

GAGE ANSWERS RESOLUTIONS

Advances Good Reasons for Depositing Money in National Banks.

PREVENTS SERIOUS DANGER TO TRADE

National City Bank Gets the Largest Portion Because It Deposits the Largest Amount of Securities.

WASHINGTON, Jan. 10.—Secretary Gage today sent to congress his replies to resolutions recently introduced in the senate by Allen of Nebraska and in the house by Sulzer of New York. The text of his reply, which is an exhaustive exposition of the management of that branch of the treasury finances under his administration, relating to national bank depositories, contains about 9,000 words, which is supplemented by special reports from department officials relative to special inquiries in the resolutions, including copies of over 1,000 letters on the subject under consideration. In summing up his reply to the inquiries the secretary says:

"First—That the reason for utilizing national banks as depositories for public moneys, as authorized by law, when the receipts of the treasury were exceeding its expenditures, has been to avoid the disturbance to business which the withdrawal of large sums of money from active circulation to the treasury vaults must inevitably cause. The policy thus pursued by me has been the established policy of the government for many years and a departure from it under similar conditions would certainly cause disastrous results.

"Second—The reason for directing the internal revenue receipts into depository banks at this time is that the revenues are now largely exceeding the needs of the treasury month to month and seem likely to do so for an indefinite time. This condition would be a menace to the business world if assurance were not given that this surplus would be diverted from the treasury vaults to public depositories where, for the benefit of the government, it would remain available to business use.

"Third—The reason for directing all of the internal revenue receipts to one depository was that it is more convenient to first collect the receipts of numerous offices into one place and to make the desired distribution from it, than to have the receipts sent monthly to 113 collectors. The most convenient agency to effect such distribution is a bank which is a member of the New York clearing house.

"Fourth—The reason for selecting the National City bank as such distributing agent was that at the time the order was issued it was one of but two banks which had offered bonds sufficient to cover the amount of the daily deposits. Its total deposit was \$1,000,000 and the National City National bank \$1,500,000. The National City bank was, therefore, the one most naturally chosen. Of the sixty-eight banks applying for a share of the deposits the National City bank, the Hanover National bank and three others, applied for over \$500,000 each, are the only ones out of the sixty-eight constituting group one which have not been supplied the full amount for which they had offered securities.

"Fifth—The reason for having property sold to the National City bank as the highest bidder on July 2, 1899. Under the terms of the sale it had the option of paying in cash all of the purchase money at any time, or any part it might elect above \$750,000, which sum it was obliged to pay. It exercised this option by choosing to pay \$215,000, leaving \$535,000 yet due. No deed will be executed until full payment has been made.

"Sixth—The reason for the National City bank's depositing the amount of the purchase money at any time, or any part it might elect above \$750,000, which sum it was obliged to pay. It exercised this option by choosing to pay \$215,000, leaving \$535,000 yet due. No deed will be executed until full payment has been made.

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was thought expedient as a part of this enormous transaction to utilize for a few days the services of depository banks. With the result that at the end of December 1897, such deposits had increased to \$45,182,717. The reason for this action was to avoid the injurious effect on trade and industry of a too sudden withdrawal from public use into the vaults of the treasury of so large a sum as \$500,000,000. By the end of May, 1898, these public deposits had been reduced to \$28,209,358.

"Soon after this the government was confronted with the necessity of raising immediately a large fund for war purposes and, acting under the authority of the war revenue act, the people were called upon to subscribe to an issue of \$200,000,000 of bonds.

"On the day the bonds were opened the National City bank of New York and its associates offered to take at par and accrued interest one portion of the bonds that might not be subscribed for by the public and on the same day J. P. Morgan & Co. and their associates, numbering fifteen of the greatest financial houses of the country, offered to take at par and accrued interest one portion of the bonds that might not be subscribed for by the public.

"It will be readily recognized that the absorption of \$200,000,000 within the space of a few weeks could not fail to disturb most seriously the general business of the country. The secretary of the treasury feels some measure of just pride that the financing of the war loan of 1898 was accomplished without the slightest interruption to that revival of commerce and the industries of the country which has made the present a period of unexampled prosperity.

"By the end of 1898 the number of national bank depositories had been increased to 113, located in forty-three states and territories and holding \$1,000,000. The New York banks were able to control more bonds and qualify themselves in larger proportions than the banks in the interior cities. With a view to securing a more equitable distribution of the bonds, the secretary early in 1899, designated for the fifty additional depositories, and, while thus increasing the depositories outside of New York City, he at the same time drew down the balances in the New York City banks.

"With the beginning of the present fiscal year the treasury was feeling the influence of the revival of commerce. For the six months ending with December 31, 1899, the excess of receipts over expenditures aggregated \$125,000,000. This surplus was being used to anticipate interest on the treasury, where it could serve no present useful purpose, was a source of apprehension to the public and of anxiety to the department. The situation was intensified by the fact that the interior of the country was operated to reduce the cash reserves at all commercial centers. The secretary was indisposed to increase deposits in public depositories and, in order to avoid that, he endeavored to anticipate interest on the public debt, and later offered to pay \$25,000,000 of bonds. The movement toward stringency in the money market had assumed too great a momentum to be averted by such means.

"Prices of investment securities fell ruinously. Interest rates rose to fabulous rates and a general contraction of the money market was apparent. While this state of affairs found its most violent expression in the security market, it excited a state of anxiety and alarm throughout industrial and commercial communities. The situation was believed to be so grave as to justify the utmost interference. The secretary, on December 10, 1899, was perceived, would exceed the expenditures by \$7,000,000 or \$8,000,000. Under these conditions a peculiar responsibility was thrown upon the treasury.

"The secretary conferred authority to place public money, except customs, in designated depositories and gave power to relieve the situation without possible prejudice to the treasury's needs. It was therefore authorized to deposit internal revenue collections with depository banks to the amount of \$30,000,000 or \$40,000,000 should so much be applied for.

"From this point on the secretary makes no report to the congressional inquiry. His principle of action has been to so manage the receipts and expenditures as to produce the least disturbance in that part of the money supply which must be at the service of commercial and industrial interests. Since July 1, 1899, the receipts of the treasury have amounted to \$1,100,000,000. By the aid of depositories the amount in the treasury at the close of any quarterly period during the time never rose more than \$25,000,000 above the average for the whole period.

"The secretary of the treasury deemed it advisable to use that bank, together with four others, as depositories and about \$32,000,000 was deposited with those banks. When another issue of bonds was made in February, 1899, the then secretary of the treasury again used the National City bank and the Hanover National bank as depositories, each for nearly \$10,000,000. Late in 1897 more than \$58,000,000 was to be paid into the treasury as the result of the Union Pacific settlement. To avoid the transfer of so large a sum from outside banks to the treasury vaults, the New York banks were invited to qualify as temporary depositories. Eight banks so qualified, the National City for \$24,000,000 and others for smaller amounts. These deposits were gradually withdrawn by transfer to the sub-treasurer and the several balances were finally discharged.

"When the \$200,000,000 war loan was made it was seen that the paying into the treasury of such a sum could not be otherwise than a dangerous thing for the public interest. The money which was deposited in such a bank included all classes of receipts except customs, and when such moneys are deposited in such a bank to the credit of the treasurer of the United States, they are 'in the treasury' just as much as if they were physically deposited in the treasury vaults at Washington.

"The secretary cites decisions of the supreme court which establish beyond question the legality of his action. The secretary, whose decision is binding upon the executive branch

of the government, holds 'that money is paid into the treasury of the United States by being deposited with the treasurer of the United States here in Washington or to his credit with any other treasurer or in any national bank of deposit.'

"That has been the rule governing the accounting officers of the government for many years. Letters from thirty or forty years of service in the treasury, showing that money deposited in a depository bank is as much deposited in the treasury of the United States as when deposited in any other depository. The customs property was sold July 2, 1899, to the National City bank for \$2,265,000, which amount was \$190,000 larger than that tendered by the next highest bidder. August 28, officers of the department forwarded to the department covering \$2,210,000 credit as covering the proceeds of the custom house property in the general account of the treasurer with the National City bank, a depository bank. The treasurer duly accepted the fund as a deposit 'in the treasury.'

"It was subject to his jurisdiction and orders. Subsequently the National City bank was ordered by the treasurer to transfer to the sub-treasurer or other national bank depositories sums aggregating \$500,000. No report has been made by the National City bank for the government occupancy for the reason that such payment awaits appropriation by congress.

"The correspondence between the department and the National City bank is quoted showing the refusal to make such a withdrawal of the National City bank its full balance of \$4,000,000 except concurrently with all other banks in the first group, the balances of the National City bank and the Hanover National bank being built up pro rata with all other banks.

DEBS PEERS INTO FUTURE

Apostle of Labor Will Speak on 'Looking Forward'—Working Men Still Suffer Hardships.

Eugene V. Debs, apostle of labor and socialism, arrived in Omaha yesterday morning and will probably remain until Friday. His lecture on the theme 'Looking Forward' will be given at the opera house. Mr. Debs had expected to lecture at St. Paul last night, but owing to a misunderstanding his date there was canceled. The members of organized labor in Omaha have made extensive arrangements to give their leader a cordial welcome on the occasion of his appearance here. They believe he will further their cause materially with the general public.

Mr. Debs has just finished a tour through the coal mining and lumber districts, where he found labor conditions still far from ideal. There is much to be done in many lines," he said, and while wages have slightly increased the wage-worker is still a wage slave. He is still receiving a disproportionate share of the wealth he creates and there will soon be a renewal of the curse of overproduction due to the under-consumption of the masses.

LOCAL BRIVITIES.

Judge Dickinson of the equity bench is unable to hold court on account of illness. B. M. camp 272, Modern Woodmen, gives a mask ball at Sixteenth and Capitol avenues tomorrow evening. The Franciscan sisterhood has opened negotiations for the erection of a new brick building on the east side of Sixteenth street, between Howard and Jackson streets. The building is to cost \$150,000 and will be of brick and stone.

The Joseph Schmitt Brewing company has begun the erection of a two-story brick building on the east side of Sixteenth street, between Howard and Jackson streets. The building will be rented for store rooms, while the upper story will be arranged for lodgings.

William Pierce, charged with stealing a collar and cape of beaver fur from a guest of the Hotel de Ville, was arraigned Wednesday before Police Judge Gordon. He waived preliminary hearing and was placed under \$500 bonds. The time and property value at \$3.

Morris Rachman has filed suit in county court against the Street Railway company, asking damages on account of personal injury. He is a household name in the city. The suit is for \$100,000. Usually a big figure is not charged in such suits. The Street Car Employees club, numbering 70, held a social and supper Wednesday night in the room at the Hotel de Ville, Ames avenue. The guests of the evening were the car employees who were not club members. Several of the employees were present and the occasion was in all respects a success.

The jury in the federal court in the case of William Miller, charged with the robbery of the postoffice at Farnham, was out all day Wednesday. The verdict of guilty, Miller will probably be arraigned on Monday. He will likely plead guilty.

NEW SERVICE IS ANNOUNCED

Omaha Road Will Inaugurate Changes in Operation of Trains Sunday.

ST. PAUL LIMITED TO USE UNION STATION

Traffic Agreement with Sioux City & Pacific Gives Shorter Line and Reduces Time to Minneapolis Twin Cities.

Official notice is given of a traffic agreement between the Chicago, St. Paul, Minneapolis & Omaha and the Sioux City & Pacific which by which the former line will inaugurate new plans for operating its passenger trains between Omaha and Minneapolis and St. Paul over the Sioux City & Pacific tracks to Sioux City, beginning Sunday, January 14. This also means that the Union Pacific passenger station will be used by the Omaha road for its through trains, instead of the Webster street depot.

For nearly two years the Omaha road has operated its St. Paul limited over its own tracks, running to Sioux City, on the Nebraska side of the Missouri river, via Emerson. The agreement entered into with the Sioux City & Pacific gives the Omaha road a shorter line to Sioux City, by means of the former's direct route to Sioux City on the Iowa side of the river, and will make a perceptible saving in time between Omaha and the twin cities. The distance over the new route, between Minneapolis and Omaha, is 382 miles, which is twenty-two miles shorter than the mileage of the Omaha track, via Emerson.

Beginning on Sunday, through St. Paul limited train will leave the union station at 7:30 p. m., giving the passenger for northern points on this line an opportunity to eat his evening meal at home or at his club instead of in the diner, which has been necessary heretofore because of the departure of this train from the Webster street depot at 5:55 p. m. This train under the new schedule will reach St. Paul the morning after leaving Omaha at 7:25 a. m. The train will stop at Minneapolis and bound limited will leave Minneapolis in the evening at 8 o'clock, St. Paul at 8:30, and reach the Omaha union station at 8:15 the next morning. Heretofore this train has left Omaha at the Webster street depot at 9 a. m.

This train will continue the same equipment which has always made it noted as one of the finest trains operating into Omaha. It will be through sleepers between Omaha and St. Paul, and between St. Paul and Minneapolis. The latter connection will be made by transferring the through Kansas City sleeper to the Kansas City, St. Joseph and Denver line at St. Paul. A change in the time of the day train operating between Omaha and the twin cities will also be made. The through daylight train which has left the union depot at 5:35 a. m., will begin with Sunday, January 14, at 6:50 a. m., arriving in St. Paul at 7:45 p. m., and Minneapolis at 8:15 p. m. There will be no change in the time of arrival of this day train from the north. It being scheduled to reach Omaha at 11 p. m., as at present.

The Chicago & North Western is pleased to announce that it has secured the franchise for a new service which will also go into effect next Sunday, where by the time between the Black Hills and Minneapolis and St. Paul is shortened twelve hours by means of connections between the Omaha road at Norfolk Junction and the Elkhorn's Black Hills express. In order to bring about this connection a train will leave St. Paul at 7:10 a. m. and Minneapolis at 7:40 a. m., over the Omaha road, passing Sioux City at 5 p. m. and reaching Norfolk Junction at 10:30 p. m. The train will connect with the Elkhorn's Black Hills express which leaves Omaha at 3 p. m.

NORTHWESTERN EXPANDS FIELD.

Inaugurates New Service Into Davenport and Rock Island.

A new service, which has been arranged between the Chicago & North Western and the Davenport, Rock Island & Northwestern, the latter being the new company which recently constructed a new line from Clinton, Ia., to Rock Island, Ill., will be inaugurated on Sunday, January 8 and by means of this connection the Northwestern now has a line opened to Davenport and Rock Island from Clinton. The four passenger trains arriving at Clinton during the morning hours of 1:30 and 2:35 p. m., and a train leaving Clinton daily at 6:15 a. m., over the Davenport, Rock Island & Northwestern, arriving at Davenport at 7:45 a. m. and Rock Island fifteen minutes later.

A night express leaves Rock Island at 9 o'clock, and reaches Clinton at 11:30 p. m. "Tri-City route," arriving at Clinton at 10:55, affording connection with the Northwestern's westbound night train which passes through Clinton at 2:30 a. m. The Chicago special arriving at Clinton at 4:45 p. m., connects with the train leaving at 5:20 p. m., reaching Davenport at 7 p. m. and Rock Island at 7:20 p. m. In addition to the night express a west-bound train leaves Rock Island at 2:45 p. m. and Davenport at 3:05 a. m., arriving at Northwestern train leaving Clinton at 5:20, 9:30 and 9:55. A morning train leaves Rock Island at 9 o'clock and Davenport twenty minutes later, arriving at Clinton at 10:55, affords connections with the Northwestern westbound trains leaving Clinton at 11:35 a. m. and 1:30 p. m.

ILLINOIS CENTRAL AND DENVER

Road Said to Be Seeking an Entrance to the Colorado Capital.

DENVER, Jan. 10.—(Special Telegram.)—According to current reports the Illinois Central and Denver railroads have commenced negotiations for a joint entrance into Denver. Official confirmation of this fact is unobtainable, but several facts give it more than a semblance of truth. Recently the Denver, Boulder & Northern road was incorporated and secured terminals in Denver. The road will be built at one to the city fields twenty-five miles west of Denver. But the track facilities has been obtained in Denver are far more extensive than the plans as given out call for, and are almost the last opening to the business railroad center of Denver. The Boulder road is backed by people closely connected with the Illinois central, and it is believed to be figuring on a Colorado coal supply.

SOUTH OMAHA NEWS.

From present indications January will be the banner month in the history of the city at the treasurer's office. More people are paying taxes this month than ever before. The Department of Public Affairs and Business are kept on the jump during office hours making out statements of taxes and taking in money. One feature especially noticeable is the calling for personal tax statements. Prior to the present time property owners paid taxes on their realty and allowed the personal tax to go unnotified. A short time ago a large number of personal tax statements were sent out and the returns are now coming in. Persons who never before pretended to pay personal taxes are called to the treasurer's office and settling. All the large corporations have paid the 1899 tax, but many small property owners did not get around before the tax was declared delinquent, and these are now crowding the office daily, paying up in order to avoid penalties which the treasurer is empowered to charge on all delinquent taxes.

Along about February 1, or as soon as the present rush of business is over, another determined effort will be made to collect personal taxes. Every resident of the city who is behind in payments will be notified of the amount due the municipality, and if no attention is paid to the notice steps will be taken to collect the debt. The law allows the treasurer to levy upon goods sufficient to pay the amount of personal taxes, and it is the intention to enforce the law unless the taxes are paid. The rapid payment of taxes at this time and the many payments by people who have heretofore ignored the calls of the treasurer are considered an indication that the majority of the residents of South Omaha are in a prosperous financial condition. A large number of out-of-town property owners are also sending in to the treasurer for statements.

Another Grading Petition.

A petition is being circulated for changing the grade of Twenty-third street, between O and Q, and those signing agree to waive all damages which may result by the alteration of the grade. The intention is to make a cut of about ten feet at P street. This portion of Twenty-third was being graded when cold weather came on and put a stop to the work. Three more days of good weather, however, would have finished it. In the original grading, done last fall, a cut of eight feet was made at P street, but it appears that property owners are not entirely satisfied with this and want more of the hill taken off. Dan Hannon has the contract for the original grading, but if the new petition goes through bids for the additional work will be advertised for and a new contract entered into.

For High School Bonds.

More than likely a proposition to vote bonds for a new High School building will be submitted to the voters of South Omaha at the spring election. This question was brought up last year, but it was decided that a general election was a bad time to submit such a proposition on account of other interests. With nothing at stake but a local election, it is thought that the voters will give more heed to a bond proposition and not omit to vote on it, as has been the case when such questions have been submitted at general elections.

Royal Highlanders Elect Officers.

Duncan castle No. 43 of the Royal Highlanders elected their officers Tuesday night. E. E. Ridgway, illustrious protector; Dr. H. J. Aberly, chief counselor; P. A. Wells, secretary; C. J. Christian, treasurer; Isaac Meyers, sergeant; D. W. Helvey, sentinel; E. C. Long, chief of archers; E. J. Hansell, chief of spearmen; J. M. Tanner, A. P. Matson, R. A. Carpenter, prudential chiefs.

It is the intention of the lodge to give an entertainment and social at Masonic hall on the evening of January 23, and a committee composed of P. A. Wells, J. M. Tanner, C. J. Christian, C. W. Dean and J. B. Smiley will look after the details.

Divine Healer Will Fight.

"Divine Healer" Silas J. James is preparing to resist any attempt of the Council Bluffs authorities to arrest him for complicity in the death of Miss Ethel Yates. Yesterday he engaged Messrs. Sutton & Lamson to look after his interests and fight the serving of requisition papers. A message was sent to Governor Poynter by Mr. Sutton requesting a hearing in case the Iowa authorities apply for a requisition. In case the Council Bluffs officers try to take James without requisition papers an injunction will be interposed. James declares that he received only 50 cents for his services, this sum being given him to pay his car fare.

Secret Mark for Cattle.

According to the Denver Live Stock Record the Colorado Cattle Growers' association has begun to issue secret cattle mark which has recently enabled the association to place certain parties in jail at Hugo. The association is able to prove the cattle of its members by filing a small hole in the top of the animal's horns in which are placed two tiny silver or tin pins. The hole is carefully closed and all trace removed. Charles W. Kindle and Lewis Kindle did not know this, and they were arrested for appropriating cattle belonging to the association. The identity of the cattle stolen was established by the secret mark.

William Hannon and sister Nellie of Louisville, Ky., are in the city, the guests of Mrs. W. J. McCran and Mrs. A. M. Gallagher.

The choir of the Episcopal church will meet at the home of Colonel and Mrs. A. L. Lott, 107 North Twenty-second street, Friday evening.

A temporary organization of the local board of health has been formed. Permanent officers will be elected at a meeting to be held next week.

John W. Touseley, who recently died at his home in Minneapolis, was for twenty-two years a resident of Omaha and is well remembered by surviving pioneers. He is located in Omaha in 1857, when this city was only a frontier village, and remained here until 1877, when he removed to Minneapolis, where he continued to reside until death took him away.

Mr. Touseley's prominence was mainly achieved in religious work, but he was also successful in commercial and industrial lines and from time to time contributed much to the upbuilding of Omaha, in a worldly as well as spiritual way. It was while living in this city that Mr. Touseley was licensed to preach. He entered the Methodist ministry and was active in mission and Sunday school work from the very beginning. For nine years he was superintendent of the First Methodist Sunday school of this city, and although he lived three miles from the church, he did not miss a session of that school for 470 consecutive Sundays. He earned distinction as one of the foremost Methodists in Nebraska, and after moving to Minneapolis he was equally active in church extension. In Minneapolis he branched out in the real estate business and erected many buildings for tenant purposes.

Mr. Touseley was a native of Connecticut and was born in 1815. He was married in Troy, N. Y., in 1847 and leaves a wife and several children. His sons are all prominent in business and religious circles.

Mr. Touseley of late years had interested himself especially in behalf of men who were addicted to the drink habit. He held temperance meetings in various parts of Minneapolis and it is said that he brought about many reforms. Despite his advanced years Mr. Touseley remained active until within a day or two of his death.

Amos Boyce, alias Sullivan, was arrested Wednesday by Detectives Dempsey and Jorgensen, charged with robbing the home of his employer, T. P. Gillan. At the time of his arrest he was wearing a part of the stolen clothing. Being identified by Mr. Gillan, Boyce pleaded guilty as charged and was locked up in the city jail.

The police regard this as an important capture. Boyce, besides being a notorious thief and an old offender, is a deserter from the United States army. He has been in the custody of the Omaha police several times before.

T. P. Gillan is proprietor of a dairy between Albright and Avery, about seven miles south of the city. Boyce had been in his employ only a few days. The stolen goods represent a value of about \$100 and consisted principally of clothing and jewelry.

Size doesn't indicate quality. Beware of counterfeit and worthless imitations offered for sale by the cheap dealers. DeWitt's Kidney & Bladder Pills is the only original. An infallible cure for piles and all skin diseases.

THE BEAUTY MARKET.

INSTRUMENTS placed on record January 10, 1900:

HEALTH. THE SURE ROAD TO HEALTH REACHED BY THE TIMELY USE OF WARNER'S SAFE CURE.

THE BOSTON STORE. Last Chance Queen of Beauty. MADAME VALE Women's Health and Physical Culture at BOYD'S OPERA HOUSE Monday, Jan. 16, 2:30 P. M.

Special Features. Mmc. Yale's Natural Beautifiers. Mmc. Yale's Hair Tonic, restores health and color to the hair and stops it from falling.

Mmc. Yale's Fructure (for Female Weakness) \$1.00 .75. Mmc. Yale's Fructure (for Male Weakness) \$1.00 .75. Mmc. Yale's Fructure (for Children) \$1.00 .75.

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THE BOSTON STORE, Omaha, Neb. MME. YALE'S BOOK ON BEAUTY Given Away at Our Drug Department.

CURE YOURSELF! Use 40 for men and 50 for women. BORDEN'S CONDENSED MILK.

TOO MUCH MONEY.

Palls on the Palate. A man ate a heaping saucer of Grape-Nuts every morning because they "tasted good."

In about ten days he began to turn against the food and finally lost the pleasure of his favorite dish altogether. The same thing happens to a child who eats too much honey or candy, or any other good thing. The system gets more than it needs of nature results, in order to prevent further overfeeding, Grape-Nuts furnish a condensed food, and when eaten in moderation give one a delicious dish every morning that is looked forward to with pleasant anticipation.