LEGEND OF DEADWOOD GULCH

Red Wolf's Vengeance Upon His Wife and Her Lover.

A BLASTED ROCK CURSED BY THE GODS

The Avenging Indian Struck Down by Lightning at the Supreme Moment-White Men's Strange Experience on the Rock.

DEADWOOD, S. D., Feb. 3 .-- [Correspondence of THE BEE !- About a half mile below the head of Deadwood Gulch a barren, naked, forbidding rock rises abruptly from the bottom of the canyon, composed of a dark brown, conglomerate mass, constantly crum-bling under the influence of the elements by which, even as one remains gazing upon its ruggedness, large masses are detached and rell unhindered to the creek below. It stands unique among the pineclad hills surrounding. So gruesome is its aspect that an involuntary shudder is called forth at the very appropriateness of the name as the words "Death Rock" are pronounced.

A curious sense of awe creeps upon the tourist who, standing in the shadow, contemplates the slope rising gradually from the base for 200 feet or more, and then suddealy becoming so nearly perpendicular as to warn him that any attempt to scale the last 100 feet would be futile. Only one object could be attained by the perilous climb, and that the mere gratification of morbid curiosity. There it rises, however, naked, forbidding, rapidly crumbling to decay. There is not a color of gold nor an indication of silver to tempt the prospector's pick, nor does the low altitude which dwarfs it in the presence of the more lefty peaks awake the enthusiasm of the mountain climber. Awed by its growsomeness, he may withdraw from its shadow to scale a neighboring height, whence he may look down upon the hollow-depression of its summit, and, as he listens to the legend, search with field glasses for the bones of Red Wolf, Clear Eyes and Little Deer, said to be reposing upon it.

According to the stery, the rock fifty years

ago differed little from its neighbors, except that even then it was somewhat more precipitous and difficult of ascent. Then it was covered by a thin deposit of soil, in which wild strawberry and raspberry vines found root and grew luxuriantly. On its side the grass was green, the sturdy pine tree flour-ished, and the tall spruce raised its stately head even from the summit, until a tragedy upon it marked the beginning of decay.

A dusky maiden, daughter of an inferior member of the tribe then inhabiting the great reservation covering all that portion of what is now South Dakota west of the Missouri river, had been claimed, according to the Indian custom, by Red Wolf, one of the the Indian custom, by feet Wolf, one of the bravest and most cruel of chiefs. Though strong, robust, active and able to hold his own in battle or in chase with the more youthful members of his tribe, he had passed the meridian of life, and it may have been this disparity in their ages that made the girl look with scant favor on his suit. Her inclination however, was not consulted and inclination, however, was not consulted, and a few days after Red Wolf had claimed her simple ceremony was performed that

For the first few months life moved on in the humdrum way of savage society. The girl complained not. Her fate, however a stoicism, peculiar not alone to the warriors of her race, she bore what sufferings she had in silence, and if a suspicion that her affections were not wholly his had at first been entertained by her husband it was lulled to sleep.

The punishment meted the unfaithful wife Indian tribes, against the justice of which not even the victim protested, was so terrible that infidelity was an almost un-heard of crime. Therefore the surprise and heard of crime. Therefore the surprise and heard of crime. Therefore the surprise and consternation were great indeed when Red Wolf, returning one July evening from a three-day chase of buffalo, found his tepee wolfs band found her. Life was present still, but a moment after the throngs binding her were cut the spark perished. Then the storm god approached as suddenly redskins. anger was about returning to his lodge when Black Fox, the little son of Yellow Dog, exclaimed excitedly

aw Clear Eyes last night. The moon was high. She was on the buckskin pony and with her was Little Deer. The fast, and traveled toward the setting sun, and the boy with outstretched arm pointed to where the god of day in a blaze of lurid fire was disappearing below the dimly distant Black Hills.

The chief gave one grunt, stared a moment at the boy, and passed out into the lengthen-ing shadows of the rapidly descending even-ing. He strode quickly to his tepec, entered for a moment, then walked rapidly to where his ponies were tethered, mounted one, and rode slowly out of the camp in the direction the boy had indicated. He rode on through the night his pone never increasing its sund night, his pony never increasing its speed, and yet never flagging. Morning found the chief well into the footbills. He dismounted on the banks of a small stream, drank a draught of its waters, ate sparingly of the dried venison he had brought with him, and while his jaded and neglected pony munched hungrily of the tall grasses stretched himself in sleep.

It was late in the afternoon when he awoke

and resumed his journey. Night found him in one of the deep gorges of the hills. The moon, nearly at its full, was not yet high, and none of its rays penetrated to relieve the gloominess of his way. Instinct seemed to lead him, however, and after an hour's ride in darkness he entered the broader canon of Whitewood creek. Following its devious course, he finally reached the point where Deadwood creek flows into it. Here he halted, once more refreshing himself with a draught of the pellucid water and this time eating more heartily of his realized. eartily of his venison. The stop was brief.

however, for his revenge was near. He knew that but a few miles farther up the canon Little Deer, the year before, when the band had braved the dangers of the hills to hunt the great grizzly bear, had made himself a temporary lodge of bushes and young saplings on the crest of one of the most forbidding and inaccessible of the hills. Remembering this, he already gloated fiend-ishly in savage anticipation of torturing the guilty pair to death. Vengeance was near

and he hastened to it.

A mile below the rock he left his pony A mile below the rock he left his pony and walked rapidly toward his prey. As he approached the crag his step became less heavy, though by no means less certain. He moved stealthily up its base to the steep incline to the lodge. His instinct had not been false. When within a few feet of his victims the smoldering embers of a dying fire assured him they were there. He crept softly to the entrance of the lodge. The softly to the entrance of the lodge.

moon was now high and its pale hight flooded the primitive abode. He peered in. They were sleeping galmly, quietly, unconscious of the danger menacing them.

Presently Clear Eyes moved and stirred as though disturbed by a dream. At this moment a cloud swept before the moon and temporarily observed the light. Red Water temporarily obscured the light. Red Wolf withdrew from his post and waited until the sound of deep and steady breathing from within told him his yietims were once more sleeping soundly. He did not now delay, but with catlike tread quickly crossed the threshold and took a place immediately beside Little Deer on whose features he

fastened his eyes with gluttonous delight. He stood a minute staring savagely at the bomed man, then, stooping over, fixed his left hand firmly about his victim's throat, while with the right he pressed the point of his knife into the bared bosom, directly over the heart. Little Deer stirred slightly opened his eyes, gazed for one instant only on the face of his executioneer, then all of his limbs moved convulsively and again he was still. The knife had been sent home and as Red Wolf withdrew it the warm blood spurted over his bands and bosom, and even up into his face. He could have shouted with savage exultation were it not that his revenge had just begun.

The other victim slept on and the mur-derer, thirsting for blood, went once again into the moonlight to prepare for her destruc-To her a terrible death was to be. The savage at once began collecting fuel and he soon had improvised a funeral pyre. This done he rested to enjoy for a time the pleasures of anticipation. A cloud once more passing before the moon caused him to look up and scan the heavens, to find

that a storm was rolling rapidly toward him. No time was to be lost. He once more en-tered the lodge. Clear Eyes still slept, but her rest was troubled. She monned and stirred as her wronged bustand moved stiently to ber and with rude hand roughly grasped the long hair floating loosely and with brutal strength dragged her toward the opening. She gave one scream, reached convulsively for the protection of her lover's arms, touched his cold and clammy flesh, turned her eyes upon her assailant, recognized her husband, understood it all, and without another sound or an effort at resistance suffered herself to be dearred out of the lodge. Here she saw the pyre and comprehended it was for her. She did not cry out, uttered no pleadings offered no explanations and submitted without murmar to the rough guidwith brutal strength dragged her toward the mitted without murmur to the rough guid-ance that led her to her doom. She did not even attempt to evade the cords that bound her hands and feet and with which her exe-cutioner firstened her to the tree around which the pyre was raised.

Preparations for the holocaust were now complete, and the avenger hesitated not to apply the torch. Striking fire with fint and rotten wood he soon had a spark which his breath famed into flame and by which fire was communicated to the base of the pile Quickly a little blaze struggled upward engerly a little blaze struggled upward, engerly seeking to consume. Satisfied nothing would now interfere to spoil his plan the chief went for the last time to the lodge, bringing back with him the rapidly stiffening form of Little Deer, which he disdainfully, as though it were a bundle of straw, throw mean the sile of the chief. threw upon the pile at the feel of Clear Eyes. The woman looked stolcally on and made no sign of interest, though the flames were even then leaping up about her. Meanwhile the storm had rolled rapidly

on and at the moment the avenging husband should have enjoyed his most per-fect ecstacy in his wife's exquisite torture it burst with all its fury. A few struggling drops of rain preseded the shower of hall that rattied down angrily for five minutes, to be in turn followed by a delage of rain fall-ing fast and furious. Lightning flashed in-cessantly and the roar of thunder was like the heavy componeding of desperate battle. The woman had closed her eyes at the first outbreak, and when the storm, lasting scarcely fifteen minutes, had passed, she did not at once open them, though realizing that the rain had delayed her death. At length, the rain had delayed her death. At length, wearying of suspense, she raised her lids and looked about her. Once again the moon flooded the scene with silver light, but though all objects for a considerable distance were easily discernible nowhere was she able to discover Red Wolf. Was it possible that before the storm god's awful fury he had fled with his revenge but half accomplished? She could hardly believe it, but was unable other-wise to account for his disappearance, Soon she ceased to think about it, but, gaz soon she ceased to think about it, but, gaz-ing down upon the corpse at her feet, staring up at her with the widely opened, cold, un-canny eyes of death, burst into tears and sobs and presently gave voice to the low crooning and mouning that precedes the

Day finally broke upon the fearful scene. The woman's position, unable as she was to move hand or foot, had become terribly painful. An overpowering thirst consumed her and a gnawing sense of hunger added to her misery. She began to wail and moan, to accuse her lover and berate herself. Then she wept again and ceased once more. At length in her frenzy she hurled curses on her hus-band, denounced him as a recreant and a coward, who, dooming her to death, yet incked the true Indian courage to remain a witness and gloat upon her sufferings. She defied him to return within her sight.

Suddenly one of the logs supporting the tile on which she was fastened, loosened by the rain, moved from its place and rolled down the hill. Presently another and another followed it, until finally all, released from their fastenings, rolled to the edge of the precipice, hung suspended for a moment, and then crashed down to the gulch below. The form of Little Deer, carried by the pile, had caught in some strange obstruction and was held almost on the brink near the spot was held almost on the brink near the spot where she had last seen her busband. What was holding it? Her faculties were rapidly deserting her, but in the last moment of rea-son the truth flashed upon her, and beneath the form of her lover she recognized the body of her husband, struck down by one of the shafts of the storm god, and, like Little Door stiff in the problems of the the Deer, stiff in the embrace of death. Then God was merciful. She sank into uncon-sciousness, and when she wakened from

as before, and the superstitious redskin fearful of his wrath, hastened from the

The story passed from mouth to mouth from tribe to tribe, and soon the rock came to have an evil name, A blight had fallen upon it. Wild strawberries and raspberry vines no longer grew upon its sides. sturdy pine, which once raised its stately head even from the summit, drooped and withered. The graceful spruce risiped and writered. The graceful spluce yielded to the baneful influence and perished. The rock was haunted. The spirits of Clear Eyes, Red Wolf and Little Deer still possessed it, and the tragedy of revenge and murder was always being re-enacted. A terrible fate would overtake the brave ventur-ing to the spot, and the legend tells how two years after a youthful warrior, filled with the enthusiasm of the chase, pursued a fer-ocious bear to the rock's summit, only to be hurled from the precipice and fall a shape-less mass upon the cruel rocks below. No Indian was thenceforth brave enough to descerate with his presence the theater of death, and white men, hearing the legend, if decining to share the terrors of the more superstitions reading very high expensions. superstitious redmen, yet had no desire to climb the mountain, which even at the time of their arrival in the hills had become almost impossible of ascent.

One day, however, a party of three, familiar with the story, were passing the place and determined to scale the rock. Two of them gave over the wild attempt before it was half accomplished. The third persevered was nan accomplished. The third persevered and reached the summit. From his greater height he shouted for his companions to join him, stating that the skeletons were there jost as they had been described. They laughed and refused to bewe him. To prove the truth of what had said he stooped, raised one of the frames in his arms and threatened with a gesture to huri it upon his comrades. The rock on which he stood trembled. He dropped the skeleton back where he had picked it up and tried to save himself. His horrified comrades saw him struggle for a moment and then helplessly fall headlong. They scram-bled to where he lodged, thirty feet above them. He was still conscious and said with

well back on the bank and safe. You saw me go back with the skeleton. Somebody pushed me off," and the voice hushed for-

yer as the spark of life went out.

His companions, enraged beyond control, scrambled as best they could to the summit. They searched thoroughly, scanned every nook and corner, but saw and found nothing but the three grinning skeletons. The Indians remaining in the country were not surprised when they heard the story, and the white men no more sought to invade the place where Red Wolf met death with his two

Even now in the July nights, frequently hen a storm is approaching an object like fire on top of the mountain startles the way farer, and if he lingers until the tempest has passed he will distinctly hear the low, mourning croon that precedes the chant The Indian squaw sings over the body of her dead.

You don't want a torpin nver; you don't want a bad complexion, you don't want a bad breath; you don't want a headache. Then use De Witt's Little Eliciy Risers, the

amous little pills.

Six Miles a Minute. Waves which have resulted from earthquake shocks have traversed the ocean at a speed which is almost incredible. For instance, the great carthquake which occurred at Samoda, in Japan, caused a wave which traveled across the Pacific from that country to San Francisco, a distance of nearly miles, in not much more than twelve hours-that is to say, it raced across the ocean at the rate of about six and a half miles per minute. The self-acting tide gauges at San Francisco, which recorded the arrival of this great wave, rendered it quite certain that this was the actual rate of progress.

An honest pill is the noniest work of the cure constipation, biliousness and sick headapothocary. DeWitt's Little Early Risers

COMMERCIAL AND FINANCIAL

Grain Markets Were Firmer and Provisions for the Most Part Weaker.

NORTHWESTERN RECEIPTS WERE LIGHTER

Corn Was Dull out Firm, with the Range for the Day Confined to a Fraction -Firm Cables Helped Prices.

CHICAGO, Hl., Feb. 4.-The grain markets were firmer and provisions for the most part weaker today. Compared with yesterday, the close of wheat is \$4c, corn 1c, and oats \$4c higher. Pork and ribs are each 15c lower and fard is 25c higher. The anti-option bill, which may pass the house next Monday, and the vast amount of wheat in the visible supply were the two influences against the wheat market this morning. Everything else was bullish. The cold weather and the icccovered fields caused the wheat market to open strong at about vesterday's closing prices. For May 77%c was bid, and after some sales at that price and 78c, it made a slight further advance to 784c. At the same time July, which opened at 774c, rose to 775c. The receipts in the north-west were again light and that was considered an additional reason for firmness, although it was very well known that the falling off in the receipts at Minneapolls and Duluth was in a great measure due to the inclement weather. Minneapolls reported receipts of only 91 cars and Duruth got none.

and Duiuth got none.

There was light buying on the theory that the formation is injuring wheat fields, Outside business was not one-tenth what it would be but for the fear of the anti-outloo legislation. May wheat opened at from 77% to 78c, sold at 77% and up to 78%, early with another the gain to 78%, late in the day. July ruled the under the May price. There was some realizing in wheat the last hour and May closed at 78% and July at from 77% to 77%.

The corn market was dull but them. The range for the day was only be and closing quotations at midway of the extremes of the ductuations. The strength in wheat helped the bulge in corn. The exports were 155,000 but for the day and this and firm cables helped prices. An official estimate of Russian crops makes the totals much lighter than the November estimate. This helped the market on the boying side, May corn opened at 47% and

makes the totals much lighter than the November estimate. This helped the market on the buying side. May corn opened at 47½e and gained gradually to 47½e. Corn closed at 47½e for May and July, with a good market. Prices ruled firm in oats, May opening at 34½e. Business in that option was fairly active at the opening, which was the lowest of the day. Later it sold up to 34½, where it was at the close. Outsiders were the principal buyers. The market closed steady at 34½e, or ½e above Friday's closing.

The provision market worded the scalpers, who tried to follow its many changes. With very light stocks and very light movement of hogs the situation must remain very bullish. It is simply a question of wether the price is too high to make it safe to own the stock or

buy the stuff on contracts. Mr. Wright, who has made such big money in products inside of six months, is letting the market alone. Stever and many others are doing the same thing. They fear a drop. Fairbank is, of course, back of lard in a safe way. His brokers give the price a twist whenever they feel like it. Shorts have fared ladly in all preducts of late. The nervy element in the trade is buying pork today. Conservative operators were not buying or selling. May pork sold from \$19.75 to \$19.95 and from \$10.67% to \$19.75 at 1 o'clock. Lard was at \$11.75 at the opening and sold off to \$11.62% and up to \$11.72%, Ribs sold at \$10.25 and off to \$10.00. At the close lard was strong at \$11.70 for May, while pork and ribs were 15c under last night at \$9.55 and \$10.10 respectively.

spectively.
Estimated receipts for Monday: Wheat, 165 cars; even, 140 cars; oats, 95 cars; hogs, 22,000 head.

ARTICLES.	OPEN.	HIGH	Layw.	CLOSE.	Y ST Y
Wheat No 2 February May July Corn No. 2	74760575 71760575	74% 75% 75%	731s 771s 773s/114	7314 1814 1734/034	71% 775% (15
May	4756 4759 4756555	4456 4754 4754	43% 47% 47%	475 ₆ 475 ₆	47 hg 47 hg
February. May	3136 3436	8114 8436	3116 3494	3156 3454	51 34%
Mess Pork-	19 70	19.75	19 45	19 57%	19 00
May July Short Kibs	11 70 11 50	11 75 11 50	11 62% 11 40	11 70 11 45	11 70 11 4234
May	10 20	10 25	10 05	10 10	10 25

Cash quotations were as follows:
FLOUR—Dull and unchanged.
WHEAT—No. 2 spring, 744;c; No. 3 spring, 63@67e; No. 2 red, 744;c; No. 3 cash, 394;c; No. 2 yellow, 444;c; No. 3 yellow, 404;c.
CORN—No. 2, 444;e; No. 3 cash, 394;c; No. 2 yellow, 444;c; No. 3 yellow, 404;c.
CORN—No. 2, 31;6;231;c; No. 2 white, 32@6324;c; No. 3 white, 33@344;c;
RYE—No. 2, 52c.
BARLEY—No. 2, 64c; No. 3, f. o. b., 42@62c.
FLAX SEED—No. 1, \$1.17;s.
TIMOTHY SEED—Prime, \$4.50.
PORK—Mess, per bbl. new, \$19.25@19.374;; lard, per 100 lbs., \$11.70; short ribs sides doosed, \$9.574;@10.00; short clear sides (boxed), \$9.874;@10.00; short clear sides (boxed), \$9.874;@10.00; short clear sides (boxed), \$10.106;0.20; dry salted shoulders (boxed), \$10.50@10.70.
WHISKY—Distillers' finished goods nor ret oxed), \$10,65@10,70, WHISKY—Distiliers' finished goods, per gal.,

Sugass-Unchanged: cut loaf 514@5%c; granulated, 51sc; standard "A," 5c. The following were the receipts and ship-

Articles.	Receipts.	Shipments.	
Figur, bbis Wheat, bu Corn, bu Osts, bu Rye, bd Bariey, bu	20,000 104,000 157,000 131,000 8,000 47,000	18,000 28,000 95,000 142,00 8,000 29,900	

@28%c: dairy, 24@27c. Eggs, higher; strictly fresh, 32@33c. BRADSTREET'S REVIEW OF TRADE.

January's Volume of Business the Largest Recorded for That Month.

Bradstreet's says: Features of the business week include an unusually large number of decreases in prices of staple articles, among which are: Pig iron 25 cents; finished iron, 50 cents; wheat, 114 cents; corn, seven-eights of a cent; oats, seveneighths of a cent; lard, 34 cents; cotton, onesixteenth of a cent; sugar, 1 1-16 cents; hogs, 5@10 cents, and steel billets, petroleum and high wines as well. In contrast there has been an advance of 1 cent in special grades of domestic wool, one-half of a cent on sole leather, one-eighth of a cent on hides, and pork 50 cents, as well as advances for rubber goods, shoes and boots.

East and south milder weather has opened up avenues of trade, but northwest a second cold stand has still fourther except their best of the cold stand has still fourther except their best of the cold stand has still fourther except their cold stand has still fourther except their best of the cold stand has still fourther except their cold stand has still fourther except their cold standards.

cold snap has still further restricted business. So far as heard from the volume of transactions throughout the country in Jan-

transactions throughout the country in January, with a few exceptions, was the largest of any for that month on record.

Business south has been encouraged by opening up of traffic and larger cities announce improvement in demand for spring goods. Some delay in placing orders for hardware and clothing is experienced.

The movement of merchandise from the cast is of large proportions. Boston records

east is of large proportions. Boston reports the largest trade in and the heaviest demand for cotton goods in the history of the indus try and a heavy volume of business in all leading lines. Products of cotton goods at eastern mills is heavier than in any previo year; there are no stocks on hand. Toutput of print cloths is sold ahead to Ap and there are no stocks at Fall River, against 229,000 pieces held there a year ago. Takings of wool and worsted are satisfa

In the West.

The west wires there is more life in lead ing lines, due to the opening of rivers and arrivals at interior point of commercial

In the northwest the latest cold snap has if the northwest the latest cold snap has affected merchandise trading unfavorably. Wheat prices have fallen of a little, with a continuance of heavy supplies in sight and relatively apathetic markets abroad. Storehouses, covered by reports to Bradstreet's company, show nearly 114,000,000 bushels of wheat in the United States and Canada last wheat in the United States and Canada last Saturday, 41,000,000 bushels more than one year ago and 62,000,000 bushels more than on February !. 1880, but as the trade well knows, this does not include the available wheat in the country out of farmers' hands. Exports of wheat from United States ports from both courts, including from ports, from both coasts, including flour, equal 3,132,000 bushels, against 2,531,000 last week, 4,710,000 in the week a year ago and 1,420,000 two years ago, 2,241,000 three years ago and 1,173,000 bushels four years

16.45. Spot Rio, firm and quiet; No. 7, \$18.12%

Interest Manifested.

WALL STREET, FOR A WEEK. Professional Operators Alone Active Little

Bradstreet's says; Stock speculation has degenerated for the time being into a game in which one set of professional operators are pitted against another section of the same element. Public interest of any real character is lacking, the outside participation being furnished only by speculative fol-lowers of the current manipulation. It is true that the demand for bonds and highgrade stocks is fair in its proportions, though such business seems to be as devoid of real relations to the active market as the customary dealings in municipal securities. The excessive case of money, which conservative interests do not regard as an indication of the most favoranature, renders the market apparently indifferent to the progress of gold exports and supports the artificial bullish activity which has been maintained in the indus-trials, and even negatives the effect of the lisastrous break which this week overtook Distillers, one of the most prominent of the Apart from the eccentric performances of

industrials, the general market has lacked interest.

New York Markets.

New York, Feb. 4.—FLOUR-Receipts, 20,-803 pkgs.; exports, 3,651 bbls, 2,250 sacks; sales, 6,100 pkgs.; market standy dull; winter wheat, low grades, \$2,1032,55; fair to fancy, \$2,5552,75; patents, \$3,8564,25; Minnesoin clear, \$2,5663,50; straights, \$3,603,450; patents, \$4,2565,50; 4.50; patents, \$4.25%5.00; Ryn-Mixtures, \$3.00; rye flour steady and CONNEAL Dull, steady; yellow western,

Ryg Nominal; western, 58:502c, Barney Dull, firm; western, 60:280c; No. 2 BARLEY MALT-Inactive, steady; western,

Balker Mall Inactive, steady, western, 655(856).

Whear Receipts, 11,625 but; exports, 86-347 bat; sales, 275,000 but futures no spot. Spot market firmer, with options very dull; No. 2 red in store and elevator, 80c; alloat, 814c; f. o. b., 804(2832c; No. 1 northern, 85c; No. 3 spring, 704c. Options were very dull and 3c higher on briner west and local covering, trading restricted through the anti-option bill; May most northern No. 2 red, March, 794(2804c, closing at 804c; May, 8143-163(824c, closing at 82)4c; July, 825(283c, closing at 83)4c.

83 kg.
Coax. Receipts, 72,000 bu.; exports, 2,900 bu; sales, 135,000 bu, futures, 51,000 bu,
spot. Spots dull but firmer; No. 2,542,655c
in clovator, 55,255c
in clovator, 55,2 Hing slow and chiefly switching between rch and May: March, 53 jc; May, 53 jc; c, closing at 53 jc; ars-Receipts, 68,250 bu; exports, 35,000 is sales, 5,000 bu, futures, 40,000 bu, spot. its gulet, firm. Ontlons dull, shade higher; y, 38 jc; spot No. 2, white, 41c; No. 2 leago, 39c; No. 3, 37 jc; No. 3 white, 40c; ked western, 38@39 jc; white western, 245 jc.

BAY-Fair demand; shipping, 65@70c; good HAY—Fair demand; Shipping, 656,70c; good to choice, 756290c.

Hors—Quiet, casy; state, common to choice, 21635c; Pacific coast, 216124c.

Hibes—Fairly active; firm; wet salted New Orleans selected, 45 and 60 lbs, 41750c; Texas selected, 50 and 50 lbs, 5027c.

CUT MEATS—Quiet, steady; pickled bellies, 114c; pickled shoulders, 10c; pickled hams, 1462144c; middles, dull, steady; western steam closed at \$12.075; sales, 250 tierces at \$12.075; options sales, none; March, \$12.00, nominal; May, \$11.95 lbd; park, dull; old mess, \$19.25 (519.75; new mess, \$20.75.

BUTTER—Moderats—demand, firm; western dairy, 20824c; western creamery, 23630c; western factory, Is#2845c.

CHEESE—Fair demand, firm; part skins, 455 105c.

EGOS—Fair demand, firm; western fresh, 40 41c; receipts, 1,510 pkgs, RICK—Active, firm; domestic, fair and extra, 3 5076 5c; Japan, 4556, Mot.asses Nominal; New Orleans, open kettle, good to choice firm, fairly active at

Sugar Dull, firm; fair refining, 3 1-16c; cen-Sugar—Path, firm; refer refining, 3.1–10c; cen-trifugals, 90 test, 3.7–16c; refined firm, quiet; off A. 45,0.45c; morald A. 4.15–1625)₃c; stand-ard A. 4.1–166,45c; confectioners A. 4.9–16a, 45; cut loaf, 5.5–1665)₃c; granulated, 5.1665)₃c; powdered, 4.15–1665)₃c; granulated, 4.11–1626 Pio Iron Quiet, steady; American, \$12.75

Coppen—Dull, steady; \$12.00. LEAD—Quiet, firm; domestic, \$3.95. Tin—Quiet; Straits, \$20.20.

Omana Produce Market. The week closed with a stronger poultry market and with a better feeling on eggs. Aside from that there was nothing especiall new in the market that would be of interest t APPLES Stocks are held at \$3.5024.00 for

APPLES—Stocks are held at \$3.50\(20.400\) for fair to choice stock.

BANANAS—Quoted at \$2.00\(20.25\) per bunch BEANS—Choice navy, \$2.00\(20.25\).

BETTER—Thearrivais of butter are not large enough to make any very decided change in the market and prices continue in about the same groove. Good country roll sells at 17\(\mathbb{C}\) 20c and fancy at 20\(\mathbb{C}\)22c.

CALIFORNIA CABBAGE—Good stock 2\(\frac{1}{2}\)3c.

CELERY—Per doz., 40c.

CRANBERRIES—Bell and cherry, \$8.50; bell and bugle, \$10.00; Jersey Cape Cod, \$9.50.

EGGS—The continued cold weather has given holders a little more confidence and they were not quite so ready to sell. As a general thing eggs are held at about 26c, although it was possible to hear rumors of sales at prices ranging from 25c to 27c.

GAME—There were a few rabbits on the market which were being held at \$1.50 for small ket which were being held at \$1.50 for small and \$3.00 for jacks. The arrival of any quan-tity would make it impossible to obtain any HAY-The market is about steady at \$6.00% Henes-No. 1 salted, 4@414c; No. 2, 3@314c;

Hint, 6c.
HONEY-Choice to fancy white clover, 18@ 20c; fair to good, 16@18c.
LEMONS-Choice to fancy, \$3.75@4.00.
MALAGA GRAPES-Good shipping stock, \$8.50.
NUTS-Large hickory, \$1.65; black walnuts' 1.0021,25. OYSTERS-The local market is steady at 20% OYSTERS—The local market of the decision of the local market is about steady. Oxfors—Home grawn, \$1.00 per bushel; spanish per crate, \$1.90\(\overline{a}\)2.00. Orfor or the market is about steady. Sizes 176 to 226 are quoted at \$2.75 for russetts and \$3.00 for brights. Sizes 250 to 320 are quoted at \$2.75 for brights and \$2.50 for russetts. Tangerines, put up in half boxes, \$3.00.

\$3.00.

POULTRY—The receipts were very light and the demand being a fittle more brisk, as usual on the last of the week, caused a firmer market. Good chickens sold at 10211c and turkeys as high as 15c. Geese and ducks are generally quoted as 9211c. POTATOUS—Only small lots moving from store. Western Nebraska stock is quoted at 85c; Utah and Colorado, 90c@\$1.00; choice natice 750586c

SWEET POTATOES—There are a few in the market which are selling at \$4.50.

VEAL—Choice and fat small yeals, \$210c; large and thin, \$250c. St. Louis Markets.

St. Louis Markets.

St. Louis, Mo., Feb. 4.—Flour-Quiet.
Wheat-Advanced \$4724c early, but dropped later and closed only \$4624c early, but dropped later and closed only \$4624c above, yesterday; cash, 68 \$4600c, May, 73 \$4673;c; July, 7445c.
COIN-Was slow, but the close was \$4c above yesterday; cash, 404c; March, 41c; May, 434c; July, 444c.
OATS—Shade better; cash, 32c; May 344c.
RYE-No sales; 524c bid. RYE No sales; 524c bld. Babley Quiet and small sales; Minnesota,

BRAN-Firm at 72c. HAY-Unchanged, LEAD-Higher at \$2.70; spelter better at FLAX SEED-Higher at \$1.15.

FLAX SEED-Higher at \$1.15.
BUTTER-Unchanged.
EGGS-Lower at 27 c.
CORN MEAL-Firm 37 \$2.00.
WHISKY-Quiet at \$E.17.
BAGGING-Unchanged.
COTTON THES-Unchanged.
PROVISIONS-Firm but very quiet, with only a small job trade done at previous quotations.
RECKIPTS-Flour, 3,000 bbls; wheat, 43,000 bu.; corn, 143,000 bu.; corn, 143,000 bu.; corn, 143,000 bu.; corn, 20,000 bls.; wheat, 45,000 bu.; corn, 20,000 bu.; cats, 10,000 bu.; rye, 15,000 bu.; barley, 200 bu. Oil Market.

NEW YORK, Feb. 4.—PETROLEUM—Certificates on future contracts, were entirely neglected at the Stock exchange, while only 3,000 barrels changed hands at the consolidated board at 54%c, closing offered at that price against c last evening. npon Calcutta Linseep-43s per quarter. LINSEED OIL—20.5 6d per cwt. TURPENTINE SPIRITS—23s 3d per cwt. Tallow—Dull but stronger; city (\$2.00 for

kgs.) 44c bid. Corrox Seen On. Dull but steady; crude, 7c bid; yellow, 61c. Rosin-Firm; strained, common to good, TURPESTINE Quiet and firm at 34@34 [c. Ransas City Markets.

Kansas City Markets.

Kansas City Mo. Feb. 4.—Wheat—Firm;

No. 2 hard, 665600 fe; No. 2 red, 7016712.

Conn—4e higher; No. 2 mixed, 36c.

Oats—Steady; No. 2 inixed, 32c.

Rys—Firmer at 5216653c.

Butten—Light demand and dull; creamery, 24628c; dairy, 10410c.

E608—Firm at 28c.

Recepts—Wheat, 27,000 ba.; corn, 5,000 ba.; oats, none.

SHIPMENTS—Wheat, 57,000 ba.; corn, 29,000 ba.; oats, none.

6.490 bales; exports to Great Britain, 11,579 bales; to France, 14,230 bales; to the continent, 3,170 bales; coastwise, 1,143 bales; sales, 1,750 bales; stock, 328,054 bales. Liverpoot Markets.

Livenpoot, Feb. 4. Whear Steady; de-mand fair; holders offer freely, Cons. Firm; demand fair. Land-Prime western, 59s per cwt. Butten. United States, fine, 57s 6d per cwt.; United States, good, 7s 6d per cwt.

LIVE STOCK MARKETS.

Cattle Trade Shows Strength at the Close-Hogs Slightly Lower. OMARA, Feb. 4.—Receipts of both cattle and

sheep continue to improve, but there is no noticeable improvement in the supply of hogs. receipts being 5,000 lighter than last week and 18,000 lighter than the corresponding week of 1892. The official figures are as follows: Cattle, Hogs, Sheep, 18,862 21,247 4,420 18,638 26,085 4,100 Receipts last week 18 638 26 085 4 100 Same week last year 12,319 33.978 2,404

Same week last year 12,319 33,978 2,404

The cattle market has been a puzzle the just week. On Monday the trade was lively, with prices strong. Tuesday's receipts were the heaviest in over three months, and the market was about the worst in the same perisal. Prices dropped from 10c to 30c on all kinds of killing cattle and hearly a third of the receipts were unsold at the close. Wednesday, Thursday and Friday's markets showed considerable improvement all around. Receipts have been fair all the week and the inquiry for good, finished, heavy cattle has been rather better than usual. Dressed beef houses continue to buy freely and there is a good, strong, healthy undertone to the trade. The ease with which the market recovers from a break like that of Tuesday is a very healthy indication. indication.

The trade today was slow and dull throughout. Both local and shipping buyers were bearish and with rather free offerings the prospect for steady prices was decidedly gloony. Good to choice beeves brought out a brisk competition and in consequence where were not

decidedly gloony. Good to choice beeves brought out a brisk competition and in consequence prices were not far from steady on 1.250 to 1.600 lb. beeves, sales being at from \$4.75 up to \$5.50. On the general run of stuff trade was decidedly dull, with prices weak to a dime lower than Friday. Pair to good 1.000 to 1.200-lb. steers sold at from \$4.00 to \$4.60, and fair to paor stuff was extremely hard to work off at from \$3.90 down. It was a dull, mean, unsatisfactory trade throughout, but as it was Saturday and there was a disposition to clean up the receipts, a very respectable clearance was effected. Cows and mixed stuff made up about 40 per cent of the offerings and trade was slow with prices tending lower. A bunch of prime fat heifers went to a shipper at \$4.00, but fair to good cows and heifers changed hands very largely at from \$2.25 to \$2.75, with old thin cows as low as \$1.75. Rough stock was not particularly active, but about steady, buils, oxen and stags selling at from \$2.00 to \$4.90. The supply of veal culves was limited and prices generally unchanged at around

and prices generally unchanged at around \$4,00to \$5,00.

and prices generally unchanged at around \$4.00 to \$5.00.

There was nothing new in the stocker and feeder trade. The fresh receipts were light, and as regular dealers already had more on hand than they could satisfactorily dispose of, and the country demand was very light, business was very quiet and prices ruled 20c to 30c lower than a week ago. This has been the dullest week in feeders the market har experienced in months.

Hoos—The market has been uneven at week. Early in the week the trade was active and strong but prices have declined steadily for the past four days. There has been only an indifferent shipping demand, but fresh meat houses continue good buyers. The principal feature of the trade, however, has been the extremely bearish attitude of the packers who seem to be determined to pound prices in spite of the reduced supplies. The feeling is one of uncertainty but not exactly of weakness, and in spite of the recent break the week close of last week.

The market today was dull and lower from the start.

the close of last week.

The market today was dull and lower from the start. When the trarket opened there were less than 3,000 hogs on sale. Packers held off and fresh meat men bought the good heavy and butcher weight hogs largely at \$7.50 and \$7.90, while packers were offering from \$7.50 to \$7.80 for poor light to good heavy hogs. Trade picked up somewhat about the middle of the forenoon and prices ruled somewhat stronger, but on the late arrivals the market was the worst of the day. In general prices ruled 5c worst of the day. In general prices ruled 5c to 10c lower than Friday. The bulk of the trading was at from \$7.75 to \$7.85, as against \$7.80 to \$7.90 Friday and \$7.65 to \$7.75 a week

SHEEP There were no fresh receipts of sheep except a load consigned direct to Swift. Local houses all want some good muttons and desirable feeders meet a ready sale. Fair to good natives, \$3.50@5.00; fair to good westerns, \$3.50@5.00; common and stock sheep, \$2.256(3.75; good to choice 40 to 100 lb. lambs \$4.002,5.50.

Receipts and Disposition of Stock. Official receipts and disposition of stock as shown by the books of the Union Stock Yards company for the twenty-four hours, ending at 5 o'clock p. m. February 4, 1893;

CATTLE		Hogs.		SHEEP.		HORSES & MLS	
Cara.	Head	Cars.	Head	Cars.	Head	Cars.	Head.
141 3,292		62	4.107	1	181	1	7
			DISPO	SITIO	N.		
BUYERS.			CAT	TLE.	Hogs.	SHEEP.	
Omaha Packing Co The G. H. Hammond Co. Swift & Co The Cudahy Packing Co A. Haas R. Becker & Degan					321 1,126 783 570 65	1,839 413 1,508 1,018	

Shippers and Feeders

Total 3,849 4,275 Chicago Live Stock Market. CHICAGO, Ill., Feb. 4.—[Special Telegram to THE BEE.]—The few cattle here today were THE BEE.|—The few cattle here today were cought up at strong prices, all grades selling eigher than at the beginning of the week. Most of the offerings were such sorts as go to local butchers and canners, and the average of prices therefore was ow. Cows and bulls were quoted all the way from \$1.50 to \$1.75 for poor stuff to from \$3.75 to \$4.00 for extra, with sales very generally at from \$2.25 to \$3.00. The range of quotations for dressed beef and shipping steers was from \$3.50 to \$4.15, and calves were in demand at \$6.50.

Sales of hogs were very slow and prices were weak and uneventy lower. The supply was so small as to make it hardly worth their while for local packers to enter the field, for after shippers had completed their purchases very little remained. Trading was generally at from 5 to 10c off from yesterday's quotations, light selling principally at from \$7.00 to \$7.85, medium weights largely at from \$7.85 to \$8.15, and heavy mostly at from \$8.00 to \$2.5, though business was done all the way from \$7.25 for culls and pigs to \$8.30 for choice heavy. Very few good heavy lots were received. heavy. Very few good heavy lots were re-ceived.

The sheep market was as active as the lim-

ceived.

The sheep market was as active as the limited supply would admit of and prices were firm. Good to choice grades were quoted at from \$4.75 to \$5.40, and poor to fair at from \$3.25 to \$4.50. Sales of lambs were on a basis of from \$4.25 to \$6.25.

Receipts: Cattle, 10,000; hogs, 8,000; sheep, 1,500.

The Evening Journal reports:
CATTLE-Receipts, 1,000 head; shipments, 400 head; heavy grades lower; good to prime export steers, \$5.256.5.40; others, \$3.6034.00; stockers, \$2.0023.25; cows, \$2.0044.00.

Hogs-Receipts, 8,000 head; shipments, 4,000 head; market closed lower; good to prime heavy burchers, \$8.0028.25; fair to good head; \$7.50020.50; good to choice light inixed, \$7.50020.50.

Sheep-Receipts, 1,500 head; shipments, 2,000 head; heavy sheep lower; lambs firm; natives, \$4.40%5.60; westerns, \$5.00025.25; feeders, \$4.2524.75; lambs, \$4.5026.15.

Kansas City Live Stock Market.

Kansas City Live Stock Market. Kansas City, Mo., Feb. 4.—Cattle-Recelpts, 5,400 head; shipments, 1,200 head; dull; 10@ 15e lower. Sales; Shipping steers, 3,50@ 5,56; stockers and feeders, 83,50@ 5,80.
Hogs-Receipts, 6,600 head; shipments, 400 head. Opened 52 for higher, closed weak, with gain lost; all grades, \$6,00@ 8,00; bulk \$7,65@ 7.80. 77.656.7.80.
SHEEP—Receipts, 900 head; shipments, none.
Active and strong to 10c higher. Representative sales; Muttons, \$4.00.

St. Louis Live Stock Market. Sr. Louis, Mo. Feb. 4.—Cattle—Receipts, 1,600; shipments, 1,400; market steady; fair to good native steers, \$3,25924,50; choice shipping, \$4,7595,00; fed Texassteers, \$3,50924,40; grassers, \$2,2093,30; grass Texas cows, \$2,1506 3 20.

Hogs Receipts, 2,000; shipments, 2,600; market closed easier; heavy, \$7,75628,10; packing, \$7,56628,50; light, 7,5067,80.

SHEEP No receipts, and therefore no mar-

"Everybody Going South" Should write George B. Horner, Division Passenger Agent of the Louisville and Nashville Railroad, at 206 North Broadway, St. Louis, Mo., for information as to route and rates. The line above mentioned has inaugurated through steeping car service to winter resorts that is surpassed by no other The celebrated gulf coast resorts are located directly on this road.

How She Saved Money. To the Editor:-Every woman ought to

write to Wells, Richardson & Co., Burlingten. Vt., for one of their free books on home dyeing. They also sent me forty cloth sam-New York, Feb. 4.—Options opened firm, unchanged to 15 points up, closed steady, unchanged to 20 points up, sales, 38,000 bars, including February, \$17.60; March, \$17.15@17.20; May, \$10.90% If 1.60; April, \$17.15@17.20; May, \$10.90% If 1.60% If 1 ples of different colors, so that I had no trouble in selecting the dyes I wanted. I could tell of many ways diamond dyes have saved me money, but most of them are ex-

CO-OPERATIVE HOME BUILDING

Decisive Action by the State Banking Board on Foreign Associations.

THE APPLICATIONS OF SIX REJECTED

the Omaha Association Matters

of General Interest.

Costly Experience of a Lincoln Investor-Proceedings of the Annual Meeting of

The state banking board of Nebraska realizes the necessity of vigorously enforcing the law relating to building and loan associations, and has already taken decisive steps to that end. In accordance with that law, certificates of approval issued to associations organized in other states expire on the 31st of January each year. Six associations anplied for renewals: The People's of Bloomington, Ill., Royal of St. Joseph, Mo., Eastern of Syracuse, N. Y., North American of St. Paul, National Home of Bloomington, iil., and the Iowa National of Des Moines Each applicant filed the documents required by law, which were referred to Bank Examer McGrew for investigation. He reported adversely on each application and his con-clusions were ratified by the board. The main objection cited by the examiner was that the laws of the states in which the

ssociations were incorporated did not afford uch protection to members as is afforded by the laws of Nebraska. of foreign associations in Nebraska for the state. A borde of agents and attor-ners employed by these associations flocked to Lincoln during the past week, and on the corridors of the capitol with lamonta-tions and threats. Members of the beard were assailed and considerable wrath be-stowed upon Examiner McGrew, for no other reason than that the officers per-formed duties required by law, which they are sworn to perform.

How Victims Are Plucked.

A leaf from the costly experience of a Nebraskan with one of the rejected associawould in itself justify of the banking board. tion of the banking board. The law of Nebraska requires that in case a member is delinquent in his payments for not less than three nor more than twelve months, his "shares shall be cancelled, and he shall, as to such shares, cease to be a member," but "if any sum is due him after deducting fines and lesses, if any, to date of cancellation, it shall, if he be a borrower, be credited on his loan, and if he be not a borrower it shall be held subject to his order," The provision forestalls the auctioning of delinquent shares and prohibits confiscation.

In October, 1891, Thomas W. Draper of incoln took fifteen shares of stock in the Eastern of Syracuse, paying \$1 per share for the privilege of getting in. At the end of six months Mr. Draper had paid in \$67.50, exclusive of initiation, or a total of \$82.50, and grew weary of the drain. The association did not wait for the six months delinquency required by its rules to expire. In a note dated August 4, 1892, Mr. Draper was informed that his shares were "duly sold at a regular meeting of the board of directors," held August 2. 1892, and as there was not enough credited on the shares to pay the arrearages and fines, the same were bid in by the associa-tion and cancelled." Under the Nebraska law the delinquent was entitled to a credit of \$00 after declaring the regular monthly fine of 10 cents a share for five mouths. But the Eastern does not do business that way.

Mr. Draper entered suit in one of the Lincoln courts and was defeated. The matter
was then brought to the attention of
Attorney General Hastings. He informed
the agent that robbery was a crime in Nebraska. The agent took the hint and appeased Mr. Draper by refunding \$30. In
this little deal the Eastern cleared \$52.50. the Eastern does not do business that way

Annual Meeting of the Omaha.

The annual meeting of the Omaha Loan and Building association was held in the hall of the Board of Trade on the evening of the 1st inst. The hall was well filled with members of the pioneer association of the city, 500 shares being represented. This meeting was an enthusiastic business one from start to finish.

President Edward A. Parmelee delivered

an interesting address, detailing the progress of the association during the year. At the last annual meeting of the stockholders, said Mr. Parmelee, the first series shares were declared to have reached par value; \$200 each. There remained 189% shares of un-pledged stock in this series, requiring \$37,900 to cancel. Certificates of indebtedness bearing 6 per cent were issued to the holders. The borrowers in the first series, holding 705) shares, had their mortgages and securi-705% shares, had their mortgages and securities, aggregating \$141,100, returned to them and their obligations to the association were cancelled. Both borrowers and investors were well pleased with the result and the closing of the first series was effected with very little difficulty and made been propheand much less friction than had been prophe

"The maturity of the stock in the first series was an event that had been looked forward to with interest by many both in and out of the association. Some who had evinced considerable interest in our associa-tion chose to wait and see how their neigh-

bors came out before subscribing themselves, and when the end came and the results were published, and it was demonstrated what could be accomplished by genuine cooperation, the fruits were at once seen in the subscription of \$22 shares in the twenty2 fifth series. The later subscriptions were 319 shares in the twenty sixth socies, 240 in the twenty-seventh, and 500 in the twenty-eighth, making the total number of shares issued in the year 1,947. Of this number 294 were with

drawn, leaving at this time a total of \$,345 shares in force. "The amount of the certificates issued was \$37,900. There was paid Juring the year \$13,700, leaving outstanding \$24,200. There is now in the treasury sufficient funds to pay off \$3,300 additional. When it is considered that the year 1892 was an unsatisfactory one in general business circles, and viewed in the light of the condition of trade and state of the money market, we think this to be a very fair showing."

Mr. Parmelee stated that the monthly re-Mr. Parmelee stated that the monthly re-ceipts of the association have increased from \$1,200 to about \$2,770. Ten foreclosure suits are pending, two of which are in process of settlement. Security in each in-stance is considered ample. The money tied up in these suits, together with the payment of certificates, caused a corresponding re-duction in the profits. As soon as the asso-ciation realizes on these foreclosures and on duction in the profits. As soon as the haso-ciation realizes on these foreclosures and on real estates acquired, valued at \$10,323, the receipts will offset two-thirds of the pay-ments on certificates of indebtedness. The amount outstanding due from stockholders is less than \$700, being the smallest sum due from that source for several years. President Parmelee discussed at consider-able hearth, changes, conformated in the

able length changes contemplated in the system of the association. This is the adoption of the Dayton or permanent plan in-stead of the serial plan. He pointed out the benefits of co-operative effort in home build-ing. "If it be true, he said, "that, other things being equal, the man who owns his home is a more valuable citizen than one who does not, then it is plain that the agency which provides the easiest way to secure that home is an institution to be cherished by the individual and fostered by the ite. The state has recognized the value the loan and building association by according to it privileges and exemptions denied to other monetary institutions. The saving, berrowing and repaying leans are not equaled anywhere else, and it is be-lieved that the best plan yet devised to afford a man of moderate means an opportunity to become his own landlord is presented in the modern local loan and building association.

Some Figures.

The report of Secretary Natitnger pre-sents the condition of the Omaha in detail. The receipts from all sources, exclusive of the first series, was \$195,817.91, and for the year ending January 31, \$32,-333.05. Disbursements for the year amounted to \$30,175.07, and the actual expenses for the same period were \$1.416.0f. Loans outstanding aggregate \$57,000. Series No. 2 issued in March, 1886, on which eightyl payments have been made, are now worth \$186.68.

In view of the fact that the shares In view of the fact that the shares in force approach the limit of the association's capital stock, \$50,000, an amendment to the constitution was adopted, increasing the amount to \$2,000,000. The directors were also authorized to adopt such features of the Dayton plan as will advance the interests of the plan as will advance the interests of the association.

The election of three directors resulted in

the selection of Gustave Andreen, George W. Leomis and W. F. Wright. Applicants for membership in the Ne-braska league will find Secretary Brininger in Grand Island ready for business at all hours. It is said his smile is worth the

price of admission."
The Hebron association has applied for membership in the Nebraska state league.

The West Point association reports assets amounting to \$43,980,94; loans, \$31,600; redemptions, \$3,132,90; profits, \$14,411.11, and expenses, \$1,235.04. The Gering association has issued a new series of stock to take the place of the old series, which has nearly matured.

A Chicago association has adopted a rule o loan money at 7 per cent straight without A bill for an act regulating loan and buildng associations is pending in the Wyoming

legislature. The senate of South Dakota killed a bill providing for taxing the capital stock of load and building associations.

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