

THE HOME MAKERS LOCATION

In the Great Snake River Valley in South-eastern Idaho—The Best Watered Region in the West

The president and secretary of the Home Makers Company, after a careful inspection of the various available locations in Idaho, have decided on accepting and did close a contract for a tract of fine land on the Upper Snake river valley. It was impossible to secure a large body of land as we had hoped. Large enough tracts could have been secured, but the cost of the water rights alone in one case ran up to \$30 per acre, besides the canals were not completed and there was a question if they would be ready by the time next spring's crops required watering. Numerous irrigation projects are under way, but cannot possibly be completed for a year or so even if financial aid is at hand. Therefore, after full investigation and a careful consideration of all phases the location was made on the Upper Snake river. The tract is watered by two large canals already built. Considerable neighboring land is under improvement and in fine crops.

GENERAL FEATURES The lands secured for the Home-makers lie wholly on the first river bottom. All of it is smooth and with the exception of the natural fall of the valley, which is about five feet to the mile, is perfectly level. Aside from the canals the lands are unimproved. It was deemed impracticable to include improved farms in our holdings owing to the higher price and the difficulties which would be encountered in making equitable distribution of the allotments. The entire tract is covered with a good growth of sage brush averaging perhaps three feet in height. By the methods in use little if any labor is required to remove the brush and clear the land, but what can be very easily done with a team; much of it can be plowed out and afterwards burned. There being no snow covering the land, the soil is moist and fertile and a good crop is raised from the first year. The soil is composed of disintegrated lava, and is extremely rich and produces large crops from the time it is put under cultivation and watered. The depth of the soil is from three to eight feet and is underlain with a strata of coarse sand and gravel. When broken up the soil is of a dark brown or coe color.

WHAT IS PRODUCED.

Wheat is successfully grown and yields from 30 to 60 bushels per acre. While fall wheat is sown, the greater portion is of the spring variety. The berry is sound and hard and owing to the fair weather during harvest time is seldom injured as in eastern states. Corn is raised in considerable quantities, owing to the cool nights, yet a moderately fair yield can be produced. However, little effort is made in raising corn.

Oats are a sure crop and produce heavily, ranging from 50 to 80 bushels per acre. They mature early and the grain is heavy, weighing about 45 pounds per bushel. Barley yields about 40 bushels per acre and finds a ready market. For the successful production of barley the climate could not be better.

Alfalfa produces enormous crops where properly watered. It is claimed that a fair average crop for the season is 7 tons per acre. As much as 150 tons has been harvested from 10 acres in one season. Alfalfa hay is contracted for in the stack by the Rock-wood Co. of the surrounding country. The supply is not equal to the demand. This season's crop was contracted for during last winter at \$4.50 per ton in the stack, the farmer receiving \$1 cash down at the time. Prevailing prices at the present time are, however, much higher. The raising of alfalfa brings much profit to the farmer and is as a consequence one of the chief crops.

Potatoes thrive exceedingly well and we were told of yields as high as 800 bushels to the acre. Our members we feel sure will be content with a much smaller yield since the quality is of the best.

Of the other crops which are successfully grown are hops, rye, flax, peas, cabbage and vegetables of all kinds. Vegetables from this region are now being shipped as far as St. Louis and Chicago and are in great demand.

Fruit—it is not claimed for this section to be what is termed an exclusive fruit country such as is found in the western part of the state and where the altitude is about 2,000 feet. But with the exception of a very few of the more delicate varieties fruits of all kinds thrive on the Upper Snake river valley. Fine orchards are started and small fruit yields abundantly.

The surrounding country for hundreds of miles is elevated and in the distance forms into mountains. The entire region being government land affords free range for stock. Of this range our members can take advantage, the settlers of the valleys being entitled to the adjacent range. Thousands of horses, cattle and sheep roaming the ranges of Idaho answers the question regarding adaptability to stock raising.

Hogs are raised at a good profit and find a ready market at good prices. It is stated that hog cholera does not exist in Idaho.

Butter and the products of the dairy find a very good market and we advise our members to not fail to make provision to engage to some extent in this occupation. A creamery should be an early acquisition to our settlement.

Poultry and eggs are another source of good profit in this mountain region, the supply of the home product never equaling the demand. More profit is to be derived from the raising of poultry and eggs in the Snake river valley than from any other occupation of like investment.

Fish and game are plentiful, large game being found to the north and northeast of our settlement.

In the mountain range to the east timber of fair quality abounds, and a number of sawmills are in operation. The better quality of lumber is brought from western Washington and Oregon and is sold at a fair figure. Coal for fuel is brought from Rock Springs, Wyo., and costs about the same as in western Nebraska. A new line of railroad building from Blackfoot northwards will open up new

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LADIES' FRIEND.

(Sold by R.O. Kostka, Lincoln, Neb.)

FRANKLIN SUPPLY CO., 392 N. WABASH ST., CHICAGO

coal fields and lumber regions, bringing these two articles to the user. The line is graded and track-laying now under way.

OUR MARKETS.

The markets for the surplus products of the valley are found in the great mining camps of the inter-mountain country. The large cities, Butte, Helena, Anaconda, Pocatello, Ordren, Salt Lake City and the hundreds of thriving mining towns. It must be remembered that the productive area of the western mountain regions is exceedingly small, while the mineral belt is practically limitless and yet in its infancy of development. As the mineral resources are developed from year to year the demand for the products of the farm increases in proportion. It is safe to say that the day is indeed remote when the surplus farm products will exceed the demand therefor in the immediate mountain country.

CLIMATE, HEALTH, ELEVATION, WATER.

No official data is at hand covering the matter of temperature, but in general terms it is safe to say that the climatic conditions are not much unlike that of Utah's. "The glorious climate of California" has been much vaunted, but the citizens of Idaho believe they have a clearer atmosphere than the far-famed Golden State. It is hard to realize that in a region where perpetual snow shines on the surrounding mountain tops 100 degrees is reached in the valleys in summer and from 1 to 2 degrees below in winter, and occasionally dropping as low as 12 degrees below. There is in the same latitude as France, Switzerland and parts of Portugal, Spain and Italy. The great Japan current streams up the Pacific coast, and the wind, born of this warm water, blows inland for many hundred miles, modifying an otherwise uncongenial climate. The winters are short and outdoor work is carried on the year around. The following remarkable table compiled from U. S. government statistics, gives a true picture of Idaho weather:

Number of clear days..... 149  
Number of fair days..... 126  
Number of cloudy days..... 90  
Number days on which rain fell. 75  
Number inches rainfall..... 10  
Average rainfall for 10 years..... 13  
There are no rains or snows during the summer season, while crops are maturing and being harvested. No cyclones, floods or destructive storms.

The death rate in Idaho is the smallest of any state in the union, being .33, against California 1.61, and Arizona 2.61. Such diseases as asthma, hay fever and pulmonary troubles yield to the influence of this delicate air, and the patient always finds relief and permanent cure. There is no swampy land; malaria and consequent lung troubles are unknown. It is claimed, with apparent justice, that the climate of Idaho is unsurpassed.

The altitude of our location is somewhat less than 5,000 feet above sea level, insuring cool nights and sound, invigorating sleep. The water is pure and contains no injurious substances. The water of the Snake river is clear and pure and where of considerable depth presents that blue cast found only where the water is entirely devoid of sediment and foreign matter. Many settlers use this water for drinking purposes in preference to that obtained from wells.

WATER SUPPLY.

From the official engineering report of the state engineer of the state of Idaho for 1899-1900 we quote as follows: "With but few exceptions the canals now in operation in the Upper Snake river valley were built and belong to the irrigators themselves. The regulations of most of them provide for a division of water among the users at the rate of 1 inch per acre, in some cases a more generous allowance is made. In most cases the full allowance is turned out from the canal; in some places it is all needed, but more frequently a large proportion is wasted. The capacity of canals already constructed is estimated at 7,200 second feet. The full capacity of these canals is of course not used at present, but assuming that every user receives his share, his "inch to the acre, they would require a discharge of 3,380 second feet; a very conservative estimate. During the flood season it is undoubtedly much greater than this and it is never much less; therefore this might be taken as a fair average of the volume diverted by the canals from May 1 to August 1; after that date the demand is not as great, probably not more than 3,000 second feet. At this rate there would be delivered to each acre of land during an irrigating season of six months, enough water to cover it to a depth of 6.3 feet or the equivalent of a 76-inch rainfall during the growing season of crops."

From the above official quotation our members will see that the question of moisture is certainly solved in this favored locality. We could continue to quote at length from this same report, but the sum and conclusion reached is that the Upper Snake river valley is the best watered region of the west.

RAILROADS.

Our location is situated immediately on the railroad, tributary to the highway from the Puget Sound to Ogden, the gateway of the inter-mountain country, being on the main line from Pocatello to Butte, Mont., the greatest copper producing region in the world. The Oregon Short Line, which traverses the Upper Snake river valley, is managed by progressive men who take a personal interest in every newcomer and endeavor to do what lays in their power to promote his best interests. The train service is excellent and no discomfort will be experienced in removing to our new home.

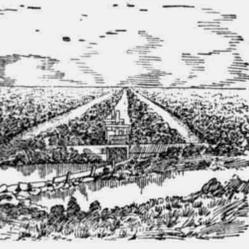
LOCATION OF SETTLEMENT.

The location of the Home Makers Settlement lies 1 1/2 miles west of the Oregon Short Line and extending 8 miles south and west from Idaho Falls, in Bingham county, Idaho. The entire tract is located in an irrigation district and is watered by two large canals. Idaho Falls is a thriving city of over 2,000 inhabitants, has large business houses, a large flouring mill run by water power, electric lights generated by water power, gravity water works system, seven churches, large school properly cared for, two newspapers, one brewery; is a junction point of the Oregon Short Line, and, in short, is a city in keeping with the rich and rapidly developing surrounding country. Much of the land under canals is under cultivation and yields magnificent crops.

VALUE OF IRRIGATED LANDS.

The history of irrigation is the history of scientific farming. Fifty years of irrigation in the arid regions of the west have demonstrated certain facts, beyond the possibility of a doubt, and among them are the certainty of good crops, perfect development, large yield and never a failure. For once man is independent of nature. The returns are larger on irrigated lands than those dependent on rain and it is known that 10 acres will produce more than five times that area in a country where the farmer waits for showers, which do not always arrive on time. Speaking from a strictly business point, what would an eastern farmer give in hard dollars for water on his fields at the time he wants it and provided he could get all he wanted of it? The senate special committee some years ago, speaking of Utah farms, said they found that the average farm

AS TO OUR OWN LANDS. Members desiring to do so will be given an opportunity to rent the company lands adjoining their own on crop rental for a year or two. The company's alternate tracts are held at a minimum price of \$20 per acre and will not be sold for a less amount. Land under cultivation and some improvement readily brings from \$20 to \$40 per acre at the present time and we feel confident that in less than three years our lands will be worth \$50 per acre. The tract is especially adapted to sugar beet growing and efforts are now being made to secure the location of a sugar factory in our vicinity. The immigration into the Snake river valley of Idaho during the past year and at the present time is so great that in one more year the entire valley will be filled and every available tract occupied. The entire absence of alkali in the soil is a feature much prized.



Pen sketch showing a lateral on the settlement lands. [Taken from photograph.]

consisted of 25 acres. There is good hard sense at the bottom of this. A 25-acre farm, properly cared for and scientifically managed, is enough to engage a man's attention, and when "worked with brains" will yield a handsome revenue. Hundreds of farms in Utah are not larger than 10 acres, and a farm of 50 acres is considered large. A large population is thus supported and the farmer does not strive to handle more than he can successfully manage.

FORTY ACRES ENOUGH LAND.

For the ordinary man forty acres will be all he can conveniently farm. If more is taken it will prove an encumbrance unless it is put into alfalfa, and then the farmer will need extra help. It may be surprising that in Utah under exactly the same conditions as prevail in our settlement, many families make a comfortable living on ten acres. We do not advise our members to take more than forty acres unless they have sufficient help to properly work the same. Many fall because they attempt to farm more land than they should; a smaller amount properly tilled would bring bigger returns.

CHANGES.

Making the change from locating on what is termed "dry farming" to farming under irrigation made it necessary to pay much more for our lands. While it has been necessary to pay these advanced prices we have secured land worth four times the former in productiveness. It is a well known fact that as much and more can be produced by proper handling, under irrigation, and with almost absolute assurance of annual crops as can be raised on four times the amount of land dependent wholly upon rainfall. After a meeting of the directors of the company, which the entire ground was carefully gone over it was decided to adhere to the original plan as given in the prospectus, except it was found necessary to reduce the number of acres to be allotted to mem-

bers and to eliminate the rebate bond feature from the present settlement. By making these two changes we will be able to make an entire success of the undertaking. Every member will receive the same value for his money, less in acreage, but more in value. The amount of shares required for the various allotments will be found further on. With the two exceptions above noted the plan of the Home-makers' settlement remain the same as heretofore.

COST OF LOCATION SHARES.

The cost of location stock remains as before, namely \$25 each. The following allotments include water rights.

ONE SHARE gives you a city residence lot.

TWO SHARES gives you a city business lot.

THREE SHARES gives you a five-acre tract adjoining the city.

SIX SHARES gives you a ten-acre tract.

ELEVEN SHARES gives you a twenty-acre tract.

TWENTY SHARES gives you a forty-acre tract.

Application for location stock should be accompanied by an advance payment as follows:

Table with 2 columns: Share type and Amount. Includes items like '1 share, Residence lot', '2 shares, Business lot', etc.

WHEN TO REMOVE TO THE NEW SETTLEMENT.

Under the present arrangement, the canals being completed our members will be enabled to move onto their holdings this fall if they so desire. Buildings can be erected, the fields cleared and everything put in readiness for spring plowing. The small laterals can be plowed out and the water led to the proper places on the land. When all this can be done during the winter months the farmer's time can



Pen sketch of the Snake river and valley showing portion of settlement lands. [Taken from photograph.]

then be wholly devoted to his crops the coming season. No member should undertake to remove to the new location until we have filled the entire membership—but few shares remain unsold—and until we have made a careful survey of each tract and made the allotments to the members. Nothing can be gained by going in advance. We will look after the welfare of all alike. Special rates will be secured for the members and their effects when we are ready to place them on the lands.

AS TO OUR OWN LANDS.

Members desiring to do so will be given an opportunity to rent the company lands adjoining their own on crop rental for a year or two. The company's alternate tracts are held at a minimum price of \$20 per acre and will not be sold for a less amount. Land under cultivation and some improvement readily brings from \$20 to \$40 per acre at the present time and we feel confident that in less than three years our lands will be worth \$50 per acre. The tract is especially adapted to sugar beet growing and efforts are now being made to secure the location of a sugar factory in our vicinity. The immigration into the Snake river valley of Idaho during the past year and at the present time is so great that in one more year the entire valley will be filled and every available tract occupied. The entire absence of alkali in the soil is a feature much prized.

MEMBERSHIP IS GROWING AT RAPID RATE.

The membership is growing at rapid rate and the great enterprise is now an assured success. Many have held back until the location was determined upon and these are now coming in with a rush.

Members who subscribed for location stock under the old plan, before irrigated lands were determined upon for our location, are given an opportunity to change their applications to the amount of irrigated lands their subscriptions will purchase. Those who do not desire to make the change will have their money refunded on application.

Subscribe for The Nebraska Independent and keep in touch with our great Home Makers' enterprise. When you have read your paper hand it to your neighbor, he may become interested.

If after a careful reading of our plan of home-making, it meets with your approval, send in your application at once for such amount of location stock as will meet your requirements and means. Send remittance to the,

Home Makers Notes

The Home Makers Company does not make it compulsory for members to remove to the lands immediately. We aim to sell location stock to those only who intend to make their homes on the settlement lands. Some will want to remove as soon as the allotments are made, others will not be ready to go until spring, and perhaps later.

Those who have in mind joining the Home Makers and share in the benefits to be derived thereby should attend to the matter at once. Delay gains nothing, besides will be the cause of many being unable to secure location stock.

the valley expecting increased quantity as depth is attained. The dis-patches locate this new oil field in the vicinity of Nampa on down the river from our settlement.

Help the boy to a farm, you will never regret it. When he gets uneasy buy him a piece of land and let him show his worth. You probably would not have a home yourself if there had not been cheap lands. Now you have accumulated and laid up considerable money, open up your purse and give the boy a chance. Have him join the Home Makers and become prosperous like yourself and you will enjoy the life you gave him as long as you live.

No allotments will be made until the membership is filled. We are doing all in our power to finish this part of the work at the earliest possible date. Members can help much by securing their friends and neighbors. Nothing will be gained by rushing in advance, remain where you are until we are ready.

Members who subscribed for location stock under the old plan, before irrigated lands were determined upon for our location, are given an opportunity to change their applications to the amount of irrigated lands their subscriptions will purchase. Those who do not desire to make the change will have their money refunded on application.

The Home Makers Company desires a good active man in every community to present our plan for home-making to parties desiring to change locations and secure membership for the Home Makers. Write us for terms.

Subscribe for The Nebraska Independent and keep in touch with our great Home Makers' enterprise. When you have read your paper hand it to your neighbor, he may become interested.

The success of the Home Makers en-



Pen sketch of the Snake river and valley showing portion of settlement lands. [Taken from photograph.]

terprise is now an assured fact. Those who have been holding back heretofore are now coming in, and our mail is increasing daily.

We regret our inability to provide homes for many who have written us, but are unable to raise sufficient money to secure location stock. We are willing to do all we can, but, of course, cannot furnish land free.

In this issue of The Independent we again repeat the general write-up of our location, the production of the valley, the climatic conditions, the purity of the water, etc. We do this in order that all can be fully informed and save us answering many questions at length by letter. Many have written for back copies of The Independent containing Mr. Mary's letters. We regret to say that we are unable to supply back copies, the entire issues being exhausted. These letters have aroused great interest all over the west and have been read with much interest by thousands.

Our old friend, Mr. L. L. Trefren, formerly treasurer of Hooker county, Neb., but now a resident of Ashland, Oregon, writes under date of May 5 last in reply to a letter of inquiry regarding a location for our settlement as follows: "My choice for your project would be Idaho on the Snake river or some of its tributaries. This state has no better choice of lands that could be purchased at a reasonable price except in eastern Oregon and there it is very cold. But in Idaho are large tracts of land that can be irrigated that are as fine land as ever I saw. I think the state would be very glad to welcome such a project as yours in the valley of the Snake river. The winters are not hard and prunes, peaches, apples, in fact all kinds of fruit grow as freely as in Oregon or California. I have thought seriously of removing to Idaho to live myself and may yet. In eastern Idaho I saw the finest vegetables I ever saw grown and everywhere there are long stretches, in places hundreds of miles, where steamers drawing 10 to 12 feet of water can be run. Coal is plenty and timber in the hills or mountains is also plenty. The country looks hard to a man who does not understand the sage brush lands, but get water on it and one acre is worth five of prairie soil. The land about Boise City was once sage brush, but now is the prettiest of all the country I have seen east or west. Should you conclude to come west with your colony any information I can give is at your command. Yours truly,

"L. S. TREFREN."

Mr. Trefren is an old acquaintance and had been a resident of Nebraska for twenty-five years or more before his removal to Oregon. He is a man of honor and high standing and we know his opinion would be valuable to our members. However, for some reason his letter was mislaid and not opened until this week and we were glad to see that our choice of location coincides with his judgment.

We might proceed to write up our Home Makers enterprise in glowing terms and flowery phrases, and picture our location as a veritable garden teeming with all the good things that go to transform life into a sweet dream and render existence on this mundane sphere a pleasure rivaled only in the New Jerusalem, but we prefer to confine ourselves to hard facts plainly told. We do not desire to present a picture to our members which when brought face to face would cause disappointment. Therefore we say ours is no Paradise nor do the streams flow with milk and honey. There are no fatted calves ready to be

led to slaughter at the beg of the settlers. Our members will be placed on the richest soil mother earth possesses, they will have an exhaustless supply of water with which to add moisture to growing crops, a climate positively unexcelled and water as pure as crystal. Close by cedar groves on the higher lands which is at the settlers' command for fuel and fencing, but not for the purpose of sale. A good native lumber can be had in the Blackfoot mountains to the east which can easily be hauled by train. There is an unlimited amount of building stone within hauling distance. These are some of the natural advantages at our command. It remains for the Home Makers to develop them and bring about the change which only application and labor can render. We are willing to take our chances with our members and feel confident, nay positive that success and prosperity awaits all who enter and join this great home-making enterprise.

We would like to ask, has anyone ever heard anything derogatory to the Upper Snake River Valley in Idaho from persons who live there and are industrious? Has anyone ever heard of a crop failure when proper attention was given to them? Has anyone ever heard a complaint against its climate or its water? There is perhaps no country but what one can find some of its inhabitants who are dissatisfied, but not many where their labor is sure to be rewarded. In the Snake River Valley crop failure is unknown and if dissatisfied inhabitants can be seen the reason can generally be traced to their constitutional aversion to manual labor. The industrious inhabitants are all prospering.

We are in receipt of many letters appealing to us to take them into the Home Makers and allow them time in making payments. Much as we would desire to help everyone to a home we cannot possibly sell location shares on a time basis. All who have studied our plan can see that it is impossible for us to do so. The settlers' allotments are placed at a very low figure. It takes much hard labor and expense to gather the settlers together. The object is to supply homes at the very lowest figure and have the settler out of debt when he starts in on his new home. If we could take members on a time basis our membership would have been filled and overflowing long before this time.

In answer to inquiries as to freight and passenger rates to the Home Makers settlement we will say that rates on freight movables from Sioux City, Omaha, Council Bluffs, St. Joseph, Leavenworth or Kansas City is 50 cents per 100 lbs. Minimum weight, 20,000 lbs., including not to exceed ten head of live stock. Will pass one man one way if car contains live stock. Passengers rates vary and members can secure information by addressing the Home Makers' enterprise. As we are giving special rates for our members, everything will be done by the company to obtain the very best concessions favorable to the Home Makers. When the time comes we will arrange so that where possible several parties may join in shipping their goods and thus effect considerable savings.

Some of our members are getting anxious to go to the new settlement. To such we say, have patience, nothing can be gained by going before everything is ready. Remain where you are, we will tell you when we are ready. We regret that some have started overland when we have right along urged against such hasty action. Some people know more than those who have had experience and are consequently not to be advised.

For the past two weeks it has required about sixteen hours' labor each day to keep up the work in our office and even then we are at times unable to do so. We could be saved much of this labor if people would read The Independent closer. Hundreds of questions put to us have been answered over and over in The Independent during the past few months.

Members should remember that they must provide for themselves from the time they locate on their lands until a crop is produced, the same as in any country on earth. While work can no doubt be obtained in the valley and surrounding mining regions, yet if all depended on securing employment the chances are some would meet with disappointment. Everyone will find plenty to do in preparing his land for crops, and ought to go provided so he can devote his time in that direction.

Many ask us the following: After the first payment is sent in with the application for location stock, when will the balance be payable? This question is answered on page 9 of the Prospectus and is made a part of the terms in the application. The time when the balance is payable cannot be definitely determined until the membership is filled. When that has been accomplished thirty days will be given members to pay the balance. The money is then used to pay for the land. No time payments are contemplated in the purchase of location stock, therefore parties applying for shares should be prepared to meet payment when the call is made.

If after a careful reading of our plan of home-making, it meets with your approval, send in your application at once for such amount of location stock as will meet your requirements and means. Send remittance to the INDEPENDENT HOME MAKERS CO. 1245 N. St., Lincoln, Neb.

With the address on the wrapper of your paper you will find the date at which your subscription expires. This is to keep our readers acquainted at all times with the condition of their subscription accounts. What does yours show?

DR. MCGREW

Office open continuously from 8 a. m. to 9 p. m. Sundays from 8 a. m. to 8 p. m.

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For Register of Deeds

Dear Sir: Having contributed to the material interest and growth of this county for the past twenty-six years, and served in the war of the rebellion from 1862 to 1864, participating in many of the severest battles as a volunteer without bounty or pension, by the advice of many friends I am a candidate for the office of register of deeds before the fusion conventions of this county.

Hoping my personal acquaintance with you will justify a favorable consideration of my claim, I will pledge myself to a strict and careful attention to the duties of the office. Yours most respectfully,

JOSEPH MCGRAW.

HEAD OF THE PROCESSION

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BANKERS RESERVE LIFE ASSOCIATION.

In Its Commendable Effort to Build Up Home Life Insurance and Save to the State the Frightful Drain of \$1,500,000 a Year.

The Bankers' Reserve Life association again announces to the people of the west and particularly to the people of Nebraska that heat and drought have not hindered the good work of its field force of life underwriters, but the business of August will break all previous records.

The Bankers' Reserve Life association has written more business in the aggregate, on a superior class of risks and upon a better policy than any alien competitor doing business in Nebraska and challenges the largest of its competitors to a comparison of aggregate risks, a character of risks and of class of policies issued.

The Bankers' Reserve Life association boasts not because of its phenomenal growth and of its extraordinarily low death rate. It boasts not of economy of management and prompt payment of death claims. It boasts not because it writes more Nebraska business every month of the year than its most aggressive alien competitor. These are facts so well known and accepted now as to require no boasting. But

The Bankers' Reserve Life association does boast of the modern, progressive, up-to-date policies it offers its patrons and challenges the world of life insurance to present a more progressive and profitable form of investment insurance. It claims to have a policy unexcelled in the world and its underwriters can demonstrate the fact on demand. Not only so, but

The Bankers' Reserve Life association boasts of an advisory board of about 400 members in Nebraska, the choicest business men in the state. This board is back of the company with its moral and financial support, and this board alone without the other attractive features which make for the success of the enterprise would be a sufficient moral and commercial force to make the company win. The Bankers' Reserve Life association, B. H. Robison, president, was founded to win and is managed to win quickly. No malicious alien competitor with a contemptible anonymous printed circular or any form of covert attack can undermine this company in Nebraska and thus far the alien life insurance trust has neglected to accept any of the challenges of the Bankers' Reserve Life for an open fight. The simple fact is the Bankers' Reserve Life association is the most popular life company in Nebraska, and

CONTRACTS WITH AGENTS

of alien companies are being made every week. B. H. Robison, president, Omaha, Neb., needs and must have one hundred and fifty more agents and writes that experienced men of ability, character and address are also demanded.</