COUNCIL BLUFFS.

OFFICE: No. 12 PEARL STREET. Delivered by Carrier in any part of the City. H. W. TILTON . . . MANAGER

TELEPHONES: Business Office, No. 43. Night Editor, No. 23.

MINOR MENTION.

N. Y. P. Co. Council Bluffs Lumber Co., coal. Craft's chattel loans, 204 Sapp block.

Genuine Rock Spring coal. Thatcher, 16 It is reported that the Model baseball club will reorganize shortly for the coming season under the patronage of the proprietors of the Model clothing house.

The residence of R. J. McBride, 216 South First street, was visited by sneak thieves a night or two ago and a lot of catables were taken from the refrigerator that stood on the back porch.

The Young Woman's Christian Temperance union will meet this afternion in room 302 Merriam block at 3:30 o'clock. All young ladies interested in home mission work are cordially invited to be present.

E. A. Gallup of Hancock, the patentee of the well known Gallup car coupler, has arranged with the officials of the Rock Island road at this point to make an experiment with his coupler in the yards nent Tuesday. The Klonas society met last evening at the

the residence of Miss Jennie Guitar on North Eighth street. The social features of the evening were very pleasant. The edi-tors of the society paper were Mr. Will Van Orman and John Reynolds. Attorney General Stone and City Attorney

Stewart have been busily engaged preparing the answer to the polition of the state of Ne-braska in the law suit which is now pending before the supreme court. It is a voluminous document, and it will be completed today. The attorneys are by no means confident of gaining a complete victory over the state on the other side of the river.

Special communication of Biuff City lodge, No. 71, Ancient Order of Free and Accepted Masons, this evening for work in the first de-gree. All Masons invited. By order W. M. Manager Hazelton of the Chautauqua assembly has drawn up two propositions which will be presented to the Omaha and Council Bluffs bridge company at its next meeting relative to the extension of the motor line to the assembly grounds in time for the coming season. One provides for a line running out season. One provides for a line running out east Broadway and the other over the Jeffries road. Mr. Hazelton will not say at present what the propositions contain, but he states that he thinks the chances for one or the other being accepted are good, as they are both very liberal. Mr. Hazelton also states that during the spring the Woman's Christian Temperance union expects to erect a two story building on the grounds. The lower story will be occupied by a large room to be used for meetings and the upper story will be divided into apartments, which story will be divided into apartments, which will be rented to lodgers.

The examination of the members of the firm of Henry Eiseman & Co., which was to nave taken place before Judge McGee yesterday forencon, was portponed until next Monday morning.

The following cases of contagious diseases were reported yesterday at the office of the clerk: Scarlet fever, Tessie Wilson, 1210 Avenue A: diphtheria, Olivia Jameson, 126
Vine street; measles, Annie Schlicter, 396
Lincoln avenue; J. Debster, 712 Avenue F;
J. N. Clark, 514 North Seventh street; James
Shuth G 820 Avenue C. Shuthffe, 830 Avenue C.

A marriage license was issued yesterday to Jens Hasen of Omaha and Hansena Madsen

The fifth annual ball of Council Bluffs lodge No. 33, Switchmen's Mutual Aid Association of North America, will be given at Temple hall Tuesday evening, April 7. The Traveling Men's association will attend services at the Broadway Methodist Episcopal church in a body at 7:30 tomorrow

There is a great deal of regret expressed on account of the sickness of several members of the Inisfail dramatic club, who had been

engaged to repeat "Elleen Oge" for the ben-eft of the St. Barnard's nospital fair. There is no hope of the company being able to fill its engagement and the dramatic part of the week's entertainment has been declared off. Friends of the various traveling men in the them forward as candidates for the satchel to be voted to the most popular commercial tourists at the St. Bernard's fair are requested to send in the names of the men . not later than Monday

Colonel John Fox takes exception to the Colonel John Fox takes exception to the article that appeared in The Ber yesterday morning, in which he was mentioned as a candidate for the position of overseer of the poor. He states that he has never made any effort to get the place and that his friends who are working for him are doing so without his permission. He has a number of friends amount the candidates he correspond friends among the candidates, he says, who could make the office pay much better than he could, and whom he would not think of run ning against. He can run for office enough and get beaten, he thinks, when he is willing to run, without being run and defeated against his will. A. A. Hart, the jeweller, is somewhat out of sorts over having his name mentioned as among the candidates. As a matter of fact, the name should have read A. Hart, referring to Prof. Hart, who was formerly principal of the high school.

A good girl can find a situation to do genera housework by applying to Mrs. P. M. Pryor, 616 Bluff street.

HAY FOR SALE.

Fifty cars of hay for sale by the Council Bluffs & Omaha Transfer company. Orders must be sent in at oace, as hay is scarce and prices advancing rapidly. Orders received at 1219 Farnam street, Omaha, and 1005 Fourth street, Council Bluffs.

Mandel & Klein have the only house fur nishing goods house in the city. They carry a complete stock of furniture, carpets, stoves, crockery, curtains, shades, fixtures, lamps, in fact everything needed to furnish a house from kitchen to attic. They sell for cash or on easy terms, at prices which are their own recommendation. This week several carloads of new goods were received. Call and see the splendid line of new carpets. We are sure you will be pleased with both patterns and prices. If you need furniture and have not the ready money to pay for it, call and see us. We sell on easy payments as call and see us. We sell on easy payments well as for cash. Mandel & Klein,

Easter display of millinery Friday an Saturday at Monteith's, 317 Broadway.

PERSONAL PARAGRAPHS.

J. H. Westcott is very ill. Attorney S. E. Henry starts today for Deadwood, S. D., where he will locate. Mrs. C. E. Luring, who was expecting to return this week to her home in Council Bluffs after a long visit with friends in Cincinnati, is laid up with an attack of la grippe, and writes that she will not be able

to start for home for some time yet. Drs. Woodbury, dentists, 30 Pearl street next to Grand hotel. Telephone 145. High grade work a specialty.

Mrs. M. Pfeiffer has returned from the east with a full line of spring millinery, and will be glad to see all her friends. Call and see her Easter display next week. Will find prices lowest in the city.

Evans Laundry Co., 520 Pearl street. Telephone 200. Goods called for and delivered.

J. B. Atkins, western agent for DePau w' plate glass company, will give estimates of plate delivery in lows and Nebraska.

The Manhattan, sporting headquarters. N.

Oldest G. A. R. Chaplain. Rev. Edward C. Ambier of Danbury, Conn., died in Brooklyn, N. Y., last week aged eighty-four. He was ordained to the ministry in 1840, and was actively engaged in pastoral work until quite recently. Mr. Ambler was chap-lain of the Grand Army of the Republic up to the time of his death, the oldest living one in the country.

THE OMAHA BEE. NEWS FROM COUNCIL BLUFFS.

Fritz Stumpf Was the Man Killed by the Wabash Freight Train.

ACTIONS OF THE DEAD MAN'S FATHER.

Grant Loses His Case in the Federal Court-Lameke Let Off Easy -Other City Matters.

The body of the man who was run over by the freight train on the Wabash Thursday night was identified yesterday morning as that of Fritz Stumpf, whose home was near Minneola, about fifteen miles east of Council Bluffs. He left Minneola, so the Wabash agent at that place states, Thursday evening on the passenger train, and was at that time noticed to be staggering about, evidently under the influence of liquor. At Nanson he had secured a place to work, and it is supposed he had left the train and was on his way to his employment when he fell in a stupor on the track and lay there until his death. This theory is rendered somewhat improbable, however, by the fact that at the time the man was picked up there was not the slightest odor of liquor to be detected anywhere about him. The coroner stated that if the man had been drunk the whisky would have certainly manifested its pres-

As soon as the remains had been identified the father of the dead man, who lives on a farm near Minneola, was notified. He came to the Bluffs yesterday afternoon, and visited the undertaking rooms of W. C. Estep, and when that gentieman's bill was presented told Mr. Estep to box up the remains and send them down to Minneola, and charge up the expense to the county. The undertaker replied that the county was not furnishing transportation free, and that if the body was taken away, he would have to want the expenses. have to pay the expenses himself. At last one of his friends took the undertaker to one side and slipped \$20 into his hand, telling him to fix the body up in as good shape as possible for that amount and senn it out to Minneola. He cautioned him, however, not to let Stumpf know where the money had come from, but let him think the county was paying for the funeral. The re-mains will be taken to Minneola today for burial.

Old man Stumpf is said to be financially well fixed, and his actions caused considerable remark among those who were the witnesses of the occurrence.

In accordance with the plan of the coroner, a post mortem was held yesterday morning with a view to finding out whether the de-ceased was a victim to heart disease. Drs. Waterman and Cleaver held the post mortem, but they were unable to find any indication that the death had been caused by any irregularity in that organ. In the evening the coroner's jury was reassembled and brought in a verdict that the deceased met his death by being run over by a train, and that no blame could be attached to the company or any of its employes.

Do you want an express wagon or boy! Ring up the A. D. T. Co., telephone 179, No. 11 North Main street.

J. C. Bixpy, steam neating, sanitary en-gineer, 202 Merriam block, Council Blufts St. Bernard's hospital fair commences

FEDERAL COURT NEWS.

Grant Loses His Case-Indictments Return d Against Footleggers.

At about half past four o'clock yesterday morning the jury in the case of John Grant against the Union Pacific railway company brought in a verdict. The verdict was read at the opening of federal court, and was found to be a judgment for the defendent. This case has been watched with considerable interest by the public, from the fact that the plaintiff was suing the company for \$25,000 damages, as the result of injuries which he had received in North Platte by reason of the neglect of the company to keep its road bed in good repair.

Yesterday morning was the time which had been set for the arguments of the attor-neys on the railroad cases. An opportunity was given for the arguments, but the attorneys for the companies stated that they had no desire to make any speeches in the matter, as the court had already as much as said that his mind was made up. An entry was accordingly made in the docket, the sub-stance of it being that the parties had submitted the case to the court, and it had been taken under advisement.

The remainder of the day was occupied al The grand jury made a report, returning in-dictments against the following parties, all of them being charged with violations of the internal revenue laws, more commonly known as "boot-legging": Lee Rutherford, Cass county; S. L. Gardiner, Adair county; James Clark, Adams county; Elmer Watrous, Gutirie county; Thomas H. McConnell, Adair county; Love Kinney, Monroe county; S. D. Damere, Shelby, sunty, Albert West. Adair County; Love Kinney, Monroe county; S. R. Ramsey, Shelby county; Albert Wasnington, Monroe county; T. J. Arnold, Adair county; Luther Bevell, Montgomery county; William Martin, Fremont county; Robert B. Waiter, Monroe county; George Barkins Montgomery county; James Borden, Monroe county.

Of these George Basskins, A. Washington, S. L. Gardiner, F. J. Arnold and Love Kinney pleaded guilty and were given the regulation punishment of thirty days' imprisonment and a fine of \$100. Frank Snowden was tried on the same charge and the case was given to the jury during the afternoon. William Denton of Adair county was tried and discharged for lack of evidence. A. W. Barton was also tried and the jury returned

The case in which Council Bluffs people feel the greatest interest is that of J. M. Lameke, charged with sending obscene mat-ter through the mails. Lameke, atter spending a night in the city jair, was brought into court for a trial. He faced the court with many tears, and finally pleaded guilty with so many signs of emotion that the court was moved to leniency, and imposed a fine of \$10 and a term of these months in the Daliand a term of three months in the Polk county jail. The prisoner was taken to Des Moines last night by a deputy United States

It is thought that the work of the term will not be completed by this evening, as was at first expeted. There are still a large number of crimical cases to be tried, and it is not probable the court will be able to adjourn be fore next Tuesday or Wednesday.

Fruit farm for sale on reasonable within one and one-half miles of the P. O. all in bearing; good buildings; possession given at once. Call on D. J. Hutchinson & given at once. Call Co., 617 Broadway.

Our spring stock is now complete. want to be in style call at Reiter's, the tailor,

Spring Goods.

Spring Goods.

Immense arrival of spring goods at the Boston Store, Council Bruffs, Ia., in dress goods, black and colored silks, fancy dress China silks in figures and polkadots, elegant line of surrah silks in plaids for dress and dress trimmings, dress trimmings in black, steel and gold, the latest in the market. Almost every shade in the velvet line. A special offer for this week in black silks at \$1.00, \$1.19, and \$1.25, worth from \$1.25 to \$1.50. Novelties in hosiery in silk, liste and cotton, novelties in underwear in silk, liste cotton, novelties in underwear in silk, liste and cotton. Windsor ties, the best line in the city from 5c to 50c. Wall paper—our immense stock of wall paper just received. Call and get our prices, we can save you money.

BOSTON STORE.

Council Bluffs, Ia. Fotheringham, Whitelaw & Co.

Cook an Imposter. A man giving his name as J. Cook has been working up a dress making trade in Omaha for some time past, representing himself to be travelling for a firm located at 560 Broadway, Council Bluffs. A suspicion has been aroused that he is not perfectly straight, from the fact that he has failed to deliver clothing that has been ordered, and the goods

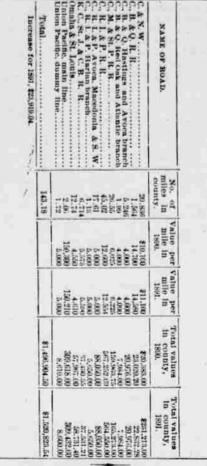
for which have been furnished him. There is no such place as 500 Broadway in this city. The number on the corner of Sixth street and Broadway is 558, so that the dress making establishment, if located at the number the number which it is said to be, must

St. Bernard's hospital fair commences Mon day evening and lasts all week.

somewhere in the middle of the street.

Increase of Taxation.

The following tabulated statement has been prepared by County Auditor Hendricks, showing the number of miles each railroad has in Pottawattamie county, the assessed valuation of the railroad property in the year 1890, as compared with that of the present year, and the total value of the property in the two years. It will be seen from an examination of the table, that the total assessed valuation has been increased \$23,919.04



St. Bernard's hospital fair commences Mon-

John Schicketanz has opened a barber shop at 10414 South Main street, and is ready to serve his friends and the public in general in his line of business.

Shugart & Co. carry largest stock of bulk field, garden and flower seeds in the west Catalogue and samples by mail.

Death of Mrs. Laing.

Mrs. J. W. Laing died at 9 o'clock yesterday at her residence, 226 South Sixth street, after an illness of a few weeks from typhoid fever. Her condition was not considered serious until a week ago, when she began to

Mrs. Laing was a noble Christian woman. Her maiden name was Mary Trowbridge, and Her maiden name vas Mary Trowbridge, and she was born in Southville, Oakland county, Mich., forty-five years ago. The greater part of her adult life has been spent in Council Bluffs. She came here in 1803 and lived as a member of the family of her uncle, Judge Douglass, until 1810, when she was married to Mr. Laing. She leaves three children, all under age. The eldest, Will, is eighteen, Robert fifteen and Sophia ten. The only other surviving relative is her brother, Frank Trowbridge, a lumber dealer of Detroit, Mich., who arrived yesterday morning

Frank Trowbridge, a lumber dealer of Detroit, Mich., who arrived yesterday morning in answer to a telegram acquinting him with the dangerous illness of his sister.

During her long residence in this city the lovely character of Mrs. Laing had endeared her to a large circle of friends. She was an active and tireless worker for the good of others, and her charitable work has been the means of blessing hundreds. means of blessing hundreds,
The funeral will occur Sunday afternoon
at 4:30 in St. Paul's church of which she

was a member. Her pastor, Rev. T. J. Mackey, will officiate.

The hospital fair at Masonic temple all next

Thirsty Visitors.

Marshal Templeton has had his hands full during the last few days, taking care of the people who are attending federal court, from outside towns. There are a large number of hangers-on who have evidently come from some place where prohibition prohibits, for every little while some court man is run in in company with a jag several sizes too large for him. Yesterday morning the grist was somewhat smaller than usual, and only two drunks were in police court. Their names were T. Wallers and V. Kelly. They were fined \$10 apiece. Reuben Sterns and William Wallace, two highly respected gray-headed nen, were fined \$10.40 each for drunkeness and insulting a lady on the street Thursday night. A girl living at J. J. Brown's resiience was the prosecuting witness.

Another Fatal Accident. A telegram was received last evening at o'clock by the Burlington officials from W. F. Lively, agent at Island Park, a small station four miles south of Council Bluffs stating that a man had been run over by the south bound passenger train, and had been found lying on the track. They were re quested to notify the coroner and come to the station at once to take the corpse in charge. An effort was made to find Coroner Waterman, but he was in Omaha, and it was therefore decided to put off the journey until this morning, when the coroner and Undertaker Estep, accompanied by W. J. Davenport, ger freight agent, will start for the scene of accident by special train. An inquest on the remains will be held on the ground. Who the dead man is, or the particulars of the killing, could not be learned.

The Donkey Lied.

This is credited as one of General Lew Wallace's Turkish jokes, accord-ing to the Washington Post. There ived in Stamboul, Turkey, a well-to-do Turk named Ismail Hassam. A neighbor called on Ismail one day and wanted to borrow his donkey to use an hour. Ismail made a low salaam and said: "Neighbor, I am sorry, but my boy started on the donkey an hour ago to

Scutari. By now he is gayly trotting over the hills far from the sacred precincts of Stamboul. Just as Ismail finished his speech, a donkey's loud bray was heard in the stable, which was under the same roof as Ismail's house, but in the rear. The

neighbor said: "Ah, I hear your donkey bray."
Ismail protested that his neighbor's ears were deceived, and that the noise was not a donkey's bray. Then the donkey which was supposed to be jogging along toward Scutari, brayed twice loudly. It was too much, and the

neighbor cried: "Oh, that is your donkey, Ismail; Allah help me. I can now borrow him."
Then Ismail said: "Which do you believe is lying, the donkey or me?" The neighbor had to give Ismail the benefit of the doubt, and went away.

Day of Gladness. Youth's Companion.

Every bell in every steeple Peal on peal its summons ringing All the birds in all the branches Trill on trill their anthems singing weetheart, rise, and let your voice with Bells and birds the song repeat.

To the churches fair with lilles Happy feet their journey taking. Every heart to joy and rapture With the loyous earth awaking. Rise, sweetheart, and with your gladness Mase the glad day more complete.

WHERE TO FIND A GOOD HOME.

Land That Uncle Sam Offers His People for the Taking.

VAST ACRES OF PUBLIC DOMAIN OPEN.

Land Districts and What They Afford -Chances for Pioneers-Pecullarities of the First Settlers Described.

LEXINGTON, Neb., March 24 .- [Special Corespondence of THE BEE.] - With the warmth of April and May a curious army will make its appearance on the western plains. Its advent will cause no surprise; its methods will excite little comment; the sight will be familiar to an vone acquainted with that west that is notheast of the Mississippi. It will be an invading body, but hostile to nothing human. This army is known by various appellations; perhaps the one most frequently em-

ployed in literature is: "The bold and hardy pioneers of civilization." In the dialect of the prairies its members are called "sod pounders," but in general parlance they are designated "settlers," "homesteaders," and the "folks moving west."

These are the people who take up land.
Where will they find it?

The person of average intelligence reading of the rush of settlers to Oklahoma and the of the rush of settlers to Oklahoma and the Sioux reservation might readily infer that in those territories alone lay the last prospects for free homes. It is a fact that the old time boast of the Fourth of July orators that "Uncle Sam is rich enough to give every man a farm," is no longer a reality, unless many of the farms were chosen from the arid re-gions of the far west. It is true the day is gions of the lar west. It is true the day is not far distant when those in quest of free homes will be compelled to choose between the alternative of reclaiming the parching districts of the west from the desert or wresting the rich alluvial tracts of the south from the swamps, a fight with drouth or a fight with water; still, although the choicest spots of our domain have owners, there are yet open to public entry thousands of quarter sections of available farming lands.

In the fine state of Oregon there is much good agricultural land remaining unoccupied. The greatest part of it lies west of the Cascade mountains and is covered more or less densely with brush and timber. When cleared it is very productive. On the large affluents of the Williamette river there is room for hun-dreds of settlers, there being not less than 2,000,000 acres of available land after making 2,000,000 acres of available land after making proper deductions for tracts that are worthless because too rocky or too steep. This amount would be capable of supporting from 50,000 to 100,000 persons. At present these tracts yield no income except to a few who graze cattle or sheep in the more open spots. In wyoming the land that can be cultivated with the natural water supply is mostly varied with the natural water supply is mostly. In Wyoming the land that can be cultivated with the natural water supply is mostly taken, but in Cook county there is fairly good land, still open to settlement, where irrigation is unnecessary. Colorado, too, has millions of acres—Colorado, that wonderland of shape and color, and the wonderland, also, of future possibilities; but Colorado farms must have irrigation. Neither need the settler turn his eyes toward Utah, for all the watered land there has been long ago taken up. In land there has been long ago taken up. In dry seasons there is not, under present methods, enough water for the land already culti-

rated.
The same condition of affairs exists in California, although in Humboldt county there is timber land that will some time be of great value for the timber alone.

Kansas has vast districts of vacant land, more than will be taken up in some time to come. The Garden City district alone has 700,000 acres. In the Wakeeney district there are vacant quarter sections in every county. Much fine pasturage is unclaimed in this

state.

In the Crookston district, Minnesota, there are 100,000 acres, much of which is suitable for agricultural purposes. The most of it lies in the eastern part of Kittson and Marshall counties and is principally prairie land. In the Duluth district there are 3,000,000 acres, much of it covered with brush and timber.

There are large quantities of vacant land all over the state of Arkansas. This state has never sustained the reputation of being an ideal sustained the reputation of being an ideal farming country on account of the amount of swamp land it possesses, but there are many localities where excellent quarter-sections can be found if the settler has sufficient discrimination to select them from others less

crimination to select them from others less desirable.

The territory variously designated as "No Man's Land," "Public Land Strip," and "Neutral Strip" is an object of interest to every farmer in search of a home. Possessing a delightful climate, fertile soil and fine timber, this country would be a veritable farmer's paradica were itself to conduct farmer's paradise were it not for one draw the farmer cannot get a title to his When congress takes this strip again under advisement and favors it, which will surely soon happen, the men who have been early on the ground will prove the fortunate ones. Only a small portion has been taken up for settlement and there remain some 1,800,000 acres.

A land problem but slightly appreciated as yet by the north is that presented by Louisiana. Under a recent act of congress all United States lands in that state have been with-drawn from the market and reserved under the homestand and pre-emption laws for the actual settler and homesteader. They cannot be purchased at any price, but any person desiring to found a settlement and home can obtain 160 acres without costs except the officers' fees of entry. This relates to the United States lands Under the swamp land grant of 1849-50

there are about five million acres yet belong ing to the state and undisposed of at this date.

These lands are chiefly alluvial and as a rule are the richest lands in the state, not only valuable for their soil, but for the magnificent and phenomenal gro, the of cypress and pine timber to be found upon them. They are being rapidly purchased by the southerners and capitalists from the north, Owing to natural causes much of it is becoming each day higher and more accessible to those seeking farms or buying on speculation. They are found in every county in the state, and can be purchased at the ridiculously low price of 75 cents an

South Carolina, also, has vacant swamp lands covered with valuable timber. Florida has abundance of vacant land, but there seems little prospect of ever reclaiming it from the swamps. In Alabama there is government territory in the southern part of the state that is considered average farming land adapted to raising corn, cotton, peas and potatoes. It bears various kinds of

The Dakotas have, in the last year, been thoroughly discussed. From all accounts, few settlers will be induced to move there in the immediate future. Nevertheless, there is good land idle in Dakota. In Edmunds, McPherson, Walworth and Campbell counties, South Dakota, there are 500,000 acres of prairie waiting for owners, much of it ex-cellent farm land, where, with good manage cellent farm land, where, with good manage-ment, unless the seasons are wonderfully unfavorable, farmers should succeed. South Dakota has more than five million acres of government land exclusive of the recently opened Sioux reservation.

North Dakota possesses more than twelve million acres of vacant land, and some good sections can be found in every county.

Nebraska has a large area of government.

Nebraska has a large area of government lands in Liucoln, Keith, Logan, Blaine, Hooker, Arthur, Thomas and Custer counties. A considerable portion of this is saudy or arid, but there is an astonishingly large number of good sections. In Cherry county,

Rheumatism Sciatica NEURALGIA

townships 27 and 28, there are lying idle some remarkably good lands. The Chadron dis-trict contains between eight hundred thou-sand and one million acres, of which from two to three hundred thousand are farming

lands, the balance being better fitted for graz-ing purposes. The Nebraska portion of the Sioux reservation, which is not yet open to settlers, contains 310,000 acres. In the thousands of prairie schooners which

will soon be facing westward there will be found some men of nerve and determination; men who will make homes and standings for their families; who will become permanent and desirable residents of the communities where they locate; but where there is one of where they locate; but where there is one of this class there are a hundred who drift be-fore the progress of civilization as dust flies in advance of a storm. Seldom vicious, they are thriftless and fickle of purpose moving from one state to another as fancy and so-called "bad luck" dictate. As a proof of this assertion it is an accepted fact, in the newer states, that no loss than fact in the newer states that no less than three tides of settlers must possess the land before permanent residents can be expected. The man with a family and but little else taking up a quarter section of new land, from which he must extract his maintenance and who cannot bravely face the most re-lentless economy, invites failure; he invites "bad luck." The craze for elaborate and expensive farm machinery has ruined many settlers, who but for that extravagance would have been prosperous. A man buys a machine to harvest his wheat and pays more for it than the proceeds of the entire crop would amount to should it prove the most successful of seasons. Or rather, he does not pay for it, he gives his note, and the proceeds of the entire crop would amount to should it prove the most successful of seasons. Or rather, he does not pay for it, he gives his note, and the proceeds to mortgage his processing the processi does not pay for it, he gives his note, and the proceeds to mortgage his possessions from the last little pig to his next year's yet unsown crop to secure the note. He could better cradle his wheat and resort to other primitive methods than to lose every-thing for a new-fangled machine. When he has succeeded in purchasing, always on credit, a number of these expensive luxuries, he allows them to remain without protection he allows them to remain without protection Such a settler usually has "bad luck." Such a settler suffers and so does his family.

Such a settler suffers and so does his family. If he remains on his claim long enough to secure a title he then has recourse to that curse of western homestenders, he takes out a farm loan. So universal is this practice that when a man is known to have made final proof and to have received a patent on his homestend the first inquiry among his acquaintances is: "Did he take out a loan?"

He probably did. He probably took all that he could induce the lender to invest in his property. Few men of this class know how to handle money; they seldom possess large sums; consequently when the farm loan is made the borrower expends the sum injudiciously and wakes up when the larm loan is made the corrower ex-pends the sum injudiciously and wakes up shortly to the fact that he is involved beyond all hope of extrication. The land, the hard labor, all the fruits of five or six years spent in acquiring a home are swept away by his constantly accumulating mortgages, and he must begin again the weary struggle for ex-istence with but his two hands for capital. A settler in the prairie states should either have money enough to support his family for two years or he should content himself with the barren necessities of life. If determined and industrious he can, with very little money acquire a home and independence pro-

vided he is sufficiently frugal.

When on the ground he finds his first ex-When on the ground he finds his first expense in obtaining the services of a locating agent in selecting his claim. This charge is usually \$25. The fees to officers for filing papers do no exceed \$15. A little house on his land, if of sod, and the cheapest description will cost only \$25, for he will perform the labor himself, but if he wishes it comfortable, with windows and wood floors, it will cost \$100 or windows and wood floors, it will cost \$100 or more. In some places sod houses are plas-tered with a specie of white clay found in the canons. A well, the first requisite, will cost from \$75 to \$250, according to its depth. The pump and windmill to manipulate it all will scarcely be purchased for loss than \$75. The settler's unavoidable expenditures, ac-cordingly, will be from \$250 to \$350, determined by the style of house and depth of

If he was well informed he brought all his attle, horses, hogs and farm implements; he probably had no breaking plow, they are not used in the older states, and he will find it a necessity. It will cost him \$15 to purchase one for his new farm. If he comes in the spring he can break during the season twenty or thirty acres. No heavy crops can be raised the first year

turnips or fifteen or twenty bushels of sod corn to the acre. He can live on this if he will; life can be supported on corn meal and milk, potatoes, turnips and pumpkins and all of these he can raise the first season. In addition he can earn a little money by carin for some person's timber-claim

tain a quarter or less amount of breaking to do for other parties.

A settler coming to the west should bring his live steck. He should purchase as little farm machinery as possible. He should not sell his grain, but feed it to his animals and sell them; above all he should never ever entertain the suggestion of a farm loan. Through all of the western states fine, im

proved lands can be purchased at a low cost from their original holders, who, suffering from proverbial ill-luck and swamped by un necessary acquired debts, are anxious to sell regardless of sacrifice, and entering their dingy prairie-schooner will continue

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NEW YORK LIFE INSURANCE GO.

SUMMARY OF REPORT:

١		And the second s	
1	Premiums. Interest, rents, etc	BUSINESS OF 1800.	27,258,300 3 4,055,800 7
-	Total Income		\$ 32,152,100 08 7,078,272 4 6,301,371 5
ł	Total to Policy Holds		13,279,544 01
	New policies issued New insurance written	CONDITION JAN, 1, 1801.	45,75 159,576.065 0
l			115,947,809 97
	Liabilities, company's stan Surplus [4 per cent] Policies in force Insurance in force	PROGRESS IN 1890.	101.049.339 1 14.898,430 8 173.46 509,338,726 0
	Increase in premiums	ey holders.	965,486 0 1,158,422 3 2,642,288 2 2,994,811 8 10,894,200 0 8,4450,777 0 74,736,75 6 0

	drouth of the company boring the tast because	
	In the year 1880	00
The second second	In the year 18-0 ANNUAL INCOME. \$ 8,034,710 In the year 185 10,121,172 In the year 180 INSURANCE IN FORCE.	41
	January I, 1881 4108,730,916 January I, 1881 250,674,500 January I, 1891 500,438,739 ASSITS.	Of
	January I. 1881. \$ 47, 183,004 January I. 1880. 00,864,204 January I, 1801. 113,947,819	33
	January 1, 1881 SURPLUS. 8 6,617,912 January 1, 1881 10,180,215 January 1, 1891 14,898,430	90
	PAID POLICY HOLDERS, \$ 4,400,801 In the year 180 7.081,873 In the year 180 13,270,344	75

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HENRY TUCK, Vice President.
ARCHIBALD H. WELCH, 2d V. Prest.
RUFUS W. WEEKS, Actuary. E. C. SMITH, Agency Director, SAPP BUILDING, COUNCIL BLUFFS, IOWA.

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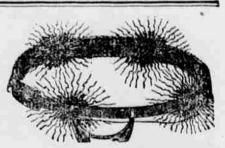
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