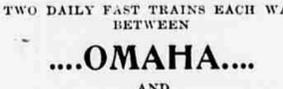


Liver and Kidney

Diseases are manifested by Backache, Rheumatism, Loss of Appetite, Foul Tongue and Weakness. Dr. J. H. McLEAN'S LIVER and KIDNEY BALM

Is the remedy you need, of equal service in mild or chronic cases. \$1.00 PER BOTTLE. FOR SALE BY KOENIGSTEIN'S PHARMACY.



Free Reclining Chair Cars on all Trains. QUICK SERVICE. CLOSE CONNECTIONS. TWO DAILY FAST TRAINS EACH WAY BETWEEN ...OMAHA...

Atchison, Kansas City and St. Louis. With direct connections to all Southern and Eastern points.

Unexcelled time and accommodations to the Famous Hot Springs of Arkansas. BE SURE TO SECURE TICKETS VIA THIS LINE.

For more complete information, descriptive pamphlets, etc., address J. O. PHILLIPPI, W. C. BARNES, A. G. F. & P. A., T. P. A. Southeast Cor. 14th and Douglas Sts. OMAHA, NEBRASKA

HUMPHREYS' WITCH HAZEL OIL

CURSES Piles or Hemorrhoids, Fissures & Fistulas, Burns & Scalds, Wounds & Bruises, Cuts & Sores, Boils & Tumors, Eczema & Eruptions, Salt Rhum & Tetter, Chapped Hands, Fever Blisters, Sore Lips & Nostrils, Corns & Bunions, Stings & Bites of Insects.

PATENTS U. S. AND FOREIGN PROCURED. EUGENE W. JOHNSON, Solicitor and Attorney in Patent Causes, 1729 New York Ave., WASHINGTON, D. C.

FIRST and THIRD TUESDAYS EACH MONTH

CHEAP TRIPS SOUTH

Louisville & Nashville Railroad. Write for information to G. P. ATMORE, G. P. A., - - LOUISVILLE, KY.

CITY BANKS VS. COUNTRY BANKS.

Paper Read before the Northeast Nebraska Bankers' Association by N. A. Rainbolt. The Wayne Republican gives the following report of the paper read by N. A. Rainbolt, president of the Norfolk National bank, before the recent session of the Northeast Nebraska Bankers' association, which was held at Wayne:

This subject has been assigned to me. It is an important one. We are all interested in it. Our welfare is vitally affected by it. It needs general discussion to bring out its different features. I will attempt therefore nothing more than merely to present it before you, to be handled by you from your different standpoints.

I would have preferred to have had the question stated in other words. As it is, it implies that there is a conflict, an antagonism between city banks and country banks. There is no rational conflict between them. In their legitimate sphere of action there is not even competition. On the contrary their proper conduct is in support of each other. The country bank must furnish exchange on the cities. To have these exchanges honored they must keep a balance to their credit in the city banks, thus increasing the latter's deposits and their resources for profitable operation.

We country banks must get our supply of currency from the cities. Sometimes, when the demand is great, we need help to supply our customers with funds. Ordinarily when the demand for funds in the country is great it is not so in the city, and vice versa. Hence when we need help from them it is the easiest time for them to furnish it; and when our deposits with them are the largest is the time when their local demand enables them to make the most profitable use of it. So the interests of the city banks and the country banks are not inimical or competitive but run in support of each other.

Why is it then that at a Country Bankers' convention such a subject as I have should be propounded for discussion? Have we a grievance? We assuredly believe so, or else the subject would not be presented. Probably there is not a country bank in the state that has not had its territory invaded and its business more or less crippled, in the past two years, by emissaries from cities connected directly or indirectly with city banks soliciting and drawing away business properly belonging to the locality; or by having some one in the locality acting for them under pay for the same purpose.

But has not this objectionable activity quieted down some in the past few months? It seems to me that it has. I not only think it has but I venture to predict that it will soon die out and normal conditions be restored. Abnormal conditions do not continue. They are not lasting. The deity that presides over banking is jealous of its operations. In most instances it is unsafe to veer from beaten paths. When they are departed from resulting disaster usually brings the remedy.

We know what a surging strife there was a few years ago among bankers and money lenders for land loans. Emissaries and agents scoured the country to place such loans. Owners frequently mortgaged their farms at from two to four times their value. Many a lucky swain was thereby enabled to unload his sandy quarter section at a large profit and to enjoy great prosperity while his mortgage funds lasted, and then swear at the money lender because he could not repeat the experiment. The holder of the mortgage eventually finds the necessity of converting at a large expense his equitable title into a legal one, the only income from which is an annual tribute of taxes. Numerous experiences of this character cast a cloud upon land loans and abated the frenzy of former seekers for them. The evil with its attendant disasters brought about the remedy. A burnt child dreads the fire. The victim refused to be victimized the second time by the same process, such loans were stopped much to the disgust and disappointment of dealers in sandy quarters of those who refused to be further fleeced.

If the evil inflicted by such transactions was confined to the immediate operators it would not be great. The borrower and the lender in such cases were equally to blame and neither deserves our tender sympathy for their losses or disgust. For during their halcyon period legitimate business was checked and disjoined. During the somber period when the slow process of the remedy was working itself out the whole state suffered and every man felt its evil effects.

If we review the trend of business affairs for a few years we are led to believe the poet was right in saying "What fools we mortals be!" Land loans have had their day. But some fact in that line must be substituted. For the past two years that substitute has been "cattle loans." That the latter has been run as recklessly and will result as disastrously as the land loans, no one who is familiar with the manner in which it has been conducted can for a moment doubt. There is always a conservative element abounding in the land who have sufficient steadiness of purpose and comprehension to resist being carried away by the drift of the hour into channels where unsafe hazards prevail. To such the cattle loan business presents one comfort, that it will run its course in a shorter time than did the land loans. Its ebb and flow will be quicker.

the field. The persons who negotiated that sale did not know what a chattel mortgage was how it should be drawn, what it should contain, or of the duty of filing it or a copy; yet they were acting for a prominent and supposedly wealthy firm of South Omaha.

After business hours I was called by a leading cattle dealer in my locality to draw the paper for two sales of cattle on one year's time, aggregating \$10,000. Our bank then had surplus funds seeking investment. After the papers were executed I offered to take them on dealer's endorsement. "Oh no," he says, "You do not want that paper. I would not endorse it. The makers live 40 miles to the north-west in the arid region and are uncertain in payment. The cattle are sold high. I can send the paper to South Omaha and get my money on it by an endorsement without recourse."

When that paper matures it will require more than a search warrant to find the security. The victim that holds that debt when due will eschew thereafter cattle paper and thus another man is eliminated from the roll.

Last fall I was offered a \$2,500 note, maturing in one year, secured by mortgage on 100 head of steers and heifers one year old. I thought the mortgage was in excess of the value of the cattle security and refused to purchase the mortgage. A few days thereafter I heard of that same paper but the yearlings had grown in a new mortgage to be two years old and the paper was cashed at South Omaha. In this instance age by anticipation got its reward, but pity the sorrow of the poor old man who holds the debt at its maturity. His appetite for such will be fully satefied.

Those are instances of numerous acts of like kind which have been going on all over the state and all over the west. It can be readily seen how it will demoralize business. Its effect is to inflate the price of cattle so that responsible parties cannot buy. Local bankers, in their anxiety to keep their money at interest, are liable to have such paper imposed upon them. Regular business can no more compete with it than an importer can compete with a smuggler, a genuine with a counterfeit or a merchant who buys his goods with one who steals them.

To what extent do city banks further such operations? It is the belief that without their aid, directly or indirectly, such things could not be done. The immediate actors in questionable transactions are impetuous cusses, and cannot alone carry on deals requiring the use of much money, unless the latter is supplied through more substantial sources. That "honesty is the best policy" is proved by the fact that those who swerve from it have but ephemeral prosperity.

There are in all large cities what is called "note brokers" whose business is to procure notes and commercial obligations of all kinds, and sell them to banks at a profit. If city banks have more funds than they can use or directly, such as the applicants at their counters consume, they repair to these brokers for the investment of their surplus. During a period of a money plenty as has existed for the past two years these brokers are furnished money by the banks to go out and hunt up securities. These brokers become "scalpers" for the banks to increase business, on the same plan that many railroads increase their passenger travel by selling tickets through scalpers. Let the banks withdraw their support from these scalpers, commission men, emissaries or what not, and the country would soon cease to be infested by them.

Should they do so? Is it an injustice to the country banks for them not to do so? They themselves would concede the question. Country banks invariably deposit with their correspondents all their surplus funds not needed for current use. It is a gross outrage on country banks that their own funds, thus deposited, should be used to undermine their own business. All investments of a city bank in a country place should be made through the local bank. It is natural for a city to arrogate to itself a superiority over the country and that tendency is known to the country in the evident want of respect and consideration shown it. A great mistake of the city, for a little reflection and examination would enable it to see that constant accessions from the country is the source from which its strongest and ablest citizens come. But the city seems to be unmindful that the fountain has left much of the same kind of material.

It is not very soothing to our feelings or flattering to our self respect to receive a letter from our city correspondent couched in the most censorious terms, overflowing with politeness and gushing with gratitude "in advance," at a time when our unusually large deposits advise it that we are seeking investments, wanting us to report confidentially on the financial standing, promptness and integrity of one of our most responsible patrons upon whom he says he is about to take a cattle note of \$2,000 or \$3,000. No attempt to practice such effrontery or impudence would be made if due and proper respect for the country was entertained. If the party who made the paper was worthless and irresponsible, let it be so known to the city bank through a broker or commission man, who would make the report thereon, and the country bank would receive no inquiry regarding it.

I have been in the banking business at Norfolk for the past 13 years. For 10 years of that period we were put to our utmost effort to find money enough to supply the demand for loans from our customers. During the times when country banks are called upon to make the largest amount of loans their deposits have run down, they collect the fewest of their past loans, hence their ability to make loans is at the lowest stage. When the deposits increase old loans are paid, thus doubling our capacity to make loans, but then, the demand from borrowers falls off. Hence country banks frequently find themselves in this predicament. When they are able to make loans they have no borrowers. When they have the borrowers they are not able to make loans. "They would if they could; if they couldn't how could they?" But we are not without precedent for this anomalous condition. We bankers are always close students of the Bible and it undoubtedly stimulates us to ensure our forlorn state when we reflect that Paul must have been affected in somewhat the same way when he said: "For the good that I would I do not, but the evil which I would not, that I do." As loans are about the only source of our profits and as neither of the two conditions into which we are shuffled from time to time are favorable for making loans, are we among those who are making the rich richer or are we justly sub-

ject to the unmitigated hatred of those who do not understand what we do and who base their hatred on suspicion only? It is no wonder then that adding to all these untoward circumstances to which we are subject it is with intense feeling if we see good loans properly belonging to us taken away in an underhanded method by those who ought to aid us. While others are preying upon us and abusing us we have to turn to the city banks and say "let us quoque."

Help For The Unemployed. The deputy commissioner of the bureau of labor has sent out the following circular:

LINCOLN, May 11.—All persons desiring help and all out of employment should write at once to the state labor bureau and let their wants be known. The legislature of 1896 and 1897 passed a law making this a free employment bureau for the entire state. Those who want help should state in their applications exactly what kind of help is wanted, in what branch of labor, etc. Those who want situations should state sex, age, height, weight, trade or branch of labor, length of service or experience, references, etc.

All information received by the bureau will be held strictly confidential and all services rendered will be free. Absolutely no fee will be charged in any case. This is a free employment bureau and is designed to do away with the private employment agency nuisance in the cities, by which so many worthy people are victimized.

All desiring help of any kind—carpenters, brickmakers, mill men, farm hands, city laborers, cooks, servant girls, or help of any kind, should immediately apply to this office and they will be put in communication with those in the line of service desired.

Persons out of employment should also write without delay. All unfilled applications should be renewed after thirty days.

Communications should be addressed to State Labor Bureau, Lincoln, Neb.

Real Estate Transfers.

The following transfers of real estate are reported by Chester A. Fuller, manager of the Madison county abstract office at Norfolk:

- Geo. H. Bishop to C. F. W. Marquardt lot 4 blk 13 Dorsey Place, Norfolk, Neb. \$ 300 00
Mette Anderson to Georgine Christine Olson wd pt sw 1/4 sw 1/4 34-21-4 south of R. R. 1400 00
Samuel Kurgewit and wf to Elizabeth Knapp wd e 1/2 ne 1/4 21-21-2 2000 00
Henry Ertzger and wf to Annie Brubaker wd se 1/4 lot 6 blk 10 Haase's suburban lots to Norfolk 180 00
Sheriff to Charles Beattie sd pt e 1/2 ne 1/4 22-24-1 300 00
Samuel Kurgewit and wife to John Phillip Knapp wd ne 1/4 21-21-2 \$4400 00
Stephen K. Warrick to Conrad Werner Sr wd s 1/2 sw 1/4 27-24-3 525 00
Wm. Martin and wf to Daniel F. Sidler wd lot 5 Burrow's subdiv 1 Pasewalk's addition Norfolk 700 00
John S. Crue and wf to Willis E. Reed wd 2 28-100 acres in sw 1/4 ne 1/4 5-21-1 400 00

Active solicitors wanted everywhere for "The Story of the Philippines" by Murat Halstead, commissioned by the government as official historian to the war department. The book was written in army camps at San Francisco, on the Pacific with General Merritt, in the hospitals at Honolulu, in Hong Kong, in the American trenches at Manila, in the insurgent camps with Aguinaldo, on the deck of the Olympia with Dewey, and in the rear of battle at the fall of Manila. Bonanza for agents. Brimful of original pictures taken by government photographers on the spot. Large book. Low prices. Big profits. Freight paid. Credit given. Drop all trashy unofficial war books. Outfit free. Address, H. L. Barber, Gen. Mgr., 256 Dearborn street, Chicago.

Letter List.

List of letters remaining uncalled for at the postoffice May 15, 1899: T. M. Alexander, Miss Eva Filbert, J. C. Harrison, S. B. Hallaway, James Holcheck, Gilbert Marshall, Fille Miller, Mrs. H. G. Moore, C. D. Randall, Mrs. Bridget Sullivan. If not called for in 30 days will be sent to the dead letter office. Parties calling for any of the above please say advertised.

P. F. SPRECHER, P. M.

H. J. Newman, ladies' tailor, 610-613 Paxton Block, Omaha, Neb., 15 years combined European and American experience. Samples of goods and prices for tailor made suits and gowns made to order only, submitted on application. Special feature the non-repetition of any style when so desired, an established rule.

Grain-O Brings Relief.

to the coffee drinker. Coffee drinking is a habit that is universally indulged in and almost as universally injurious. Have you tried Grain-O? It is almost like coffee but the effects are just the opposite. Coffee upsets the stomach, ruins the digestion, affects the heart and disturbs the whole nervous system. Grain-O tones up the stomach, aids digestion and strengthens the nerve. There is nothing but nourishment in Grain-O. It can't be otherwise. 15 and 25 cents per package.

THE NATIONAL GUARD.

Norfolk Company In Its Ranks and Major Tracy a Candidate For Lieutenant Colonel.

The Second regiment, Nebraska national guard, will be organized without further delay. Adjutant General Barry issued an order yesterday designating the ten companies that will comprise the regiment on the start and ordering an election of regimental officers. The votes of the commissioned officers of the companies must be in the hands of the adjutant general on or before 4 p. m., June 6. A board of officers whose duty it will be to canvass the vote was also appointed. The ten companies named in the order as constituting the Second regiment are the companies at Kearney, Ord, Nebraska City, Aurora, Lincoln, Omaha, Tecumseh, Schuyler, Norfolk and Albion. The offices of colonel, lieutenant colonel and major are mentioned as the ones to be filled by election. The canvassing board comprises General Barry, Capt. Edward J. Straight of Lincoln, company F, Second regiment, and Capt. Michael W. McLean of Albion, company M, Second regiment. No votes will be received or recorded after 4 p. m., June 6. The junior member of the board will record the proceedings. General Barry will have proper ballots prepared which will be forwarded to the commissioned officers for their use in the election.

Capt. A. E. Campbell, formerly commanding the Lincoln Light infantry, and Col. William Bischof, jr., of Nebraska City, formerly commanding the Second regiment, Nebraska national guard, are the only candidates for the office of colonel. Maj. Ernest H. Tracy of Norfolk is said to be the leading candidate for lieutenant colonel and Capt. Will Hayward of Nebraska City is a candidate for senior major.

The ten companies selected by General Barry have been designated as follows: A, Kearney; B, Ord; C, Nebraska City; D, Aurora; E, Lincoln; G, Omaha; I, Tecumseh; K, Schuyler; L, Norfolk; M, Albion.—State Journal.

Home-seekers Excursion.

On May 2 and 16, June 6 and 30, 1899, the Missouri Pacific Railway company will sell home-seekers excursion tickets to certain points in the southwestern parts of Missouri, Kansas, Arkansas, Indian Territory, Oklahoma Territory, Colorado and Utah, and to many other points located in the southeastern states. At rate of one fare for the round trip plus \$2. For further information, address, W. C. BARNES, J. O. PHILLIPPI, T. P. A., A. G. F. & P. A. Southeast corner of 14th and Douglas streets, Omaha, Nebraska.

Relief In Six Hours.

Distressing kidney and bladder disease relieved in six hours by "New Great South American Kidney Cure." It is a great surprise on account of its exceeding promptness in relieving pain in bladder, kidneys and back, in male or female. Relieve retention of water almost immediately. If you

want quick relief and cure this is the remedy. Sold by Koenigstein Pharmacy, Norfolk, Neb.

Mrs. G. W. Childs, whom it was reported Gen. Joe Wheeler was soon to marry, says there is no truth in the story. Mrs. Childs ought to know.

CHIEF QUARTERMASTER'S OFFICE.—Omaha, Neb., May 15, 1899. Sealed proposals, in triplicate, will be received here and at offices of quartermasters at stations named until 12 o'clock p. m., central time, June 15, 1899, and then opened for furnishing, oats, bran, hay and straw, in the fiscal year, commencing July 1, 1899, at Forts Crook, Nebraska and Robinson, Neb.; Omaha Depot, Neb.; Jefferson Barracks, Mo.; Forts Leavenworth and Riley, Kansas; Logan H. Road, Ark.; Reno and Sill, Okla. Proposals for delivery at other points will be entertained. U. S. reserves right to reject or accept any or all proposals, or any part thereof. Information furnished on application here, or to quartermasters at stations named. Envelopes containing proposals should be marked "Proposals for Forage" and addressed to undersigned, or quartermasters at stations above named. F. H. HATHAWAY, C. Q. M.

Notice to Margaret Ann Walker, wife of George M. P. Walker, deceased, and to his minor and unknown heirs of such deceased person, George Walker, Davidson B. Walker, Margaret Ann Walker. That in the matter of the application of the plaintiff for a permanent receiver, for lots 9, 10 and 11, of block 8, bounded as follows: Addition to Norfolk, Nebraska; that the judge of the district court of Madison county, Nebraska, has fixed June 30, 1899, as the time at which you are to show cause why a permanent receiver should not be appointed to succeed George W. Leamy, sheriff, as temporary receiver, that unless good and sufficient cause is shown, a permanent receiver will be appointed for said premises. Additional affidavits of Anna George, C. W. Lamont et al. will be offered in support of such application for receiver. ANNA GEORGE, Plaintiff. Dated April 24, 1899. By GEO. A. LATIMER, Attorney.

In the District Court of Madison County, Nebraska: The State of Nebraska, vs. Anna George, substituted plaintiff for Charles H. Unverzagt, vs. Margaret Ann Walker, wife of George M. P. Walker, deceased, and George Walker, Davidson B. Walker, Margaret Ann Walker and unknown heirs and minor heirs. The defendant above named will take notice that on the 23rd day of May, 1899, between the hours of 10 o'clock a. m. and 6 o'clock p. m., at the office of J. C. Nicholson, 2d. floor of Trade Building in the city of Columbus, county of Franklin and state of Ohio, the plaintiff above named, will take the deposition of Anna George, and Dr. George for husband, witnesses in this action, to be used in evidence on the trial of the above entitled cause, in behalf of the plaintiff, with authority to subpoena from day to day, until all of such depositions shall have been taken. Dated April 24, 1899. ANNA GEORGE, Plaintiff. By GEO. A. LATIMER, Attorney.

LOW RATES

Christian Endeavor Convention, Detroit, Mich., July 5-10th.

The Illinois Central Railroad will sell tickets from all points on its Western Lines to Detroit, Michigan, account of the International Convention Young People's Society of Christian Endeavor, at a rate of ONE FARE PLUS \$2.00

Tickets on sale July 3rd to 5th, inclusive. Limited for return to July 15th, with privilege of extension until August 15, 1899, by depositing ticket with Joint Agent at Detroit on or before July 12th and payment of deposit fee of fifty cents. For printed matter descriptive of the beautiful city of Detroit, which is one of the best convention cities in the United States, and information concerning excursion rates for side trips from Detroit to various points in the vicinity, etc., etc., address the undersigned. J. F. MERRY, J. F. MERRY, Ill. Cent. R. R. Dubuque, Iowa

RUNNING SORE ON HIS ANKLE.

After Six Years of Intense Suffering, Promptly Cured By S. S. S. Obstinate sores and ulcers which refuse to heal under ordinary treatment soon become chronic and deep-seated, and are a sure sign that the entire circulation is in a depraved condition. They are a severe drain upon the system, and are constantly sapping away the vitality. In every case the poison must be eliminated from the blood, and no amount of external treatment can have any effect.

There is no uncertainty about the merits of S. S. S.; every day for made for it is backed up strongly by convincing testimony of those who have been cured by it and know of its virtues by experience.

Mr. L. J. Clark, of Orange Courthouse, Va., writes: "For six years I had an obstinate, running ulcer on my ankle, which at times caused me intense suffering. I was so disabled for a long while that I was wholly unfit for business. One of the best doctors treated me constantly, but did me no good. I then tried various blood remedies, without the least benefit. S. S. S. was so highly recommended that I concluded to try it, and the effect was wonderful. It seemed to get right at the seat of the disease and force the poison out, and I was soon completely cured." Swift's Specific—



S. S. S. FOR THE BLOOD —drives out every trace of impurity in the blood, cures permanently the most obstinate, deep-seated skin diseases. It is the only blood remedy guaranteed purely by scientific mission. It contains not a particle of potash, mercury, or other cures Contagious Blood Poison, Scrofula, Cancer, Rheumatism, Sores, Ulcers, Boils, or any other blood poison. S. S. S.; nothing can take its place. Valuable books mailed free by Swift Specific Co. PHONE 44.

H. C. TRUM/ THE WALL PAPER/ TH-WESTERN LINE From 10c a Doub Window Shades' Room Mould' Brushes, PAINTING, Paper Hanging, and AR BEET FIELDS th Nebraska.