

EDITORS' IDEAS.

Another state institution has gone republican. The deaf and dumb institution at Omaha, the accounts have been found \$1,930.70 short. The republican superintendent, Gillespie, will be compelled to make up the shortage or take the consequences.—Hamilton County Register.

We seldom find a man now that is opposed to government savings banks and a majority are in favor of the government ownership of railroads. These two populist principles have advanced more rapidly than any in our platform. Still they are not the leading issue.—Stanton Register.

The election of a silver democrat to fill the vacancy caused by the death of Holman in the Fourth Indiana district is significant. Where Holman, who was a popular leader, had only about 800 majority, there is now nearly 1,200 majority and this in the face of the fact that there was also a populist candidate who polled some 700 or more votes. It is said that bimetalism is dying out in view of the good crops and approaching prosperity; but this straw in Indiana does not point that way.—St. Paul Press.

Good government is the greatest blessing that can come to civilized society. It benefits all alike—those who work hardest for it as well as those who work hardest against it. Its influence extends all through the structure of society, uplifting and helping men in all walks of life. It is an inspiration to better things, an incentive to higher endeavor, an awakening signal that urges men to greater progress. All men who want good government vote for it at all times. All men who want bad government leave no stone unturned to gain their object.—Independent Era.

Did you ever think that England has a sort of referendum? When the government fails to command a majority of the House of Commons the prime minister and cabinet resign, parliament is dissolved, and the question or questions at issue are referred to the people in the new elections. As a consequence, England is making more progress toward government by the people, and justice toward the masses, than we are. They already have government telegraph, government savings banks, etc., and we too would have them without further delay if we had any way to get the expression of the voters on these questions. Why can't we have a way?

We have had many "boodle" congresses, "boodle" legislatures, and "boodle" city councils that should have been dissolved. But no, we elect a man for a certain term, and all the legal powers in the country can't get him out until his term expires.

Here is where the imperative mandate comes in. It gives the people power to recall any public officer at any time in the following way: Any constituent may at any time draw up a document demanding the removal of said officer. When this document is signed by a majority of the voters in the territory which elected such officer his office shall be declared vacant. It can be filled again by appointment or by a new election. Shall we have it?—Dr. C. F. Taylor in the Medical World.

There is evidently a growing demand in the public mind in favor of postal savings banks. The first declaration ever made by a political party in favor of such a system was in the Omaha populist platform of 1892. Since that date events have more than justified that plank of the platform. The panic of 1893 has demonstrated that the average savings bank, as so long conducted, cannot be kept open in times of great financial excitement or distress. Hundreds of institutions, entirely solvent and honestly conducted, have been obliged to close their doors and go into liquidation. The fault was in the system, not in the banks themselves, and the faults of the system have become so thoroughly impressed on the public mind that the demand for postal savings banks, conducted by the government, has been the result. That a bill establishing such banks will be introduced in the next congress is a matter of little doubt.

Such banks would have the confidence of the people from the start. The deposits therein would be absolutely safe. They could always be drawn on demand. Not being loaned out on real estate or securities of any kind, the funds could be transferred from one section of the country to another where they might be needed to meet some unusual demands. Everyone of the objections urged to the present system can be eliminated by the establishment of the postal system under government control.—Rocky Mountain News.

Autocracy of Judges.

Judge Stowe of Pennsylvania, in hearing the injunction case against the striking miners, said: "We are both court and jury."

There is danger in a judicial system which puts it in the power of any man to act as both court and jury. Trial by a jury of his peers is the constitutional right of every citizen of the United States and federal judges are adopting a dangerous course in asserting such extra-judicial authority. Perhaps Judge Stowe is right, and he is both court and jury, but in that event the constitution of the United States is not right. That venerable document says: "In all criminal prosecutions the accused shall enjoy the right to speedy and public trial by an impartial jury of the state and district wherein the crime shall have been committed."

The striking miners should take exception to Judge Stowe's theory. With constitutional right on their side, the miners should not hesitate to attack the autocracy assumed by the judge whose extraordinary claims should be subjected to careful legal scrutiny. When one man can decide as to the guilt of persons brought before him for trial, and then pass sentences upon them, all decent forms of justice are overthrown, all safeguards to the individual are cast aside, and in place of constitutional rights there intervenes personal absolutism as unrestrained and as autocratic as that of the Czar of Russia. That sort of thing is not wanted by the people of the United States, and however much the plutocrats may desire it, autocracy must surrender to democracy.—Chicago Dispatch.

LOANS TO THE PEOPLE

THE VITAL PRINCIPLE IN POSTAL SAVINGS BANKS.

If the Deposits in These Institutions Are Turned Over to the Banks to Loan They Will Do More Harm Than Good—Fatal Defect in the Measures Proposed.

The demand for a government savings bank system has reached proportions that will make it one of the first and most important issues of the coming session of congress.

The movement is gathering new strength every day and the daily press of the entire country is joining in the demand.

That this movement has had its origin as a party measure inside the ranks of Populism will probably not be disputed, but that the movement has outgrown the limits of any one party is now certain.

There are, however, many points in connection with this most important issue which should not be lost sight of and the agitation of which must come through others than the millions who have so recently come into the ranks of those who are insisting on postal savings banks.

On those who have thoroughly studied the questions involved, yet are free from the selfish motives which inspire certain business enterprises, must devolve the duty of settling this question if it is settled right.

The deposits in banks form the basis for a large volume of business which, if drawn from the ordinary channels of trade, would seriously unsettle and disturb the business world.

To many it seems an unreasonable proposition that bank deposits are far in excess of the total circulation of money in the country, yet such is the case.

The facts are that money is deposited and then loaned out, then paid to other parties and again deposited, the process being repeated over and over until the figures shown by deposits in banks and a report of "loans and discounts" bear but little relation to the actual money in circulation, but, rather, indicate the extent of confidence in the banks and the willingness of the banks to extend favors in the ways of loans.

This well known fact that the money of depositors is the real basis of the banking enterprises of the country and the very natural suggestion that a government savings institution would hold all deposits out of circulation have called out frequent objections to the proposition, and well it might were no means proposed to solve this obstruction.

We have read a number of proposed measures and copies of bills that have been presented and of others that will be offered in the coming session of congress and have also noted the tone of various editorials and interviews on the subject, and we find a unanimity of sentiment among the bankers and editors of old party papers that a provision must be made for the government to place the money where it will again go into circulation, and it is always proposed to solve this obstruction.

As the matter now stands the banks and their whole power are being exerted to secure a postal savings bank law, and the general agitation is largely due to the fact that they expect to be able to fully dictate its provisions.

Now that the question is an issue, and with the well understood fact that the measure has been pushed to the front by Populist agitation, every exertion should be used to see that the question is solved correctly and a law passed that is an improvement over laws existing in other nations of the world where the money power has dictated the terms.

There is no reason why methods which obtain in a monarchical government should be patterned after if there be better methods which might be adopted.

There can certainly be no reason why the government should loan the money accumulated by this system to corporations rather than to individuals on real estate security.

No other security is considered superior to real estate, unless it be government bonds.

There are questions raised as to the advisability of investing in state or municipal bonds, and there is certainly a question about many banking corporations being sound.

The point is well understood that for the government to accept deposits and make no provision for distribution by some system of loans would lead to a congestion of the money now in circulation and a retirement as complete as though the money was locked up in a vault or buried, and such a plan could not fail to cripple business, but among the many proposed bills the provision for placing the money again in circulation is to let the banking corporations put it out again.

The question should be met by active work on the part of every Populist and the work should be done right now.

The government should provide for loaning direct to the people instead of to banking corporations.

Every bill that will be presented will provide for placing a large per cent of the postal deposits out at interest or in certain depositories.

This is right and is the only true system for a banking business of which a savings system is a vital part.

The main point now is that the government should place this money directly with the people instead of giving it to the bankers.

One duty of government is to see that justice is rendered to all the people, and there is no reason why certain corporations should be granted the right to use these funds, either free, as may be the case through political favoritism in selecting depositories, or at a nominal, low rate of interest, while all others of the great nation of people are subject to the demands and requirements of these favored few.

The position The Express has main-

tained in a steady fight of many years for postal savings banks is that the government should make loans direct to the people and at a low rate of interest.

Now that the whole country is falling into line in favor of the savings system, every true advocate of reform should exert an influence in favor of the declarations of the Omaha platform, which is explicit on that subject.

The government would be absolutely secure against loss and the borrower would be relieved from the ruinous rates of usury charged by the banks.

The millions of dollars which have been hidden away or locked up in safety deposit vaults, which will by a government savings system be brought out, would, if placed directly in circulation, stimulate every industry and bring an era of prosperity.

If this question can be settled right and a measure is passed providing for loans direct to the people, it will prove to be the most important legislative act of the century on the money question.

It will destroy the fangs of the money power more completely than could any other proposition, for when the individual is freed from all obligations to the banks it will mean an era of liberty which the people have never enjoyed.

There is no reason why the government should loan to a corporation and refuse to loan directly to the individual when the security offered is good.

The government should most assuredly provide a plan to save depositors from being robbed, but why may it not also arrange to save borrowers from being held up by the same gang of bandits?

The millions drawn out of hiding, if turned over to the banks, only add to their power, and there is no reason why the government shall be made the agent of banking corporations in their speculative enterprises.

The duty of government is to deal justly and act for the good of all.

The question is up for solution, and the only true solution is loans direct to the people.—Chicago Express.

THREE MILES FOR A CENT.

One Result of Government Ownership of the Railroads.

In Australia, on government owned railroads, you can ride a distance of 1,000 miles for \$6.50, first class, while workmen can ride 6 miles for 2 cents, 12 miles for 4 cents, 30 miles for 10 cents, and railroad men receive from 25 to 30 per cent more wages for eight hours of labor than they are paid in this country for ten hours. In Victoria, where these rates prevail, the net income from the roads is sufficient to pay all the federal taxes, which is another convincing proof of the possibility of government without taxation.

In Hungary, where the roads are state owned, you can ride six miles for 1 cent, and since the roads were bought by the government the men's wages were doubled.

Belgium tells the same story—fares and freight rates cut down one-half and wages doubled, yet the roads pay a yearly revenue to the government of \$4,000,444.

In the United States, under private ownership, it is the other way. We have paid the railroads billions in land and money and are now paying them millions yearly for carrying the mail, and yet freight and passenger rates are so extortionate as to be almost prohibitive, while wages paid railroad employees are degrading and almost criminal in their smallness. Surely America has a deal to learn from its various mother countries.

In Germany you can ride four miles for 1 cent on the government owned lines, yet wages are over 125 per cent higher than when the corporations owned them, and during the past ten years the net profits have increased 41 per cent. Last year the roads paid the German government a net profit of \$25,000,000.

If our government owned the railroads, we could go from Boston to San Francisco for \$10. Here is the proof: The United States pays \$275 for the postal car from Boston to San Francisco. A passenger car will carry 50 passengers, which, at \$10 each, would be \$500, or a clean profit of \$250 per car, and this, too, after paying 5 1/2 per cent on watered stock, which is fully 100 per cent on the cost of the road. These quoted figures are taken from a reliable source.—Uncle Sam.

Where Honor Is Due.

The following strong tribute to the Populist party is paid by a staunch Democratic paper, the Alexandria (La.) Town Talk:

"The People's Party has been of great benefit to the politics of this country. It has caused voters to think and brought the Democratic party back to where it was 25 years ago—the party of the people.

"Its existence made it possible for the Democratic party to spurn the false teachings of leaders of the Cleveland stripe and made it possible to nominate for president a true and genuine man of the people, and a Democrat, William J. Bryan.

"The Populists originated some splendid ideas, and an income tax, the government ownership of telegraph lines and the issuance of paper money exclusively by the general government will eventually be enacted into law."

Quantity, Not Material.

It is not a question of what material shall be used in making dollars, but the number of them, that the money power is looking after. If all the metal money should be taken from circulation, and nothing but paper currency used, and the volume fixed at less than is now in the channels of trade, a paper dollar would have a greater purchasing power than a gold dollar of today. It is more money that the holders of vast fortunes fear, and if a huge mountain of solid gold should be discovered they would be the first to raise the cry, "Gold must be demounted."—Missouri World.

SCIENCE UP TO DATE.

NOTES OF PROGRESS FROM MANY LANDS.

The Nautical Bicycle—A Wonderful Clock—An Electric Mail Car—Two-Story Cars—Carriage Without Horses—Electrical Cooking.



ON RAMON BARRERA, of Madrid, is the latest amateur to try his hand at inventing a nautical bicycle. He has perfected a machine for use upon lakes and rivers, with which he has been enabled to make about six miles per hour. This machine is composed of two cases of steel, which serve as floats, and are connected by cross-bars. Near the stern, in the space between the two cases, is a paddle wheel, operated by pedals something like a bicycle. The machine weighs about one hundred pounds. It is steered by a small rudder at the stern and has been tried successfully by its inventor, passing over the water quickly and easily.

One More Inanitate.

Science is an exacting taskmaster, and he who serves must be ever ready to give up time, talents, hope, ambition, even life itself at the beck and call of the tyrant. The search for the North Pole has cost many lives and more treasure, and yet there is no lack of enthusiasts who are ready to take up the work where the last victim had laid it down. The latest idea is to explore this region by means of a balloon, which seems quite the most visionary and hopeless of all of the many fruitless efforts that have been made in that direction. The effect of intense cold on the gas in the balloon, the possibilities of blinding storms, the impossibility of getting out of trouble in case of accident, and the certainty that no rescuing hand could reach the party as no one would know where to find them, should all be considered. It may be among the possibilities of science to store gas under pressure and at such a low temperature that an amount could be provided sufficient to bridge over almost any emergency that might arise; but in tasks of this kind there is so much to be looked out for and guarded against that only a temperament of the most elastic and daring description would think of going into it. The history of explorations is punctuated with horrors and tragedies and fringed with the bones of martyrs to science. This, however, is no bar to future investigations, and there is not the slightest difficulty in filling up the ranks when the order comes to go forward.

A Purifying Article.

The following communication from M. Girard of Paris, on the most efficacious way to purify water, will be interesting to every person who would like to indulge in what is at times a most dangerous beverage. According to this account, a most efficient sterilizing process has been discovered. "The water is first treated with permanganate of calcium, and then filtered through peroxide of manganese. It appears that the calcium permanganate—a salt easily manufactured—is, in the presence of organic matter and micro-organisms, decomposed into oxygen, manganese oxide and lime, and the organic matter and the bacteria are thus destroyed. But in order to further increase this oxidizing power and at the same time destroy the excess of calcium permanganate added to the water, this latter is filtered through a layer of manganese peroxide. The filtered water is perfectly limpid, and is entirely free from pathogenic and other micro-organisms and from organic matter. The simplicity of the process is greatly in its favor.

Carriages Without Horses.

How far is it necessary, economical, or convenient to continue in our great towns the use of horse-power for street traffic? Here is a question which must be faced sooner or later, and the sooner the better. The only wonder is that most people seem quite content to go on with a method of propulsion for carriages, carts, omnibuses, etc., which to any scientifically minded person is simply barbarous! That may sound rather strong, but it would be quite easy to show that the use of the horse for such



purposes is very expensive, inconvenient, unsanitary, noisy; that it blocks up our streets unnecessarily, and causes the pavements to wear away much faster than they need, and, last, but not least, that it is cruel. It is humiliating to think that in a matter of this sort we, who invented the steam engine and the railway, instead of once more taking the lead, are being left behind by France, says a writer in the London Westminster Budget. Last year that enterprising paper, Le Petit Journal, in order to find out which was the best of the various self-moving road vehicles, held a competition. Roughly speaking, about fifty vehicles of the lot entered took part in the trials. Various routes were taken from Paris to places about thirty miles distant, and the whole thing was carefully planned out, the greatest interest being shown in the affair by the public. One firm entered six separate vehicles—this is Messrs. Les Fils de Peugeot Freres, of Valentigney (Doubs), who have also a depot at 22 Avenue de la Grand Armee, in Paris. All their vehicles are fitted with the Daimler-Gasoline motor, recently introduced into England, and now being fitted into several launches in course of construction on the Thames. They are capable of propelling carriages at a speed of from about nine to eleven miles an hour on a good level road, and about two or three miles on inclines of one in twelve to one in ten. The wheels are of the cyclo type, with pneumatic tires, and the controlling lev-

er is in front. The Daimler motor is underneath at the back and drives on the hind axle. The framework consists of steel tubes, and serves as a reservoir for the cold water used for cooling the cylinders. The price of an electric victoria for four persons complete is \$285. The above facts are taken from two long and carefully written reports by the special commissioner of the Engineer.

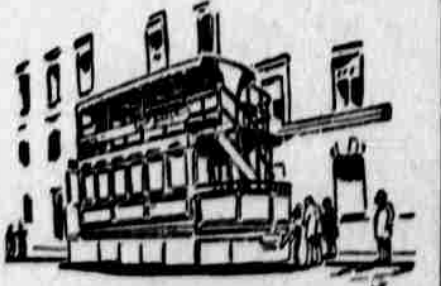
Cost of Electrical Cooking.

Inquiry is often made as to the cost of electric cooking. The exact figures were recently given by the Philadelphia Ledger.

Four or five outlets can be fried by employing the equivalent of five lamps for twelve minutes. This includes the time required for heating the pan. When the electric oven is used, the equivalent of eighteen lamps will raise the temperature from 53 degrees Fahrenheit to 120 degrees in five minutes, to 256 degrees in ten minutes, to 355 degrees in fifteen minutes, and to 437 degrees in twenty minutes. At this rate, electrical cooking is still more expensive than ordinary methods. Nevertheless, its use is daily increasing. Its great advantage is perfect cleanliness. The electrical kitchen hardly seems to be a kitchen at all. There is no heat from the fire, no smoke, and no dirty utensils. As soon as the "current" can be sold at a figure which will command its use for kitchen purposes it will become universal.

Two-Story Cars of Paris.

There are no trolley or cable cars in Paris. The storage battery electric cars seem to have been made a success here. They are much larger than those which were for a time in operation on the Madison and Fourth avenue



line in New York, being literally two stories high. The outside seats are roofed and are protected at the ends by glass screens. The approach of a car or omnibus is not heralded by gongs, as it is in America. Each of the big lumbering vehicles is provided with a horn, which the driver can sound by pressing a rubber bulb. These too and too and too, wherever one may go.—Ex.

A Wonderful Clock.

One of the most extraordinary mechanical wonders of the world is described by the New Orleans Picayune. It is a clock built by a Russian Pole named Goldfarb. He was at work upon it two thousand days. The clock represents a railway station, with all of its appointments and details carefully carried out. On the central tower is a dial which shows the time at New York, London, Warsaw and Pekin. Every quarter of an hour the station begins to bustle, telegraph operators click their machines, the stationmaster and his assistants appear, porters bustle about luggage, and a miniature train dashes out of a tunnel on one side of the platform. All the routine of a railway station is gone through, after which the train disappears into another tunnel, to reappear at the next quarter of an hour.

An Electric Mail Car.

It is stated that an inventive genius of Ionia, Mich., has invented an electric mail car capable of attaining a speed of two hundred miles an hour. It will make the distance from New York to Chicago in five hours, instead of the twenty-three now required for the fastest trains. It is said that he has at last succeeded, and will shortly give a public exhibition of his device. His car is made entirely of steel, and weighs some forty tons. It is thirty-three feet long, and is operated by an electric motor independent of the automatic arrangement for handling the mails. It is run over an elevated track about eighteen feet above the ground, and made of steel. The apparatus will receive and deliver mail automatically with no loss of speed, and each car can take care of thirty-four stations.

Onyx and Petrified Wood.

Probably every visitor to the Columbian Exhibition spent some time in admiring the beautiful specimens of onyx and petrified wood shown on that never-to-be-forgotten occasion. Of late there have been some exceedingly fine slabs of this material worked out and used in wainscoting in handsome dwellings. It is said by an expert that in Utah are the finest onyx fields in the known world, and that the largest slabs ever cut out have been taken from quarries in that State. Petrified wood is being used in manufactures of various mantels, brackets and similar pieces are brought out and used with excellent effect.

Value of Coal-Tar Dyes.

In the years 1882 and 1883 nine factories for making dye from coal tar were established in this country. The business flourished until the tariff act abolished the specific duty and took away the profits, then half of the factories went out of the business. Others kept along as best they could, but were unable to compete with foreign labor. In 1874 Germany produced \$6,000 worth of dyes, and in 1887 \$72,500 worth of dye. This is only one of the many products of coal tar, which is, indeed, a most remarkable substance.

Asbestos Clothing for Firemen.

At a meeting of the National Association of Fire Engineers at Montreal last summer asbestos clothing as a protection for firemen was advocated, and its utility demonstrated by a practical test. A representative of the company that is exploiting the idea entered a burning frame building specially prepared for the test, and remained there several minutes. He also showed the value of asbestos rope for life saving.

Wetras.

Van Pelt—Isn't it a day rather high for a hotel in the mountains? Landor—But, my dear sir, you should think of the scenery. Van Pelt—How much do you charge for that?

INSURANCE DEPARTMENT.

J. Y. M. Swigart Editor—Hall, Cyclone and Fire, Farm and Town—Agents Wanted—Write Editor of Insurance Department.

Wisconsin to the Front. The interest in this line of insurance is growing and the time will come when the people, that if one hundred companies can be run at a saving of one half the present cost of insurance. The state can go into the business and let the assessor's valuation on the property be the basis of assessment and also the basis upon which losses must be paid, and when that is done the hardest problem for securing revenue for the state will be solved.

Wallace's Farmer has this to say in regard to insurance in Wisconsin:

FARMERS' MUTUALS IN WISCONSIN. The commissioner of insurance of the state of Wisconsin has just issued his annual report for 1897, which contains many matters of interest to farmers not only in Wisconsin but in other states. Wisconsin, as might be expected, well advanced in the matter of mutual insurance. It has 195 town insurance companies, by which is meant township insurance companies, which correspond to our farmer's county mutuals, besides sixteen city and village mutuals which correspond to our town mutual. In addition it has three church mutuals and one lumber dealers' mutual. The town and village insurance companies had risks in force January 1, 1895, amounting to \$156,913,370, and in force January 1, 1896, \$166,074,409, and December 31, 1896, \$176,769,861, an increase of \$9,161,049 during 1895, and \$11,946,427 in 1896. The losses paid during 1895 were \$324,302, and in 1896 \$344,234. The expenses for conducting the business during 1895 were \$87,399, and during 1896 \$96,680. This shows a very healthy condition of the business and a very small loss in proportion to the risks carried. The contrast between these companies and the stock and mutual companies conducted on the old line plan, is very remarkable. According to the report the amount of insurance written in Wisconsin by stock and mutual companies, that is companies conducted on the old line plan, during the year of 1895, was \$263,963,018, for which \$4,391,133 were received as premiums, and upon which \$1,680,987 were paid for fire losses, being a ratio of loss to premiums of 38.28 per cent. The premium receipts for 1895 were \$4,599,068, with losses amounting to \$3,297,751, or a ratio of loss to premiums received in that year of 72.33.

WOMEN AND MEN.

There is a 15-year-old widow at Covington, Ky. The girl was married a year ago to a 19-year-old boy, all the parents consenting. Her husband died a few days ago.

Franchetti, the banker-composer, is building an opera house at his country seat, where he can have his own works performed without subjecting them to the judgment of managers.

President Barrios of Guatemala was educated in this country and is a graduate of Yale. He declared himself dictator to protect the interests of foreigners in his country, and is anxious to have American capital develop it.

Mrs. Charles Stewart Parnell, widow of the Irish leader, is about to take up her residence at Trematon castle, near Plymouth. Trematon castle was formerly one of the great houses of Cornwall. Only the ruins of the thirteenth century castle remain, the present house being of quite modern construction.

Marcelle Berenger, the most beautiful model in Paris, who has declared her intention of posing in the future for none but American artists, is a slight, brown-haired, blue-eyed slip of a girl, with a faultless figure. The chief charm of her face lies in its puzzling contrasts, in the dimples that come and go with every breath; in the eyes that never, even in her gayest moments, lose a certain look of appealing sorrow. "She possesses the eyes of a Mater Dolorosa and the lips of a Bacchante. She is a beautiful sphinx."

Deafness Cannot be Cured by local applications as they cannot reach the diseased portion of the ear. There is only one way to cure deafness, and that is by constitutional remedies. Deafness is caused by an inflamed condition of the mucous lining of the Eustachian Tube. When the tube is inflamed you have a running sound or imperfect hearing, and when it is entirely closed, deafness is the result, and unless the inflammation can be taken out and the tube restored to its normal condition, hearing will be destroyed forever. The cause of deafness is caused by catarrh, which is nothing but an inflamed condition of the mucous surface.

We will give One Hundred Dollars for any case of deafness caused by catarrh that can be cured by Hall's Catarrh Cure. Send for circulars free.

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Just try a 10c box of Cascarets, the best liver and bowel regulator ever made.