### WHAT GIRLS SHOULD NOT READ

Are Not Overdrawn Love Stories Responsible for Many False Steps Taken?

WAIT UNTIL THE CHILD IS DEVELOPED

Bow to Get Up a Dinner-Aneedote of an Actress - All the Latest Styles and Other Matters of Interest to Women.

The announcement in the Chicago papers of a young lady committing suicide there a few days ago because she fancied life was not worth living, as her "lover" had played her false, brings forcibly to mind the similar sad occurrence which took place recently in Omaha and makes one think, "Oh, the pity of it all." Young lives ended in such a harsh mannor before the girls had realized in any sense what life really is, and with the pathetic mistake in their minds that they had mot with any loss in the transference of the so-called "love" of such men. If girls could only be brought to look at things as they are they would soon realize that such a loss is nothing if not a great blessing to themselves. But all the moralizing in the world will not bring back one such and will proba-bly "not put a stop to it before it hap-

The pertinent question in this relation is who or what is to blame for the un-healthy state of mind which admits the harboring of thoughts of suicide and the hopelessness of love and all that sorrowful foolishness in so many young persons, young girls especially, these days. One apparent cause is the sort of trash, in the way of reading matter, with which the country is flooded, and which is read and reread by remantic young ladies, whose emotional nature is in too undeveloped a state to stand the strain, and who soon get to imagining that they. too, are "heroines" and every man they meet, or more likely, one particular man, is a real live "hero," for whom they would be willing to die on occasion, as a very reasonable sacrifice. They forget in their extreme youth and inexperience that there is only one real "of love and leather"-common everyday wear under good and bad con-

ditions sure to come.

The important question for the young these times is not what to read so much as what to avoid reading. No girl un-der the age of 18 years should ever be permitted to read any book not selected by some friend competent to judge of its possible influence. The idea of a child of 15 years reading "Ouida" and other French villains and villainesses of her class. These writers would never dream of expecting the youth of their own land (where children are children until they are grown) to read their vile stuff. but look to "fools in America" for patronage and support, and they get it, too,

But, after all, the books that do the mest narm really are the ones which are said to contain nothing positively bad, and are supposed by older people to be only foolish. These are the ones that play sad havec with the girls. They read The Duchess and Bertha M. Clay until they have an idea that real life is a very tame, commonplace affair and not worth bothering much about until their "hero" comes on the scene of action; then if things happen to go wrong or the "hero" happens to be a scoundrel the girl is ready to die as the can look down upon the death scene?" only possible resource. The taste for reading may be culti-

vated in the right direction by a little judicious care. If mothers and friends mending books which are only mildly overdrawn and somewhere within the bounds of common sense at least, so many "romances in real life" would not occur. One of the saddest features in the whole scheme is the wasted time, worse than wasted. One so often hears a mother say, "Well, I want my daughter to read something, she had better read novels than nothing." Of course, there are novels and novels. A girl is much better off and will have much safer and truer ideas of life if she never reads a word outside of her school books than if she pores over the vile slush called "love stories" until her nerves quiver and her heart beats with unnatural excitement. For, like all other abnormal eravings, the desire for more, more becomes irresistible, and she will then care for nothing else.

Sir Herbert Maxwell, upon 'The Craving for Fiction," gives incidentally the following advice: "If any young person of leisure were so much at a loss as to ask advice as to what he should read mine should be exceedingly simple: Ready anything bearing on a definite object. Let him take up any imaginable subject to which he feels attracted, be it the procession of the equinoxes or postage stamps, the Athenian drama or London street cries; let him follow it from book to book and unconsciously his knowledge, not of that subject only, but of many subjects, will be increased, for the departments of the realm of knowledge are divided by no octroi. He may abandon the first object of his pursuit for another; it does not matter, one sub ject leads to another; he will have acuired the habit of acquisition; he will have gained that conviction of the pricelessness of time which makes it intolerable for a man to lie abed of a morning.'

If young girls and those who are responsible for the making or marring of their lives would heed the good advice and insist that reading be done with some other object in view than killing time we would hear less of broken hearts, suicides and all such inexpressibly sorrowful happenings.

Kate Upson Clarke once made a re-mark which will be keenly appreciated by all women who have tried the beautiful rules for economical living which are so often unfolded. It was in a club meeting, and housekeeping was the subject under discussion.

Mrs. Clarke got up to ask a question. "Welt," she said, "I can never make these beautiful plans for living on 15 cents a day, or something like that, work. Now, there's Mrs. Herrick's book. It tells you how to get up a dinner, and then it says to use what is left of the reast, or whatever it is, for croquettes or something. But there isn't anything left! If you make the dinner as she directs, it's so good that the family cats every morsel of it and there aren't any scraps. That throws the

whole program out of order." Alas! it isn't always because things are too good that these 15-cent dinners and 5-cent suppers cannot be made practicable. But there is something wrong with the plan.

Therefore all the women looked askance at a cottage in the fair grounds at Chicago, where it was claimed that a family of five was living at the rate of \$500 a year. It is down in the southern part of the grounds, near the Anthropoogical building, and is the outgrowth of an idea with which Prof. Lucy Salmon of Vassar college is to be credited.

Miss Salmon's idea was to have a house suitable for the average well-to-do family, and to make it an artistic and bygienic model. John Boyd Thacher,

however, suggested that New York take the thing in hand, and build a working-man's cottage, furnish it, and, as it were, stock it; that is, provide a family to live in it. The object was to demonstrate how, by the aid of economy, scientific

cookery and industry a workingman's family of six can be comfortably maintained for \$500 a year.

Miss Catharine B. Davis, a graduate of Vassar and a student of chemistry at Barnard college, became interested in the project and was placed in charge of it. She furnished the house and provided the family wardrobe, paying re-tall prices for everything. She still at-tends to the marketing, prepares the daily bill of fare and superintends the cooking, which is done on scientific

The house in which this interesting experiment is carried on is a wooden one, built on underplaning, and is one and a half stories in height. It covers a lot 26x28 feet and has a front entry and a side porch. The hallway is six feet wide, with a stairway on one side. On the first floor are a living room, a kitchen, and a bath room. The kitchen has a good sized pantry, a scientific stove, the latest labor-saving cooking utensils, and a sink with not and cold water. The plumbing is the best that sanitary engineers can provide. Up stairs there are three bed rooms, one of them very small. Two of them have closets, and all are light and airy. The walls and ceilings all over the house are painted, so that they can be washed. It is esti-mated that the house can be built any-where for \$1,000. The furniture is substantial and attractive. There are iron bedsteads; shades, but no curtains; a comfortable couch in the living room with bright cushions and hangings. pretsy prints on the walls, a few books on a shelf and some pieces of brie-a-brac here and there. The total cost of the furnishing was \$300.

The "model" family which inhabits the cottage consists of a Chicago widow and her three healthy children. A lusty Columbian guard plays the role of father to the extent of taking three meals a day with the widow and her small flock. A large doll in the cradle represents the sixth member of the family. This not only preserves the peace of the household, but it saves some baby from being frightened and kissed and mauled by the crowds of visitors. The infant's wardrobe is just as complete as if it were alive. The supposititious wife, husband and children are also supplied with clothing. The gar-ments of the children are principally made-over ones. The experiment is proving a great success, as is shown by the thriving condition of the "family" and the balance sheet of Miss Davis, which is somewhat below the maximum possible if she is to keep within the \$500.

Personal ancedotes are always interesting. One is told by Mrs. General Lander of Washington, one of the most original and attractive women of the

Formerly Mrs. Lander was an actress, known as Jean Davenport, and once, when playing Camille in California, she was supported by Edwin Booth in the role of Armand. Booth had not reached the age of 21 years at the time, and Mrs. Lander. was somewhat annoved that she was obliged to have so young a "leading man." Her annoyance, however, disappeared the first evening they played in public.

Booth had proved keen and bright, anxious to learn and to please the star actress. At rehearsal he said: "Miss Davenport, how shall I kneel in

"Be sure to kneel before me, so that I can look down upon you," was the reply. The story of the performance should be told in Mrs. Lander's own words:

"The evening came. The opera house was packed. My boy, to the astonishment of all, played with the very soul of genius. He fairly trembled with emotion. He forgot all my careful directions and acted his part with the selfforgetfulness and abandon of an old actor whose intuitive knowledge is sufficient to him. I came near forgetting myself in the admiration I felt for my lover, my boy lover. The death scene came, and Armand was missing. I looked hastily behind me, and there, instead of kneeling at my feet, with his head before me, he had bowed himself in anguish on the back of my low couch. There was no time to move, to speak, or change a word or a position. I simply turned so I could look at him. His stricken attitude was pitiful. Never had seen grief so naturally portrayed | was carried out of myself. I stretched my arms toward his bowed head, and the house rose with applause. He lifted his face to mine and I mouned aloud from real pity and pain.

The city hall clock struck the hour of midnight, the New York Herald solemnly announces, beginning its one-Ernest Harcourt D'Aramore looked at

his watch. It was just half-past 11.

He was returning from a poker party at a Brooklyn club, and his winnings, amounting to 75 or 80 cents in dimes, clinked melodiously in his trousers

As he strode rapidly across the park toward Broadway a slight, girlish figure uddenly appeared before him.

Beneath the dazzling brilliancy of the electric lights she looked to be of almost upernatural beauty. In her hands were lutched a collection of various colored bits of silks, lace and other fabrics.

The girl seemed to be in distress, and Ernst paused before her a moment and raising his hat fully five inches from his head asked with true D'Aramore courtesy and look of almost human intelli-

The girl burst into a passionate fit of sobbing. Then she approached nearer

yon, madam?"

and said, impressively:
"I am looking for the way to the land
of the estrich, where prince of Wales plumes grow upon the trees and paradisc nigrettes wave in the breeze. I can see it now. There is a river of sparkling gelatine spangles, with hills of mirror green velvet and clouds of chiffen and point d'esprit. There are mountains of steel filagree and jet and golden cabachons which shine in the sunlight. Can you not see the cascades of accordion plaiting rippling into a lake of Rhine stones? See! see!" and she clutened Ernst's arm wildly. See those brown satin roses and velvet violets, those black popples and green carnations, and

their beady eyes and sharp, white teeth. Save me, oh! save me from them!" In a moment Ernst realized what had occurred. She had been to eight fall millinery openings in one afternoon and her mind had given way.

those rows of grinning mink heads, with

Everyone is on the lookout continually for something original and novel in the way of entertainment, as it is in this channel that the greater part of its success is apt to lie. In accordance with the prevailing desire conversation parties has c been found to answer admir-actly, and though from their title one would imagine very simple little affairs. they are in reality just about as hard and exhausting mental work as you could find outside of the regular tasks

of our bygone school days.

The programme is laid out in the following manner: Cards are written or engraved with the topics of conversa-

tion in exactly the same fashion that dances are set forth in numbered order at a ball. A young man selects his partner and they begin on subject number one, the idea being that nothing else shall be discussed from the tap of the bell that indicates the commence ment of the game until it again sounds and they are privileged to pass on to

The partners are, however, changed each time, the young men passing from one to another, while the girls wait for the new comers. With each couple is a judge, whose business it is to record how well they sustained the conversation dur-ing the period allotted. There can be no preference shown in this way, as new couples are continually coming up for criticism. Prizes are awarded those who most strictly stick to the topic in hand and who discuss it in the ablest

and most entertaining manner. When you consider what lines of thought may be selected by the hostess at an affair given the other evening there were eighteen subjects, among which may be mentioned "The Silver Bill," "Theosophy and Buddhism." "Art in the Time of the Cresars," and sundry others not quite so staggering. The judges, to be competent, have to be won-derfully well read, and when the whole thing is summed up it amounts to this. that there is a good deal more work than play about it unless the topics chosen are lighter and airier than the most we have encountered.

Almost every one has heard of So-journer Truth, the ex-slave who told the story of her life always with so much unction. One time she was an honored guest in a white family when three or four silly, chattering girls happened to call. After they had gone she turned to her hostess and said:

"Oh, honey, I did want to tell dose young folks a ting or two, but I know'd 'twan't no use, 'cause dey didn't hab no place to put it."

Sojourner was fond of smoking, and once a minister undertook to show her the enormity of her sin in this respect. "Sojourner," he said impressively, "don't you know it is written that nothing unclean shall enter heaven? And don't you know that a smoker's breath is one of the vilest things in the world?" "Don't 'spect I'll take my broff along when I go to heaven," said Sojourner calmly with another pull at her pipe.

Fushion Notes. Felt hats with double faced brims are

Oxidized silver bangle bracelets are once more in demand. Satin antique is used for entire hats

or as a garniture only. The silk and wool mixtures for handsome jackets are weven like fine home-

Brooches in silver snow trefoil patterns and designs in flags and horse-

Feminine penmanship now is more of a fashionable characteristic than ever

d mey toward those colorings that match with the gowns. The ultra-fashionable secretary is in white enamel, with all its finishings in

Large invoices of magenta cloth, bengaline, velvet, silk plush and brocade appear among the host of elegant winter

The ice cream spoon has a round and rather flat bowl with a sharp edge. Bouillon spoons have rather large, deep

Shirred facings of satin appear on some of the dress hats, a pointed edging of jet galloon finishing the edge of the

The latest doilies are of bolting cloth cut to represent a full blown chrysanthemum and exquisitely embroidered in the colors of the flower. Epaulettes appear to be quite as much

a feature of fashion as ever. Some, like the Medici collar, are wired to keep them in position. Beautifully fine woven night dresses of soft wool are growing in favor with those who are sensitive to the chill of

autumn and winter weather. On winter hats and bonnets fur trimnings are mingled with wings, tips, ompons, or a trio of sea-swallows, black

birds, or yellow canaries. Autumn costumes of fancy mixed wool abrics are trimmed with miroir or changeable velvet whose tones repeat those in the dress material. Feminine Notes.

Mrs. S. G. Holden has introduced dental inspection into the public schools of Mme. Carnot has not been photo-

graphed for fifteen years and says she never will be again. Belva Lockwood is 63 years old. began teaching school at the age of 14 and was married four years later.

The women of Iceland have had municipal suffrage for more than twenty They are now eligible to municipal offices.

Autumn cleakings are imported in colors of petunia, silver blue, peacock blue, Russian green, many beautiful shades in brown, friars' gray and magenta.

Peaceck green and gold breast feath rs, yellowish green, and blue-green birds' heads, quills, and wings are used of black, cream-white, ecru, and golden-

Handsome cut recel buttons are seen ipon some of the imported York walkng coats and tailor basques of dark deep magenta, or marquise green. rown ladies' cloth. "I consider the American young man

a splendid institution. He is easier in his manners than the Englishman and more chivalric," says Miss Annesley Kenealy, the English judge of awards in hygiene at the fair.

A Chicago woman, Miss Kate Kane, Is going to run as an independent candidate for a judgeship of the superior court. She has secured over names to the petition she will file with the election commissioners.

Texas is the only state whose special celebration at the World's fair has been presided over by a woman. The reason is obvious, for it was the board of lady managers that raised the money to erect the building after the legislature refused to appropriate it. Women belonging to a Baltimore cook-

ing school have offered to train in culinary science 100 girls attending the grammar schools of the city without charge. Their object is to demonstrate the utility of a cooking department in the public school curriculum. Two Kentucky girls have set about

finding out the popular fancy in the matter of the national flower. They are running a booth near the Woman's building at the World's fair and are receiving votes on the question. At present corn is way in the lead, with the sunflower as a poor second.

Princess Maud of Wales is particularly fond of assuming an alias and dropping some of the red tape of royalty. Every year she goes to visit her former governess, who lives in Devonshire. Always, the sensible princess insists on being called "Miss Mills," and upon being treated as a member of the family.

## THE THREE FIGURE TRICK

A Few Facts for the Benefit of Bond Promoters and Their Dunes,

THE GAME DISSECTED BY AN EXPERT

The Magnificent Profits of Up-to-Date Philanthropists Contrasted with the Surplus Reserved for the Tail-Enders -The Lesson of Experience.

spirit worthy of a better cause-in the vain attempt to check the tide of public condemnation. They assume the air of martyrs. They imagine the expose of their schemes emanates from alleged rivals, and that they it is readily seen that it is not always so easy to talk as it sounds. For instance, mainly by jealous life insurance companies. They even go so far as to insinuate in terms that what has been said in the columns of THE BEE and other papers with regard to their business methods was concocted in life insurance offices and inspired by selfish motives. In a letter published in last Sunday's BEE Mr. W. W. Driggs insinuated broadly that such was the case. When cornered for his authority he gave the name of another bond promoter in Omaha, and when the latter was taken to task he placed the responsibility on a Council Bluffs bond promoter. The latter had paid regular rates for an advertisement of his scheme, and that fact was distorted and industriously spread among the gullible as conclusive proof that everything published against bond schemes was purchased by envious life insurance companies. The charge is on par with the system of wholesale deception practiced by these pretended philanthropists.

Philanthropy with a String.

Mr. Driggs assumes that all who do not agree with him are actuated by selfish motives. He is a philanthropist/burrning with a desire to help his fellow man. The mere fact that he is the chief promoter of a bond scheme by means of which he and his associates extract the snug sum of 12% per cent for the exhausting labor of handling other people's money without the slightest security, does not, according to his notion, weigh against him in the scale of philanthropy but must be accepted as proof of an overwhelming desire to grasp poverty by the topknot and hurl it off the earth.

In support of his contention that bond schemes are an improvement on life insurance policies, Mr. Driggs presents an assortment of figures, showing the vast profits of the latter compared with the scant risk taken This is the plan of all bond promoters. Every scrap of literature issued by them contains more or less reference to life insurance business, and the impression is sought to be conveyed that they are operating on a similar basis. Nothing is farther from the truth. Life insurance companies are neld to strict accountability by state law, whereas bond companies are wholly unrestricted by law. They claim to operate under state laws. With the possible exception of Missouri no state we are aware of has given them legal sanction. Missouri granted charters to eight bond companies, and by an amended law required a deposit of \$100,000 with the state treasurer from each. Two or three concerns complied with the law, but their operations have been shown to be so dishonest and demoralizing that, accordlug to the secretary of state of Missouri, steps will be taken to secure an order fro m the state supreme court revoking their charters. One concern, with headquarters at Nevada, Mo., the parent of western bond schemes, has removed to St. Louis, evidently to evade the restrictions imposed by the postal authorities.

It is claimed bond companies have been incorporated in ten states. Iowa and Nebraska are doubtless included in the number. No restrictions are imposed by either state with regard to incorporations. A company to convert the moon into green cheese may be incorporated in Iowa or Nebraska as readily as a bond company and no questions will be asked if the fee is paid. Incorporation amounts to the fee and nothing more Conceding the reliability of the insurance figures collated by Mr. Driggs, there still re-

mains the question of the honesty of the bond scheme. This point was not touched upon by the philanthropic bond promoter for the very good and sufficient reason that the system in vogue by Mr. Driggs' companythe mystic multiple scheme—has been con-demned by the postal authorities, and a complete change must be made before the company can avail itself of the use of the United States mail. This is sufficient answer to the pretense of honesty.

The bond promoters imagine they have been cruelly maligued and libeled, and yet, strange to say, no action has been taken by them to vindicate themselves. The authorities of Massachusetts, lowa, Missouri and Nepraska have denounced them as barefaced swindlers, and the promoters meekly bowed to the characterization.

What Experience Proves. The nuge profits promised bond investors fall, if at all, to the holders of early num-bered bonds, who cheerfully furnish the certificates of reliability. In the matter of glittering inducements they discount the infamous Iron Hall. Bond companies, like the fron Hall, assure investors they need not die to beat the game. For a pittance of about \$300, paid in monthly assessments for seven years, the Iron Hall promoters promcollected in ten years. One-half of this sun was returned to certificate holders. The remainder went where the woodnine twineth. In five years \$25,000,000 were col lected by endowment and numerical bond companies in Massachusetts. Of the 1,000,-000 investors, nine-tenths received nothing whatever in return. Four of the promoters are serving terms in the penitentiars, the others are fugitives from justice, and receivers are now trying to convert the remains of the concerns into cash.

A Bona Scheme Dissected. Comparatively few of the class of people among whom bond promoters operate are capable of analyzing their schemes. It is only when the system is dissected by ex-perts that the magnitude of the confidence game becomes apparent. This has been done in a number of instances by American Investments, a financial authority published in Buffalo, N. Y. The current number deals with the Perpetual Maturity Bonding com-pany of Council Biuffs. The system oper-ated by the Perpetual differs but slightly from the philanthropic 12½ per cent scheme of Mr. Driggs, so that the results shown by the dissection of the former practically rep-

rescuts the outcome of all.

The Perpetual company charges an entrance fee of \$10 and a mouthly installment of \$1.25. "We have no means of judging," says Investments, "out are justified in assuming that the entrance fees go to the offi-cers and agents of the company in payment for securing victims. Of the monthly dues, \$1 is set aside as a trust fund, out of which is paid the bonds, one being retired as fast as \$1,000 has been accumulated. The re-maining 25 cents goes into an expense fund to pay the running expenses of the greasy concern. This all looks easy and simple enough, but before concluding that the company is engaged in charitable work it will be well to look into it more carefully. It is very evident that the rank and file of the purchasers of these bonds do not realize what a soft snap the officers of these institutions have. It is just about soft enough to induce them to pull up stakes and leave when the company has gathered in all the idiots a community is able to produce in the shape of members.

How it Works.

"Let us make up a table which will show the practical workings of this company for a period of ten years, based on its ability to dispose of 100 bonds per month regularly during that time. In this calculation no achave come in late and having had their eyes

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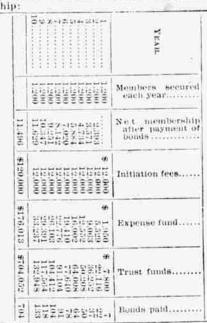
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opened ceased paying their monthly dues If it were possible to estimate this, the re-sult to the members that entered in the later years would of course not be as favorable as t would be did all maintain their member-



Profits of the Promoters.

"In compiling this table we have assumed that the funds available for retiring bonds will be used on the last day of each year and that every bondholder that is fortunate enough to receive the face of his bond will not re-enter the company as a new member. This may be assuming too much, although a man may justly be regarded as a fool for investing in the company in the start it is too severe a criticism on his mental condition to expect him to continue after ne has had his bond cashed. Amount paid for initiation fees ...... \$120,000

Amount paid for expenses...... "In other words the members have paid into the elastic treasury \$1,000,065, and for the privilege of having \$704,052 of this amount returned to 704 of them they have paid \$200,013, or nearly 29.59 per cent of the aggregate payments! "Now, it occurs to us that this is rather

expensive administration, and ought to be obtained much cheaper. The ratio here will exceed that of any insurance company known to us when the benefit of the risk guaranteed by the life companies is taken into consideration. It would be far better for these deluded mortals to place their money in a fortune which and divide it on the spot. Every number would then have some sort of chance, and deducting, say 5 cent for commissions, 368 more members could receive their \$1,000 each

A Mighty Surplus.

"Now, please note the condition of the company after the completion of the ten-year period. The board of managers have caked in \$296,013 for their salaries, expenses and fees; \$704,000 has been distributed to 704 members, and the treasury holds in its trust fund the magnificent sum of \$52 for the bene-fit of the 11,496 members! Truly a sad spectacle. How can the common sense of these members be properly estimated when we reflect that of the hundreds of dollars put in the treasury during these ten years, each mem-ber has the munificent sum of about 4 cents to represent his investment! The money paid in has not carned a single dollar, and no security is at hand for even the unex-pended balance of \$52. It is astonishing that such a spectacle should be placed before the eyes of an enlightened community."

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Maud-So you would be my husband. Har-

d. Let me ask you first, do you aissipate: Harold—No, dearest. Maud-Ever drink! Maud-Stay out late? Harold-Never. Maud-Flirt? Harold-Never in my life. Maud-Then, Harold, it can never be. 1

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