## BANKING

Queer Featur s of the Money-Lending Business in the Czar's Dominians.

EVERYBODY IS UP TO THE EYES IN DEBT

For the Benefit of the Peasantry the Government Runs a Land Eank.

UNCONSCIONABLE USURY OPENLY ACTIVE

Nobility as Thriftless as Peasantry and Private Banks Bleed Them.

ALL BUSINESS DONE ON A CREDIT BASIS

All Imports are Assessed and Consequently Vast Home Manufactorie: Have Grown up Throughout the Great Empire-All Vocations Heavity Taxed.

Sr. Peterspurg, Oct. 15 .- Special Correspondence of THE BEE. |-Russia is supposed to be the richest country of the world. Its emperor has an income of more than \$10,-000,000 a year and the annual revenues of the government are almost \$500,090,000. In its natural resources there is no country which compares with it, and it could, if it developed these, be more independent of the outside world than China is today.

The truth is, however, that Russia is landpoor. It has more country than it knows what to do with, and its finances are administered in such a shiftless way that it runs behind millions of dollars every year and its government acht constantly increases. It already owes more than \$2,500,-000,000, or more than 5,500,000,000 rubles, and its paper money is worth only 50 cents on the par value of 75 cents. There is no gold or silver used here. All business is done in shinplasters of from 50 cents to \$1 and upward, and this paper money keeps fluctuating so that a great speculation goes on in buying and selling it. There is a stock market here in St. Petersburg which has at times as nively scenes as Wall street, and the Russians gamble with stocks as well as with cards. I tad quite a sum of English gold when I came into Russia some months ago, and I have changed this from time to time into Russian paper. I am now getting from 10 to 15 per cent more for it than I did in the summer and the value of gold has been increasing ever since I came here.

During the time of Alexander II the goverament tried to keep up the value of the Russian paper and the Russian bonds by sending gold to redeem them at par when they were presented for sale in the markets of Europe. This went on for years until it was found that a systematic business of buying the bonds cheap in Russia and selling them in the other European centers was going on and it was then stopped. At present Russia has to pay 4 per cent and up-ward for all the money she borrows, and her attempt to get a 3 per cent loan last year at Paris was a failure

Government-Run Land Bank

The whole empire is honeycombed with debt, and this is so with individuals as well as with the states, the villages and the government. Both nobles and peasants are loaded down with the payment of enormous rates of interest, and Russia has more queer money schemes and banking institutions than we had in America before the war.

The government has a land bank, which

loans money to the peasants in order that they may purchase land. This bank was or-ganized about ten years ago and it makes loans both to individuals and to villages. The government puts about \$2,500,000 into it every year, and since its organization it has made over 7,000 loans to more than 200,000 families. About 2,000 of these loans were made to villages and through this bank the pensants have bought more than 4,000,000 scres of land, upon which they still owe shout 80 per cent of their indebtedness. In addition to this there are various ways of loaning money to farmers and the government of Russia makes advances on grain stored in warehouses or delivered to the officials of the railroads of the country. The treasury department can authorize any railway company to make such advances and the company will loan not more than 60 per cent of the value of the grain deposited with it. It will re-ceive at least 6 per cent in advance for this service, and in addition to this the peasant will have to pay about 2 per cent per annum for a sinking fund and one-third of 1 per cent to the railway company for negotiating the

Such loans usually run for six months and if the money is not paid at the end of the time the grain may be sold at public auction to redeem it. Out of the procesus all charges for storage, expenses of saie, interest and in-debtedness must be paid before the owner of the grain can receive anything, and he gets what is left. The officers of the railway keep the imperial cank posted as to the amount of grain which they have on hand and they are liable to the government for the money it loans through them to the farmers. This system of loans has been going on now for more than four years. It is very popular, and a great many of the peasants take advantage of it. It is no wonder they do so, for the charges are much less than those of the usurers who abound in every district of Russia and who are sucking the life blood out of

In the Toils of the Usurers,

One class of these usurers is known as the koulaks. These are peasants who have saved a fittle money and who lend it out at high rates to their fellows. They are worse than the nobles or the banks, and they, together with the small shopkeepers, vodka sellers and merchants practically control the money business of the smaller settlements.
In some villages you will find the Jew.

who has in some way crept in from Poland. who is loaning money at big rates of in-terest to peasants and who has often mortgages on nearly every available piece of property in the town, and though the nominal rates of interest are only 6 to 12 per cent, these koulaks, merchants and Jews so arrange it that they get from 100 to 200 per cent. The crops are often mortgaged before they are planted and when the peasant is hard up in the winter he will make any sort of an agreement to sell his crops or his labor for the next summer for mo

In some provinces the land proprietors advance small sums of money on a contract with a man that he is to give them one or two days a week of labor for a year in payment for it, and the system is such that instances

for it, and the system is such that instances have been known of men getting two days a week from a pensant for a year for about \$9 of our meney.

The truth of it is the pensants are like children. The majority of them do not know how to take care of themselves. They do not see beyond the day, and they are willing to promise anything for money. These goniaks are the worst set of usurers in the world. They constitute less than 6 per cent of the population and many of them have grown quite wealthy. Originally poor, they are population and many of them have grown quite wealthy. Originally poor, they are acquainted with all the tricks of the peas-acts, and frey know how to great them down ants, and frey know how to great them down to the lowest point, and they usually prefer payment in labor rather than in money. The wages in Russia are so low that it is impossible for a peasant ever to get much money shead, and his isoor and his crop are all that

he has to mortgage.

Just now, on account of the recent famine and the vast loss in the shape of cattle and herses, the peasants have become more in deat than ever and the hundreds of millions of dollars which the government has loaned to the millione, on account of the famine has dollars which the government has loaned to the villages on account of the famine has made the Russian neasant the poorest man in the world. No one in Russia outside of the neascuts sees how they can possibly repay the government for this famine money and no one expects it. The crar will probably forgive the debt some time in the future, when he wishes to be especially gradious to the people, and several fussian attatesmen have told me that the only reason why the money was not given outright was because such a gift would tend to make the

Russians a nation of purpers and to cause the peasants not to work at all, on the basis that the government and the ezar would not ot them starve.

Russian Nobility Poor and Debt-Loaded. The nobility of Russia grow poorer every year, and there is a bank here under the government which was organized to lend money to the nobles upon mortgages on their land. The leans of this cank strendy amount to more than \$50,000,030, and a number of estates have been sold under foreclosures of mortgages by it. Not long ago it was said that 3,000 estates were advertised for sale by this bank of the nobility, and the large estates which used to prevail in Russia are fast being divided up by debt and high in-

The nobles know little more than the peasants about taking care of their property, and they are more extravagent and less careful of making both ends meet. Before serfdom was abelished they had more than they could spend, and now when they have to rely upon their own prains to make up for the loss of the land, which was sold to the peasants, they find themselves poor. There are a large number of private banks

There are a large number of private canks in addition to these government banks, and these, I am told, are making money, and they are paying dividends of from 6 to 15 per cent annually. These banks came into existence about the time that the serfs were freed, and there were no banks to speak of in Russia outside of the government banks before 1864.

Russia is just learning what banking means, and before this time the "Bank of the State" old all the business of the empire. It had a capital of less than \$8,000,000 and its private deposits were over \$125,000,000. As soon as the private banks began to beestab-lished the money in circulation in Russia in creased and in about ten years the deposits doubled and banking capital increased ten-fold. Loans and discounts were then used largely for business purposes and now money is turned over as rapidly here in Russia as anywhere almost in the world. The Russian National bank or Bank of Russia issues in the neighborhood of \$400,-000,000 of paper and it has more than \$100, 000,000 of assets. Its original capital was only about \$12,000,000, but its business amounts to \$250,000,000 every year and it has deposits in trust amounting to more than \$500,000,000. It is the bank through which all the great government operations go on of \$25,000,000 and upward almost constantly

with it.
Not long ago the ministry of finance or ganized a system of savings banks here and there are now more than 800 of these and their deposits are increasing right along until they now amount to more than \$90,

Business Conducted on a Credit Basis. A large part of the business of Russia is based upon credit, but very little buying is done by check, and the man with his bank account draws his money and pays his bills in it rather than with his checkbook, merchants, as a rule, give long credit and the retailers buying bills of goods usually give no notes until nine months after the sale. At the end of nine months it is custemary to give a note or draft payable at ninety days' sight and an extension is often asked. Fully one-half of all the business credit and cash buyers in the wholesale trade get from 2 to 5 per cent dis-

The retail trade of nearly all the cities of Russia is carried on on a cash basis and the poorer classes are always compelled to pay cash. The nobility are usually allowed to run accounts and if one has real estate there is not much trouble in getting credit.

I am told that there are few houses in St.

Petersburg or Moscow which are not or have not been mortgaged, and I find very fair banking institutions in all of these larg est Russian cities, which seem to be doing very well. We have a consulat Moscow who has one of the largest banks of the city and who has made a fortune in showing these Russians how to lend money. He is of Jewish extraction and be had experience with some of the largest banking houses of Europe before he came to Russia. He is worth, I am told, several millions of dollars and he has made the bulk of his fortune in Russia. His business establishment is on the second floor of one of the large houses of that city, and it will be surprising to Americans to know that most of the banks of Russia are upstairs. You flud money changers on the ground floor, but changers on the ground noor. Out many of the big banking establishments have no signs of any size, and you ments have no signs of any size, and you business establishment. It is not the easiest matter to get money out of them. The Russian is naturally suspicious, and you have to have the proper means of identification the police is called in and your record is looked up. It takes about a day for a stranger to get a check cashed at a country bank, and charges are made for everything. In figuring up the amount due you in change the banker will use a little box of buttons strung on wires instead of calculating by figures, and he adds and subtracts, multi plies and divides rather as the Chinese do

than the Europeans.

There are pawnbroking shops in all the towns. These are licensed by the government, and the pawnbrokers have to make large deposits and pay well for the privilege. How the Russians are Taxed,

Speaking of the imperial bank, it is interesting to note how this immense sum of nearly \$500,000,000 worth of taxes is collected every year and where it comes from. This is a big country, but the revenue would, if divided among the Russian people, amount to \$25 a family, and the expenditures of the government are enormous

The emperor, in addition to his large private fortune, has practically the control of all the revenues of the empire and his word is law as to the disbursement of the sum. He has a big organization under him sum. He has a big organization president to the disbursement of this vast and he has his cabinet just at our president has. The vast empire is divided up into provinces or states, each of which has its governor, who rules the state much as our governors do, but who is appointed by the em

peror. Every state is divided up into districts and every district into towns and villages and there are elective assemblies in the towns, counties and states, which have much to say as to the distribution of the taxes, and every village decides just how much each of its members shall pay of the land taxes. The peasants now pay about \$2 a head for their adult male population and they pay more than \$50,000,000 of direct taxes every year.

The bulk of the revenue, however, is collected in indirect taxes, and Russia has a higher wall of protection about it than the United States. All sorts of imports are taxed and there is a revenue tax on spirits which amounts to \$130,000,000 a year, and the passport taxes amount to something like \$10,000,000. Nearly everything under the sun is taxed and the tax list is greater than ours was during the worst part of the civil war. You have to pay a tax to carry on any kind of a business here, and a clerk in a store is taxed for the privilege of clerking. It costs about \$6 a year for the right to sell tobacco, and if you want to run a backney to the privilege of the right to sell tobacco, and if you want to run a backney to the right to sell tobacco. coach or a sledge you must take out a license at a cost of \$5. You pay \$300 a year for keeping a distillery and \$75 for selling wine in a tavers, and if you keep a restaurant of any kind you have to take out a license for it. If you own a horse it will cost you \$3 a year in taxes and a dog you can have for 50 cents. If you have a lawsuit you win have to pay a tax on the amount of money involved in it. Hailroad tickets are taxed and 25 per cent is taxed on express rates. There is a tax for fire insurance and there are taxes is a tax for fire insurance and there are taxes on household furniture and personnal property. You note in your purchases at the stores that all imported goods have little metal tars fastened to them by wires and these are the government stamps put on by the custom house officers. If a lady wishes ribbon for her hair or a man buys a neektle they find upon them these little stamps, the cost of which has been added to the price of the goods.

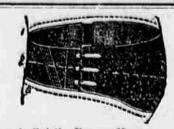
Russia Protects Her Home Industries. This Russian protection crowds nearly all classes of foreign goods out of the market, and under it a large manufacturing buriness has grown up in Russia. The hardware of this country is noted for its excellence and there are a great many American specialties sold here as American which are made in other parts of Europe or in Russia. I find that American goods stand very well, and such things as agricultural machinery and hand tools could be imported and sold at a profit. The Germans and English are

selling some American goods in this way, and the Germans are imitating some of our goods and shipping them here.

Merchants teil me that it would pay the American manufacturers to send their agents here to study the market and to furnish goods to suit it. But nothing can be done by circulars or through other parties. The Germans are very jealous of American trade and they are doing all they can to crowd it out of the markets of the world. I have found some large land owners who are using American agricultural machinery, and I have met a number who have told me they intended to study our agricultural methods when they cann to America to visit the World's Isir, and in this case they

will probably ship some of our machines back to Russia from Chicago. Consul General Crawford tells me there will be at least 1,000 exhibits from Russia at the Chicago exposition and the czar is pre-paring to show something as to the resources and possibilities of his country. FRANK G. CARPENTER.

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How to Get the Proper Measurement. Measurement for the band is the largest part of he adomen. The numbers 1, 2, 3 on the band in leate where measurement should be taken. leate where measurement should be taken.
The bands cost \$2.50 each for any length up to \$6 mehes, but for one larger than \$6 inches add licents extra for each additional inch. Thus a 45 inch costs \$5.50, and the pills may be bought for \$1.5) a bottle You can buy the pills and bands direct from our stores, or by mail or express.

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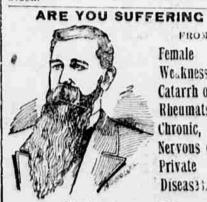
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Nausea, Nettle Rash, ples, Rush of Blood to plexion, Salt Rheum, Sick Headache, Skin ach, Tired Feeling, Water Brash and every ease that results from

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venue. 2nd District-S W corner 56th street and rand avenue. 3rd District-N E corner 45th and Grant 4th District-S W corner 2th and Manderson rects.

5th District—SE corner 2th and Wirt streets

6th District—S W corner 33rd and Parker ith District-N W corner 24th and Corby sth District-N E corner 27th and Burdette reets. pth District-N E corner 2 nd and Grant 1 th District-N W corner 28th and Franklin lith District -8 W corner 24th and Franklin 12th District-S W corner 22nd and Clark

> SEVENTH WARD. ist District-S W corner 28th and Mason 2nd District-N E corner 29th avenue and oppleton avenue.
>
> 3rd District—S W corner 29th street and Woodworth avenue.
>
> 4th District—N W corner 19th street and Arbor street.
>
> 5th District—South side of Vinton street near (east of) south 32d avenue.
>
> 6th District—N E corner 30th avenue and Poppieton avenue.
> The District—N W corner 54th and Francis streets.

EIGHTH WAND. 1st District—East side of 25th street near isouth of Charles street. 2nl District—West side of 23d street near south of Paul street. 3rl District—N W corner 29th and Nicholas 4th District-N E corner 29th and Cuming ath District-West side of North 25th street near morth of Cuming street.

6th District—S Ecorper 22d and Burt streets

7th District—S W corner 20th and Case NINTH WARD.

1st District-S W corner 32d and Cuming zi District—N W corner 10th and Cuming streets. Ed District—N E corner 10th and Farnam ad District—N. E. corner with and Parlace streets.

4th District—North 32d avenue.
5th district—S E. corner dist avenue and
Dodge street.
6th District—S W corner 29th avenue and
4ackson street. In witness whereof I have hereunto's et my hand as mover of said city of Omaha, this 17th day of October, 1892 GEO P. BEMIS, Mayor, Attest: John Groves, City Clerk. e1902it

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PAVING BONDS,

sessment of special taxes for p vinz puroses?

The said question and proposit on shall be submitted to said electors entire in the proper form provided by law for official bai ots, with the works 'Yes' "No" prints; thereon. All f said ballots having an "N" mark following the word "Yes' shall be counted in favor of issuing said bonds, and all of said ballots having an "N" wark following the word "No" shall be counted in deconsidered as against he tssuing of said bonds.

The poinshall be open the day of said election at all ht o'clock in the morning and shall continue open until six o'clock in the evening of the same day at the respective voting places, as follows:

FIRST WARD.

st District-S E corner 7th and Marcy

all District-N W corner 8th and Leavenworth streetz, and District-N E corner 12th and Jones

reets.
tth District-S E corner 13th and first alley

outh of Pierce street.
5th District-North side of Pacific street be-

ween 6th and 7th streets.
6th District—Kast side of 6th street near south of Pacific street.
7th District—S E corner of Park Wild avenue

ad William street. sth District-S W corner 19th and Hickory

treets, oth District-S w corner 6th and Center

treets, I th District-N W corner 9th and Bancroft

treets. th District-N E corner 13th and Vinton treets.

SECOND WARD. ist District-N W corner 14th and Jones

2nd District-N W corner 13th and Pacific

reets. ira District—S W corner 18th and Leaven-

orth streets.
ith Destrict—S W corner 2)th and Leaven-

orth streets, 5th D street-S E corner 23d and Leaven-

orth streets. th District—E st side of South 2)th street,

oposite Poppleton ave. 7th District-S E corner 16th and Pierce

sth District—S E corner 14th and William

oth District-N E corner Sixteenth and Cen-

ristreets. 1sth District-N W corner 2sth and Doreas

10th District-S E corner 20th and Bancroft

igh District-N E corner 15th and Vinton

reets. isth District—S W corner 13th and Valley

11th District—N Ecorner 23th and Boulevard

THIRD WARD.

ist D strict-S W corner 12th and Chicago

reets. 2d District-N W corner 14th and Davenport

treets, 3d District-South side of Capitol avenue

car (west of lith street.
4th District—West side of 12th street, beween Douglas and Dolge streets.
5th District—N E corner 15th and Capitol

th District-N E corner 9th and Harney

reets. 7th District—S E corner 11th and Douglas

th District-N E corner 15th and Jackson

th District-S E corner 19th and Howard

ist District-N W corner 17th and Davenport

reets. 2nd District—N W corner 22nd and Davenport

ard District-N W corner 25th and Dodge

ith District-N E corner 17th and Dodge rects. 5th District-N E corner 17th and Harney

reets. hth District-N W corner 20th and Douglas

treets. 7th District-N W corner 25th street and St.

ary's avenue. 8th District-S W corner 20th street and St.

Sth District—S wedner out that street, any's avenue.

9th District—East side of South 19th street, etween Harney street and St. Mary's avenue.

19th District—N W corner 18th and Leaven-

11th District-S W corner 17th street and St.

rects
oth District—East side of Sherman avenue
bout 3) feet north of N cholas street.
7th District—S E corner 16th and Izard

th District-N W corner 16th and Burt

reets. 9th District—N E corner 15th and Cass

reets. 10th District—East side North 17th street be-

ween Carifornia and Cass streets.

11th Datrict-S E corner 18th and Cass
-treets.

SIXTH WARD.

1st District-S E corner 24th street and Ames

FIFTH WAND.

POURTH WARD.

SEWER BONDS. SEWER BONDS.

Proclamation and notice of submission to the electors and legal voters of the city of Omaha of the question of issuing bonds of the city of Omaha in the amount of one hundred thousand dollars (\$100.000) to pay for the construction and maintenance of sewers in the city of Omaha.

To the electors and legal voters of the city of Omaha.

Proclamation and notice of submission to the electors and legal voters of the city of Omaha of the question of issuing the bonds of the city of Omaha in the sum of one hundred thousand do lars (\$1,000) to pay for the cost of paying, repaying or macad might the intersections of streets and spaces opposite alleys in suid city, and to pay the cost of paying in front of real estate not subject to assessment of special taxes for paying purposes. Omaha:

I. George P. Bemis, mayor of the city of Omaha;

I. George P. Bemis, mayor of the city of Omaha, do issue this, may proclimation, and by the authority vested in meassuch mayor, do hereby give public notice to the electors and is at voters of the city of Omaha, that a general election will be held in said city on Tuesday the cighth day of November, 1822, for the purpose of submitting to said electors and legal voters the question and proposition following, to-wit: for paving purposes, o the electors and legal voters of the city of for paving purposes.
To the electors and legal voters of the city of On ha:

I theorea P. Remis, mayor of the city of Omaha, do issue this, my proclamation, and y the authority vested in me is such mayor do hereby a ve public notice to the electors and legal voters of the city of Omaha that a cheral election will be held in said city on Eucaday, the eighth day of November, 189, for the purpose of submitting to said electors and iegal voters the question and proposition, following, to-will:

"Shall bonds of the city of Omaha in the sum of one hundred thousand dollars (100,000) elsaued for the purpose of paying the cost of taving, repaying or machainizing the intersections of streets and spaces opposite. Heys an said city, or paying the cost of paying in ront of real estate not subject to assessment of special taxes for paying purposes, said bonds to run not more than twenty (20) years and to bear interest payable semi-annually at a rate not exceeding five per centiper annually at a rate not exceeding five per centiper annually at a rate note of which shall be used for no other purpose than paying the cost of paying, repaying or macha am zing the intersections of streets and spaces opposite alleys in said city, or in front of real estate not subject to ssessment of special taxes for piving purposes?"

The said question and proposition shall be

the purpose of submitting to said electors and legal voters the question and proposition following, to will.

"Shall bonds of the city of Omaha in the sum of one hundred thousand dollars flowers be issued for the construction and maintenance of sewers, to run not more than twenty (20 years, to draw interest not to exceed five per cent per annum, with interest coupons annoyed therefor, and not to be sold for less than par, the proceeds from the saie thereof to be expended for the construction and maintenance of sowers in the city of Omaha, and the proceeds thereof not to be diverted from the objects therein speaified."

The said question and proposition shall be submitted to sit electors entire in the proper form provided by law for official ballots, with the word "YES," "NO," printed thereon. All of said ballots having an "X" mark following the word "YES" shall be counted in favor of issuing said bonds, and all of said ballots having an "X" mark following the word "NO" shall be counted and considered as a alist the issuing of said bonds, and all of said ballots having an "X" mark following the word "NO" shall be counted and considered as a alist the issuing of said bonds, as allots the polis shall be open on the day of said election it eight o'clock in the norning and shall continue open until six o'clock in the evening of the same day at the respective voting places, as follows:

"Harr WARD.

st District-S E corner 7th and Marcy streets.
2n.l District—N W corner 5th and Leaven-sorth streets.
3rd District—N E corner 12th and Jones treets.
4th District—S E corner 13th and first alley ath District—S E corner 13th and first alley south of Pierce street.

Ath District—North side of Pacific street between 6th and 7th streets.

6th District—East slide of 6th street near couth of Pacific street.

7th D strict—S E corner of Park Wild avenue and William street.

sth District—S W corner 10th and Hickory treets.

oth District-S w corner 6th and Center treets, 1 th District-N W corner 9th and Bancroft ith District-N E corner 13th and Vinton streets. SECOND WARD.
ist District -N W corner 14th and Jones streets
2nd District—N. W. corner 13th and Pacific
streets.
3rd District—S. W. corner 18th and Leavenworth streets.
(th District-S W corner 2)th and Leaven-

sorth streets, ath D strict-S E corner 23d and Leavenworth streets.
oth District-Eist side of South 2)th street, posite l'oppleton ave.
7th District—S E corner 16th and Pierce treets.
Sth District-S E corner 14th and William streets.

oth District-N E coroor Sixteenth and Ceneratreets.

I th District-N W corner 2th and Doreas reets. 11th District-S E corner 30th and Bancroft treets.
| District-N E corner 15th and Vinton

reets. 11th District-N Ecorner 25th and Boulevard ist District-S W corner 12th and Chicage reets, id District-N W corner 11th and Davenpore and District—South side of Capitol avenus ear (west of) 13th street, 4th District—West side of 12th street, beween Douglas and Dodge streets, 5th District—N E corner 19th and Capitol Spanse.

oth District-N E corner 9th and Harney reets. 7th District-S E corner lith and Douglas treets, sth District N E corner 15th and Jackson treets. Oth District-S E corner 10th and Howard POURTH WARD. 1st District-N W corner 17th and Davenport reets. 2nd District—N Weorner 22nd and Davenport rects. 3rd District-N W corner 25th and Dodge

4th District-N E corner 17th and Dodge treets. 5th District-N E corner 17th and Harney treets.
Oth District-N W corner 20th and Douglas reets. 1th District-N W corner 26th street and St. ary's avenue. 8th District-S W corner 20th street and St 9th District—East side of South 19th street, etween Harney street and St. Mary's avenue. 18th District—N W corner 18th and Leaven-orth streets. 18th District—S W corner 17th street and St.

FIFTH WARD. ist District—East sile of Sherman avenue opposite Manderson street.

2nd District—S E corner Sherman avenue and Wirt street.

3rd District—S W corner Sherman avenue and Lake street.

4th District—N W corner Sherman avenue and Grace street.

3th District—S W corner 17th and Charles areets. areets.
6th District-East side of Sherman avenue, bout 3) feet north of Nicholas street.
7th District-S E corner 16th and Izard ist District—East sife of Sherman avenue opposite Manderson street.
End District—S E corner Sherman avenue and Wirt street.
Ird District—S W corner Sherman avenue and Lane street, sth District—N W corner Sherman avenue and Grace street.
In District—S W corner 17th and Charles irects.

sth District-N W corner 16th and Burt 9th District-N E corner 15th and Cass treets.
Oth District—East side North 17th street bewoon Canfornia and Cass streets.
IIth District—S E corner 48th and Cass ist District-S E corner 24th street and Ames

venue.
2nd District—S W corner 36th street and frand avenue.
3rd District—N E corner 45th and Grant-streets.
4th District—S W corner 20th and Manderson drouts. treets.
5th District—SE corner 3th and Wirt streets.
5th District—S W corner 33rd and Parker 7th District-N W corner 24th and Corby sth District-NE corner 27th and Burdette reets. 6th District-N E corner 2:nd and Grant 1 th District-N W corner 2sth and Franklin 11th District-8 W corner 24th and Franklin 17th District-S W corner 22nd and Clark SEVENTH WARD.

ist District-S W corner 28th and Mason 2nd District-N E corner 20th avenue and Populeton avenue, 3rd District-8 W corner 29th street and Woodworth avenue.

4th District-N W corner 29th street and Arbor street.

5th District-South side of Vinton street near cost of south 32d avenue.

7th District-N E corner 32th avenue and Poppleton avenue.

7th District—N W corner 5th and Francis RIGHTH WARD.

1st District—East side of 26th street near (south of Charles Street.
2nd District—West side of 25d street near mouth of Paul street.
3rd District—N W corner 20th and Nicholas 4th District-N E corner 29th and Cuming streets.
5th District-West side of North 25th Street near morth of Cuming street.
6th District-S E corpor 27d and Burt streets.
7th District-S W corner 20th and Cass NINTH WARD.

ist District-S W corner 32d and Cuming streets.
2d District—N W corner 40th and Coming streets.
3d District—N E corner 40th and Farnam strouts.
4th District—North side of Davenport street near (west of) North 32d avenue.
5th district—S E corner list avenue and Dodge street.
6th District—S W corner 20th avenue and

6th District—S W corner Evel

I witness whereof I have becounts set my,
hand as mayor of said city of Omaha the
17th day of October, 1822.
GEO, P. BEMIS, Mayor.
Attest: John Groves, City Clerk.

ORCH. - ORCH. - ORCH. YOUNG



GEISLER'S BIRD ST 406 North 16th Street,