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## POSTAL SAVINGS.

Provisions of the System Briefly  
Summarized.

### DOLLAR STARTS ACCOUNT.

But a Beginning May Be Made by the  
Purchase of a Ten Cent Postal Sav-  
ings Card—Government Guarantees  
Repayment on Demand.

After about thirty years of recom-  
mendations from the postoffice depart-  
ment and debate by congress, a bill  
providing for the creation of a postal  
savings bank system has become law.  
Congress displayed little interest in the  
present measure. In all probability  
the bill would have failed to pass had  
the president not put the full weight of  
the administration behind it to  
force the act through as a party meas-  
ure.

Such a system has been an obvious  
need for years, particularly in districts  
which have no savings banks. Many  
banks have opposed the measure, fear-  
ing that they would suffer from gov-  
ernment competition, but the act is  
designed primarily for those who have  
only small sums and who distrust  
ordinary banks. In communities where  
banks are numerous, safe and well  
established it is doubtful if the regu-  
lar savings bank business will be ap-  
preciably affected. In other words, the  
postoffice department will occupy a  
new field instead of dividing one that  
is already pre-empted.

The main provisions of the bill can  
be briefly summarized. Any person ten  
years old or over may have one ac-  
count. A married woman may deposit  
in her own name, free from control or  
interference by her husband. Design-  
ated postoffices will receive deposits  
of \$1 or a multiple, but, further,  
the act also provides that a ten cent  
postal savings card may be purchased  
to which may be attached special  
"postal savings stamps." Such a card  
with nine stamps is to be accepted as  
a deposit of \$1. Accounts are limited  
to \$500, and not over \$100 may  
be deposited in one month. The gov-  
ernment guarantees repayment of the  
principal upon demand, with 2 per  
cent interest. Depositors, if they de-  
sire, may exchange \$20 or multiples of  
\$20 for United States bonds bearing  
interest at 2½ per cent.

The money accumulated in the postal  
savings banks is to be deposited main-  
ly in the neighboring state and na-  
tional banks at 2½ per cent interest.  
Five per cent of the total moneys re-  
ceived is to be retained by the secre-  
tary of the treasury as a cash reserve.  
Not more than 30 per cent of the de-  
posits may be withdrawn by the gov-  
ernment for investment in United  
States bonds.

The whole control is vested in a  
board of trustees consisting of the  
postmaster general, the secretary of  
the treasury and the attorney general.  
This board is to designate the postal  
savings depository offices, and it will  
draft all the rules and regulations.  
Congress evidently intended to give the  
board a free hand, as may be seen in  
section 5 of the act, which specifies  
that a depositor shall, upon the open-  
ing of an account, receive a pass book  
provided that the postmaster general  
may, with the approval of the board of  
trustees, adopt some other device in  
lieu of it. The bill carries an appro-  
priation of \$100,000.

The expressed intent of the law, to  
provide means whereby sums smaller  
than \$1 may be accumulated for de-  
posit, is, as Congressman Parsons said  
in his speech of June 20: "One of the  
best provisions in this bill. \* \* \* This  
scheme will allow savings in ten cent  
amounts. It is in line with a very no-  
ble charity which allows savings in one  
cent amounts. I refer to the charity  
known as the Penny Provident fund,  
which was started in New York twenty-  
one years ago, has enabled thou-  
sands of children in that city to save  
pennies and has taught them habits of  
thrift. This charity was originated by  
Otto T. Bannard." The Penny Provid-  
ent fund does not pay interest.

The interest on the part of such  
social workers which led them to es-  
tablish such organizations as the Prov-  
ident Loan society and the Penny  
Provident fund should make them  
work to aid in establishing the postal  
savings system. The many independ-  
ent settlement savings funds for chil-  
dren offer an agency for advertising  
the postal savings banks. Every  
stamp station for the Penny Provident  
fund can eventually be employed in  
the same way. It should be fairly  
easy to ask the poor, the ignorant and  
the foreigner to trust the government,  
and the collections made at settlements  
and churches can be deposited with  
the postoffice. This is done in Eng-  
land. It is even possible, according to  
Mr. Bannard, if the postal savings  
system is established in New York city  
some time in the future, that the  
Penny Provident fund may be dis-  
continued as being no longer needed.

The postal savings banks will not  
open for business until 1911, so that  
it is difficult to anticipate details of  
arrangements. One obvious hope that  
all must have who wish the scheme to  
succeed is that the rules shall be made  
simple and not burdensome or com-  
plicated. A matter that will undoubt-  
edly be provided for is to arrange so  
that soldiers stationed in the Philip-  
pines, Porto Rico or Alaska may re-  
mit money through the war depart-  
ment for deposit in the postal savings  
banks at home. The British Postof-  
fice Savings bank received over 25,000  
deposits a year of this kind.—Survey.

## THE TRADE UNIONS.

They Are Exactly What the Wage-  
workers Choose to Make Them.

The trade unions are the reflects in  
organized, crystallized form of the  
best thought, activity and hopes of  
the wageworkers. They represent the  
aggregate expression of discontent of  
labor with existing economic, social  
and political misrule. The trade uni-  
ons are exactly what the wagework-  
ers are, and can be made exactly what  
they may please to make them—ac-  
tive or sluggish, keen or dull, narrow  
or broad gauged, just as the members  
are intellectual or otherwise. But, rep-  
resent as they may either of these al-  
ternatives, the trade union is the best  
form of organization for the toilers to  
protect their present interest, as well  
as to work out their salvation from  
all wrong. In politics we shall be as  
we always have been, independent.  
Independent of all parties, regardless  
under which name they may be known.  
The only interest we shall have in  
either is their real, not merely their  
avowed, attitude toward labor. We  
shall endeavor to aid in exposing the  
folly of being a union man 364 days  
in the year and failing to remember  
the union man's duty on election day.  
But we shall unqualifiedly oppose the  
attempts to impress the thought upon  
the workmen that so long as they  
"vote right" on one day in the year,  
they may be remiss in their member-  
ship and all their other duties every  
other day in the year.—Samuel Gompers.

Attacked and denounced as scarcely  
any other institution ever has been, the  
unions have thriven and grown in the  
face of opposition. This healthy vital-  
ity has been due to the fact that they  
were a genuine product of social needs  
—indispensable as a protest and a  
struggle against the abuses of indus-  
trial government and inevitable as a  
consequence of that consciousness of  
strength inspired by the concentration  
of numbers under the new conditions  
of industry. They have been, as is  
now admitted by almost all candid  
minds, instruments of progress. Not  
to speak of the material advantages  
they have gained for workmen, they  
have developed powerful sympathies  
among them and taught them the les-  
son of self sacrifice in the interest of  
their brethren and, still more, of their  
successors. They have infused a new  
spirit of independence and self respect.  
They have brought some of the best  
men to the front and given them the  
ascendency due to their personal qual-  
ities and desirable in the interests of  
society.—John K. Ingram, LL. D.

### SETBACK FOR SHORT DAY.

Eight Hour Law Does Not Apply Out-  
side Navy Yards.

Attorney General Wickersham, on re-  
quest of the secretary of the navy, has  
given a ruling on the eight hour clause  
of the act appropriating money for  
new battleships. He holds that it ap-  
plies only to work actually done in the  
government navy yards and not to  
work on machinery and armor done  
outside by private contractors.

This ruling will be a surprise to la-  
bor men throughout the country, who  
hailed the insertion of the eight hour  
provision into the bill as a great vic-  
tory in regard to shops not controlled  
by the government.

"I think it is clear that the provision  
in the naval appropriation act," says  
Attorney General Wickersham after  
quoting many authorities, "must be  
construed to apply simply to work  
done upon the vessel itself at the place  
where it is built and not as applying  
to the manufacture of machinery or  
other material elsewhere which is to  
enter into the construction of the ves-  
sel."

### The Pennsylvania Trouble.

The threatened strike on the Penn-  
sylvania railroad was happily averted  
by the good sense of those concerned.  
It is evident that most of the difficul-  
ties in this case arose from different  
interpretations or applications of the  
rules formulated by boards of concilia-  
tion for other roads. While both sides  
apparently agreed to accept these,  
they did not accept them in precisely  
the same way. The railroad officials  
and the trainmen's committee have  
been for some days engaged in work-  
ing out the detailed application of the  
rules so that there can be no misun-  
derstanding hereafter.

### Labor Notes.

The unions of St. Paul have voted to  
observe Labor day with a parade.

Joseph F. McManus of Boston Book-  
binders' union has been re-elected a  
member of the international executive  
board.

There will be no parade this year  
by the combined forces of the Chicago  
Federation of Labor in celebration of  
Labor day.

After eight years of activity the  
Farmers' union, which had its birth  
in Texas in 1902, is now organized in  
twenty-nine states and has a member-  
ship of about 3,000,000.

Samuel Gompers, president of the  
American Federation of Labor, has  
been invited by the San Francisco La-  
bor council to deliver the Labor day  
address in that city.

Omaha carpenters recently succeeded  
in putting a new scale into effect  
whereby the men received an increase  
in wages from 45 to 50 cents per hour  
for the eight hour day.

Dennis Healy of Lowell, Mass., has  
been again elected international presi-  
dent of the Leather Workers' union,  
and Michael McMullen, also of Lowell,  
has been re-elected secretary and treas-  
urer.

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