BOTH SIDES WIN A VICTORY

Ice Combine Declared to Be Operating in Violation of Law.

PETITION FOR INJUNCTION DENIED

Company Will Continue to Do Business Until Fall, When the Case Will Be Heard on Its Merits.

Judge Dickinson handed down an exhaustive opinion yesterday in the case of the state against the Reservoir Ice company, the ruling covering thirty typewritten pages of legal cap. The court refused the attorney general's application for a temporary injunction, and to that extent the decision was a victory for the ice company. In response to the request of Attorney General Smyth, however, Judge Dickinson expressed his opinion plainly that the ice combine was acting in violation of article 1 of the state anti-trust law and would, therefore, be open to prosecution. He intimated that in case the hearing came before him on its merits that he would declare the corporation an illegal body and its charter null and void.

Attorney General Smyth, at the conclusion of the opinion, which occupied an hour in the reading, at once moved that the case be advanced to the trial on its merits at this term of court. He urged the statutory right of the state to such a privilege in cases where it was an interested party. General Cowin objected on the ground that there was as yet no existing issue. He pointed out that the defendants were entitled to time in which to file their answer and that it would be impossible to come to trial until the fall term of court. General Cowin added that he would demand a jury trial. Judge Dickinson announced that he would only hold court next Thursday, Friday and Saturday before adjourning for the summer. It was virtually decided, therefore, that the Reservoir company may continue business as before until next fall.

Gained All He Hoped For.

In discussing the opinion Attorney General Smyth said that he had gained all that he had hoped and expected. He prophesied that the days of the ice trust were numbered. "I hardly believed, myself," he said, "that there was ground for a temporary injunction and such a measure would probably have been rather harsh. Judge Dickinson judicially intimated, however, that the Reservoir company is an illegal combine and that its members are acting contrary to the law and are exposing themselves to prosecution. The decision is in all respects a victory for the people and it only remains to be seen whether the component parts of the company will continue to act during the summer along a line which they are fully informed is illegal. I had hoped to settle the matter at this term of court, but this may be impossible. I am perfectly satisfied with Judge Dickinson's opinion both on the injunction and as to the company's real status."

The attorneys for the ice trust would outline no course of action until they had conferred with the officers of the company. They expressed not the least doubt, however, but that the company would continue in business as usual during the summer months.

In delivering his opinion Judge Dickinson gave a brief history of the case, explaining that the attorney general had brought proceedings in quo warranto against the ice company and had applied for a temporary injunction as a preliminary step. It was charged by the attorney general that the company was formed on December 27, 1899, to preclude competition, to create and carry out restrictions in trade, and to arbitrarily fix the price of ice at an exorbitant rate, the quotation being in some cases 100 per cent in advance of one year ago. The state prayed therefore that the charter be forfeited and the company ousted from the enjoyment of its corporate powers.

Prices Charged Not Exorbitant.

As regarded the temporary injunction Judge Dickinson cited an abundance of authorities as to the powers of a court of equity to impose restrictions. It was shown that whenever the object complained of was a public nuisance or whenever property had been transferred for the accomplishment of a crime that the court might interpose with a restraining order until the case was heard on its merits. These cases, however, were held not to be in line with the present controversy, as the ice company, in selling its commodity to the people, was only carrying out the privilege granted it by its charter. There are only 8,000 tons of ice available for public consumption, the court said, which were not under the control of the Reservoir ice company. It would be a real detriment to the people, Judge Dickinson concluded, to force the Reservoir company to withhold its 60,000 tons of ice from public consumption. Judge Dickinson did not consider either that the prices charged were exorbitant, inasmuch as a long list of ice dealers had testified to the disastrous results of their business experience during the last ten years and the present prices are not notably higher than formerly.

Another reason given by Judge Dickinson for denying the temporary injunction was that the Nebraska statutes only gave an equity court the right to issue a restraining order in cases of non-resident corporations. The officials of the South Omaha, Seymour Lake, Arctic and Kimball companies, going to make up the combine, were all business firms of this city.

"The application for a restraining order," concluded Judge Dickinson, "will therefore be denied."

Company's Status Taken Up.

In taking up informally the question as to whether the Reservoir company was an unlawful trust under the state law Judge Dickinson reviewed the legal situation in the ice business. All the Omaha ice companies, he said, were undoubtedly losing money and all wanted to dispose of their business. In order to avoid ruinous competition, as they said, several of the companies united and bought out their rivals in order that they might control the situation and make profit on their wares. Lemp could have did not openly go into the trust, but retained their own horses and wagons, while an understanding existed with the Reservoir company and the real direction was vested in the inner concern. This conduct the court looked upon as calculated to deceive the public.

It was within the province of the court, Judge Dickinson said, to go behind the nominal purpose of a corporation as outlined in its articles in order to discern what was the real intent of the organization. Without regard to whether the price has been raised exceptionally high the court felt that it had ascertained the purpose of the concern to be the ruling out of competition. It controlled at present all but 8,000 tons of the available supply and was plainly, the judge held, liable under the anti-trust law of Nebraska.

The same position as that filed in the present case will be relied upon by the attorney general for his case at the fall term of court. The defendants will file their answer in due time and the case will come on for hearing on its merits. One of the attorneys active in the prosecution pointed out the interesting fact that inasmuch as the ice company is in reality an illegal concern it has no right to collect a bill through legal measures. If it is possible for any consumer to obtain credit, therefore, he might defy the efforts of the company to get its money.

South Omaha News.

There seems to be a difference of opinion in regard to the right of the Board of Education to purchase a site for a new building on account of the injunction issued by one of the judges of the district court. In speaking about the matter yesterday afternoon President Bulla said that the injunction had been dissolved by the court upon the showing made that the agreement made with Thomas Hector had been abrogated. He holds that the board is now at liberty to purchase any site it sees fit, as with the license money released and the 1900 tax levy made, nearly $100,000 is available. The main question, Mr. Bulla stated, is whether the board will erect a wing of a High school building or build a graded school. Plenty of sites are available, he said, for grade schools, but High school sites are scarce.

It is the understanding now that this matter will be taken up at Monday night's meeting of the board and disposed of. Bids for sites will be received by the secretary of the board up to 8 p. m. Monday and all bids must be accompanied by a certified check for $100. All sites offered to the district in response to the advertisement must be within eight blocks of the present High school building.

Rumor has it that some of the members of the board are talking of locating the High school in the Second ward in order to punish the First ward citizens who procured the restraining order in the Hector site deal. One prominent taxpayer said yesterday that if the board attempted to take any such step as this the courts would be appealed to again. Very little credence is placed in he rumor.

At Monday night's meeting it is expected that the surety bond of Treasurer Koutsky will be presented and approved. This bond is for $50,000 and the premium is $125 a year, which amount the school district pays as the treasurer receives no compensation for keeping the accounts of the school district.

Treasurer Koutsky stated last evening that as soon as his bond was approved he would issue a call for warrants. With the release of seventy-five liquor licenses the sum of $37,500 will become available, as well as the balance now held by Former Treasurer Broadwell, which amounts to $2,300. Until the books are checked over after the coming meeting it cannot be told just what the warrant call will amount to, but very likely it will be for $25,000.

Schultz Writes from Paris.

Former Councilman John F. Schultz, who is now traveling in Europe with his family, writes The Bee an interesting account of his visit to the Paris exposition. Among other things he says: "We have hired a guide who has been here thirty-nine years and speaks three languages. He is thoroughly acquainted with all the objects of interest. I want to say in regard to high charges that I have seen little of it. Our room at the Hotel de Palais, for which I made arrangements before leaving Omaha, costs $4.50 a day, and is first-class in every respect. The hotel is within one block of the exposition grounds. We take our meals at a restaurant one block from the hotel, the charges being 35 cents a meal. We have not decided when we will leave Paris, but probably not for a week or ten days yet. We are all in the best of health and enjoying every moment of our stay."

Open Air Meetings.

Rev. Dr. J. A. Johnson, pastor of the First Methodist Episcopal church, has about completed plans for a series of open air meetings. A large tent is to be erected near the church in which these meetings will be held. Bishop McCabe will, it is expected, preach the first sermon in the tent on Monday evening, July 9. The pastor will be assisted by Mr. McGregor, one of the Methodist conference evangelists, and possibly by others before the series of meetings closes.

Liquor Licenses Ready.

Seventy-five liquor licenses have been signed by Mayor Kelly and City Clerk Shrigley, and will be delivered to dealers on Monday. All saloon keepers whose licenses have been granted may secure the same by calling at the clerk's office and presenting receipts from City Treasurer Koutsky showing that the sum of $700 has been paid to the city.

Magic City Gossip.

Cottages built to suit buyers. Jno J. Ryan.

Nineteenth street from S to U streets is being graded.

Mr. and Mrs. W. R. Cheek are rusticating in Colorado.

Miss Strange of Greenfield, O., is the guest of Miss Abbie Jones.

The little daughter of Mr. and Mrs. Henry M. Wells is reported seriously sick.

E. B. Towl of the Omaha Packing company returned from an eastern trip.

Marshal Rice of North Platte was here yesterday for the purpose of taking into custody Charles Chalroth, who is wanted at the Platte for stealing a watch. Chief Mitchell arrested Chalroth on Friday.

The Methodist church choir will be given a vacation during the month of August.

There will be communion service at the First Presbyterian church this morning.

A son has been born to Mr. and Mrs. Jay J. Lippold, Twenty-fourth and R streets.

Henry C. Richmond has gone to the western part of the state for a few days' visit.

A dozen or more vagrants were ordered out of the city by the police judge yesterday.

Mrs. A. L. Lott has gone to Columbus, where she will spend a portion of the summer.

Miss Rosetta Meticer, sister of Mrs. J. W. Daley, is recovering from a two weeks' illness.

An important meeting of the official board of the Christian church will be held at noon today.

Bishop McCabe will speak at the Methodist church in this city on Monday evening, July 9.

Rev. Knox P. Taylor of Bloomington, Ill., will preach this morning at the Christian church.

Miss May Babcock left for Lincoln yesterday, where she will visit friends for a week or two.

See Ed Munshaw & Co. for lumber. Tel 28.

Joe Dvorak is superintending the erection of the new Shamblin building on Twenty-fourth street.

No meeting of the Ladies' circle of the First Methodist Episcopal church will be held this week.

W. H. Palmer was fined $5 and costs by Judge King yesterday for stealing meat from Cudahy's.

A. L. Frost and wife have returned from Des Moines, where they spent a week with friends and relatives.

Rev. Howard Crambett and wife are planning to spend the vacation season in Missouri and Tennessee.

Frank Burness is assisting City Clerk Shrigley in the work of straightening out the work of the assessors.

The attention of Postoffice Inspector Swift has been called to the need of more letter carriers at this place.

Police Officers Martin Anderson and Martin Tighe tendered their resignations to Chief Mitchell last evening.

A thirty-two-room, modern, brick hotel for rent. Splendid location for right party. O'Neill's Real Estate agency.

It is expected that quite a delegation of democrats will go from here to the convention at Kansas City on July 4.

Upchurch lodge, No. 2, Degree of Honor, will give a lawn social at Twenty-third and P streets, on the evening of July 10.

A meeting of the trustees of the First Methodist Episcopal church will be held Monday evening at the pastor's study.

The regular meeting of the Woman's Foreign Missionary society of the Methodist church has been postponed until July 11.

An important meeting of the board of stewards of the First Methodist Episcopal church will be held on Thursday evening.

A meeting of the King's Daughters of the First Presbyterian church will be held at the home of Mrs. C. D. Gibson on July 6.

C. M. Mayne of Omaha will address the men's meeting of the Young Men's Christian association at 4 o'clock this afternoon.

The lawn social given at the home of Rev. George VanWinkle on Friday evening by the women of the Baptist church was a very enjoyable affair.

Special rates for summer term on piano, violin, guitar, mandolin, zither and vocal culture at South Omaha Conservatory of Music, 308 North 24th St. Telephone 64.

An adjournment until next Thursday has been taken in the quo warranto proceedings to oust President Adkins of the city council. The case was to have been tried yesterday.

The South Omaha Commercial club has accepted an invitation from the South Side and Riverside improvement clubs to attend a picnic to be held at Riverview park on July 4.

Mary, wife of William O'Connell, Twenty-eighth and R streets, died at St. Joseph's hospital yesterday. A husband and five children mourn her demise. Funeral services will be held Monday morning.

Secretary Overton of the local Young Men's Christian association has secured grounds for base ball and tennis games and clubs for the summer's work will now be organized. All members are eligible to play. A croquet section will also be a feature.

A picnic will be held at Syndicate park on July 4, under the auspices of the Christian church. The park will be open to all who desire to spend the day under the trees. Amusements will be provided and refreshments may be obtained from stands to be erected in various portions of the grounds.

Editor Merrill of the Presbyterian has this to say of city affairs: "We commend Mayor Kelly on his firmness in having our city ordinances conform to the law. The better class of our city appreciates our mayor's efforts toward the better conformity to law and order, as shown by many of his rulings."

Members of the Christian church are rejoicing over the fact that the church is now entirely out of debt. The energies of the congregation will now be directed toward the erection of a new house of worship. Mr. Cramblett will visit Kansas City soon, where he has been promised aid for the proposed building.

The Woman's Missionary society of the First Presbyterian church have in hand an excellent program for the meeting to be held at the home of Mrs. Josephine Rich on Thursday of this week. The topics of Alaska, South America and Guatemala, presented by Mrs. Nancy B. Wheeler, Mrs. Herman Gewald and Mrs. James Phillips, will constitute an occasion of more than usual interest.

REAL ESTATE MEN'S PICNIC

Hot Day Not Enough to Terrify the Omaha Hustlers Out of a Good Time.

More than 150 Omaha people attended the Real Estate exchange picnic at Arlington. A special train on the Elkhorn left Omaha at 9 o'clock in the morning and returned about 10 o'clock in the evening. Pleasant grounds with fine shade were provided at Arlington and a delightful day was spent. A band accompanied the party and there were music and dancing throughout the day.

One of the features of the trip was the holding up of the train by six masked men. A census of the women in the party was also taken which showed that all were under 16 years of age. Games and sports were provided on the picnic grounds. A ball game between members of the city council and the Real Estate exchange afforded much amusement and resulted in a score of 13 to 6 in favor of the real estate men.

The winners of the field events were as follows: Egg race, Mrs. Frenzer; slim men's race, H. S. Askwith; fat men's race, Judge Shields; lean woman's race, Mrs. Frenzer; fat woman's race, Mrs. Wead; girl's race, Miss Homan; long distance race, Berry; potato race, Miss Wead; sack race, G. F. Morton; three-legged race, Benawa and Askwith; hop, step and jump, Berry; standing jump, Berry; running jump, Berry.

Building Permits.

The inspector of buildings has issued the following permits:

Gus Anderson, Forty-ninth and William, barn, $100; J. M. Muller, 2068 North Twenty-fifth, barn, $100.

TONTINE DIAMOND CONTRACTS

Plain Statement of Facts Presented by the Tontine Companies.

PLAN BASED ON A WELL KNOWN PRINCIPLE

Element of Lapses Enters Largely into the Business—Names of the Companies, Their Officers and Their Location.

To the Editor of The Bee: Several articles denouncing tontine associations and assailing the integrity of the men engaged in this business have recently appeared in The Bee. The men who have organized these companies in Nebraska have been called swindlers and have been classed among the "get-rich-quick" operators and bond investment promoters. Believing that The Bee does not desire to intentionally do injustice to anyone we ask the privilege of presenting to the public through its columns a plain statement of facts in relation to the tontine associations.

This statement, we are sure, will prove to The Bee that it has been misinformed and at the same time convince the public that the tontine companies operating in Nebraska are composed of honest, reputable, well known and responsible business men and that they are doing a legitimate business, and that they cannot afford to engage in any enterprise that is tainted with even a suspicion of fraud.

PROFITS OF THE BUSINESS.

It has been charged that enormous profits are being made. For instance, that every member of a certain company "is rewarded with a two-carat commercial white, pure and perfect diamond, of the retail value of $200, upon the following conditions: An advance payment of $5, together with the further weekly payment of $1.25 for seventy-six consecutive weeks, making a total of $100 to be paid by the contract holder on each contract."

"If a man does not want a $200 headlight he is at liberty to take $160 cash instead," says the writer of one of the articles referred to above.

This is true, and we suppose this $40—the difference between $160 cash and a $200 diamond—is what is meant by "enormous profits." Now we claim it to be a fact that the profit on a $200 diamond is in the vicinity of $40 to the retailer. Is it then unreasonable for a tontine diamond investment company to make a similar profit? We maintain that it is not unreasonable. The tontine diamond company buys its diamonds in large quantities and at wholesale prices. The contract holder in settlement of his contract has the option of taking the diamond at the retail price or an amount of money equivalent to its wholesale cost. This certainly seems like a fair transaction. Bicycles, watches, buggies, pianos, household furniture, or any other article of merchandise may be sold in the same way. A tontine company need not necessarily confine itself to diamonds as an attraction for its patrons. The plan is simply a means of forcing trade in some particular article and is as reputable and honest as many of the enticing methods followed by up-to-date merchants everywhere in pushing their business.

The expenses of a tontine investment company—salary of manager, office rent, employes, printing, stationery, and so on—are by no means light and the profits are not so "enormous" as some persons might be led to believe.

NOT A NEW PLAN.

Insurance is a saleable thing. The plan upon which these Nebraska tontine companies are operated is based upon life insurance methods and statistics, which have been proven infallible in calculation for hundreds of years. The profits of life insurance companies are derived from the lapses of policies. We refer you to the published statements of life insurance companies for proof of this. Take one leading company. During the years 1896 and 1897 it had 9,241 policies terminated by death, amounting to $25,874,744, and by lapse in the same period, 44,571 policies, amounting to $124,798,800, were terminated. If the policy holders who lapsed during these two years paid only an annual premium each, then these companies collected from forfeitures alone $3,561,080, or $4,879 for each day. Three other prominent life insurance companies make comparatively the same showing as to lapses of policies.

This lapse element is a law irrevocable, uncontrollable, never failing. It has no special significance or bearing which should operate against honestly conducted tontine investment companies more than it should against life insurance or any other form of insurance investments. Its operation has been favored from the beginning of the insurance business and it has been sustained and pronounced legitimate by courts and all business rules. It is just as legitimate as the suspension or expulsion of a member of a fraternal order for nonpayment of dues. Lapses will continue as long as people have a right to change their minds or are governed by the force of circumstances. The right of those who keep up their payments to appropriate the money of those who fail is not only applied to life insurance companies, but institutions are found where the lapses constitute the main source of profit.

WITHIN THE LAW.

In an unanimous opinion of the appellate court of Illinois, in the case of the Union Investment association, it was said: "The theory on which profit is promised is that of all the subscribers a part will fail to keep up their monthly dues and so whatever money is paid will go to the certificates of those who do not fail. There seems to be nothing contrary to the law in the scheme. It applies the principle of joint tenancy to the investment by the subscribers. The survivorship depends upon the default instead of death. It is the tontine principle which Rapp applied to his Harmony society, which Chief Justice Gibson, speaking for the supreme court of Pennsylvania, said 'was prohibited by neither statute nor common law.'"

Incidentally, it should be borne in mind that the tontine investment companies in Nebraska have been incorporated under the laws of the state and have in every particular complied with all legal requirements.

NON-FORFEITABLE CONTRACTS.

It stands to reason that if these companies make money they will pay their contracts. It is generally understood they do make a profit. That is one of the charges we do not deny. The companies could not exist without a profit. Some of the companies, if not all, have a clause in their contracts to the effect that after twelve weeks' payments, the contract is non-forfeitable—that is to say, it can be settled, and has a paid-up cash value. These companies have a reserve fund which is a protection to every contract-holder, who is also a participant in the profits of the business according to the amount of his investment. But we shall not at this time go into details of the business, as our present object is to set the tontine companies right before the public and not to advertise them.

As age, race, sex and health are not governing features, the membership of the Tontine Investment company finds its strength in the members alone. Its field is unlimited. The losses of insurance companies are not paid by the deceased members, but by the surviving members, and those who have lapsed out. The same is true of the Tontine Investment company. Its contracts can only be paid through the contributions of its members. If they fulfill their part of the contract, the association can carry out its part. If the members do not pay, then the association is released from any obligation.

THE MEN COMPOSING THE COMPANIES.

The tontine companies organized in Nebraska are composed of men of character and responsibility. Here they are:

Tontine Investment company of Denver, formerly of Hastings: President, John Sinn; vice president, L. C. Lanoie, grain buyer; secretary and treasurer, Lloyd Lyon, ex-county clerk.

The Security Tontine Investment company of Grand Island: President, James F. Rourke, president of the Continental Cigar company, now located in Omaha; vice president, W. A. Heilmeiger, secretary and treasurer, L. W. Lyons, O. H. Tracy, W. S. Pearne, county attorney of Hall county, and C. A. Carr, secretary and treasurer of the Doane Fruit company.

Omaha Tontine Investment association: President, Dr. Carter of Council Bluffs, secretary and treasurer, L. K. Shubert of Omaha, manager of the Centerville Gold company.

Universal Tontine Association of Omaha: President, C. W. Gehling of Tekamah, real estate and loans; treasurer, G. B. Lackey of Omaha, real estate and loans.

Northwestern Mercantile Investment company of Omaha: President, J. B. McDowell; vice president, P. D. Parks; secretary, C. R. Parks.

Tontine Beneficial Association of Omaha: President and treasurer, J. A. Townsend; vice president and manager, S. T. St. Johns; secretary, T. E. Bird.

The Tontine Mercantile Association of Lincoln: President, A. R. Talbot, ex-state senator; vice president, M. L. Stewart; secretary, E. R. Spencer.

Bankers' Investment Company of York—President, N. V. Harlan, ex-state senator; vice president and treasurer, Joseph Beyer; secretary, F. R. Clark.

Western Tontine Savings Company of Hastings—President and treasurer, E. P. Nellis; secretary, C. A. Shirley.

The above companies invite the fullest investigation. All they ask is a fair show. They have hundreds of endorsements from prominent people all over Nebraska, who have profited by investing with them. These endorsements will be furnished at any time. A large number of patrons reside in Omaha, including numerous prominent business men to whom any intending investor will be referred.

It is not the intention of these companies to in any way antagonize life insurance companies. The incorporators are firm believers in life insurance and many of them are patrons of life insurance companies. The tontine companies have simply made use of the statistics of life insurance to show the proportion of lapses in policies and to demonstrate that the profits are derived from lapses. This is the fundamental principle of the tontine associations. When life insurance was introduced several hundred years ago it met with vigorous opposition and the methods were severely criticized, but life insurance survived and today is one of the most important factors in business and social life. The tontine companies have come to stay. They will outlive any temporary opposition if honestly conducted. Any company that indulges in crooked work will soon be discovered and that will end its career. The tontine investment plan is by no means a new thing. There are such companies in England that have been successfully conducted for many years. One of them is over a hundred years old. One English company has a reserve fund of $5,000,000.

With this statement of facts on the part of the tontine investment companies the controversy ends so far as they are concerned.

COMMITTEE.

After a New Industry.

Secretary Ulf of the Commercial club has gone to Waterloo, Ia., to figure on securing the removal to Omaha of a thriving industrial establishment of that vicinity which is seeking a new location and has manifested a leaning toward Omaha. It is proposed to locate it, if it can be secured, in the Murphy-Wasey chair factory building in the north part of the city.

Bumps or Bruises.

Sprains or sores, burns or scalds, wounds or cuts, tetter or eczema, all quickly cured by Banner Salve, the most healing medicine in the world. Nothing else "just as good." For sale by Myers-Dillon Drug Co., Omaha, and Dillon's Drug Store, South Omaha.

Holiday Rates.

Via the Burlington Route, July 3 and 4, between stations not more than 200 miles apart.

Mortality Statistics.

The following births and deaths were reported to the city Board of Health for the twenty-four hours ending at noon Saturday:

Births—Martin Petersen, 2264 Arbor, girl; B. Swoboda, 1315 Binney, girl; G. F. Wooridge, 1136 North Seventeenth, girl; G. W. Palmer, 2924 Seward, boy.

Deaths—John Stumpfmaier, 1127 Jones, aged 48.

The List of Wounded

who have been healed by Banner Salve is very large. It heals all wounds or sores and leaves no scar. Take no substitute. For sale by Myers-Dillon Drug Co., Omaha, and Dillon's Drug Store, South Omaha.

FOR FOURTEEN YEARS

DR. McGREW has been a resident specialist of Omaha.

During these **FOURTEEN YEARS DR. McGREW** has proven himself **worthy** and **able** as a physician.

The Doctor's **Remarkable Success** in the treatment of all forms of **Diseases and Disorders of Man,** has never been equalled. **His Large Patronage** comes from almost **every state in the west.**

His Resources and Facilitiles for treating this class of diseases are unlimited. He is endorsed by all for his skill and reliability.

FOR TWENTY-FIVE YEARS

DR. DeGREW has been consulted by men of all classes and their confidence in his skill and treatment as a specialist is practically unlimited.

DR. McCREW is the **PIONEER OF LOW PRICES.** Hundreds of cases of diseases and disorders of men have been permanently cured by Dr. McGrew's treatment for less than a month's treatment would cost elsewhere.

Free Consultations. Free Examinations.

Only $5 a Month for Treatment.

Or a guaranteed cure will be given at the lowest charges in all curable cases and the payment may be made in monthly installments.

ELECTRICITY AND MEDICAL TREATMENT COMBINED

DR. McGREW'S experience of twenty-five years in the use of both of these great remedies, Electricity and Medicine, has enabled him to effect some of the most remarkable cures of Varicocele, Hydrocele, Stricture, Syphilis and all diseases of the blood and skin, Loss of Vigor and Vitality, disorders of the Bladder and Kidneys, Weakness and Nervous Debility. Medicine and treatment sent everywhere by mail or express.

25 YEARS OF UNLIMITED EXPERIENCE 14 YEARS IN OMAHA. HOME TREATMENT

DR. McGREW, Hours 8 a. m. to 5 p. m., 7 to 9 p. m. Sunday 9 to 12. P. O. Box 766. Office N. E. Corner 14th and Farnam Streets, OMAHA, NEB.

In the Smoker

The four traveling men who were "swapping stories" in the smoker and trying to pass away the time between Chicago and St. Louis were all well known patrons of the Wabash railroad and personal friends of the various conductors on that road. They were consequently properly sympathetic when George ———, who was in charge of the Pullman on that trip, came into the smoker almost bent double with pain. "What's the matter, George?" asked the hardware man. "Cramps," remarked the conductor, "and I've taken whisky and Jamaica ginger and don't get a bit of relief." "That's all right," sang out the man with the jolly, good-natured face, who represented one of the largest grocery houses in Chicago, "I'll fix you inside of thirty seconds," and so saying he produced a small bottle from his grip and gave the suffering conductor a dose in the glass from the water cooler. Hardly half a minute had elapsed before the conductor straightened up and with a smile held out his hand saying: "Shake, old man, that's the very best stuff I ever took. I feel all right, all right. The pain's completely gone. What is it, anyhow, miracle water?" "That," said the grocery man, "is Mull's Lightning Pain Killer, and I've been eight years on the road, and ever since an experience I had like yours at Peoria in '98 I've never been without a bottle of it in my grip." The hardware man spoke up and said: "You can count me in as a 'Mull' man, too. That Lightning Pain Killer is the very best thing I ever knew. I'm subject to rheumatism and it always kills the pain right off whenever I have an attack, which, by the way, doesn't happen very frequently since I used Mull's Lightning Pain Killer." "Well, that's the quickest cure I ever saw," said one of the others, "and it's a mighty good tip," and before continuing the stories they each, as well as the conductor, registered a vow never to travel again without Mull's Lightning Pain Killer. The four traveling men and the conductor sent this story to the Lightning Medicine Company of Muscatine, Iowa, who manufacture the remedy, expressing their belief that Mull's Lightning Pain Killer was absolutely infallible.

Kill That Pain

WITH

MULL'S LIGHTNING PAIN KILLER.

Absolutely cures all pain, either external or internal. Contains no opiates, ammonia or capsicum and can be taken by the most delicate child without harm.

25c and 50c.

Ask Your Druggist or Write

THE LIGHTNING MEDICINE CO.

MUSCATINE, IOWA.

Mull's Pioneer Cures are tried and proven remedies.

For sale in Omaha by Beaton-McGinn Drug Co., Jas. Forsythe, King Pharmacy, L. E. Peyton, John B. Conte, Sam H. Farnsworth. In Council Bluffs by Geo. S. Davis, O. H. Brown. In South Omaha by M. A. Dillon.

Night Work

Night office hours are disagreeable at the best, but how much worse it is when you have to climb stairs because of no elevator service, and grope through dark halls.

The Bee Building

elevators run day, night and Sundays. The Bee Building is always illuminated. It makes the best office building for a doctor, who wishes night or Sunday office hours.

On account of the Army Headquarters moving we can accommodate you with any sort of a room you wish.

R. C. Peters & Co., Rental Agents.

Ground Floor, The Bee Building.

RHEUMATISM

Distorts Muscles, Shatters Nerves, Stiffens Joints.

Is due to an acid poison which gains access to the blood through failure of the proper organs to carry off and keep the system clear of all morbid, effete matter. This poison through the general circulation is deposited in the joints, muscles and nerves, causing the most intense pain.

Rheumatism may attack with such suddenness and severity as to make within a few days a healthy, active person helpless and bed-ridden, with distorted limbs and shattered nerves; or it may be slow in developing, with slight wandering pains, just severe enough to make one feel uncomfortable; the tendency in such cases is to grow worse, and finally become chronic.

Like other blood diseases, Rheumatism is often inherited, and exposure to damp or cold, want of proper food, insufficient clothing, or anything calculated to impair the health, will frequently cause it to develop in early life, but more often not until middle age or later. In whatever form, whether acute or chronic, acquired or inherited, ***Rheumatism is Strictly a Blood Disease,*** and no liniment or other external treatment can reach the trouble. Neither do the preparations of potash and mercury, and the various mineral salts, which the doctors always prescribe, cure Rheumatism, but ruin the digestion and break down the constitution.

A remedy which builds up the general health and at the same time rids the system of the poison is the only safe and certain cure for Rheumatism. S. S. S., made of roots, herbs and barks of wonderful solvent, purifying properties, attacks the disease in the right way, and in the right place—the blood—and quickly neutralizes the acid and dissolves all poisonous deposits, stimulates and reinforces the overworked, worn-out organs, and clears the system of all unhealthy accumulations. S. S. S. cures permanently and thoroughly, and keeps the blood in a pure, healthy state.

Mr. J. O. Malley, 129 W. 14th Street, Indianapolis, Ind., for eighteen months was so terribly afflicted with Rheumatism he was unable to feed or dress himself. Doctors said his case was hopeless. He had tried fifty-two prescriptions that friends had given him, without the slightest relief. A few bottles of S. S. S. cured him permanently, and he has never had a rheumatic pain since. This was five years ago.

We will send free our special book on Rheumatism, which should be in the hands of every sufferer from this torturing disease. Our physicians have made blood and skin diseases a life study, and will give you any information or advice wanted, so write them fully and freely about your case. We make no charge whatever for this service. Address, SWIFT SPECIFIC CO., Atlanta, Ga.

SSS

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