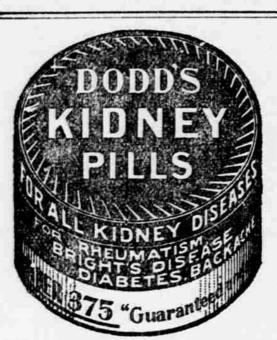
The Prisoner's Retort.

It is a prison's chaplain's duty to give a departing prisoner good advice and to exhort him to be a decens and honorable man in the future. In the course of one of these interviews a chaplain said, "Now, my friend, I hope you'll never have to come back to a place like this."

The prisoner looked at him thoughtfully and then asked "I say, chaplain, you draw a salary here, don't you?" When the chaplain replied in the affirmative the prisoner remarked, "Well, say, if me and the other fellows didn't keep coming back you'd be out of a



Potatoes steeped in sulphuric acid and subjected to pressure make an excellent substitute for ivory in the manufacture of billiard balls.

#### How's This?

We offer One Hundred Dollars Reward for any case of Catarrh that cannot be cured by

F. J. CHENEY & CO., Toledo, O. We, the undersigned, have known F. J. Cheney for the last 15 years, and believe him perfectly honorable in all business transactions, and financially able to carry out any obligations made by his firm. Walding, Kinnan & Marvin,

Wholesale Druggists, Toledo, O. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system. Testimonials sem. free. Price, 75c. per bottle. Sold by all Take Hall's Family Pills for constipation.

#### Another Breakdown.

It seemed an age that the poor man was flat on his back. His friends stood around him with long faces heaving lugubrious sighs.

It was, indeed, a serious case. But suddenly there came a shout from the prostrate form.

"At last!" he shouted, triumphantly. "At last I have that old carbureter fixed."

With a wild whoop his friends brushed the dust from his back and they all piled into the big red machine and sped away.

## STABS OF PAIN.

Like Thrusts of a Knife in the Back. William H. Walter, Chatsworth, Ill., says: "Pains in my back that felt like knife thrusts made me quit work and take to my bed.



The urine cloudy and tained much sediment. The doctor using Doan's Kidney Pills. They stopped that attack and as I kept on using, the treat-

ment cleared my system of uric acid. regulated the urine and cured the bachache."

Sold by all dealers. 50 cents a box. Foster-Milburn Co., Buffalo, N. Y.

France's butta tage was fallen from 32 to 191/2 per cent in 100 years.

Mrs. Winslow's Soothing Syrup for children teething, softens the gums, reduces in flammation, allays pain, cures wind colic.

German officers say that London could be taken in thirty-six hours.

Wise people use Hamlins Wizard Oil to stop pain because they know it always makes good. Foolish people try experiments. Ask your druggists about it.

One hundred and fifty firemen are required on some of the Atlantic liners.

PILES CURED IN 6 TO 14 DAYS PAZO OINTMENT is guaranteed to cure any case of Itching, Blind, Bleeding or Protrud ing Piles in 6 to 14 days or money refunded.



I want every chronic rheumatic to throw away all medicines, all liniments, all plasters, and give MUNYON'S RHEUMA-TISM REMEDY a trial. No matter what doctor may say, no matter what your friends may say, no matter how prejudiced you may be against all advertised remedies, go at once to your druggist and get a bottle of the KHEUMA-TISM REMEDY. If it fails to give satisfaction, I will refund your money.—Munyon Remember this remedy contains no sal-

icylic ac'd, no opium cocaine, morphine or other harmful drugs. It is put up under the guarantee of the Pure Food and Drug For sale by all druggists. Price, 25c.

fost wonderful grass of the century, yielding fro 5 to 10 tons of my per acre and lots of pasture be-sides. Itsimply grows, grows, grows! Cutittoday and in 4 weeks it looks for the mower again, and so on. Grows and fouristics everywhere, on every arm in America. Cheap as dirt; luxuriant as the bottom lands of Egypt. Big seed catalog free or send (Oc in stamps and receive sample of th wonderful grass, also of Speltz, the cereal wonder, Barley, Onts, Clovers, Grasses, etc., etc., and cata-log free. Or send [40 and we will add a sample arm seed novelty never seen by you before. SALZER SEED CO., Box CN La Crosse, Wis. 



A Woman's Question. Before I trust my fate to thee, Or place my hand in thine; Before you get your overgoat Or help me on with mine; Before I peril all for thee. Question thy soul to-night for me,

Before we stir a single step, Stand back and let me know; Does my black skirt touch on the sides, And does the white skirt show? Speak now, lest at some future day My whole life wither and decay.

Look deeper still within thy soul, And let me learn my fate; Am I all buttoned down the back And is my hat on straight? Let no false pity spare the blow But in true mercy tell me so.

Gaze on my face and answer true, Before we start to go, Can'st thou detect the rosaline And does the talcum show? If so at any pain or cost, Oh, tell me now ere all is lost!

Nay, answer not; thou could'st not tell, The words would come too late; Get on thy hat and hurry up, We haven't time to wait. Whatever in my heart may fall, Remember, I must risk it all!

## Waiting for Some Man.

Woman has been handicapped through the ages by being brought up to think that there is not much worth while in life outside of marriage, writes Orison Swett Marden in Success Maga-

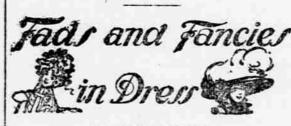
How many precious years and opportunities for growth, for life enlargement she has missed while waiting for marriage!

Even to-day, in this splendid age, we see young women everywhere with splendid possibilities who seem to be just waiting, waiting, waiting for what they have been brought up to believe is the supreme event of their lives. Many of them might broaden their education and improve themselves wonderfully while they are waiting for the right man to come along. Did they but know it, they are not half as likely to find the right man while waiting inactively as when they are vigorously preparing themselves for a large and

It is most unfortunate that any girl should be brought up to-day with the antiquated idea that marriage is every thing, and that other things do not

The traditions of the past, however, are rapidly falling away from the emancipated woman of the twentieth century. In this new era tens of thousands of girls have found glorious openings in all departments of life. Vast was not helping fields of usefulness are awaiting womme and I began an on every side. She is realizing that achievement is sexless; that she can be just as independent as man, and that there are just as many opportunities and fields of usefulness for

> Who can estimate what this new era means to the plain girl, the girl with splendid mental powers, but who may be physically unattractive, or who may prefer a single life?



Pale-toned gloves are being worn in Paris more than white ones for smart afternoon dress.

Satin is best left untrimmed, although for afternoon gowns for spring it will be among the most popular fabrics.

Hats of fine coral chip, as well as the once more popular crinoline, will be seen, with wide-spreading brims curled up on one side.

A rather wide band of ribbon, brought up around the hair and tied in a broad, girlish bow at one side, is a French head finish much favored.

Dangles, tassels, fringes, all are in order, and passementerie drop trimmings may be found in all the modish colors and in the metallic, pearl, je and crystal effects.

Metallic tissues and nets are being brought out in amazing variety. Every shade of gold, silver, gun metal and bronze is represented, and there are, too, all of the colors shot with metal.

Net girdles of wide soft mesh, embroidered bldly in ribbousine (a lustrous fiber) and fringed with this same ribbousine, are offered in many of the fashionable colors and in white, which may be dyed to any shade.

Raffia has been woven into extraordinarily smart bags and belts, the straw often being oddly but delightfully studded with semiprecious stones. whose color shows attractively upon the soft shade of the straw.

Heads are no longer crinkled and ratted past all semblance of humanity. The simpler the better, say the knowing ones. If your "style" permits a demure wave flowing away from a classic center part, so much the luckier for

Wives of the Presidents. The wives of the Presidents are as

Smith; Madison, Dolly (Payne) Todd; Monroe, Eliza Kortwright; John Quincy Adams, Louisa Catherine Johnson; Jackson, Rachel (Donelson) Robards; Van Buren, Hannah Hoes; Harrison, Anna Symmes; Tyler, Letitia Christian; second wife, Julia Gardiner Polk, Sarah Childress; Taylor, Margaret Smith; Fillmore, Abigail Powers; second wife, Caroline McIntosh; Pierce, Jane Means Appleton; Lincoln, Mary Todd: Johnson, Eliza McCardie: Grant, Julia Dent; Hayes, Lucy Ware Webb; Garfield, Lucretia Rudolph; Arthur, Ellen (Lewis) Herndon; Cleveland, Frances Folsom; Harrison, Caroline Lavinia Scott; second wife, Mary Scott Dimmick; McKinley, Ida Sexton; Roosevelt, Alice Lee; second wife, Edith Kermit Carow : Taft, Helen Her-

Fancy Tucked Blouse.



The latest blouses are made with just such long pretty sleeves as these and this model can be utilized both for the separate waist of net, thin silk, ingerie material and the like and for the entire gown. In the illustration it s made of fine lawn combined with banding of Valenciennes lace, and with and embroidery worked in the squares formed by the design, but these squares can be filled with applied motifs if preferred, and for the trimming any banding is appropriate.

# Laundry Work.

Table line should be starched while still wet. Prepare about four quarts of blue water, and to this stir in a teacupful of good, hot starch. Dip the table linen in the starch, wring, and hang out to dry. All bed and table linen should be taken down while still damp, folded tightly and evenly, man gled and ironed. Starch should not be used without the dilution of blue water for table linen, as otherwise it makes servietts much too stiff for comfort in using, and if a tablecloth is too much starched it is very difficult to iron it properly, and it does not lie flat upon the table. Linen stiffened with hot starch must be sprinkled with warm water, not cold, should it get too dry before ironing. Nothing sets off the daintiness of a dinner table better than beautifully got up damask.

# Fresh Air for the Sick.

Nothing is more common than fresh air. It is all pervading and provided by nature. It is free to all who will take it. We all need it and all have to have it. The sick need it more than the well, and yet there are those who think the windows in the sickroom must be kept closed. As a matter of fact, the one best thing we can do for the sick is to see to it that they have an abundance of fresh air all the time.

# To Overcome Boils.

A French doctor has had great success with scattering boils by applying at the first sign of inflammation compresses wet with equal parts of tincture of arnica, tincture of iodine and spirits of camphor. Continue until the trouble seems to be passed. If with the compresses one drinks sulphur water or red clover blossom tea, it will help to scatter the boils and overcome the tendency.

# Pajamas for Children.

It has become the accepted thing to put little girls and boys in pajamas instead of nightgowns. They are warmer in the winter and cooler in summer than the long sleeping robe, and healthier at all times. These pajamas are made in striped flannel, in soft cotton, in crossbar dimity and striped China silk.

# How to Walk Gracefully.

Nearly every woman walks far too rapidly for anything like grace to enter into her movements. Tall women, for some reason, walk more slowly than little ones. Their elbows, shoulders and hips move from side to side with every movement of their feet.

If you want to be graceful, don't look Washington married Martha (Dan- at your feet, but hold your head well dridge) Custis; John Adams, Abigail up in the air. Don't shuffle. A little to keep from stiffening.

thoughtfulness and practice in high stepping will soon break you of this ugly habit. Don't bend your back at the waist, under the impression toat you are thereby walking erectly. It throws the stomach forward, and is almost as inimical to grace as round shoulders. Finally, don't allow yourself to walk "pigeon-toed" - that is, with the toes turned in or straight. You can never be graceful in movement while you do.

#### Your Sewing Machine.

Women who do not thoroughly understand the sewing machine often blame the machine when the fault of stiff running can be traced to not keeping the machine clean. Most persons think that liberal doses of oil are all that is necessary. Too much oiling is injurious, and oil where there has not been careful dusting is worse than none at all. It is not enough to give a surface dusting; the cracks and crevices must be kept clean. This can not be done with a cloth. Instead use a coarse silk thread, to draw back and forth through cracks to get out fine dirt that can not otherwise be removed. Care should also be taken that pins and needles do not slip into the shuttle part of the machine, as often they clog it and the cause can not be discovered for some time. It is a mistake to use a cheap oil, as it cakes and makes the parts sticky. Never let the machine stand uncovered when not in use; and guard carefully from dampness. Rubbing the running strap occasionally with a little vaseline or oil will make the leather wear longer.

#### Perfuming the Hair.

There is a difference of opinion as to perfumed hair; some women, nice ones, too, think a faint, elusive, individual fragrance to the hair correct, while other women are strong in their condemnation of scented tresses.

If you are not one of the women who think perfumed hair vulgar, you may like to know how to impart an odor to it instead of paying to have it done by the hairdresser.

The best time is immediately after the hair is shampooed, while it is still slightly damp. Pour five or six drops of oil of lavender, oil of jasmine or oil of violet in the palm of your hand and rub it over the bristles of a clean, rather stiff hair brush.

Brush the hair thoroughly for five or ten minutes, and you will carry around for a week a faint, delicate fragrance.

#### Cracks in Floors.

There are three methods of filling cracks in floors. First, dissolve one pound of glue in two gallons of water. Stir into this enough fine sawdust to make a thick paste and fill the cracks with it. The paste may be colored to match the wood. Second, fill the cracks with putty. One can make the putty by mixing whiting and linseed oil together and kneeding it until the paste is smooth. The putty may also be colored to match the wood. Third, soak finely shredded paper in water and boil it until it is soft pulp, and to every two gallons add one pound of glue. The cracks must be filled solid and even with the boards.



A paste made of fine starch and a very little water spread on a bruised spot immediately after the blow wili often prevent discoloration.

When the brows are thin and scant they should be rubbed with a drop of warmed almond oil or a very small quantity of pomatum of vaseline. This should be put on before brushing and

To keep the hands smooth and white soak them in sweet almond oil every night. Pour the oil in a bowl and immerse the hands for several minutes. Wipe gently with a soft towel and traw on loose white gloves for sleep-

The habit of biting thread with the teeth, of using the teeth as a vise for removing corks, for cracking nuts or to supply a deficiency in tools is most unwise, and will surely cost the unwise person dear. It cannot be condemned too strongly.

A good treatment for white spots on the nails is a nightly application of a paste made of equal quantities of turpentine and myrrh. In the morning the nails should be wiped over with olive oil. If you are manicuring your nails yourself, you may be digging them too hard, thus causing spots.

# For Tonsilitis.

Oil of eucalyptus for 10 cents-not tincture, but oil. To cure any affection of the air passages of the throat or lungs take 6 to 10 drops placed on sugar, and allow same to dissolve slowly and then swallow. Repeat every two to four hours, according to severity of the case.

#### Polish the Farniture. A furniture polish that is recom-

mended by those who have tried it is made with one wine glassful of olive oil, the same quantity of vinegar, and two tablespoonfuls of alcohol. Apply with a soft cloth and polish with flan-

To Keep Chamois Clean, Chamois should be rinsed in warm water several times while using, and

# NEBRASKA'S BANK GUARANTY BILL

# Act Creates New State Banking Board--Governor, Auditor of Public Accounts and Attorney General, Together with a Secretary and Clerk, the Governing Body.

passed by the legislature is described The aggregate amount of the redisas an act for the regulation, supervision and control of the business of banking, and to provide penalties for its violation. The business of banking itors, nor shall any bank other than is declared to be a quasi-public business, subject to regulation and control loans and investments to exceed eight by the state. A penalty of \$25 for each times the amount of its capital and day of continuation of offense is pro- surplus. vided for the transaction of banking business except by a corporation organized under the laws of the state. The act creates a state banking than fifteen members, chosen from the

board which shall consist of the governor, who shall be ex-officio chairman thereof; the auditor of public accounts and the attorney general, a majority of whom shall constitute a quo- their successors are qualified. rum. A secretary of the banking board shall be appointed by the govern. He must be an elector of the state, and at the time of his appointment must have had at least three years' practical experience in actual banking. His salary shall be \$3,000 a year. The clerk of the banking board shall receive a salary of \$1,500 a year. He must be a competent bookkeeper and an expert accountant. If necessary there shall be one other assistant, these three holding their offices at the pleasure of the governor.

#### Provides for Bank Examiner.

The governor is also empowered to appoint a suitable person or persons, having had at least three years' experience in practical banking, to make an examination of and into the affairs of directors at a meeting of which a regevery corporation transacting banking ular record is kept. business as often as deemed necessary by the board, at least twice a year. The secretary and bank examiners must dends or otherwise. No dividend shall enter into a bond to the state before be made if losses have been sustained taking office with surety to be ap- equal to or exceeding the undivided proved by the governor each in the profits on hand; and no dividend shall sum of \$25,000.

fixed at \$1,800 a year, besides his nec- and bad debts. Provision is made, essary traveling expenses, not to ex- however, for increase or decrease of ceed \$1,000 a year. These traveling capital stock. expenses are to be paid out of the general fund upon the examiner's filing with the state auditor an itemized report of his expenses, approved by the board. The examiner shall have power all books, papers and affairs of any corporation doing banking business, and in so doing to administer eaths and affirmations, and by attachment to compel the attendance of any perports, receiving bribes or neglecting the state banking board." to make required examination shall be punished by imprisonment in the penitentiary for not less than two nor more than ten years.

# Fee to State Treasurer.

Each bank examined shall pay to tion to its average daily deposits. eral fund, within ten days after completion of examination, certain fees varying from \$15 for banks with a capital of \$15,000 or less, to \$50 for both. banks with a capital of \$150,000 or more. Not more than two such fees shall be paid in any one calendar year. The examiner must report to the state five days from the completion of the examination the date thereof and the amount of fee due.

Any duly qualified bank examiner shall have authority when ordered by the state banking board to take possession of any bank in the state and to retain possession for a time sufficient the supreme court may appoint the reto make a thorough examination into its affairs and financial condition. If the bank is found to be insolvent or unsafe, the examiner can retain possession of everything against any process of court until the state banking beard can receive and act on his report and appoint a receiver.

# Directors Must Qualify.

banking corporation must be residents such taxes, shall be a first lien on all of the county in which the bank is ocated or of immediate adjacent state banking board at least once ounties, and every director of a bank apitalized at \$50,000 or less must be authorized to pay out of the deposithe owner and holder of at least 4 per cent of the paid up capital stock in his own name and right; and in a bank violating the provisions of this act. capitalized at more than \$50,000 every such rewards never to exceed \$500. director must own and hold in his own name not less than \$3,000 of the paid vided for violations of provisions of the up capital stock. The ownership of act, the violation shall be called a misfive shares of capital stock of a demeanor and be punishable by fine savings bank shall qualify the owner of from \$25 to \$300, or by imprisonto be elected as a director.

The paid up capital stock required to entitle a corporation to a charter is minutely specified, ranging from not less than \$10,000, where the bank is located in a village of more than 100 and less than 500 inhabitants, to not less than \$200,000 in cities of 100,000 or more inhabitants. The minimum capital of savings banks shall be \$15,- inside, "is the department presided over 000; and in cities of 100,000 or more by our chief baker. He claims this, howinhabitants, not less than \$75,000.

#### Quarterly Reports Required. Not less than four reports a year

must be made by banking corporations to the state board, besides any special reports that may be required. Any neglect or refusal to make any required report shall be punishable by Tribune. a fine of \$50 per day for each day of lelay. False statements in reports shall be punishable by imprisonment in the penitentiary for from one to ten years.

A reserve fund equal to at least 15 per cent of the aggregate amount of its deposits must always be kept on Ferguson, turning pale. hand by each bank. Of this 15 per cent two-fifths shall be cash in the blaze." bank vaults. In cities of more than 25,000 inhabitants the reserve fund must be 20 per cent of the deposits. when the work is through should be | Savings banks must have on hand at washed thoroughly in ammonia water all times as a reserve in available woman accidentally stepped on a match." funds an amount equal to at least 5 "O. rou wretch!"-Chicago Tribune.

The banking bill, which has been per cent of their aggregate deposits counts and bills payable of any banking corporation shall at no time exceed two-thirds of its paid up capital, except for the payment of its depossavings banks at any time permit its The affairs of a banking corporation

shall be managed by a board of directors of not less than three nor more stockholders according to the by-laws. The board shall select from its members, president, secretary and cashier, to hold office for one year, and until

#### Interest Rate 4 Per Cent.

The rate of interest on deposits is limited to 4 per cent per year. Violation of this is punishable by fine from \$100 to \$500, or by penitentiary imprisonment for not more than three

years, or both. Accepting money in any form on deposit when the banking corporation is insolvent may be punished by penitentiary imprisonment of from one to

For an officer or employe to borrow the funds of the bank directly or indirectly is adjudged a felony, punishable by fine of not more than \$1,000, or imprisonment of not more than five years. A director may borrow by securing the approval of the board of

No part of a bank's capital may be withdrawn either in the form of divibe made to an amount greater than The salary of the bank examiner is the net profits on hand, less the losses

Every stockholder in a banking vorporation shall be individually respe ble to the creditors, over and above the amount of stock held by him, to an amount equal to his stock, for all to make a thorough examination into its liabilities accruing while he re-

mains stockholder. No consolidation of banks may be made without the consent of the state banking board.

Any bank may place its affairs unson in the state to testify under oath der the control of the state banking in relation to the affairs of the corpo- board by posting on its door this noration. An examiner making false re- tice: "This bank is in the hands of

# Guaranty Fund Provision.

In order to provide a guaranty fund for the protection of depositors, each banking corporation shall be subject to assessment as specified in prou the state treasurer for credit of gen- statements in regard to these of posits shall be punishable by fine from \$100 to \$1,000, or penitentiary imprisonment for not more than five years, or

If the state banking board considers a bank unsafe, or if it has failed in any way to comply with the provisions of the law, the board must communicate treasurer and banking board within the facts to the attorney general, who shall cause an application to be made to the district court of the county in which the bank is located for the appointment of a receiver to take charge of the bank and wind up its affairs. If the judges of the district court should be absent, any judge of ceiver, the necessary orders being transmitted to the clerk of the district

> court. The bond of the receiver shall be fixed by the judge in an amount sufficient to protect all persons interested.

The claims of depositors for deposits, and claims of holders of exchange shall have priority over all other A majority of the members of any claims except taxes, and subject to assets. A receiver must report to the monthly. The state banking board is ors' guaranty fund rewards for the prehension and conviction of b

Where no other punishment is proment in the county jail for thirty to ninety days, or both.

#### Trouble in the Bake Shop. The proprietor of the extensive bakery was showing a party of visitors through the establishment.

"This, ladies," he said cautiously openng a door and permitting them to look ever, as his exclusive doughmain, and he is likely to be a trifle crusty if disturb-

"In that case," haughtily answered the dignified matron who was doing the most of the talking, "I trust we are too well bread to interrupt him, sir."-Chicage

Took Effect on the Trailer. "Laura," said Mr. Ferguson, laying aside his hat and overcoat, "I saw the worst train wreck half an hopr ago I

ever saw in my life." "Were you in it. George?" aske "No, but I helped to put

"The blaze? Did the train take fire?" "Yes, and it burned fiercely."

"How did it happen, and where?" "In a fashionable restaurant. Society