THE OMAHA DAILY BEE: THURSDAY, APRIL 25, 1901.

scanty living could be exed out. Major Hoyt Sherman's Recollections of Piencer Financiering in the West.

How Promoters Ground Out Currency

and Diligently Planted It Away

 and Differently Findently Findent of General William T. and Hon. John Sher- be an obscure cross-roads village of 100 man. He settled in Des Moines in 1848, inhabitants, as a city of large commercial became a banker ten years later, and has importance-in fact, the more obscure the since been closely identified with the bank- town, and the more inaccessible and remote ing interests of Iowa. The trials and vifrom ordinary routes of travel, the greater cissitudes of pioneer banking are a part of the difficulty of returning notes to it for his experience and his recollections of that redemption, and therefore, in point of fact, period throw a searchlight on the financial the more desirable location in the judgment

the present system of banking. In the carly '50s, the period of which Mr. build around great privileges of that char. of like quality, with a hig ecal slove and Sherman writes, the business of the then acter, to protect the public from less and one or two chairs, comprised the furniture trontier state of lowa was conducted east imposition, were in this case emitted; and behind the counter. There were no elabof a line drawn from McGregor, Clayton any individual, man or woman, who could orate plate glass on wire screens or other county, on the northeast border of the muster up money or credit enough to get elegancies of the modern tanking house. county, on the northeast border of the muster up money or credit enough to get state, southwestwardly to Centerville. West hold of \$25,000 of Arkansas, Mississippi or of that line was boundless and unexplored other depreciated state bonds, could start hold business conferences-those had to be prairie. Settlements fringed the Missis- up a shin-plaster mill and deluge the public attended to by retiring to the corner of the sippi and adjacent confluents. Traffic was with the miserable stuff, even residence at by river, and to back counties by mule and the location of the so-called bank not being teams. There was not much use for required of its proprietor.

banks in those days, a trunk or a stocking serving as depositories, and the six banking houses located in the river towns had quite a struggle to earn expenses. Continuing, Mr. Sherman says, in part:

One of the leading transactions of the banker of that day, in fact the leading one point of issue, so that their return for reoverriding all others in number and profit, was that of "entering land on time;" that is, purchasing from the government a tract of land, previously selected by the settler or speculator, at the regular rate of \$1.25 through express companies; banking maper acre, and selling it to him on one year's chinery for the return of this worthless credit at \$1.75 an acre; that meant 40 per cent interest. From 212 to 3 per cent per communities, and besides, all money was go out and "take a drink" with a customer; month was the current rate of interest, but scarce and in great demand, and a number in transactions of this character 40 per of bankers yielded to the temptation held cent was paid, because it figured out even out to them by these free bank operators, change and because the customer could and took their currency for circulation in stand it. That rate of interest obtained for their respective neighborhoods. Some of several years in the central and western parts of the state, and could be safely paid by land dealers. It was only occasionally that a regular bank discount was applied for at that rate of interest, and then while the customer received very little money on his discount, he had an abundance of sympathy.

The Circulating Medium.

redemption in a long time, or if any of it did by chance go in, to pay cost of its re-demption. A few of the banks organized Back from the river towns a few enterprising men and firms called themselves bankers, because it helped them in the pur- under this system were legitimate con chase of land warrants in the eastern cerns, and the notes issued by them well cities and looked well on their printed secured, and of par value, but the greater letter heads. Their principal business, number were essentially wildcat in charhowever, was "entering land on time" and acter, located at inaccessible points, and in buying government land for non-resident fact the value of the circulation depended investors and speculators. A business call entirely on the worth of the state bonds on them at that time for a New York draft deposited as security, which were mostly or a discount would have been received those of southern states, some of very with a stare of astonishment or treated as a feeble joke. Many of these same men, a in the past, and all subject to fluctuation few years later, became legitimate bankers by gradual development from their land business, and thus were the founders of which to found these paper mills.

Circulating Shinplasters.

The first move of the projectors of these

business, and thus were the founders of prosperous and well established banks in existence today. Those were the days, too, of Jackmonian principles in Iowa, for we had no banks of issue. The circulating medium was of many varieties—in gold, American coin, English sovereigns, French

WILDCAT BANKING IN IOWA other calling or occupation by which a ance with his banker, to meet some payment profession the highest order of citizenship or other emergency at a particular date, he -honesty, probity, truthfulness, correc But while this large class of newly fiedged would make it convenient to give timely habits, public spirit and that dignity and bankers were putting themselves in shape notice when the money would be called for.

for future operations, events were occurring and whether in exchange, cola or currency. In other states that tended to make their It occurred many times in the experience path in business anything but rosy, and of bankers in those days that the balance

which for the time being completely revo-lutionized all past experience with the cir-sight check, exceeded the total each of all ERA OF FREE BANKING RECALLED culating medium of the country. The states kinds in the bank; but the banker lost no of Indiana, Illinois and Wisconsin inau-gurated the system of free banking, grant- well that he would get advance notice of 1901 ing to private corporations the privilege of any unusual call for money, and have plenty issuing bank notes to circulate as money, of time to meet it. All that could tru h-

based only on the security of a deposit of fully he said of the general average bank

acter, with which the public is tarihilar.
Bank Furnishings.
It was in the furnishings and fit ings of the banking offices that the contrast between then and now was more marked than in any other respect. The office was generally in a cheap and ordinary one-story frame structure of slight construction. Inside a modest pine or black walnut counter fenced the bank proper from the outside public. A cheap standing desk and a table of like quality, with a hig ecal slove and one or two chairs, comprised the furgiture behind the counter. There ever no clabor or ate plate glass of wire acreens or other of the under existing to the order of the hodern tanking house, nor private rooms in which to withdraw ant hold business conferences—those had to be attended to by retiring to the corner of the office moat remote from the counter. There ever no clabor or ate plate glass of wire acreens or other of the anodern tanking house, nor private rooms in which to withdraw ant hold business conferences—those had to be attended to by retiring to the corner of the office moat remote from the counter. There ever no clabor or ate plate glass of wire acreens or other of the stores was a necessity for dispensing with side rooms, screens and other arrangements for privacy; every official connected with the required easy and convenient access to all parts of the room. In some cases the proprivate roop a bank in a growing town was not carrier is lable and must bear the issue of the single to mine the carrier is lable and must bear the office had varied duiles to park to which it rangements for privacy; every official connected with the required easy and convenient access to all parts of the room. In some cases the proprive cars and protection which it rangements for privacy; is president and cashler, but also is the carrier is lable and must bear the office had varied duiles to park to wait of the single context.
Where a shipper of live stock agrees is the proper cars and protection with and must bear the convulsions that preceded the founding of of the promoters of the enterprise. All feaced the bank proper from the outside ordinary barriers that prudent legislators public. A cheap standing desk and a table

wildcat institutions, after getting their bank notes ready, was to find a locality in prietor of a bank in a growing town was which to circulate them remote from the not only its president and cashler, but also teller, bookkeeper and janitor, with an ocdemption should be as tedious and difficult casional spell of carrying in the coal. as possible. Iowa was an excellent field for these fellows to operate in. It had but Banking hours were nominally kept, and they included more time than is the presmeager facilities for handling bank notes ent practice, but were not closely observed. It was not an uncommon thing for a banker to "close up" and go to his midstuff was not as well organized as in older day meal, and cecasionally he closed up to but is can be truthfully said to the credit of the profession that there was very little dissipation among them as a class. In describing the inside furnishings of the office one very important article was omitted. the inducements held out to bankers to That was the safe-the gorgeous.y handle this stuff were, either the use of it painted and decorated sheet-iron safethree or six months without interest, or as in which the treasures of the bank were a loan in larger sums and for a longer nightly stored. All the modern appliances time at a nominal rate of interest, the of time-locks, chilled iron and steel plates, consideration on the part of the borrower and ingenious combinations were lacking being the guaranty to give it a good cirthen; but the treasure and trusts were culation-that is, to scatter it out so that given in charge of that wonderful box, it would not return to point of issue for which would offer no more resistance to the modern burglar than if constructed of pine. The simple but unbounded confidence with

which the banker in those primitive times nightly placed all his treasure in that safe. located in a cheap, pine shanty, and retired to his "peaceful couch," was the very sublimity of faith. It needed only a visit to a neighboring blacksmith shop for a cold chisel, or to a carpenter shop for even a hatchet, as the only tools necessary for the enterprising burglar to force the outer door or window, then cut through the thin sheet-iron outer casing of the formidable safe, then the plaster filling and slight wooden interior work, and all the coveted treasures were within his reach; but fortunately the bank burglar of those days

simplicity of character that insures perfect confidence and respect SUPREME COURT SYLLABI

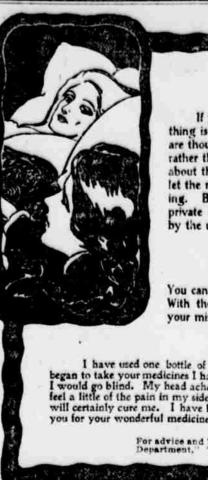
No. 9.39-Elkhorn Valley Bank against Mary Marley. Error from Ho't. Affemed. in by Norval, C. J. Filed April 10

Assignments of error not argued in the brief are deemed walved.
 An assignment that the damages are

b) proper care and protection while in transitions.
3) Where a shipper of live stock agrees to furnish a caretaker and fails to do so, the carrier, if it has knowledge of such failure and proceeds under the shipping contract, is hable for any boss resulting from its failure to provide the stock with proper care and protection.
4. Where the defendant denies the commission of a wrongful act with which he is charged and pleads nothing by way of justification responds to no issue and is immaterial.
5. Evidence examined and found to support the verdict.
M. 9.436-Keeler against Manwarren. Appeal from Hitchcock. Affirmed. Opinion by Holcomb. J. Filed April 19, 190.
1. In the absence of a bill of exceptions containing the evidence.
2. A written stipulation of facts or mode of proof filed in a cause forms no part of the tecord, unless made so by a bill of exceptions. Buschard Company against Buckstaff Bros. Mig. Co., 47 Neb., 1.
N. 10.75. Carter against Dime Savings Pank. Error from Douglas. Affirmed. Opinion by Norval, C. J. Filed April 19, 190.
1. The rule that the granting of an in-time.

Opinion by Norval, C. J. Filed April 10, 1901. 1. The rule that the granting of an in-junction is equivalent to the appointment of a receiver, and bars a subsequent suft brought in another court wherein the ap-pointment of a receiver is sought, does not apply when the parties are not the same in both cases, 2. Where one, in obedience to an order of a court of competent jurisdiction, has turned over to a receiver appointed by it assets in his hands belonging to an in-solvent, he cannot be compelled in a suit in another court, between different parties, to account therefor. No. 9,963-Scott aminst Flowers, Frror from Lincaster, Former judgmest set uside, Reversed, Opinion by Suillivan, J. Filed April 19 1901. Norval, C. J., dissent-ing.

ing. 1. Where there is a conflict between an act of the legislature and the constitu-tion of the state, the statute must yield to the extent of the repugnancy, but no



TOLD BY PAIN If you have pains you should look after them quickly. Pain shows some-

thing is wrong. The sharper the pain the more danger there is in delay. There are thousands of women today who are bearing awful pain almost continually. rather than tell a physiain about the shooting pains in their lower abdomen, about the agony of falling of the womb and the distress of leucorrhea. They let the months pass and their trouble becomes harder to cure and more distressing. But modest women can secure exemption from the embarrassment of a private examination. When pain tells you of danger you can cure yourself by the use of

WINE OF CARDUI

You can be cured without distressing publicity-in the privacy of your home. With these facts before you there is no reason for the delay which is increasing your misery and wasting the days of your life. Why not stop the pain today?

Belen, Miss., March 9, 1900.

The star star beauting a set of

I have used one bottle of Wine of Cardui and one package of Thedford's Black-Draught. Before I began to take your medicines I had pains in my back, hips, lower bowels and my arms. Sometimes I thought I would go blind. My head ached and I was so weak I could hardly walk across the floor. Now I can only feel a little of the pain in my side and I am going to use your medicines until I get cured, for I believe they will certainly cure me. I have been married twelve years and am the mother of seven children. I thank you for your wonderful medicine and what it has done for me. MATILDA SMITH.

For advice and literature address, giving symptoms, "The Ladies' Advisory Department," The Chattanooga Medicine Company, Chattanooga, Tenn.

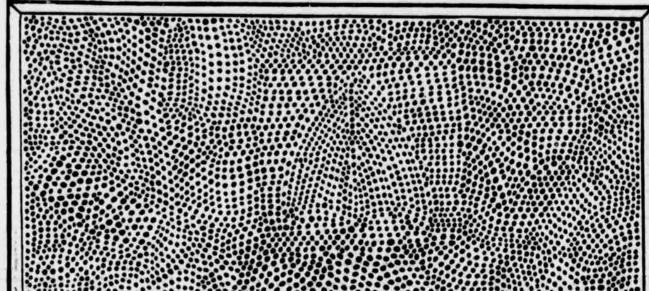
COPYRIGHTED, FEBRUARY H, 1990.

\$1,500 in Prizes for the Nearest Correct Guesses.

First Prize a \$500.00 Piano.

TRY YOUR SKILL AT COUNTING.

HERE ARE THE DOTS.



pleces and an occasional was how to keep it circulating so that it Spanish doubloon. In silver, Spanish miller would not die or fail on their hands. To great length that I can only briefly recall dollars and quarters, Mexican dollars and add still further to the complication, some some events connected with the plenty and current for 95 cents. In paper theory of self-defense, applied to an easy- with its long train of failures and dismoney, principally notes of the State bank going legislature of the then territory of asters. The Ohio Life and Trust company, of Ohio, Indiana and Bank of Missouri, all solid and well founded in public confidence. issues were based on personal credit alone Besides these a small quantity of eastern -not even going through the form of sebank notes were in limited circulation, but were looked upon with suspicion because were shoved out freely to a good-natured so far away from the place of issue. The public, who in turn shoved it over to their United States land offices were the busy fresh bankers for safe keeping, and return places, where large money transactions in something better. It was a queer mess were made in the purchase of government lands, and as only American coin would of stuff that floated around as money in that be received there in payment for the pub-lie domain, those offices absorbed all the had to keep himself posted, not only as to in a clear sky. Contrary to the predictions supply, and, in fact, at times the premium its quotable mark in the Bank-Note Refor American gold became so great it was porter, but it was also necessary to know what particular state bonds were deposited a decidedly profitable business for bankers for its redemption, and their market value, to deal in as a kind of merchandise. Emiwhich was an uncertain and fluctuating grants and speculators from the far eastfigure. There was but one good feature ern states, attracted by the marvelous and about the stuff as I recall it. The counterbut little exaggerated stories of the rich feiter of bank notes was active and skillful and bountiful soil to be bought of the govin those days, but he was too shrewd to ernment at a nominal price, would come waste time in trying to counterfeit it-its out with drafts on New York, Boston or probable existence was too ephemeral, and Philadelphia banks (fearing to assume the there was just a suspicion that the counrisk of carrying large sums in coin) and terfeit might be more valuable than the exchange their drafts at a heavy discount genuine. for gold with which to make their pur-

Graded Values.

Western Mixed.

chases of the government, the price then of the richest and most productive land in the world, in an excellent climate and in at that interesting period. I copy literally a state with a promise of a marvelous growth, being only \$1.25 per acre; the the labels on the several compartments in added discount to convert their drafts or an old currency tray, in which the notes eastern bank notes into coin was the merest trifle to them, while it gave to the bankers which the checks were paid. These labels an important scource of profit. These bankers not only realized the premiums on the sale of gold coin, but the drafts or eastern and Missouri, in another; then Va., Md. and bank notes were in the best possible shape for use in renewing their supply of cola and in making the exchange called for by

their mercantile customera. While the Mississippi and Ohio rivers

were the only arteries of commerce through the great central west, nearly all the purchases by merchants for local markets were made in Cincinnati and St. Louis, and the notes of the western banks named were used by the bankers to keep up their accounts and furnish exchange to customers. The above recited branches of business, short lines of legitimate discount and an occasional speculative flyer constituted the current transactions of the banking houses above named.

Banking in Back Counties.

tail." While these houses were plodding along pup." and many others of like endearing primitive and expensive; now everything In a quiet, conservative way a marvelous character. The vigilant banker watched that modern skill and ingenuity can throw change was going on in the "back coun- that pile of currency closer than the others, The numerous land agencies, of Its increase in quantity caused much anxwhich nearly every county seat had one or lous concern-and its decrease correspondmore, were passing through a transition ing elation. As the close of the business few months or years-no long acquaintance state from mere agents for the sale of land day approached, if the supply was large, he to build up persenal or firm credit and warrants and entry of lands into fu'l. prayed inwardly for checks to come in for friendship, upon which real security rests; fiedged banking houses, with very crude payment; and if he could close up with now the banker is brought into contact at the best; the new preparation being in ideas of what constituted banking; but with that part of his tray empty, his sleep that with men and firms whose long business tablet form is always clean and con night would be calm and peaceful. That history for probity and fair dealing have a realizing knowledge that their occupaon of entering lands was gone, they kind of money reversed the usual order of haid a foundation for credit as substantial started in with a calm assurance of suc- things in the mind of a banker-a large and safe as the highest order of collateral. cess, and adopted practices that set balance, instead of being a source of satis- Bankers of the present day, whose busideflance every known law or faction, was a very disagreeable menace. usage of banking. The sale of Friendly Relations.

exchange, care of deposits, discounts The relations existing between the banker and collections, all afforded too little and his customers were of a more personal and unknown in this later period which conbusiness in themselves to furnish even a and friendly character then than nowmodest living, and their time was pieced out communities were smaller and individuals tury ago and were part of his daily exby acting as a real estate agent, a con- were brought closely together socially, as perience. Looking at the past with modern veyancer, practicing law, serving as justice well as in business matters, and there was eyes, it is only wonderful that any of the trouble. of the peace, a notary public, keeping a a feeling of mutual interest between them. first generation of bankers sailed safely general store, or other branch of trade or and of satisfaction in evidences of business through the breakers and wrecks of worthprofession, according to the taste of the prosperity, and, as well, pleasant family re individual banker, or the needs of trade. lations. The banker anticipated the proba-Tradition has it that in one case the striped ble needs of his customers, and was prepole of the barber was placed alongside the pared to extend all required accommodasign of the banker, both professions being tions in the limits of safety. And on the represented by one individual, who could other hand the same thoughtful conthus give his customers literally "a double sideration governed the actions of difference does not extend to the personal So the profession of banker the customer. If his business in those early days covered almost every quired the accumulation of a large bal- banker, now and then, represents in his merit of Stuart's Catarrh Tablets. re-

of our own bankers, acting perhaps on the sweeping and disastrous "panic of 1857," Nebraska for bank charters, with privi- whose principal office was in Cincipnati, lege of issuing circulating notes, and those established a branch office in New York City. This soon became the main office, as far as business was concerned, and was the curity deposited with state officials-and representative and depository of nearly all the leading banks in Ohio, Indiana and other western states. August 24 of that year the New York branch, without premonition of weakness or danger, closed its doors. As described in the papers of the not affect others, or even affect the parent bank at Cincinnati, prominent houses and chartered banks all over the central and western states closed their doors, and after developments showed them to be rotten and bankrupt. The parent trust company at Cincinnati was then regarded as one of the most substantial banking institutions in the west. In July, 1857, it paid a semi-annual dividend of 4% per cent; its stock the day before the failure was quoted at 99%; in September it sold at 15, and soon dropped out of sight. Several lowa bankers of considerable prominence were forced to close their doors and withdraw, from business. To illustrate how the bank note deposits but the most serious results to this state were assorted and treated by the bankers and its banking interests grew out of the

formed the basis of free banks of issue. Then and Now.

were assorted as they came in, and from The methods of banking and facilities for were: Eastern Penn, N. Y. and New Engonducting business, as they existed a little land, in one compartment; Ohio, Indiana less than a half century ago, were far different from the present order of things; then Ky.; in another Ill. and Wis., and lastly, the currency consisted of notes issued by banks, chartered by state legislatures or

The first named notes were choice par under a state system of banking (and each funds, rating next to gold, and they were individual state had its own peculiar sysshipped to New York for exchange purposes. tem), and a little national coin. The sys-The next two (O., Ind., Mo., Va., Md. and ems and kinds of currency numbered per-Ky.) were "bankable funds," so-called, and haps twenty-five in all, contrasting with graded as among the safest of bank notes. our present system of one or at most two "Illinois and Wisconsin" took in the few forms of circulating notes, both based upon legitimate free banks in those states, loand solid as credit of the national governcated principally in Chicago and Milwau- ment itself. Then, for means of communikee, but the last label was more comprecation between business centers, we had hensive than all the others put together. the old-fashioned stage coach, with a few It included "rag-tag and bob-tail," everyshort and incomplete lines of railroad; now thing not comprehended under the other lightning trains on our well-equipped roads labels, but resembling a bank note. "West- and perfect express, telegraph and teleern 'Mixed' was the dignified and formal phone service. Then the methods for exname for it. Its pet names were "stump-

change, keeping books, safekeeping of "red-horse," "wildcat," "brindle- money and valuables were all cumbersome, by cures and is not simply a temporary around the conduct of the business is customer were known to each other but a

ness experience is limited to the last score | cocaine of years, can hardly imagine or realize the fronted the banker of nearly half a cen-

less currency, dishonest borrowers and insecure methods for the safe keeping of the treasures placed in their charge. While great differences existed between the manner of conducting the business in

all its varied branches then and now, that character of the banker. The successful

tion of the state, the statute must yield to the extent of the repugnancy, but no further.
2. If after striking but the unconstitutional mart of a statute, the residue is intelligible, complete and capable of execution, it will be upheld and enforced, except in cases where if is apparent that the rejected part was an inducement to the adoption of the remainder.
3. The legislature is without power to authorize the commitment to the state in curve is a state in dustrial school of children over the age of is years who have not been convicted of crime and the courts are without jurisdiction in such cases.
4. Section 5. article 1. chapter 75. Compiled Statutes, 1839. Is valid and enforcible to the extent that it authorizes commitment to proper parental care, are growing up in mendicancy or erime.
5. The county court is always and under all circumstances a court of record. The county judge, in whatever official capacity he may act, is a justice of the peace even when exercising the ordinary powers and jurisdiction of a justice.
6. The county court has final jurisdiction of capacity he may act, is a justice of the peace even when exercising the ordinary powers and jurisdiction of a justice.

4th prize-1 Wheeler & Wilson Sewing Machine, value.. 66.00 5th prize-1 Business College Scholarship, value 60.09 6th prize-1 Tallor-made Suit, value 45.00 7th prize-1 Ladies' Tailor-made Suit, value 8th prize-3 ladies' Custom-made Shirt Waists, value \$10.00

decided depreciation of state stocks which

b. The county court has that parsaction is of the reform school law (Art. 1, Ch. 75, Comp. St. 1899).
7 The only jurisdiction conferred upon the county court, or the county jurisdiction.
7 The only jurisdiction conferred upon the county court, or the county jurisdiction.
8 The seventh point of the reform school law (Art. 1, Ch. 75, Comp. St. 1899). Is a revuenty and not an original jurisdiction.
8 The seventh point of the syllabus to Scott against Flowers, St. Neb., —, St. N. W. Rep., St. modified and the judgment reversed.
9 The opinion in Scott against Flowers.
9 The opinion in Scott against Plowers.
9 The opinion the location of a public road, this land has been regularly condemned, or at loast that it has been physically appropriated to the use of the public by the county authorities.
9 The filing of a petition in accordance with section 4 of the road law (Ch. 78, Comp. St. 1899), and the giving of notice in compliance with section 18 of said law, an order by the county board establishing a public road.
9 A deed, unaided by other proof, is not settled to therein.
9 A deed, unaided by other proof, is not order by the county against Linn. Error from Clay. Affirmed. Opinion by Holcourd.
9 A deed, applied 16, 1901.
1 L and B began an action jointly in replevin against H, claiming by several title, and obtained possession of the property in five of both plaintfffs. On

A FEW FACTS.

About the New Catarrh Cure. The new Catarrh Care is a new departur in so-called catarrh cures because it actua

relief. The new Catarrh Cure is not a salve ointment, powder nor liquid, but a pleasan brought into use. Then the banker and his | tasting tablet containing the best specific for catarrh in a concentrated, convenient form

> The old style of catarrh salves and oint ments are greasy, dirty and inconvenier venient.

The new Catarrh Cure is superior to Catarrh powders because it is a notorious fact that many catarrh powders contain

The new Catarrh Cure is called Stuart' difficulties encountered, the risks assumed Catarrh Tablets, a wholesome combination of blood root, beachwood tar, gualacol and other antiseptics, and cures by its action upon the blood and mucous membrane, th only rational treatment for catarria

> You do not have to draw upon you imagination to discover whether you are getting benefit from Stuart's Catarrh Tab lets; improvements and relief are apparent from the first tablet takes.

All druggists sell and recommend them. They cost but 50 cents for full sized packages, and any catarrh sufferer who has wasted time and money on sprays, salves and powders will appreciate to the full the

THE PRIZES:

To those guessing the correct or nearest correct number of dots The Bee will give the following prizes:, 1st Prize-A \$500.00 Emerson Piano-value\$500.00

10th prize-1 Standard Dictionary, value 12.00 2nd prize-1 "Densmore" Typewriter, value 100.00 11th prize-1 Ton Coal, value 3rd prize-1 lot in Council Bluffs, value 100.00 12th prize-1 box "Kirk's" White Russian Soap, value 15th to 24th-10 bottles Cramer's Kidney Cure, value 40.00

9th prize-1 Standard Dictionary, value 12.00 Total \$1.500 and a Pig.

5.50 3.00 13th prize-ONE PIG, value ? 14th prize-1 Sack Golden Sheaf Flour..... 1.25 10.00 Also Art Pictures and Books, value 510.75

We guarantee that everyone guessing the correct number will get a prize.

CONDITIONS:

Every subscriber, new or old, will be entitled to one guess on the number of dots with every fifteen cents paid on his ubscription account.

You can guess as many times as you wish. The more guesses you turn in the better your chance of winning. The subeription price of the Daily and Sunday B ce is 15c a week by carrier, or \$2.00 for three months by mail.

All payments and guesses must be made direct to The Bee office, personally or by mail, UNLESS you are taking The Bee from an authorized agent, is which case you will pay the agent and he will send your guess and remittance to us immediately. No guess will be recorded unless accompanied by cash.

NOTICE TO AGENTS: Remit full am ount with all guesses and this amount will be placed to your credit and deducted from your regular monthly bill for papers.

Pay a 4 weeks' subscription and get A 3 months' subscription and get 13 A year's subscription and get 52 4 guesses. Ruesses.

The more guesses you turn in, the better your chance of winning.

US	E THIS BLANK IN ALL CASES.
	Date received
THE BEE PUBLISHING Co., C	МАНА, NEB. Тіте Р.М.
GUESSES ON DOTS	Enclosed find \$to apply on my sub- scription account.
	Name
	Postoffice
	If not, when do you want it started?

There is no trick about the puzzi e. It is absolutely a matter of skill and ingenuity. TO CONTESTANTS-No one connected with The Bec directly or indirectly will be allowed to enter this contest. This contest closes at 5 p. m. Wed nesday, May 1. All subscriptions sent by mail must reach The Bee by that time.

