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Taxable Property.

EXAMPLES FROM OMAHA BOARD OF REVIEW

Analysis of Elements that Are Urged for Consideration as Guides to Val-

untions.

Victor Rosewater in Political Science Quarteriz

Value is concisely defined in standard treatises on political economy as the purchasing power of a commodity. What a and insists upon selling all three or none. thing will exchange for, we are told, de- B offers \$2,000 for lots 1 and 2, and finally termines its value. What it will exchange for in money, determines its price. The He regards the purchase price of lot 3 as tween value in exchange and value in use, taxation placed at that figure. Or, again, and to illustrate their meaning by citing a man may buy a tract of land consisting articles which might have little or no ex- of several pieces, picking up one at a time. changeable value and still be highly useful The first he may get at a bargain, and be and, per contra, articles which might com- forced to pay a fancy price for the last. mand colossal prices and yet serve no use- Manifestly the fair valuation of the whole ful purpose. These distinctions, however, property may be represented neither by have been entirely brushed away by pres- the price of the first nor of the last, nor yet ent day economic writers who confine the of the whole. To allow sales such as these term "value" to what was formerly termed to furnish the standard for assessment not "exchange value" and refer to so-called only for the property directly concerned value in use simply as utility, of which but also for that adjacent or similar to it. value is the economic measure. Theoretically, all that is necessary to learn the on one side prevent all equity in taxation, value of an article or service is to put it and on the other destroy all stability in on the market and ascertain what it will assessments. bring either as a cash consideration or in 2. OFFER-When actual sales prove not relative value of various articles or propmental exchange upon the market. The ined in making up valuations which are to from taxation. The very fact that an offer figures was then distributed along the line constitute the basis of taxation.

In nearly all our American commonmate its fair cash value allowance must exterior at an additional cost of some be made for various factors and different \$30,000, and then found the property on criteria must be applied to find a satisfac- the assessment roll for only \$43,000. tory measure of value. What then is the

real basis for tax valuations.

property, real or personal, may be forced pen; a bank with impaired resources may to buy or sell to adjust control. In all recoup its failing fortunes by a change of Menty Paper on Methods of Assessing these cases a monopoly price is exacted responsible management without the adwhich may never again be maintained and dition of a single dollar of new capital. the purchaser may truly be said to have Again, in gauging property values of mergiven more than the property is fairly cantile concerns for assessment on the worth. To assess it for taxation at the basis of carnings, confusion is created by

property.

meet complications arising out of the diffi- maintained and still subject to assessment culty of separating the different component and taxation. parts of the transaction. For example,

estate, lots 1, 2 and 2, of which two are by which the stocks and bonds are sedesired by B. A asks \$1,000 for each lot but still neither the face value of the secompromises by buying all three for \$2,500. older economists tried to distinguish be- \$500 and asks to have its assessment for everyone knows, while capitalization is gen--for all valuations must be relative,-would

exchange for other articles or services. altogether trustworthy, mere offers to buy But in all this we presuppose an absolutely or sell must be subject to equally defree field of exchange, in which conditions ceptive vagaries. That a commodity or a are no more favorable to purchaser than piece of real estate is held by its owner these conditions are seldom presented in purchase. One person might offer only a for par on the market, its entire system necessary to fix as near as may be the pound and another hold a paste diamond for In order to ascertain the part returnable the price of a genuine stone, yet neither for the one exchange in question its officera erties for purposes of assessment, and often would give any reasonable indication of prepared an appraisement of all the tangible without even the possibility of experi- the true value which the assessor aims to property, of which \$300,000 in personal get at. Property may be on the market question then becomes a very practical and for years without eliciting any offer at all. credited to the head office. The remainder a very pertinent one-how and by what Yet no one would contend that it had lost left after subtracting the value of the standards shall property values be determ- its value or that it should be exempted tangible property from the capitalization

wealths the revenue system, at least for the basis for assessing the property, since local purposes, is built up around the gen- it proves conclusively that one of the ineral property tax. The law requires, as a terested parties refused, to accept the rule, the listing of all property, real and other's valuation as a proper equivalent. personal, tangible and intangible, at its 3. COST OF PRODUCTION-Cost of protrue fair cash value. The law always has a duction, though closely akin to sale price. sale in contemplation-yet a theoretical is still slightly differentiated from it. The rather than an actual sale. According to cost of building a house is a good index transacted through this one exchange. In the provisions relating to real estate in a to value if the work of construction is of Nebraska statute which may be taken as recent date, but what it cost to build a typical, the property shall be listed "at house ten years age, or even last year, is its fair value estimated at the price it not conclusive evidence of present value. would bring at a voluntary sale thereof The house may have been extravagantly where public notice had been given and a erected, or it may have been a loss to the payment of one-third cash and the balance contractor. The owner may have put his secured by mortgage upon the property." own labor or supervision into it without In other words, not what a thing has sold including the value of such labor in the for, but what it would sell for under cer- cost figures. Some of the construction tain conditions is to govern in arriving at work may simply have replaced other parts value for taxation. The property to be destroyed or discarded. An example in assessed may never have been upon the point has come under notice, where a market and have no prospect of changing wealthy man, prejudiced against new buildownership through sale, or if it has a ings, bought a residence for \$50,000-a price market price, this may include elements generally regarded as exorbitant-tore out quite abnormal; so that in order to esti- most of the interior and remodeled the

For the taxation of intangible persondetermining factor? To answer this ques- alty the cost of production basis is out of real owner in which the consideration may tion we must examine analytically a num- the question. The cost of producing a ber of factors each by itself that, although | franchise is indeterminable, while the cost conflicting, are constantly set up as the of procuring it through the usual channels depends entirely upon the methods em-

clause operates to enforce insurance at

least up to that amount and it is not to

thing that ministers to personal gratifica-

the chief ingredient of value. This pre-

ing all liems foreign to the ides of rent.

For real estate the rental value is

taxation.

values.

tion

purchase price would be over-shooting the the fact that real earnings are too often mark as much as taking the price of a hidden. Earnings may be in kind as well forced sale would be undervaluing the as in money and profits distributed through channels other than dividends. Finally In connection with sale prices as the there may be no earnings at all, or even basis of tax valuations we occasionally an actual loss, with property values still

6. CAPITALIZATION-The relation of A may be the owner of three pieces of real capitalization to the value of the property curities nor yet their market quotations necessarily measure the valuation that should be put upon them for taxation. As erally built upon earning power, the prices of stocks and bonds can be readily manipulated by various disturbing influences. As there may be hidden earnings, so there may be hidden capital; and there may also be fictitious capitalization based on worthless assets or unfounded promises. In the prac-

tical work of assessment for taxation the most perplexing problem presented by capitalization is the determination of the taxable value of a portion of a going concern in one taxing district as distinguished from other portions outside of the taxing jurisdiction. To cite an example that has come under recent observation: A telephone

was called upon to make return for assessment for city taxation within boundaries that embraced only one of its exchanges, albeit the principal one and the seat of the corporation headquarters. The company contended that, inasmuch as its out-

property and \$88,000 in real estate was to buy or sell has failed to ripen into an in the same ratio, as representing the exchange must be taken to discredit it as franchise value. The resulting return for the part of the plant under consideration embraced \$378,000 as the total personal assessment in addition to the real estate

listed at \$88,000. Further inquiry, however, disclosed aggregate earnings for the whole system of \$757,000, of which approximately \$240,000 came from the business earning capacity, therefore, the part to be assessed constituted six-nineteenths in ing jurisdiction figured out \$568,420, instead of \$466,000, as its officers would have preferred; while computed on the basis of would have been still greater.

as important factors in property valuations is decidedly questionable. A mortgage may

arise out of many different conditions. It may represent an unpaid portion of the purchase price; if so, it bears no definite relation to the value of the whole property. It may be merely evidence of part ownership or of a different ownership; as such

it is a device resorted to solely for the purpose of obscuring title to protect the for last October.

in addition to that represented by the

VALUE FOR TAX PURPOSES completing the symmetry of a store build, without in the slightest impairing the value HYMEN'S RECORD IN FIGURES

Tale Told by Marriage License Register of Deuglas County.

INTERESTING FACTS CAREFULLY COMPILED

Examination of the Books Since the First Marriage in the County Shows Some Curlous Individual Records.

To be frank and real precise about it Adam was the only man in the world's history who married for love and didn't deceivo himself when he was about it. And Eve the only woman with similar distinction. For has not every honest groom from that day to this considered he was marrying "the only woman on earth." and every bride that she was marrying "the only man on earth?" And haven't they all been wrong about it except those original two. Why, certainly! There is simply no getting around it, when one comes to view the proposition dispassionately and with the clearer sight that a person had some years after the ceremony is over and the honey all rubbed off the

However, one doesn't fully appreciate just how widely this "only-one-on-earth" supposition misses the mark until he starts in company doing business in three states to figure how many other men become grooms in a year and how many other women become brides. Take Douglas county alone, for instance. The marriage license bureau shows that since the first "permit" was issued August 21, 1856, there have been nearly 23,800 marriages, which, to seller, and a higgling of the market that at a certain figure, no more fixes its value standing securities consisted exclusively of of course, means nearly 23,500 grooms and will bring about a barter on the basis of than that, when placed on the market, stocks aggregating \$1,798,000 face value nearly 23,800 brides. In just these last equivalence of effective utility. Although only inadequate offers are made for its bearing 6 per cent dividends and selling eleven years, or since January 1, 1892, there have been 13,000 of these marriages and actual life, yet in -taxation it becomes few dollars for a gold nugget weighing a must be taken to equal \$1,798,000 in value. now they are averaging four a day for week days.

First Marriage in County.

That first marriage was, the record shows, at the home of Judge William F. Scott, with James A. Gaggart, aged 23, and Miss Malinda Scott, aged 16, as the contracting parties. Reuben Gaylord, "minister of the gospel." officiated and the wit nesses to the contract were James Pickard and Jesse Shoemaker.

There may have been early marriages but there is no record of them at the court house now and of this one there is only the copy of the statement, that the ceremony was performed. The first license issued appears to have been that given W. H. Stark and Mary M. Salisbury, who were wedded at the Willit house in Florence at "81/2 p m.," August 3, 1857, by E. Adams, rector o value of the entire system and the capital- St. John's church. Thomas O'Connor, as ization subject to assessment in that tax- acting county judge, issued the license. From then until January 1, 1892, the licensus were bunglesome affairs, written with a pen and pasted onto stubs, 200 in net earnings, the proportion of the capital a book. On this latter date the present sysproperly represented in the main exchange tem of printing blanks with perforated stubs was inaugurated and the compliation Whother mortgages should be considered of statistics made much easier.

Some Matrimonial Statistics.

The stubs show the birthplace of the groom and of the bride, the residence and age of each, the intended residence after marriage and by whom the ceremony was performed. The showing made in each of these departments may be estimated from the record of a hundred marriages recorded

Of the hundred grooms, five were born in be far in excess of the value of the se- Omaha, nine elsewhere in Nebraska, thircurity. A mortgage anchoring a bond issue teen in Iowa, twelve in Illinois, eight in indicates nothing more than that the prop- Indiana, seven in Germany, six in Sweden erty or business involves borrowed capital six in Missouri, four in Bohemia, three in

Closing Out

balance of sample line of fine dressers, chiffoniers. Come Monday if you are interested, they will soon go at these prices.

> Remember these are of the largest manufacturers, Grand Rapids sample line, and you save one-third at least, from regular price. All handsomely polished, choicest designs, in short the very latest patterns-



LADIES' SHIRT WAIST BOXES Come all covered in pretty denims and lined inside, fitted with handles and hinges, four different sizes, special, each, \$2.25, \$2.75, \$3.00 and \$3.50,

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Velvet carpet special \$1.10. This carpet comes in a variety of patterns, the newest shades colorings. You will be pleased both with the quality and price.

Our assortment of these rugs in all sizes for rooms is very STOCK RUGS | large just at present. These rugs are made from short lengths of carpet in all qualities of brussels, tapestry, velvet, Wiltons and are prices at a saving of at least one-third from regular. Now while the assortment is complete come early and bring your measurements.

LACE CURTAINS Our big April sale continues and the bargains in bright, new curtains remains the same the entire month.

- \$3.00 ruffled curtains, swiss and net, 100 styles, all new, \$1.50 pair.
- \$3.75 rufiled curtains, \$2.95 per pair.
- \$5.00 ruffled curtains, \$3.75 per pair.
- Portieres-We have just received our spring stock and they are more beautiful
- than ever. Prices less than ever.
- \$6.75 portieres, very special, \$5.00.
- Couch govers-3 yards long, 50 inches wide, only \$1.50 each.
- Door Panels-three styles, 75c each.

Orchard & Wilhelm



1.7

SALE-If the value of a commodity is ployed. The cost of producing many its purchasing power, why should not a cles which are joint products or byrecent sale fix its valuation for assessment products is likewise elusive, because the and taxation? The fact that a yard of cost of each component cannot be sepcloth, a plano or a city lot has just been arated, nor has the cost, any direct influ- pure water. As a general rule, however, it bought for a given price is certainly good ence on the market price beyond setting is safe to assume in the absence of ab- Wales, Austria, Michigan, New Hampevidence of value, but does it necessarily limits below which it cannot permanently fix its value? Property is often disposed fall. Cost of production goes up and down, of at forced sale-not, perhaps, at auction often changing with the seasons, while of value greater than the face of the obligato the highest bidder, but yet under more assessment valuations are made no oftener or less duress or stress that impels its than once a year. To adjust the tax to owner to sacrifice it for less than it ought either high or low period would work into command. The most common forms of justice as much as to go back with valua-

forced sale are those by receivers of bank- tions to cost prices of long ago years. rupt concerns and by administrators of 4. COST OF REPRODUCTION-As estates for whose settlement the heirs are guide to value, cost of reproduction has clamoring. National banks are required by the advantage of contemporaneity over cost the national banking law to sell within a of production, but is subject to the same stated period real estate acquired in the limitations though in perhaps lesser detransaction of business, and in. order to gree. In this connection the question of unload their real estate holdings they fre- insurance affords an instructive sidelight quently make prices that will move the and the amount of insurance carried upon property in disregard of settled property buildings, stocks of merchandise and pervalues. The pressure to sell may come sonal property is often of the utmost asfrom many different directions,-from sistance to the assessor in making his necessity of meeting maturing obligations, valuations. Insurance where carried in full from indisposition of people changing their constitutes the owner's estimate of the cost place of residence to take their property of replacement or reproduction in the event with them or hold it as absentee owners, of total loss by fire. Property, however, is from philanthropic or superstitious mo- usually under insured and only infrequently

tives, from selfish interests for advertising over insured. As a rule the 80 per cent purposes

We may also have forced purchases as well as forced sales, with the consequent be presumed that the prudent business man price above, rather than below, fair cash will pay premiums on policies in excess of value. The forced purchase is found where the amounts he may recover for destruction a particular piece of real property is needed of his goods. But it must always be refor a particular purpose,-for access to railway trackage, for a drainage outlet, for right of way for ingress and egress, for



And many other aches to which won are peculiarly subject are generally the result of a diseased condition of the womanly organism. When this dis-eased condition is cured, sideacks, backache, headache, etc., are cured also.

Doctor Pierce's Favorite Prescription establishes regularity, dries the drains which weaken women, heals inflammation and ulceration and cures female weakness. When these diseases are cured he aches they cause are also cured.

the aches they cause are also cured. "I will drop you a few lines to-day to let you know that I am feeling well now," writes blies Annic Stephens, of Belleville, Wood Ca., Woot Ya., "I feel like a new woman. I took several bottles of 'Pavorite Preserviption' and of the 'Golden Medical Discovery.' I have no head-ache now, no backache, and no pain in my sho ache now, no backache, and no pain in my sho ache now. No backache, and no pain in my sho ache now. No backache, and no pain in my sho ache now. No backache, and no pain in my sho ache now. No backache, and no pain in my sho ache now. No backache, and no pain in my sho ache now. No besting-down pain any mare. I inits that there is no medicine like Dr. Pierce's medicine. I thank you very much for what you have done for me-your medicine has done me much good."

much good." The People's Common Sense Medical Adviser, a book containing roos pages, is given away. Send 21 oue-cent stamps for expense of mailing only, for the book in paper covers, or 31 stamps for the volume bound in cloth. Address Dz. R. V. Pierce, Buffalo, N. Y.

is worth at least a considerable percentage

CONCLUSION-From this discussion it of property for taxation were an absolute impossibility. But we need have no serious appreheasion on that score. single tax has yet been devised or is likely to be devised that will produce automatically a just distribution of the burdens of

government. Likewise for the property tax; no one basis of valuation is infallible. but all of them are useful. Not only that, but the one serves to check the other and to offset errors of exaggeration and of depreciation. The most satisfactory assessment of property for taxation will be that made with the fullest knowledge of all the essential factors bearing upon the question of value, while the most defective assessment will be the one that is based upon only one factor to the exclusion of all the others.

PRATTLE OF THE YOUNGSTERS.

Little Nellie was out riding one day with her mother and as they passed a cemetery she asked: "Mamma, how long does it membered that insurance gives merely a take for the tombatones to come up after they plant peeple?"

glimpse at an estimate of value and that the estimate of insurable value depends upon the same factors that are considered Teacher (of class in anatomy)-How independently in computing assessments for many bones are there in a chicken? Millie (youngest member of a large fam-5. EARNING POWER-If our revenue system were based exclusively on income, the neck. That's the only part I ever get. ily)-I can tell you how many there are in

termining factor in taxation. That we rely "Bessie," said the teacher to a small jufor the most part on the property tax empil, "can you tell me what memory is?" phasizes the fact that we refuse to recog-After a moment's reflection the little one replied: "Memory is the thing people use

nize earning power as the sole test of ability to pay taxes. But ne one would for a to forget things with." moment think of disregarding earning power altogether in arriving at property The production of revenue or intold you never to behave in that fashion crement or at least the capacity present if you didn't want to be punished? or prospective to produce revenue is what makes property salable unless it be some-

Willie-Well, mother, if you can't remember what you told me you can't expect 43, 41, 40 and 37. me ta.

supposes, however, that the property is go in swimming stood on the bank and at 22 and ten at 20, eight at 18, eight at 28 improved to its full capacity and also that looked longingly at the water, it then being and eight at 19, four at 28 and four at 30. it is devoted to the most profitable use. the glad summer time. Unimproved property from which no rents "I wish," he siged at last, "that we was 26. There was one for nearly every other whatever inure must, however, under our Baptists." system of property taxaflon, contribute to

the public revenues and be assessed at its A pupil in a village school who had been fair value proportionably to that which is equested to write an essay on the human up to 53. improved. Again the figures given as rental

body handed in the following: value often include payments not strictly "The human body consists of the head,

regardable as rent. The tenement may be thorax, abdomen and legs. The head conpaying for heat, power, light, water, telatains the brains in case there are any. The phonic communication, janitor service and thorax contains the heart and lungs, also many other things in lump sums on a bill the liver and lights. The abdomen conrendered for rent. Where real estate intains the bowels, of which there are fivevestments are expected to net a current a, e, I, o, u, and sometimes w and y. The rate of interest, it is commonly assumed legs extend from the abdomen to the floor that a piece of improved property is worth and have hinges at the top and middle to so many months rent; but for such a computation it is plain that the actual rental enable a fellow to sit when standing or to value must first be ascertained by exclud- stand when sitting."

Venezuelan War Settled.

For mercantile and financial institutions After three weeks' negotiations a peace it is always difficult to isolate the receipts ful settlement of the Venezuelan controproperly definable as earnings on investversy has been effected by which the blockments. The reward for risk incurred in hazardous undertakings must have allow- ade is to be raised at once. The quickest ances as a set-off in estimating property way to settle any disturbance of the stom-values by earnings. The confidence of the ach is to take Hostetter's Stomach Bitters public and more particularly of the patrons at the start. It will positively cure the management of a business institu- nauses, belching, heartburn, insomnia, tion has much to do with the earnings nervousness, indigestion, dyspepsis, is Confidence in a bank, for example, might grippe or malars. We urge you to try it be shaken by some outside incident com- grippe or malaria. We urge you to try it applications for divorce fied in the same plately disastrous to its earning power, yet neck of the bottle. Avoid substitutes.

nsylvania. shares of capital stock. In some instances, Wisconsin, two in Russia, two in Italy, two too, the mortgage security covers all the in Ireland and one each in Ohio, Colorado capital actually invested, the stocks being New, York, Maine, Switzerland, Texas, Montreal, Washington, D. C.; Kansas, North normal features that mortgaged property shire, Massachusetts and Vermont. One would suppose that the brides would

be of less scattered nativity, but they are not. Ten were born in Omaha, fourteen elsewhere in Nebraska, sixteen in Iowa, ten might appear that an equitable assessment in Illinois, nine in Sweden, six in Missouri, six in Bohemia, four in Germany, three in Canada, two in Pennsylvania, two in Mo-No ravia, two in Italy, and one each in Russia. Ireland, Alabama, Austria, Kansas, Indiana, Michigan, New York City, England, Denmark, Minnesota, New York, Virginia. The records in this instance contain three blanks as to nativity.

Lived Nearer Home.

The showing as to residence at the time of marriage, of course, is more local. Of the grooms, fifty-six lived in Omaha, fifteen in South Omaha, sixteen elsewhere in Nebranka, six in Iowa, besides twe in Council Bluffs, three in Missouri, two in Pennsylvania, two in South Dakota and one in Colorado

The brides make oven a better showingin fact one which proves what a prize articie an Omaha girl is. Of the hundred, six-

ty-six were Omahans. ten residents in South Omaha, eleven from other points in Nebraska, one from Council Bluffs, five others from lows, three from Missouri three from Illinois and one from Washington, D. C.

Of the mated couples, fifty-eight proposed to make Omaha their home, fourteen were going to live in South Omaha, fourteen claewhere in Nebraska, two in Council Bluffs, six elsewhere in Iows, two in South Dakots and one each in Colorado, Oklaoma and Pennsylvania. One hasty pair

didn't know where they would live. Ages of the Experimenters.

And now comes that deligate matter of age. Of the grooms aleven were married

at 25, ten at 22, nine at 21 eight at 28, seven Mamma-Now, Willie, see here. Haven't at 26, five at 24, four at 34, four at 32, four at 19, four at 23, three at 29, three at 33 three at 31, two at 42, two at 38, two at 85 two at 30 and solitaries at 56, 50, 47, 45,

Among the brides the n.ost popular ages were 21 and 24, apparently, as thirtsen The small boy who had been forbidden to were married at each. Ten were married three at 25, two at 33, two at 27 and two at

age from 17, or one year less than the age of consent, in which instance the parents' written permission had to be submitted

Of the ceremonies elergymen conducted seventy-six, the county judge seventeen and

justices of the peace the others. Of the months, June has been the mos popular for weddings, the number last June having been 156 and for previous Junea almost as large. Of solitary days, however, the mest prolific at the license bureau are those immediately preceding holidays, and upon such occasions the number of licenses issued mount as high as twenty for a day. Ordinarily, more licenses are issued on

Monday than on any other day of the week and fewest on Saturday. Superstition

seems to be a factor, however, for it as not on record that a marriage was ever performed at the court house on a Friday which fell on the thirteenth of a month, and very few licenses have been issued

upon such date-usually none at all. The per cent of marriages that terminate happily, or at least tolerably, is indicated perhans by the ratio existing between the 1,300 licenses issued last year and the 214 TWENTIETH CENTURY FARMER partod

WHITE RIBBON REMEDY White Ribbon Remedy will cure or destroy the discased appetite for alcoholic stimulants, whether the patient is a confirmed inebriate, a "tippler." social drinker or drunkard. Impossible for anyone to have an appetite for alcoholic liquors after using White Ribbon Remedy.

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s.) to before me this Srd day of February, 1903. A. G. SEELMAN. Notary Public, Albany County, N. Y.

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and to say that I was surprised is mild in-

deed. Kind sirs, believe me when I say to

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to you at all, just say it. I will tell you a

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do not feel the least bit of pain. Now, if

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