"SWANSON'S"

### Blood Purifier

purify the blood and build up the system.

DROPS

Absolutely Pure

the b.st blood purifier known to science and unlike many other remedies it is absolutely harmless. It contains no mercury. no salicylates. any other in-

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"5-DROPS" is both an internal and external remedy which acts quickly, safely and surely, never failing to cure these dreaded diseases. "6-DROPS" takes inter-ally will dissolve the uric acid and other poisonous matter and remove it from the system and cleanse the blood of all impurities, thereby effecting a permanent cur. An application of "5-DRAPS" to the afflicted parts will stop the pains almos' instantly while the cause of the disease is being surely removed by its internal use. Aches, pain, and soreness dissappear as if by magic when "5-DROPS" is

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If "\$-DROP5" is not obtainable in your locality order direct from us and we will send it prepaid on receipt of price, \$1.00 per bottle Large Size bottle "S-DROP5" (300 Doses) \$1.00 FOR SALE BY DRUGGISTS. Ask your Druggist for the "SWANSON PILL," SWANSON RHEUMATIC CURE CO. 160 Lake Street, CHICAGO.



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DR. W. S. BURKHART, Cincinnati, O.

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work."
Mrs. M. A. Cowan, of the Woman's Christian Temperance Union, states: "I know of so many people redeemed from the curse of drink by the use of White Ribbon Remedy that I -arnestly request you to give it a trial." Druggists or by mail, il. Trial package free by writing or calling on Mrs. A. M. Townsend (for years secretary of the Woman's Christian Temperance union), ils Tremont St., Boston, Mass. Sold in Omaha by

SCHAEFER'S DHUG STORE Phone 7ff, S. W. Cor. 18th and Chicago. Cate with questions, which served to pring Goods delivered FRES to any part of city. put perplexing features of the problem. It

### COOPERATIVE HOME BUILDING

Convention of the Nebraska State League of Building-Loan Associations.

PROBLEM OF MUTUAL SAVINGS BANKS

Features of the Proposed Innovation in State Banks-Other Important Subjects Argued to

a Finish.

The eleventh annual convention of the Sebraska State League of Local Loan and Building Associations, which met in South Omaha last week, was a notable gathering of representative men actively engaged in promoting thrift and home ownership through the medium of co-operative effort. The associations of fourteen cities and towns had delegates present. The State Banking board was represented by L V. Haskeil and the banking interest by Hon. P. L. Hall, former secretary of the State Banking board. The program embraced a variety of papers covering the leading features of association work, and the discussions they called forth were spirited, instructive and entertaining.

In his opening address President Bentley called attention to the difference between the building and loan association and all other credit agencies, its distinctive feature being the fact that it is an intermediary credit agency, owned and controlled by those who use it and who are served by "It collects small savings," he said, 'and masses them so that they become an sconomic force. It distributes its loans so as to make the ownership of a home possible to the industrious and economical wage earner. But it does more than this. It exerts a powerful, educative influence on its members. It teaches sobriety, self-

denial, economy and self-reliance." Value of the Work. Although a banker and closely confined to his business Mr. Bentley has devoted much of his spare time to the upbuilding of cooperative associations, not only in his home city, but throughout the state. His appreciation of their value and his pride in their success are founded on the conviction that building and loan associations are among the most effective agencies of selfhelp now in operation. "Recognizing their great utility," he said, "we see the necessity for removing every obstacle and of smoothing out every irregularity, and for endeavoring to adjust our methods so as to render not merely substantial justice, but, if possible, to do equal and exact justice. We believe our object to be a noble one. Whoever removes an obstacle from the path of the building and loan association helps to advance a great civilizing and humanizing instrumentality, and we may count ourselves fortunate in having the opportunity to come together with this end in view. We cannot help feeling that, scattered throughout the state, serving associations that are not members of the league, are many men whose bright minds and active energies ought to be devoted, for a short time at least, in each year, to helping their comrades in the building association field them to join our ranks. The past year has honor to be connected is doing everything been crowned with success in many ways in its power to not only keep these frauds and the future is bright before us. Let us out of the state, but to suppress such as all look forward to the coming year with the determination to make our associations stronger and better and more useful than ever before, and also with the determination to secure, if possible, the co-operation of every association in the state in the good that this league has undertaken." Mutual Savings Banks.

Foremost among the subjects considered defeated. Building association people opposed the measure, believing that it was an unwarranted invasion of their special province, and many disinterested persons urged its defeat on the ground that its provisions were ill-digested and dangerous to the welfare of existing institutions. This experience lent special interest to the paper of Hon. P. L. Hall of Lincoln, former secretary of the State Banking board, now an ardent believer in and supporter of building and loan associations, but does not be lieve they fulfill all necessities and readdition of savings bank features, urging that it could be done "without impairing their stability or rendering them less able to stand the crucial test of hard times, depreciation of values and financial unrest."

"The disastrous record of savings banks with fixed capital in this state," said Dr. Hall, "places them beyond the pale of consideration by those who know their weakness. No one conversant with the history of savings banks in Nebraska, operated with fixed capital, can do aught but condemn them. In order to be perpetuated they must be allied with some stronger institution able to take care of them when they totter and would fall. This is true because of the fatally defective law under which they operate, which requires them in the main to invest only in long-time securities and to pay practically on demand."

Sharing Profits and Losses. The class of savings banks needed to meet existing conditions was, in Dr. Hall's opinion, those based on the principle of co operation and mutuality, "wherein the depositor is mutually and equitably interested to the extent of his deposit and the time it is left in the bank; where no interest is paid, but where each depositor shares in the profits in accordance with the time and amount of his deposit, and where the right of withdrawal is restricted in much the same manner as now provided by building and loan associations. An institution constructed upon such a plan, in competent hands, will meet all requirements under ordinary conditions and bid defiance to financial gloom and panic."

Dr. Hall reiterated his conviction pressed in his report to the State Banking board two years ago, that with this savings bank feature as an adjunct to building and loan associations the latter would become the most powerful financial institutions in the west. If this cannot be done, mutual savings banks should be provided for independently. There is a field for them and a demand for them, and a law authorizing their establishment should be enacted. He declared such institutions more desirable than postal savings banks, because the lat-"increases the tendency already too prevalent toward government paternalism." Mutual savings banks would utilize home capital at home. Postal savings banks would take away the accumulations of the people and impoverish the community to

that extent. Is it Feasible?

Dr. Hall's paper provoked an animated discussion and inquisition. Delegates seemed refuctant to consider the proposition a feasible one and pited its chief advocate with questions, which served to bring

was pointed out that mutual savings banks our DEMOCRATIC PRESIDENT received cordially. The boy was almost as proposed would necessarily usurp the as proposed would necessarily usurp the functions of building and loan associations and of savings banks with fixed capital. The latter institutions, controlled by more experienced men, could at once avail themselves of the mutual system, while managers of building and loan associations, at least a majority of them, would have to acquire experience. In Ohio, building and loan associations have savings bank attachments, in which depositors are given a fixed rate of interest, generally lower than the profits of the associations, the difference accruing to the shareholders of the building and loan associations. The associations are therefore responsible for the deposits in the savings banks, and any losses incurred must be borne by the shareholders of the main concern. The vital point brought out was whether shareholders and depositors should be on an equality as to profits and responsibility. President Bentley warned the delegates to consider the advantages and disadvantages of the proposed departure. He cited the Beckwith association, one of the oldest and strongest in England, in which seven-eighths of the assets were deposits in the savings bank department and one-eighth by shareholders. The latter derive profit from the former. If the association should become embarrassed the depositors would have a prior lien, and would easily wipe out the principal and profits of the minority. At his sug-

gestion the question was referred to a com-

mittee for consideration and report at the next annual meeting. Home Co-operative Companies. Home co-operative companies coming siderable attention. A letter from Hon, E. Royse, secretary of the State Banking good work of prosecuting and exposing this and other forms of fraud and misrepresentation, promising the active co-operation of the State Banking board. "A certain class of parasites of the social body." he said, "are busy using the associations you represent as models from which to construct institutions permeated with fraud and misrepresentations, galvanized with glittering promises impossible of fulfillment, and presented to a credulous public as the acme of home building and home purchasing wisdom. The promoters go forth proclaiming a mission of philanthropy, a generosity of motive, presenting a plausible and catchy plan of operation, and with such unction and zeal that you seem a back number in this splendid civilization. Such suggestive titles as 'Home Co-operative Companies, 'Home Savings Associations,' 'Home Building Associations,' appeal to these promoters and suit their purposes and fancies. They are of all grades, from a national building and loan association to a diamond scheme. The ingenuity with which they fool the public and the alacrity with which the public falls over itself to be fooled, excites admiration. When left alone the promoters of these fraudulent concerns convince us that Barnum knew what he was talking about when he said, 'The public like to be humbugged.' Mr. Royse awarded to Kansas City the

doubtful honor of having fashioned the most artistic model of brazen fraud. "It is to be regretted," he said, "that building and loan associations have to contend with such institutions and are compelled in a measure to a better understanding of their work, to to bear the odium of their pretended simigreater efficiency in it and to greater en-thusiasm for it. These men ought to be that this odium does in a measure attach with us, and I ask every member of this to legitimate building and loan associations. convention to do his part in persuading The department with which I have the

spring up within the state."

members borrowers of a fund contributed was the question, "What should be the atti- in installments by the members. The reude of building association men toward sult is that 93 out of every 100 members the proposed law for the establishment of must wait from five to seventy years for mutual or trust savings banks in this the maturity of their contracts. Computastate?" During the last legislature a bill tions made by expert accountants in Omaha for an act authorizing the establishment of and Kansas City showed that only 22 out of mutual savings banks was introduced and 1,000 contracts could be matured in the scriously considered and was with difficulty first twenty months and only 71 out of 1,000 in five years, so that at no time could more than 7.1 per cent of the total number of contracts in force be matured within five starting together and remaining to the finfirst period of twenty months, 355 in five years, 2,105 in twenty years, 4,545 in forty he lived, get his home paid for in seventypretended cheapness of the scheme as a loaning agency, Mr. Fitzmorris showed that the profits of the promoters the first quirements of the public in the whole field year would be 32 per cent of the receipts, of small savings. He has heretofore advo- at the end of five years 25 per cent, and at cated broadening their usefulness by the the end of 20 years 17 per cent of all the money handled.

Land Transfers.

The question of cheapening and simplifying the present system of real estate transfers is one of deep concern to building association men. Mr. G. M. Nattinger of this city read a paper giving the history of the Torrens system and the progress it is making in various states and his views in favor of this or similar method were warmly endorsed by the convention. With the methods now in vogue the transfer of property or the filing of a mortgage inrolves considerable time and expense. There are fees for abstractors of title and lawyers must get \$5 or \$10 for examining the papers of the abstractor. These two Items take from \$25 to \$75 and then the owner has no assurance that the title is perfect. The next abstractor and the next lawyer may find defects and the expense is piled up again. In Douglas county the system is becoming more complex and cumbersome and books of record, now 300 in number, are increasing the difficulties and piling up the cost. Although the commission appointed to consider the subject presented a divided report, the convention declared that the Torrens system, adjusted to meet Nebraska needs, would be "a reform of inealculable value to the people of

Other Features. C. W. Brininger of Grand Island discussed

advertising with keen appreciation of the value of printers' ink. Howard Kennedy, jr., of Omaha presented policies as additional collateral for building association loans. Security of this character is required by eastern associations, Nebraska.

"seal in fostering and safeguardmutual associations," congratulating Attorney General Prout for instituting judicial proceedings to annul the corporate powers of home co-operative companies and promising "our physical, mental and masuccessful finish," and one in favor of the Torrens system of land transfer,

The old officers of the league were elected. C. F. Bentley of Grand Island, T. J. Fitzmorris and G. M. Nattinger of Omaha were chosen delegates to the July convention of the United States league and Wahoo was selected as the meeting place in 1903.

The steamer Deutschland has two screws, and when it lost its rudder 400 miles from land sig-sasged its way into port by using the screws alternately.

Days of Jefferson.

VIEWS OF A CRITICAL INTERVIEWER

Mr. Roosevelt's Idea of What It is to Be Really Democratic-The Strennous Life in the White House.

"Mr. Roosevelt is by all odds the most democratic president we have had since

the days of Jefferson. These words were spoken to me in Washington the other day, writes George Cory Eggleston in the New York Herald, by a gentlewoman who has lived long, traveled much and observed closely, and who, by reason of her high social position, has had entree of the White House for thirty years or more.

I quoted the utterance to Mr. Roosevelt soon afterward, when I had the pleasure of passing an hour or two with him in the private, residential part of the executive mansion. His answer was quick, as his answers are apt to be when anything in-

"I am democratic," he said, with empha sis on the verb, "if the word democratic is used in its legitimate sense. But I have no patience with that vulgarly ostentatious avoidance of ostentation which somefrom Missouri into Nebraska received con- times calls itself 'democratic.' I have no sympathy with the thought that in order to be democratic one must put aside respect board, urged the league to continue in the for the gentle decencies of life and make boor or a clown of himself. I believe thoroughly in the simplicities and hon-esties of life and in the fellowship of all honest and sincere men. But it doesn't appeal to me when a man refuses to wear the customary garb of gentlemen lest aristocratic pretension be attributed to him." "You do not think, then," I interjected, "that one need go to a public dinner without cuffs in order to demonstrate his democracy?'

The president laughed, and his laugh was sufficient answer to my question. presently he added:

White House No Second Rate Palace "It is my endeavor to make of the White House during my term not a second rate palace, like that of some insignificant prince, but the home of a self-respecting American citizen who has been called upon for a time to serve his countrymen in executive office. There seems to me to be a world of difference between democracy and demagogy. The one is based upon an honest and sincere respect for one's fellow men, the other involves the sacrifice of self-respect in an appeal to vulgarity and prejudice."

As Mr. Roosevelt carnestly said this I could not avoid recalling that passage in the novel called "Democracy," in which it is recorded that a certain senator of the cuffices sort gravely doubted the prudence of taking a daily bath lest the practice be regarded by his constituents as "savoring of aristocracy.'

The keynote of Mr. Roosevelt's conduct while occupying his exalted station is precl; sely this: He is first of all a gentleman, with all a gentleman's self-respect. He is secondly an American citizen, so strongly imbued with a sense of the dignity of American citizenship that he makes his respectful bow to it whenever he meets it. He is thirdly the chosen representative of 75,000,000 people, selected from their number and by their willing suffrages to occupy the highest office within their gift. These so-called "home companies" were He maintains all of the dignity that his discussed with much statistical detail in a high office demands of him. He has all paper by T. J. Fitsmorris of this city. He the winning and easy courtesy for those asserted the scheme embodied in the con- who approach him that any gentleman tracts of the companies was impossible of shows to the stranger within his gates. same it cought to make all And with due respect to these imp obligations he has all that any American citizen can have of frank and generous recognition of other citizenship than his

Washington Same as Oyster Bay.

When he comes out of his sanctum, as I saw him do a little while ago, to greet the miscellaneous throng of persons who daily call, with no purpose but the idle one of shaking hands, he does so precisely as he might enter his drawing room at Oyster Bay to converse with assembled guests. years. On a flat membership of 5,000, all There is no formality or air of state in his demeanor, but their is equally nothing ish, 109 contracts would be matured in the of assumed familiarity. He does not sit or stand, as former presidents have done, to have his guests "presented." He simyears, and the last one of the 5,000 would, if ply moves about among them as one does in a parlor, greeting each pleasantly, sayofficer of a national bank. Dr. Hall is an six years and eight months. Regarding the ing whatever there is to be said of friendliness or courtesy, and, if one previously known to him happens to be in the assemblage, grasping his hand with special cordiality and making pleasant reference to some previous occasion of meeting.

In brief, President Roosevelt receives his morning callers in the White House precisely as plain Mr. Theodore Roosevelt has always received his callers in his own home. And he sends them all away at last happy and with the feeling that there has been nothing of arrogance in his reception of them and equally nothing of condescension. This robustly healthy American citizen who is our chief executive has no sympathy with the insolence either of arro-

gance or of condescension. It has been my good fortune to know Mr. Roosevelt as an acquaintance for many years. When I first knew him he was plain Mr. Roossevelt, not long out of college, engaged in literary work as a vocation and in a strenuous far Western life as an avocation. Later I had frequent occasion to talk with him when he was a police commissioner, earnestly bent upon purging the force he was set to govern of its corruptions and of its lassitude in enforcing the law. Still later I conversed with him when, as governor, he had that most difficult of all problematical bodies, a New York legislature, "on his hands." In the presidency he is no whit other than he was in private life or in smaller official places. In all circumstances he is an earnest, honest, open eyed and resolute man, intent upon doing the duty that lies before him to the utmost of his power.

Strenuous Every Moment.

That resolute purpose, as I understand the man, is what he had in his heart and mind when he coined his splendid phrase, "The strenuous life." He is strenuous in every act and word and purpose. He is statistics on the cost of term life insurance strenuous with all his soul in his determination to do at his best the thing that lies before him to do, whether it be to subdue a broncho, to run down a grizzly bear, to but it has not yet been put in operation in push his way up San Juan hill or, in higher station, to make the most and best of his A series of resolutions were adopted executive authority in behalf of the nation thanking the State Banking board for and people he represents. In other words, Theodore Roosevelt is an ideal type of American manhood and citizenship in their highest development.

Robuet vigor is as marked a characteristic of his mind and character as it is of his physique. He hates a lie as he hates terial support in prosecuting the fight to a cowardice. Perhaps he views the two things as identical, and they are so.

He preserves his youthful enthusiasm in remarkable degree. His sympathy with boys in their manly aspirations is intense. There was a glisten as of tears in his eyes when I told him the other evening that a stalwart boy had recently said to me: "Anyhow, Mr. Roosevelt always stands

for us boys when we want to do things." I had seen him receive a boy a few days before. The boy, a fine lad with a head that meant something, had come with his father to be "presented." The father was

The president took him by the shoulders in caressing fashion and talked with him Most Democratic Chief Executive Since the as any good-natured senior in a school might do with a new scholar who pleased his fancy. The boy had looked abashed and terrified before his presentation. When it was over he seemed to me to be the happlest boy in the world-with the exception

perhaps of Mr. Roosevelt. Knows No Fatigue.

The president seems really tireless, in the literal sense of that word. My personal visit was made on the evening of the day on which he returned from his comet-like trip to the Carolinas. He had got back to Washington in the morning after five days of soul-wearying travel, still more wearying speechmaking and function-holding and the ceaseless strain of social and every other sort of exciting experience. Almost any other man would have gone to bed and put business aside for one day at the least. Mr. Roosevelt had gone to his desk, instead, to clear off the work accumulation of nearly a week. He had then held an important cabinet meeting, received many official and other callers who had vexing business matters to discuss, made several appointments to office and attended to a multitude of other trying affairs. Yet when I desired to withdraw on the ground that he must be well-nigh exhausted, he cheerly answered:

"Oh, no, I'm not at all tired. In fact, l never feel much of weariness. Light a cigar. I want to talk with you about a historical point which you criticised some years ago in one of my books."

Fortunately, I was sitting at the time in well-armed, easy chair. Otherwise I think I might have fallen. Think of this busy man, ceaseless engaged with strenuous public affairs, still remembering that poor little criticism of mine years after it was written! The criticism concerned a minute detail of very small consequence in any case, yet so earnest and sincere is this man and so "strenuous" in all that he does that he remembered the point perfectly and mentioned it now only because he was interested to explain to me how he had been led into the insignificant little error. It seemed to me that in this incident more than one admirable quality of the presi-But dent's mind and character were revealed in a very enlightening way.

Country Gains; Letters Lose.

Mention of this incident is a reminder that Mr. Roosevelt is the only man of letters who has been president since Madison went out of office, in 1817. Even Madison is hardly to be reckoned a man of letters in the accepted sense of the term. His writings were of political polemics, pure and simple, and therefore, notwithstanding their grace and force, they are scarcely to be accounted as literature in the proper sense of the term. Mr. Roosevelt, on the contrary, has written scarcely at all upon political things, while his purely literary and his topical works rank among the most important of those that have appeared in print in this generation. Only the excellence of his public service could reconcile us to the loss of so gifted an author to authorship, and perhaps we have not lost him after all. Who knows? He is still less than 44 years of age. If he is elected to a second term in 1904 he will be a man very little beyond 50 when he shall finally leave public life, and a man so robust as he is in mind and body, a man so strenuous in all his intellectual activities, should be at his very best for literary work at that age. He will be equipped, too, as no writer in our country has ever been, with an abounding knowledge of affairs and conditions, with a varied and ripe experience and with an unusually broadened hu-man sympathy. If his superb health holds out to the end of his public life, there is every reason to expect that the succeeding years will give us literary and historical work at his hands even better and more important than any that has gone be-

Patrick William Carey and his four sons, all of San Jose, Cal., measure among them 31 feet 8 inches of stature, the tallest and shortest being two sons who stand 6 feet 6½ and 6 feet and 2½ inches, respectively. The father is 6 feet 4. Their combined weight is 1,055 pounds and all are stout and strong in proportion to their height. strong in proportion to their height.



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