BANKING NIGHT AND DAY

Weatures of an Institution Open Every

Hour of the Twenty-Four.

Warled Business Interests of New York Which the Novel Bank Serves --- Method and Ro-

mance of Operation.

The Night and Day bank, started in New York City a little over a year ago. attracted much attention at the time, because of the nevelty of a bank open every hour of the twenty-four. That it filled a long-felt want is shown in steady business growth, having at the present time 2,780 depositors and over \$3,000,000 in deposits.

A correspondent of the Boston Transcript, who investigated the business and methods of the bank, gives an account of his observations which will interest bankers who are content with five or aix hours of the open door daily. In part, he says:

The Night and Day bank building is at the corner of Fifth avenue and Fortyfourth street, a location chosen with much care, and finally decided upon because it is central to all the varied interests to which the bank makes a particular appeal -theaters, hotels, restaurants, the shopping district, and is close to the Grand Central station and its hundred thousand daily mmuters, and will also be near the new Pennsylvania terminal when that building is opened. The land, at the time of its purchase in 1966, brought the record price outside of the Wall street district, and the eleven-story building of white marble is a perfect example of the highest class of modern office building. Its exterior is almost severely plain, though the entrance is marked by two unusually beautiful Dorie columns.

The bank occupies the ground floor and the basement, and the upper floors are let to various uptown branches of downtown establishments, including "diamond mer-chants from Maiden Lane." What a fascination there is in these words! They sound so little sordid, so eastern and so old English, and the tales they tell at the bank of the transfer of fabulously priceful gems in a little room off the safe deposit vaults, set apart for this purpose, lighted by prisms in the sidewalk under the feet of the unthinking passer, make the eyes glitter and the mind return to Aladdin's cave. Not long since here was sold one of the world diamonds-under the tread of not, fifty years ago.

Romantic! Yes, but it is not pleasant to find romance in modern business? Indeed, while their bank is, of course, run on thoroughly business principles and is a thoroughly business success, there is something about it, the very name, which somehow appeals to the other side, too; and makes both the building and the system more than generally interesting to the ordinary person who is not a banker.

Three Shifts a Day.

It was because conditions seemed to demand a medium of exchange for the immense volume of business done in New York after the usual banking hour that the Night and Day bank was planned. lems of arranging practically three banks in one, that uninterrupted service might be had. This service is arranged as follows, and has proved thoroughly satisworking eight hours. Each shift is it" as soon as possible. in charge of an assistant cashier. This

The day starts at 4 o'clock in the afternoon, as far as the bookkeeping of the sary in the receiving cage to take care of the deposits that are offered. The second shift takes charge at midnight and runs "EASY" the bank until 8 o'clock in the morning. From 8 a. m. until 4 p. m. the tellers

are known as Receiving Teller No. 2 and Paying Teller No. 3. On this tour the extra help is required in the paying cage. Teller No. 3. at 4 o'clock, makes up the

day's proof including the figures carried over from Teller No. 1 and Teller No. 2, been a very successful man as success is lead down from the retaining wall to the each of whom has been required to prove estimated in this country. Through a garden proper. The garden is not large his own work. There is also included the long and busy lifetime he has amazsed but the most has been made of it. There report from the teller of the women's de- between \$8,000,000 and \$15,000,000, and he is a small winding gravel walk, and partment, which is run with a distinct fairly represents the established type of there are two benches made of cement. force in rooms of its own, between the hard-headed, practical American business Flower beds are distributed about to the hours of 9 s. m. and 6 p. m. Each paying man. It is not presumed that in the early best advantage and vines are already teller han his own cashbox and is held te- years of his struggle for wealth Mr. Zim- growing up the wall. Potted plants will sponsible for its contents.

parture from the calendar dates. A check had no money to put into his enterprises. head of the corner. He expects to have one minute before. An obligation which and he won in the game of speculation. is due on September 30, and not paid on that date, is protested in usual course, as it would be at any other bank. Sunday is observed by closing the bank at midnight battle of brains was himself worsted by of Saturday and opening at Sunday mid-night. Legal holidays are kept in the

same manner. as scarcely to attract the attention of the merman's daughter and found that she was ordinary observant customer. The man the sole heiress of papa's millions. Bewho comes in at one minute to 4 o'clock fore the father could catch his breath the at one window; and the man who comes in nounced, and the Cincinnati financier probat one minute past 4, simply steps to ably exclaimed under his breath-"stung!" the next window, behind which Teller No. After "a long and romantic attach-I is standing at the beginning of his day, ment," and the usual announcements by is at liberty to take as much time as is wedding took place. The duke was so

use of women are only open from 9 in money for the honeymoon. He made a the morning to \$ at night, the natural great hit about this time by exclaiming and convenient hours for household and rapturcusly; "I love my wife and would shopping purposes. But should any have married her under any circumstances. wish to deposit or draw, this is provided marriage seftlement. We will try to get for by a duplicate set of signature cards along on what we have." As he had nothkept in the main banking room, so all she ing at all, it can be imagined how long

Depositing Opera Jewels. Speaking of the women's part in this bank (surely eatering to women shows "canniness") there is a rather interesting and amusing tale-a true one. When the bank was first opened there was naturally much curiosity about its purpose and plans, and more or less newspaper talking. It was rather idly given out, among other things, that women who kept their jewels in the safe deposit vaults should stop at the bank on the way to the opera, put his signing a set of papers once a month, them on there, go to the opera, return to and he was too lasy for this. Now there the bank, and deposit them. This had is trouble in the family and the usual never been done, and it was thought rather unlikely it would be. But le and behold! the "power of the press," and suggestion, papers, women did show up and do this! take care of his daughter, all right, but and have continued to do so, to a certain extent.

One thinks of New York as a city of spenders in the afternoon and evening, rather than of savers; but it also saves, for the Night bank has found that many times as much money is deposited with it during these hours as is drawn out. these depositors are theaters, hotels and restaurants in great numbers. It is estimated that over \$500,000 passes nightly in cash over the hotel and rescounters of New York and \$100,-999 and more through the theater lex

office windows. It has been found that most of these places like to get their cash 'out of the way" for the night, and for this the Night bank has been found most convenient. Also the big department stores show a larger per cent of sales in the afternoon, and many of them make use of the continuous bank for their deposits. Of even more importance is this safe late QUICKLY PROVES ITS USEFULNESS depositing place for small tradesmen and the like, who have seldom proper facilities for protecting their money over night. To these a night bank which will handle small accounts is of inestimable advantage.

> Collecting with Automobile Safes. In collecting their cash the bank makes use of automobile sufes -a rather interesting sight as they chug about the streets till 1 o'clock in the morning. These meet the trouble that all banks have in collecting large amounts, at great risks by hand of messenger. The cars are built on a special design, equipped with a fireproof and explosive proof safe, fastened to the chassis. Two men, a chauffeur and a messenger, go with the car. When the messenger is out of his oage the car is "dead," and cannot be started by the chauffeur until the messenger returns to

> The bank's customer locks up his de posit in an individual safe deposit box (proger drops it into the safe through a shutter opening. He can drop the box in, but he can

and unload; then to go into the bank and piles of brick and sand and lumber," said saw certainly produced "wads," some only a small package and much silver.

is in providing means for prompt remittance of effecting the transfer until 10 o'clock the following day; which means receipt of the cabled draft in London, or on the continent, after I o'clock in the afternoon, owing to the difference in time. Then there the world diamonds—under the tread of three dollar shoes, in a street which was the morning of the second day before the funds can be drawn at the foreign bank. The depositor at the Night and Day bank can have his remittance cabled at once, so that it will be in hand on the opening of banks abroad at 10 a. m., the first daya saving of full twenty-four hours.

A "Jollier" There, Too. The bank is making an effort, which is meeting with much favor, to bring back the personal side of banking, so to speak-the friendly, "old-fashioned" relation between the banker and client. There is at all times present an officer who is for the time the deliberate and carry home catalogs to around the inside of the cupola was a colactual executive, who is willing and glad and discuss any matter of investment-the ferent parts of the house with as much On one corner of the ledge lay many love management believing that there is much care for harmony with surroundings as missives that had passed between the Walnut Hill car line now running north Tradition and the business habits of years, to be gained on both sides by the individual they take in selecting carpets or wall swains and lasses of the neighborhood. relation, not purely that of corporation with paper. It is a good idea and results in The boy handed down the boxes and mis- institute real estate dealers see the poscorporation-and certainly this atmosphere beautifying the house to a remarkable of personality was very evident and agree- degree. There are a great many designs able, even to a casual visitor-there was not made now in fine hardware and they are the, so frequent in many business places, for sale in some very artistic patterns.' factory: There are three complete forces, atmosphere of "being over and done with

officer, in such hours as are not covered might say this is not business. But the by the president and cashier, is the acting books of this bank certainly show busi- it for a sunken garden. The yard is very ness, and if the other things show, too, large and formerly there was a low lywhy is it not better? It is possible that ing part which was often damp and some busy men may like to breathe once where water sometimes stood. This was bank is concerned. At that hour receiving in a while, equally possible that their busiteller No. 1 takes charge in the receiving ness may be all the better for it. Surely ways considered the ugly spot of the this sort of thing requires a large force as whole yard. But the owner saw possicage, and paying on duty until midnight. well as a peculiar tact to know when to bilities in it. He drew a plan and set to ment which employes them.

> IS A MILD TERM How a Titled Son-in-Law Makes an American Fortune

Swent.

Az far as the business of the public other royal personages, for he had noth- and the owner expects to make with the bank is concerned, there is no de- ing in common with titled aristocrats who "stone which the builders rejected" the which is dated September 20 is payable Mr. Zimmerman became recognized as one the despised and ugly slough of former any time after the midnight, which marks of the greatest organizers and developers years the prettiest and most attractive the beginning of the calendar day, and not in Wall street. He was a student of men garden spot on his place. In many yards

the duke of Manchester. This poverty The changing of shifts is so easily done stricken sprig of nobility met Mr. Zimtransacts his business with Teller No. 3, engagement of the young people was an-Teller No. 3 has closed his window and both that "it is a marriage for love." the necessary to make his proof undisturbed. deeply in debt-that he had to sell some The rooms provided for the exclusive of the family portraits to get enough arise in which a woman may I have asked for no dot, no dowry, no has to do is to apply there, as at any the two would have lived if it hadn't been for Papa Zimmerman.

From the day of the marriage Mr. Zimmerman of Cincinnati has been pouring his good money into the rotten estates of the Manchesters. He has bought two castles and paid debts until his generous old heart ached. When the duke got a job at court which paid \$5,000 a year for doing nothing twenty-nine days a month there was hope that he could hold it. But he couldn't, for his one duty called for talk of divorce, and presently another victim of domestic infelicity will probably come back across the Atlantic to rest in ediately after the tale appeared in the her father's arms. Mr. Zimmerman will, he will do some thinking, too .- Kansas City Journal.

Black Hand Outrage.

Brownsville. Pa. Dec. 28.—The home of R. Fredlani, an Italian, was wrecked carly today by an explosion of dynamite. The entire front of the house was blown out, but neither Fredlani ror members of his family were injured. Recently he received leters from an alleged black hand society threatening death if money was not paid the society and the authorities believe the black hand is responsible for the outrage today.

New Year's gifts. Copley, jeweler, 215 3 16

NEWS OF THE BUSY HOME BUILDERS

HOME BUILDING IN WINTER

Mild Weather Results iff Great Activity in House Construction.

IMPORTANCE OF HARDWARE

Builders Are Realizing More and More the Artistic Effect of Beautiful Modern Designs in Fixtures.

That more building has been done in Omaha so far this winter than in any previous winter is the opinion expressed by builders and contractors.

The extremely open winter is primarily responsible for this great activity. At no time has the weather been so cold that brick could not be laid and the masons have been busy nearly continuously. vided for him by the bank) and the messen- plastering and painting have not been interfered with.

Several of the men interested in buildget nothing out of the safe until it is un- ing still hold to the opinion that considwhich is detachable and is kept at the the banks and invested in Omaha propconcerns that carry their accounts in the even before they were ready to begin advantages of the owner of such a house Night and Day bank, are taken up in this building. This was done because these at a fraction of the expense, way and the car is also used for sending persons believed they had their moncy in out payrolls as called for by depositors. a safer place when it was placed in build-It was a pleasant and rather awe inspir- ing material than when it was in a bank, see them opened; making guesses as to one, "and I'll feel safer yet when I get what each little leather-covered tin box it into a house here in Omaha. Then the would produce. One or two of them that I eastern banks can bust if they want to." The fact that the winter is mild is Another field in which a bank that is as a great benefit to all concerned. By at the foot of the Waukaw mountain, in open "after hours" fills a recognized want permitting operations to go on during the New Jersey, came the disclosure that he by cable. The same sort of thing applies mand for labor of all kinds will be Mr. Hyde existence. Tad was a great pet. to telegraphic communication with the west avoided to some extent; houses will be not only in the Edwards home, but with finished and will begin yielding revenue all the neighbors, and his visits to the if the need to transmit funds arises after 3 to their owners; the congested condition houses of the neighborhood were frequent, lieved; the artisans and laborers them- was fond of candy. selves will gain by putting in the maxitrades.

> "Hardware has immense decorative possibilities and I notice that the local home builders are coming to a realization of nuts and candy by the young folks. this," said a hardware dealer. "We have fancy hinges, window fixtures and so on. usually considered the selection of the

A man living in the west part of the Of course a certain type of business man city has added a great deal to the beauty quit, but it is agreeable to find an establish- work. A part of the slope leading to the slough was dug away and the dirt used to make the slough level up to a certain line. Then a retaining wall of brick was placed to conceal the bank where the excavating had been done. The brick wall is surmounted by a balustrade made of cement and molded in an attractive and graceful design. A walk leads from the Eugene Zimmerman of Cincinnati has house to the sunken garden and steps merman thought much about dukes and be placed on the balustrade in the spring there are similar places merely waiting Yet this giant of finance who had met for the artistic eye of someone to see the

> "The wall paper is the most important thing in the house," said a man who has recently completed a house in Bemis park. The man quoted is in the wall paper business, but declares he is not prejudiced.

man," he continued. "Neither does the TIMELY REAL ESTATE GOSSIP wall paper make the house. It is true that an honest heart may beat beneath a ragged coat, and it is true that solid timbers and the best, plaster may exist be neath a paper that is an outrage, a shame and an eyesore. A thing of beauty is a joy forever and the converse of this propo-

sition is no less true." The house which this man and his wife have just moved into did not cost a great Charles E. Williamson Gives Results deal of money. It is not large, but the possibilities of wall paper have been shown to the greatest degree. The paper is no the finest buyable, but it is of an excellent quality and of beautiful design. In the dining room it is put on in panel design to represent a lattice over which a grapevine in clamborin. Bunches of lusciou grapes are all about and the work is so good that one almost imagines that he can see through the interstices of the arbor into the next room

The parlor is done in a beautiful paper, and in place of the old style border or the Similarly such building operations as half way to the floor, there is a beautiful and rich frieze extending down about eighteen inches from the ceiling. The bed the erection of homes in Omaha. rooms are papered in cheerful designs, neither too loud, too light nor too dark. locked by a combination, the mechanism of crable money has been withdrawn from The woodwork is made to match. When turn to the better on Friday when the deone is inside this house he might imagine erty in the way of new houses. There are himself in some great mansion that cost The deposits of restaurants, theaters, and records of where persons have paid for ten times as much as this man could afthe various chains of stores operated by the materials with which to erect a house ford to pay for a house. He has all the the real estate dealers have learned how

LOOT OF A WINGED THIEF ing sight, to watch these things drive up "I know the stuff is there when I see Death Reveals Nest Filled with Artieles Stolen from Neigh-

born' Houses. With the death of Tad, a jackdaw, which for many years belonged to the family of looked upon by contractors and builders Walter Edwards, a farmer of Jaysville, winter months the spring rush and de- led a dual life-a kind of Dr. Jekyll and of the city's housing facilities will be re- especially where there were children, as he

It now turns out that he was a thief. mum number of days at their several Yet in all the years that he lived in Jaysville, although many artigles were missed from the homes of his friends, he never was suspected. Tad made his usual rounds on Thanksgiving eve, being feasted with

The next day he did not appear, and the builders lately for some of our finest much the night before and that he would hardware in the way of door handles, be around the next day as usual. Friday and Saturday passed, but Tad did not ap-Formerly when people built houses they pear, and it was determined to visit the cupola this morning and see if he was hardware a minor matter, merely a small there. Tommy Edwards climbed up to and other information about Omaha. It incident. Now young couples, I notice. Tad's home. There lay the bird stretched contains fifty pages and is one of the only come together to the store and study and out dead, and on a ledge which went catalogues published in Omaha by which look over the different designs. They lection of small pasteboard boxes filled city may be obtained. to "talk over" things with the customer strive to select the hardware for the dif- with all kinds of jewelry and bricabrac. sives to his father and last the body of Tad.

An examination showed the following arent kinds, thirteen strings of beads, eleven knives, three gold bracelets, seven napkin propositions were made to the late count rings, a small butter knife, thirteen teaspoons, 137 love letters, five marriage certificates, a deed for a farm and several small articles of bricabrac.

The death of Tad and the articles found n his nest were the principal topics of conversation at the little Dutch Reformed church. An inventory of the goods was posted on the church door, with an invita tion to the owners to call at the Edwards ome and each one pick out his own goods. Not one of the articles belonged to any member of the Edwards household. One of the callers in the afternoon nearly went into hysterics when she picked up a diamond ring which she had lost five years She had accused a young farmer вио. with whom she had kept company of the

left the village. While the different articles were being examined by the heads of the Edward household Tommy and his two sisters were in another room reading the love letters. Although Tommy promised his sisters that he would keep silent about the contents of the missives, there is evidence that he did not keep his word, as the evening serv ices at the church were attended by only the older folk. Tommy said that the letters were so interesting that he had to tell his boy friends.

mounting an engagement ring belonging to a young woman he had visited on Thanksgiving eve was found in his throat which caused his death. - New York Tribune.

Murder Suspected in Clayton Case. JANESVILLE, Wis., Dec. 28.—Suspicion that Mrs. Madeline Odeli Clayton, the Chicago woman who had been missing since last November and whose body was found here yesterday, met death by foul play, has caused the district attorney to

Building Association Loans Will Be Normal After Middle of January.

FIGURES FOR ADVERTISERS

of Judiciously Placed Advertisements and Number of Readers Reached by the Mediums.

Mortgage money will be free after January 15, and real estate dealers dependent on the loan and savings associations will TEL. BOUS. 1062. be able to resume normal business on the "small amount down," balance "just like rent" plan.

This is the unanimous verdict of the officers and directors of three or four instinew style extension of the ceiling paper tutions which are loaning money to home builders of Omaha and which have put out in the last few years almost \$7,000,000 for

Though Christmas caused a break in the business week just past, there was a sharp posits poured into the savings institutions and building and loan associations.

necessary the building and loan association are to the quick turning of the small prop erty deals. A real estate dealer may but lots, build from five to fifty houses in season, and sell them all and have his money out before the opening of the next season. It is made possible by the fact that nine out of ten of those who buy the homes built by dealers secure a loan or the property and begin paying the money to an association "just like rent." That business will pick up immediately after the first of the year and the spring business exceed the transactions of 1907 is the prediction of many dealers.

In the annual Red Book and Real Estate Catalogue, published by the Real Estate Title and Trust company, President Charles E. Williamson has this to say about newspaper advertising: "We believe in advertising which is judiciously placed. We go out a pencil during an idle moment and found that the advertisements which we insert in the dally newspapers reach 36,-000,000 readers every year, and the average number of readers of the above copies will be about four, or more than 140,000,000 peohad several orders from young home little Edwardses thought he had eaten too ple have an opportunity to read advertise ments placed in the daily papers in which we are advertising."

The Title and Trust company Red Book gives a list of all public buildings, parks, boulevards, club houses, street directory

By the opening of the extension of the to a point beyond the Deaf and Dumb sibility of closing out many desirable lots Creighton Heights and the possibility of opening a new division west of the ticles taken from the cupola: Sixteen pairs | Heights, now held by the heirs of the late of spectacles, seventy-two rings of differ- Count Creighton. North of Military avenue and west of Forty-eighth street the pairs of earrings, 110 brass nails, five jack- Creighton estate holds 36.9 acres. Many it at a price which would not permit the agents to handle it at a profit, and it is the only tract near Creighton Heights or Clifton Hill which hes not been platted. The tract is now a pasture and a beautiful piece of landscape.

Years of hard labor were rewarded during the week for R. J. Zaleski and Leo Roszak, Polish laborers, who bought homes in South Omaha which were desirable and were traded to Henry C. Getscher for a desirable farm one mile south of Bellevue. valued at \$5,000. Zaleski and Roszak came to America several years ago and went to work in the packing houses of South Omaha. From their wages they saved theft of the ring. He denied his gilt and The property increased in value, and when enough to buy homes in South Omaha. Mr. Getscher, a wealthy Sarpy county farmer, was looking for a desirable location on which to build a home and retire, by the Polish laborers. They will move to the farm and leave the packing center.

lot east of his residence at Nineteenth and because the income from houses is not Dodge streets from Mrs. Emily W. Snow for \$5,500 last week. The lot has been believe rents will go down in Omaha. vacant and as it was one of the most They are cheaper now than in cities of desirable on the street, Mr. Kennard de- the same size, and cheaper than in many When Tad was opened in preparation for elded to annex it to his property before cities of smaller size." some one bought it and erected a home too close to his.

> Mrs. Mary Odell, wife of a Fullerton. Neb., real estate dealer, bought from J. W. Towle the home at Thirty-sixth and Farnam streets last week. Mr. Odell will urday, to take place of the cancelled meetretire from business and make his home ing which would have been held on in Omaha after next spring.

With \$75,000 of permanent improvements

may be placed to set off to full advantage all the decorations. You cannot use art glass or fringed shades with any other light to any advantage. Electric light will not smoke up your ceilings, or dirty your curtains.

Reduced Rates Investigate

Omaha Electric Light & Power Co.



EVERYTHING IN YOUR HOME SHOULD LOOK BRIGHT AND NEW FOR THE HOLIDAY SEASON

We Repair and Replate Table Ware, Refinish Statues, Electric Light Fixtures, Lamps, Etc. HAVE THIS DONE

> It will help to make your entertainments a success.

Omaha Silver Company Phone Doug. 1773. 314 South 13th St. Between Farnam and Harney.

A Large Office With Burglar Proof Vault

This office is 18x32 feet and is located on the 2d floor. facing 17th Street. It is but a short distance from the elevator and the corridor, with its outlook on the beautiful court, makes a most atractive approach. It has a very

The Bee Building

is the only office building to Omaha in which the vaults are planned as a part of the building. They are not flimsy affairs, made of fire tile, but the walls of the vaults are brick and are two feet thick. This is the most desirable feature for a firm having valuable records and papers. Even if the furniture in the office should catch fire and burn, there would be absolutely no danger to the contents of the vault.

A large corner office will be available January 1st. New is the time to make application, as corner offices are the most desirable.

For office space apply to

R. W. Baker, Sup't. Reem 418. Bee Building.

made on Fairacres, the plat for which was filed last week, H. L. Reed is to erect a new residence which will cost \$20,000. Fairacres is north of Dundee and consists of a large number of acre tracts ranging from one and a third to eight and nine acres each. It is parked and improved and its sale will be pushed by George & Company.

In looking over the report of the building inspector of Omaha for the year, the fact that more than \$2,000,000 was spent for new homes of Omahans, is pointed to by real estate men as evidence that wageearners and others with money, are coming more and more to invest in improved city property. "And the income capacity of Omaha property has not been reduced he traded a fine farm for the sites owned because of the many new homes," said a dealer, in commenting on the situation. The so-called hard times have not les sened the inclination of owners of vacant F. B. Kennard bought the forty-four-foot lots to improve as soon as spring opens less than it was a year ago. I do no

> Because of the interest in the postal savings bank discussion at the weekly meetings of the Real Estate exchange, a number of members requested President W. T. Graham to call a meeting for Sat-Christmas day. The meeting of Saturday proved to be one largely devoted to postal savings bank discussion, and the most interesting feature was the proposal of A. P. Tukey to request Governor Sheldon to call a special session of the legislature to enact a new state banking law, which would guarantee deposits of the institu-Henry W. Yates, president of the Neneed the assistance of the federal govern- keeps his windows open.

I believe that steps ought to be taken at once to prevent such financial conditions as we are now passing through and you will parmit me to make a suggestion in that regard. It is this: That the people of Nebraska ask Governor Shelden to all a suscial session of the leads. gestion in that regard. It is this: That the people of Nebraska ask Governor Sheldon to call a special session of the legislature for the purpose of passing a law allowing the state to guarantee the depositors of the financial institutions under its control, fixing a tax unon each institution sufficient to maintain a guarantee fund, ample to reimburse the state for all moneys advanced decessives on account of the failures of any of the state financial institutions, including state banks, savings banks and building and loan associations. With the present reform legislature, we believe such a law could be passed and be in force on or before July 1 next. A law in which the state guarantees depositors from loss, would at once erudicate the feeling of distrust now so prevalent in the reinds of the people throughout the state. Should a few states adont such a measure it would not be long before the national government would come to the aid of the national hand depositors by the enactment of a similar law.

Banana Tree a Wonderful Thing. "The hanana furnishes us with ink, with handkerchiefs, with wax, with blacking, with excelsior, with oil, with flour, with window cord, with brushes,"

window cord, with brushes,"
The speaker a banana planter from Jamatea, paused and amiled.
"You don't believe me do vou?" he said.
"Yet trnly, the banana tree is a wonderful thing. Every part of it serves some good use. Thus the long leaves make a fine excelsior. The juice, being rich in tannin, furnishes a good indelible ink and a good shoe polish. The stems yield a fine quality of hemp, and from this hemp there

Gold and Silver Plating Table Ware, Gas Fixtures, Brass Beds and Jewelry Replated as New

OMARA PLATING CO.

Reliable Gold and Silver Platers Established 1898 1220 Warney St. are made lace handkerchiefs, cords and ropes of all kinds, mats and brushes. The oil is used in gliding. Of bahana flour, the flour ground from the dried fruit, there is no use speaking-you are too familiar with it.

too familiar with it.

"Run down to Jamaica this winter," he concluded. "You couldn't have a finer winter trip. Bathe in the sea on Christmas day, and buy, if you are wise, a small banana plantation; for there is one other thing that the banana yields, and that is —wealth."—Philadelphia Inquirer.

HEALTH AND BAKED Modern Methods of Heating Houses an Invitation to Pulmonary Trouble.

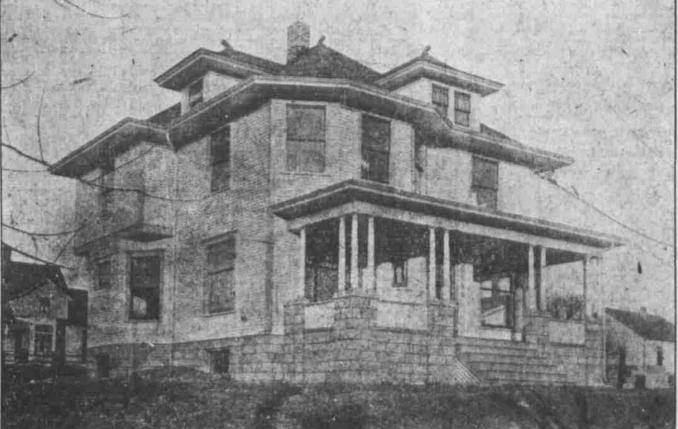
The tendency to overheat houses, hotels, and apartments meets with the warning from competent physicians that such a practice is a direct invitation to pulmonary and other diseases. Medical men find their greatest revenue in the devastation wrought by modern living conditions, in which baked air is one of the prominent factors. A little comparison with the customs of other countries ought to furnish the hint upon which Americans could act with infinite advantage to their health. Why is it that a room in England warmed to 65 degrees is more comfortable than a room in the United States heated to 70 or 72 degrees? Is heat less effective in this country? Not at all. The difference is in the tions doing business under the law. His relative humidity. The American room is address to the exchange was along the perfectly parched and arid. The English same lines in many ways as that made by room is not. The American steam heat dries all the moisture out of the air. The rasks National bank, who took the po- Britisher must have moisture in order to cition that the states could look after live. If he must choose between moisture their own banking institutions and did not and warmth he chooses moisture, and

There is no good reason why a room should not be alternately supplied with Mr. Tukey said in regard to the state both moisture and heat. If the proper amount of moisture is supplied, there will be less need of heat, and the health of the occupant will be improved. When the occupant of a house or apartment discovers that indoor plants are dying it is time for him to take the hint that the atmosphere is not fit for human beings. The chances are in such cases that there is not enough moisture, for warmth alone will not cause a plant to droop.

Civilization is making progress very slowly in the essentials of life, after all, Men still live in a tight box, in which square spertures are cut. fitted with glass, and then kept sealed. This box in winter is kept baking hot. If by any chance a cool, moist current of air enters, the occupant howls for more heat and shivers as he draws his feverish and parched body nearer to the steam pipe. If the temperature were run up to 160 or more, and no moisture were added, he would continue to shiver and catch cold. Persistence in such habits often leads to v-gorous cases of pneumonia, neuralgia, insomata and other maladies. When the simple, but very important fact is discovered that indoor air right to have a fair proportion of moisture, the radical difference between indoors and gutdoors will be eliminated, and the changes that now work such havoc will be harmless.-Washington Post.

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