet.

The following officers and their families

took a flying trip to the hot springs of Da-kota over the B. & M. railroud: Colonel Smith, C. O., Dr. Adair, Captains Loud, Gar-rard, Day and Lynch, and Lieutenant Bing-hum. They took the train at Crawford at 4 a, m. Tuesday and returned at 9 p. m. the

Lieutenant Ladd, A. A. Q. M., is in Chi-ago ou official business. Lieutenant Hut ch-son, adjutant Ninth cavairy, has temporary sharge of quartermaster duties in addition to is work as adjutant.

Fort Sidney.

Sergeant Oliver, Company E, and Private Sergeant Oliver, Company E, and Private Campbell, Company U, Twenty-first infantry, left for Fort Omaha, Nob., on the 17th, in charge of military convicts, McGibbon and Hasney. After turning these convicts over to the commanding officer at the latter place they will proceed to the department rifle camp at Believae, Neb., the former for duty as scorer and the latter as marker during the rifle contest. rille contest.

We were visited by a terrible hallstorm at ck on the afternoon of the 20th. It is red flower gardens greatly, but fortunately id but little damage to the vegetables Onion tops were, however, so badly bruised that the perfume(!) of that fragrant plant

has filled the air ever since. Private Michael Kelly, Company C. Two ? ty-first, has been appointed lance corporal, ty-first, has been appointed lance corporal, Lieutenants Samuel Seay and Edmund L. Butts are our guests for a day. These sen-llemen are en route from Fort Douglas,

Itah, to the department ride camp. Our greatest social event this summer was the return on the 20th of Miss Julia E. Blanchard, daughter of Hon. George F. Bianchard, register of the land office in Sid-ney, from a three months' visit in Omaha and Ranid City, S. D. Miss Bianchard is a lovely girl, both in person and intellectually, and is a great favorite with all of us,

A Musician.

HILDRETH, Neth. July th. To the Editor of Thir Birs: Whilyou p Tase state in The Birs where I can get information in regard to join-ing a military band at a fort? By doing so you will greatly oblige yours respectfully

Ans.-Write' to the regimental adjutant at Fort Omain or at any other post where a military band is located.

First Nebraska Infantry.

OMARA, Neb., July 20 .- To the Editor of The Bee: Will you kindly answer in next SUNDAY'S BEE: 1st. What battles of the late war did the First Nebraska infantry take part in! 2d. What were their losses, allied and wounded! 3d. How long did it servet THOMAS BRUCE.

Ans.-The regiment left for the seat of war July 30, 1861. From September 8 till 15 of the same year, they scouted after bush whackers. On the latter date they marched, under General Pope, to a point near War-rensburg, Mo., on the 17th they went to Mil-ford, Mo., on the Blackwater, participating n a number of hard marches and skirmishe which resulted in the capture of about fifeen hundred rebals who were on their way o join General Price. On February 14, 1842, hey took part in the attack on Port Donald-April 7, they were engaged in Pittsson. April 7, they were engaged in Pitts, burg Landing, where their bravers was commended by General Lew Wallace, in this engagement the regiment lost between twenty and thirty men. They were also engaged at Corinta, and on April 26, at Cape Girardeau, when the rebels, under Cape Girardeau, when the revers, under General Marmadake were repulsed. On October II, of the same year, the regiment was mounted and became known as the First Nebraska cavalry. On Japuary 18, 1844, it Was mounted and occasion above as well as Nebraska cavalry. On January 18, 1844, it assisted in the capture of a squad of rebels on Biack River, Arkansas. On the 19th they charged into the town of Jackson part. Ark. kuling a number of rebels, among whom was one captain. On the 23d a detachment under Colonel Baumer, at Sycamore mountains, after three days' fighting, scattered and whipped a squad of rapels which had been located there. The rabels lost 21 killed, 40 risoners and a train of six wagons. April ls, while in camp at Jacksonport, Ark., they were attacked by robels. Recovering from the surprise, they beat the robels back, compelling them to ily across Village creek to join the main body. At Clarendon, Mo. June 27, they engaged the rebeis and killed 50, the First losing 3 men. During the in-tervals between the dates mentioned above,

and skirmishes.

2. Adjutant General John R. Patrick, in his report in 1871, says that "the records of the office are so incomplete that the number of killed, wounded and taken prisoner in the different engagements in which the regiment participated cannot be given."

3. Companies A and B were mustered into service June 11, 1861. The other companies were mustered in later, the last being sworn m July 27 of the same year. A part of the regiment was mustered out of the service in this city in 1864 and another part was sent to Fort Kearney against the Indians.

Parents Read This.

July and August are anxious mouths for mothers who carefully watch over their little ones. Hot days and frequent changes of temperature are liable to produce cholera morbus. How satisfactory it should be for parents to know that Haller's Pain Paralyzer is both a bleasant and effective remedy for all summer complaints. It soothes and relieves all pain and griplug and always effects a complete cure. On August 13, preliminary practice for the | a complete cure.

CO-OPERATIVE CROOKEDNESS.

The State Authorities Declare War on Asscciated Swindlers.

THE BUILDING AND LOAN LAW.

A Vigorous Enforcement of Its Provisions Against the Nationals-A New York Concern Offici lly Roasted-A Scathing Letter.

One of the most important laws passed by the last legislature was the act regulating building and loan associations and providing for frequent examinations of their affairs. The enforcement of the law was vested in the state banking board, which is now diligently disposing of the work before it.

The following letter shows how the board oposes to enforce the law and protect the people of the state from dishonest foreign associations: LINCOLN, Nob., July 17 .- B. C. Gorham

esq., Franklin, Neb.—Dear Sir: I am di-rected by the board to reply to your recent letter of inquiry regarding the national Mutual Building and Loan association of New

This association filed papers as required and applied for a certificate of approval, authorizing it to transact business in this state. The application was denied. Because of your statement that you were delayed in the completion of a loan, awaiting

the issue of a certificate, the association claiming to have fulfilled all requirements of the act of April 4, 1891, the board feels that you are entitled to a full explanation of the reasons upon which is based the refusal to permit the association to operate in Nebraska, and directs me to write you accordingly.

In passing upon applications from foreign association for authority to transact business in the state, the board will examine:

1. The laws of the state under which the licant is incorporated.

The articles of association and by-laws

he association. The linancial statements of the association; and in the event of objectionable fea-tures being met with in the first two in-stances of sufficient weight to satisfy the board that the interests of the association's members are not afforded as ample protec-tion as is afforded by the laws of this state to members of associations incorporating under the act of April 4, 1891, the board will, without proceeding to an investigation of the

The papers filed by the National Mutual Building and Loan association were pro-ceeded with in the manner stated. It was found that the articles of the association con-tained objectionable provisions in respect to withdrawals, lines and forfeitures, repay-

withdrawais, lines and forfeitures, repayment of loans before maturity, and, greater than all else, is the objection to the provision of the article eatitled "Expense Fund."

The capital of this association is divided into shares of a maturity value of \$100 each, payable in installments of 60 cears per month. Article 17 provides for an expense fund consisting "of 10 cears per share of the meating." ticle 17 provides for an expense fund consist-ing "of 10 cents per share of the monthy dues;" that is, 10 cents of every 60 cents paid to the association is confiscated for expenses and goes to pay fat salaries to a hest of o'll-cers. There are seven directors, and there are seven offices to parcel out among them-selves; there is the office of president, first vice-president, second vice-president, mana-ger, general attorney secretary and trees. ger, general attorney, secretary and treas-urer. Article 5, section 1, is, in part: "The officers shall be selected from the board of diofficers shall be selected from the board of directors," and later on in the section: "The board of directors shall fix the salaries of all officers." You see it is a nice little family matter. Twenty-five shareholders, personally present, constitute a quoram for the ammal election held in the city of New York. The association is organized in New York, but operates principally in other states. It is a very simple matter for the coterie of organizers to perpetuate themselves in office from year to year. The laws of New York do not provide for an official public examination of these associations; however, the artion of these associations; however, the articles of the association in question provide for an "examining finance committee." The committee is appointed by the president.

The proportion of the monthly stock installments confiscated for expense may not appear to you in true proportion. In reality it is taking 16% per cent of every deliar paid in on stock, and in the aggregate is an enor-mous amount and out of all proportion to the isual commissions charged by responsibly rust companies with capital to guarantee heir transactions, for the investment and

are of funds.
The statements accompanying the application show 49,850 shares outstanding at the close of the year 1830. The January, 1890, installments on these shares would amount o \$29.923, and of this amount \$1.988 is taken in advance to remnerate the figureers at the head of affairs in New York City for the investment of the remainder (\$21,049) and the subsequent income therefrom. The offiers report investments made during the rear 1890 as \$208,574. During the same period they disbursed for expenses \$51,464.90. Don't think they report this as salaries paid. "Sala cies' come in for only a part of it in the pub-ished statements. "O her expenses and dissursements" have to carry \$18,724.18 of the

In face of all this enormous expenditure you have doubtless been told that if you will pay in 60 cents each month for ninety months t the end of that time you will get from the association \$100.00. Fifty seven dollars and to cents will be the amount paid in; of this "expense" will come in for \$9.60, leaving \$18.00 as the amount of investment capital. The average time the management would have for investing this sum is forty-eight months. In other words they propose that you give them \$48.00 for investment, pay in advance a commission of \$9.00, allow them an average time of four years for operations, and you will, "according to conservative cal-

culation," get \$100.00 for your faith.

If the officers were men of large capital and were legally guarantors of the proposition you migut be justified, in view of the larg gain in prospect, of investing just once. The association is new and might not, possibly, exhaust the guarantee capital until after the first term. There is no guarantee bowever. The association is mutual in its intellities, In the foregoing calculation I neglected to state that you would be expected to contri-bute \$1.00 for the sake of initiation, (the ascintion reports 35,645 shares issued in 1895; there is an initiation fee of one dollar ner share. The amount thus obtained not in-cluded in the statement of, receipts for the year and is an additional expenditure to the \$51,464 30 expenso distursement mentioned above). Should you lose herve before the expiration of the maturity period and find some one more daring to take the deal off your hands you would be called upon to put up another deliar for the privilege of putting it outs the other fellow. You see you can not have it all your own way; if you obtain benefits and privileges you have to pay for

them. Considerable pressure has been brought to bear to blind the board as to the true char-acter of the association, and thereby to se-cure authority to operate here. The governor was appeared to early in June, by an agent of the association writing from some town in the Republican valley. He implored the governor, "on behalf of his known generosity governor, "on behalf of his known generosity to the poor and needy to please see that this noble work is not unjustly shut out of our state." The "noble work" was defined in the letter in those words: "They (the association in question) are engaged in a landable work, vis: loaning money in towns of our state to poor people on eight years! time at six pur continues twhich they are to pay back in monthly installments. Let us see if the "noble work" will stand the light of investigation. Article 12, of its articles of association, is in part as follows:

"LOANS." "The loan fund of the association shall consist of 50 couts of the monthly dues paid in on each share, interest, promium, lines and forfeitures, and the profits derived therefrom, and shall be loaned to the directors upon approved applications.

"Interest at the rate of six per cent per

anning will be charged upon all loans, which interest must be paid monthly with the monthly dues "until the maturity of the picked shares, and a premium of 20 cents per month will be charged on each \$100 borrowed."

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KIDNEY, URINARY AND BLADDER Complaints, painful, difficult, too fre-quent, burning or bloody uche, urine CONSULTATION FREE high colored or with milky sediment on standing, weak back, generahoea.gleet. cystites, promptly and safely cured.

DRS. BETTS & BETTS' case book shows that they have been consulted by 8.042 persons, residents in Denver and adjoining towns and states, during the past twelve months, 7,782 of whom took treatment; 5,461 have reported themselves cured, 2,284 have been greatly benefitted and are now under treatment, 25 report no improvement, 7 claim to be worse, and 5 out of the 7,782 are dead. This is the record of Des. Betts & Betis' practice for the last twelve months in Denver-a record of which they have just cause to be proud.

MIDDLE-AGED MEN

Do you look out on life's highway and see a scared and rulned past, forward to a future nimless and enfeebled, and to the slient tomb your happy release? Are your Kidneys, Stomach, Urinary Organs, Liver or Blood in a disordered condition? Have you carried marital relations to excess leaving you weak, nervous and debintated?

If you need help, delay no longer. "He who hesitates is lost." Now is the golden moment to seek for health. Speedy, satisfactory, safe and permanent cures guaranteed, Address

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1409 DOUGLAS ST., OMAHA, NEB. annum. So that upon each \$100 borrowed, the locality. After about two years from the beginning of operations, interested parties began an investigation of the plan of the ings deposits of wage workers with the acthe borrower shall pay mouthly: Interest

And these amounts shall be paid until such time as the 50 cents per month dues on stock (10 cents of the 60 cents is confiscated for expense), together with profils, equal \$100. Let the borrower meet with mis-fortune and be unable to meet, the monthly payments, he will be assessed 10 cents; that is, he shall pay interest at the rate of 75 per cent per annum on all sums in arrears, and if misfortune's hand is not lifted for three months, it shall be the duty of the general attorney to proceed without delay to enforce

Premlum.....

the payment of the full indobtedness." I quote from the articles of association.

Now then, this monthly payment of \$1.60 per mouth for each \$100 borrowed can only cease upon the maturity of the share pledged along with the mortgage upon the property as security for the loan. You have, doubt less, been led to believe, by cauthously guarded expressions, that shares will matur in eight years with a strong prospect of an earlier maturity. It is misrepresentation, but is, probably, so guardedly done that no one financially responsible can be held liable. The shares could not mature in that period, assessed as they are so enormously for ex-penses, if every investment made was sound

And now as to the investments of these national associations. The security you offer is doubtless ample for the loan you desire to obtain. You honestly intend to pay your interest and premium charges, and the orneipal of the lean seconding to the plan proposed, and in the main the same is true of other applicants, for loans in Nebruska. Nebraska borrowers stand ready to secure the payment of every dollar they wish to borrow. But is it universally true! And, if not, what are the safeguards against the imposition of swindiers adopted by these nationals? The association reports as operating in eighteen different states, largely the southern states. Their business is deby agents soliciting membership at so much a share placed. If they are able to place twenty shares by seening for the taker a loan to the full limit of the shares subscribed. they have no other interest or incentive than to so represent the securities offered that the ngents loss if the loan turns out bad, neither is it the loss of the different. The size of the "expense fund" is measured by the number of shares issued and maid upon, the pains of the agent are measured by the shares be can sell, and neither is responsible for the outcome. Whose loss is it? It falls upon the honest member who strives with rigid economy; to save enough from monthly wages to meet the dues, interest and premium; and met a small per centage of had found is sufficient to prolong indefailtely the maturity of his shares, and extensive losses would bend to wips out all he had paid n for years in expectation of clearing his none, and yet the mortging would remain for the full indeptedness, to be forecasted when the final grash came with an expose o

the insid affairs of the association.
As to these associations bringing in eastorn capital, there is nothing in it. It is safe to assert that every dollar loaded on prop-erty in Nebraska by a natio al building and and loan association is collected from stare ho dars in Na raska. It collects from one man to loan to another and in the transfer the nab 10% per lont for handling the deal. In every instance I have had to investigate their operations it is conclusively shown that they have taken our much more in inatiation fees, dues, loan fees, pues, interest and premium than is dispursed in the state. of 50 cents per month will be charged on each \$100 corrowed."

The premium was not mentioned in the letter to the governor. Fifty cents per month on each \$100 corrowed is 5 per cent per annum, and added to the interest rate of 5 per cent, makes a rate of 12 per cent per for upwards of three years. Not one-third of law of associations seeking authority to oper-

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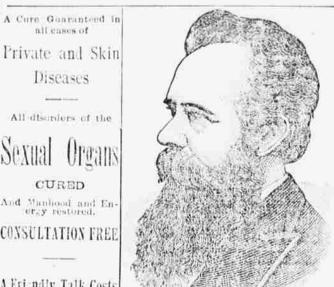
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ing on that happy life, aware of

If we can not care you physical deb lity, quickly assisted we will frankly tell you OUR SUCCESS

association and as a result there is not twenty shares of its stock left in the city to-day. The members got out the best they

day. The members got out the best they could, took little or nothing and balanced their account with experience.

Considerable unfavorable comment has occurred their account with experience.

curred among the interested agents of these associations because of the delay in passing

upon applications filed by nationals for cer

approved April 4, 1891, with an emergency

clause. Pully a score of nationals from all over the country came clausering for admis-

sion. Many filed their papers as required by

sion. Many fired their papers as required by the act, but gave no beed to the section re-quiring the suspension of business until it became the holder of a valid certificate of approval. Considerable indignation has been expressed whenever they have been admon-

ished by the citation of section 19 of the act which prescribes a heavy fine and im-prisonment for soliciting without a certifi-

cate. The business was entirely new to the members of the board. They hesitated to

act upon applications until such time as a

full investigation of the purposes and ob-jects of these associations would enable them

to intelligently pass upon the merits of the various plans and methods as shown by the various plans and methods as shown by the applications of different associations. The labor of investigation has at last sufficiently

progressed to enable disposition of the applications of the foreign associations in the

order in which they were filled with further delay, and agents will be held to a strict ac-

That the foregoing statements may not be

interpreted and applied to building and loan associations to general, I ask your further attention to a few remarks in reference to

associations organized locally and restricted in their operations to single localities.

In happy contrast is the conclusions reached, after prolonged investigation, as to the merits of this class of associations as

Associations organized in conformity with the late act and confining their operations to

home localities will unquestionably result in great benefit to communities, to homesockers, non-monthly, wages and to small investors.

To secure from the board authority to spor-ate, the plan must be a purely matual one; there must be no con-

stitutional or by-law provision for forfeiture of a member's share in the assets of two association under any circumstances, after having paid his dues for three months. If misfortune overtakes the member and no gets in arrears, for a period not less than

rate of interest and minus fines imposed sharl

be placed on the books of the association to the credit of the member subject to his order No greater rates of lines shall be imposed for

uclinquent payments than is approximatel sufficient to reimbures the association for the

member be a berrower whose individual in-terests require the lifting of his debts before the maturity of his shares the organic laws

the maturity of his shares the organic laws of the association must contain provisions for the repayment of the loan, the crediting thereou of the withdrawal value of his pledged shares and the rebating of the uncurred premium old for the loan. In fact it shall be the aim of the department to astoniciter the law to the end that all local associations within its jurisdiction shall equitably provide for all classes of members. The before the law to the end that all local associations within its jurisdiction shall equitably provide for all classes of members. The before the local members are provided in the promotes that the possible to be

lief is to prevaient that the benefits to be derived from these associations do and should account to the members who stay with it to the markets of their snares; that the member who withdraws before that time should

loss of theo me because of the dues etc the delinquent member not being prom furnished for investment for a profit. If

counting with the law.

compared with the nationals.

The law under which the boards acts was

tilleates of approval.

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of the active capital, and the majority of as-sociations are operated at an expense con-siderably less than this. The state depart-

ment of banking will annually un or the law make an exhaustive examination of the accounts of all state associations, examine

critically all expenditures, and report in writing to the directors, and through them to all members of the association all matters

found not to be in strict accord with the in-tual interests of its members. Yours trail W. S. Gaunce, examiner.

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