GUARANTY BILL SYNOPSIS

Provisions as They Were Finally Passed and Sent to the Governor.

LATTER RUNS BANKING BOARD

Examiners Have Power to Take Charge of Banks and Courts Cannot Interfere Until Receiver is Appointed.

(From a Staff Correspondent.)

LINCOLN, March 23.—(Special.)—Following is a synopsis of the bank guaranty bill as finally passed:

The banking board is composed of the governor, who is ex-officio chairman, the state auditor and the attorney general. The board shall have supervision over state banks. The governor shall appoint a secretary to the banking board, who shall have had three years' experience as a practical banker and who shall be paid $3,000 annually. He shall also appoint a clerk to the board at a salary of $1,500 annually, and one other assistant if necessary. These shall hold their office at the pleasure of the governor. The governor shall appoint bank examiners who shall make at least two examinations of every bank annually. The examiners shall have had three years' experience in practical banking. The secretary and examiners shall give bonds to the amount of $25,000 and no examiner shall examine any bank in which he is interested. Bonds to be approved by the governor.

The examiners shall have power to administer oaths and compel the attendance of persons to testify. Any examiner who shall accept a bribe for failure to make a correct report shall be deemed guilty of a felony; penalty two to ten years in prison. Bank examinations shall be in the presence of at least two members of the board of directors and shall include at least annually a verification from sources outside of said bank of at least 10 per cent in number of the deposits and loans. Bank examiners shall receive $1,800 a year and traveling expenses not to exceed $1,000 annually, paid out of the general fund.

Fees for examinations are from $15 for banks with a capital stock of $15,000 or less to $50 for banks with a capital stock of $150,000 or more. Fees to be paid to the state treasury.

Bank examiners upon finding a bank insolvent shall have power to retain possession of the property of every description belonging to said bank as against any order of any court until the state banking board can act upon the report and have a receiver appointed.

Majority of the members of the board of directors must be residents of the county in which bank is located or residents of adjacent counties. Every director of a bank with a capital of $50,000 or less must be the owner of at least 4 per cent of the paid-up capital stock. In a bank with a capital of more than $50,000 must have $3,000 paid-up capital stock. This does not apply to banks now in operation. Ownership of five shares of the capital stock of a savings bank qualifies owners to be elected directors.

The paid-up capital stock of new banks in no case may be less than $10,000; in towns of 100 to 500 inhabitants, $15,000; in towns of 500 to 1,000, $20,000; in towns of 1,000 to 2,000, $25,000; in towns of 2,000 to 5,000, $35,000; in cities of 5,000 to 25,000, $50,000; in towns of 25,000 to 100,000, $100,000; in cities of 100,000 or more, $200,000. The minimum paid-up capital stock of a savings bank, $15,000; in towns of more than 50,000 and less than 100,000, $35,000; 100,000 or more, $75,000. Not applicable to banks now in business.

Reports of Banks.

Every bank must file within sixty days a statement with the State Banking board showing conditions of the bank. Board upon examinations shall issue a certificate showing the bank has complied with the law to protect bank depositors. Such certificate shall be displayed conspicuously in place of business, and banks may print upon stationery and advertising matter that its depositors are protected by the depositors' guaranty fund of Nebraska. Penalty for violation of this provision.

Every bank must make not less than four reports annually. Report must be verified by oaths of an officer and two directors. Penalty for false attatement, from one to ten years in prison.

Bank reserve shall be 15 per cent of the total deposits; two-fifths of said 15 per cent shall be in cash in the vault of the banks; provided that in cities of more than 25,000 reserve shall be 20 per cent. Savings banks shall have on hand at all times 5 per cent of their total deposits.

The aggregate of rediscount and bills payable shall never exceed two-thirds of the paid-up capital, except for payment of depositors. Nor shall any bank other than savings banks permit its loans and investments, exclusive of its reserve, to exceed in the aggregate eight times its capital and surplus.

Board of directors shall be not less than three nor more than fifteen members selected from stockholders. Board shall select from its number a president and secretary, and shall select a cashier. Officers to hold term of one year. Board of directors shall hold two regular meetings each year, when a thorough examination of books and securities and funds shall be made. Maximum rate of interest shall be 4 per cent. Violation of this interest provision is a felony, punishable by a fine of not less than $100 or more than $500 or by imprisonment of not more than three years or both. Before declaring a dividend a bank shall carry one-fifth of its net profits to its surplus fund until the same shall amount to 20 per cent of the paid up capital stock.

No officer other than a director who is not an officer, and no employe may borrow any of the funds of a bank and no director may borrow without first securing the approval of the board of directors at a meeting, a record of which shall be made and kept. The violation of this provision is a felony.

No bank shall loan to any single corporation or individual or firm including in such loan all loans made to stockholders, more than 20 per cent of the paid up capital and surplus of such bank. But the discounting of bills of exchange drawn in good faith against actually existing values, and the discount of commercial paper actually owned by the persons negotiating the same, shall not be considered as money borrowed and in no case shall the total liabilities of the several shareholders of any bank to such bank exceed 50 per cent of the paid in capital and surplus of such bank. Punishment for violation, fine of not over $500. Does not apply to securities of savings banks.

Stockholders are liable to double amount of their stock. Banks shall keep at all times a full list of stockholders, subject to inspection of stockholders and creditors. Violation subject to penalty of fine or imprisonment.

Guaranty Provisions.

Following is the guaranty provisions and the sections relating to the winding up of banks in the hands of receivers:

Sec. 44. For the purpose of providing a guaranty fund for the protection of depositors in banks, every corporation engaged in the business of banking under the laws of this state shall be subject to assessment to be levied, kept, collected and applied as hereinafter provided.

Sec. 45. Within thirty days after the taking effect of this act and on the first day of December, 1909, and on the first day of June and December of each year thereafter, every corporation engaged in banking under the provisions of this act shall make and file with the State Banking board a statement in writing, verified by the oath of its president, vice president or cashier, showing the average daily deposits in its bank for the preceding six months, exclusive of public money otherwise secured. And on the first day of the month next succeeding the date fixed for the making and filing of such statement the State Banking board shall levy assessments against the capital stock of each of said banking corporations as follows: Within sixty days after the taking effect of this act, one-fourth of 1 per cent of the average daily deposits, as shown by the first statement of such average daily deposits required to be made and filed by the provisions of this section; on the first day of January, 1910, one-fourth of 1 per cent of the average daily deposits as shown by the statement required to be made and filed on the first day of December, 1909; on the first day of July, 1910, one-fourth of 1 per cent of the average daily deposits as shown by the statement required to be filed on the first day of June, 1910, and on the first day of January, 1911, oneifourth of 1 per cent of the average daily deposits as snown by the statement required to be filed on the first day of December, 1910, and on the first day of July and January of each year thereafter one-twentieth of 1 per cent of the average daily deposits as shown by the statement thereof required to be made and filed next preceding such assessment. Provided, however, that any bank commencing business and receiving deposits less than six months prior to the date when the statement referred to in this section is required to be made and filed shall show the average daily deposits for that portion of the said semi-annual period during which it has been engaged in business and receiving deposits.

Any person making oath to any of the statements herein required, knowing the same to be false, shall be deemed guilty of a felony, and be punished by a fine of not less than $100 nor more than $1,000, or be imprisoned in the penitentiary for a term of not less than one, nor more than five years, or both, in the discretion of the court.

Section 45a. Any bank organized subsequent to the date when this act takes effect shall pay into the depositors' guaranty fund four per cent (4%) of the amount of the capital stock when such bank opens for business, which amount shall constitute a credit fund, subject to adjustment on the basis of said bank's average daily deposits, as shown by the first two semi-annual statements required by section 45 of this act. The banking board is authorized and empowered to make such an adjustment of the rates of assessments to be paid by any bank which engages in the banking business subsequent to the time when this act takes effect, as shall require such bank to contribute to the depositors' guaranty fund a just and equitable sum, and the state banking board shall adjust assessments of such bank so that the first two assessments, together with the credit fund of four per cent (4%) of the capital stock paid in by said bank when it begins business shall at least equal one per cent (1%) of the average daily deposits of said bank as shown by the two first semi-annual statements required by section 45 of this act. Provided, however, that said four per cent (4%) will not be required of new banks formed by the reorganization or consolidation of banks that have previously complied with the terms of this act with reference to the payment of assessments.

Kept as Special Fund.

Section 46. As soon as said assessments are respectively levied the banking corporations against which the same are levied, shall be notified of the amount of such assessment levied against them respectively by the secretary of the State Banking board and said banking corporations shall thereupon set apart, keep and maintain in their said banks the amount thus levied against them and the amounts thus levied, kept and maintained shall be and constitute what shall be designated as a depositors' guaranty fund, payable to the State Banking board on demand for the uses and purposes hereinafter provided.

Section 47. If the depositors' guaranty fund shall, from any cause, prior to July 1, 1910, be depleted or reduced to an amount less than one-half of 1 per cent of the average daily deposits, or subsequent to July 1, 1910, be depleted or reduced to an amount less than 1 per cent of the average daily deposits, as shown by the last semi-annual statements thereof filed, the State Banking board shall levy a special assessment against the capital stock of the corporations governed by the provisions of this act, to cover such deficiency, which special assessment shall be based on the said average daily deposits, and, when required for the purpose of immediate payment to depositors, said special assessment may be for any amount not exceeding 1 per cent of said average daily deposits in any one year.

When Capital is Impaired.

Section 48. Whenever it shall appear to the State Banking board, from any examination or report provided for by this act, that the capital of any corporation transacting a banking business under this act is impaired, or that such corporation is conducting its business in an unsafe or unauthorized manner, or is endangering the interests of its depositors, or upon the failure of such corporation to make any of the reports or statements required by the provisions of this act or to comply with the provisions of said act in all respects, the State Banking board shall communicate the facts to the attorney general, who shall thereupon cause an application to be made to the district court of the county where such corporation maintains its bank and is thus conducting its business, or to any judge of such court, for the appointment of a suitable person as receiver to take charge of the business, assets and property of every kind of said corporation and to wind up its affairs. Provided, however, that if the judge or judges of the district court of the county where such application should be made be absent therefrom at the time such application is to be made, any judge of the supreme court may appoint such receiver, but all proceedings in relation to such receivership thereafter shall be had before the district court, or a judge thereof, which might have appointed such receiver in the first instance, and the petition and the order appointing such receiver shall be forthwith transmitted to the clerk of such district court. It shall be sufficient to authorize the appointment of a receiver if any of the facts herein enumerated as a ground for the application for a receiver be made to appear.

Winding Up Failed Banks.

Section 49. The court or judge, appointing a receiver under the provisions of this act shall in the order of appointment fix the amount of his bond in an amount sufficient to protect all persons interested in the assets and affairs to be administered by such receiver and the receiver, before entering upon his duties as such receiver, shall give a bond in the amount thus fixed, with sureties to be approved by the clerk of said court, conditioned that he will faithfully and impartially discharge such duties, and well and truly account for all money and property coming into his hands as such receiver, and disburse the same in conforming to the order of such court or judge, and to the provisions of this act. Upon the approval of such bond and the taking of the oath required by law the person thus appointed shall have full power and authority as receiver under the provisions of this act.

Section 50. After the State Banking board a bank examiner or receiver shall have taken possession of any bank under the provisions of this act, the stockholders thereof may repair its credit, restore or substitute its reserve and otherwise place it in condition so that it is qualified to do a general banking business as before it was taken possession of as aforesaid, but such bank shall not be permitted to reopen its business until the State Banking board after careful investigation of its affairs is of the opinion that its stockholders have complied with the law, that the bank's credit and funds are in all respects repaired and all advances, if any, made from the depositors' guaranty fund, with interest, fully paid, its reserve restored or sufficiently substituted, and that it should be permitted again to reopen for business; whereupon said State Banking board is authorized to issue written permission for reopening of said bank in the same manner as permission to do business is granted after the incorporation thereof, and thereupon said bank may be reopened to do business under its charter originally granted under this act. The directors of every banking corporation transacting business under the provisions of this act shall have power and authority to levy and collect assessments on the stock of the banking corporation for the purpose of repairing and restoring the credit of said banking corporation, or to repair and restore any deficiency that may occur by reason of the impairment of the capital stock of said bank.

Time for Filing Names.

Sec. 51. As soon as a receiver, appointed under this act, has qualified, which shall be within ten days after his appointment, the court in which such proceedings are pending, or a judge thereof, shall make an order fixing the time for filing claims against the corporation whose property is under such receivership, which shall not be more than sixty days from the date of such order, and notice thereof shall be given forthwith, by posting a copy of such order on the front door of the bank and by publication thereof in some newspaper published in the county, to be designated by the court or judge making such order, for at least three successive weeks prior to the date thus fixed.

Sec. 52. The claims of depositors, for deposits, and claims of holders of exchange, shall have priority over all other claims, except federal, state, county and municipal taxes, and subject to such taxes, shall at the time of the closing of a bank be a first lien on all the assets of the banking corporation from which they are due and thus under receivership, including the liability of stockholders and, upon proof thereof, they shall be paid immediately out of the available cash in the hands of the receiver. If the cash in the hands of the receiver, available for such purpose, be insufficient to pay the claims of depositors, the court in which the receivership is pending, or a judge thereof, shall determine the amount required to supply the deficiency and cause the same to be certified to the State Banking board, which shall thereupon draw against the depositor guaranty fund in the amount required to supply such deficiency, and shall forthwith transmit the same to the receiver, to be applied on the said claims of depositors; provided, however, that no part of the depositors' guaranty fund shall be used to supply the deficiency that may accrue by the failure of any bank now transacting business, which bank has not filed the report provided for in section 15, receive the certificate provided for in section 14, and paid the first assessment provided for in section 45.

Drafts on Guaranty Fund.

Such drafts against the depositors' guaranty fund shall be prorated as nearly as may be among the several solvent banks wherein the same is so as aforesaid kept and maintained in accordance with the amounts thereof held by such banks respectively.

Sec. 53. To the extent of the amount paid from said guaranty fund to satisfy the claims of creditors the State Banking board for the use and benefit of said fund shall be subrogated to all the right of the creditors thus paid to participate in the assets of such bank, and the same shall be enforced and collected by the receiver accordingly, and when collected shall be placed in said fund and deposited by the State Banking board in the solvent banks subject to the provisions of the depositors' guaranty fund, proportionate as to the several deposits to the assessments levied against each of said banks.

Sec. 54. The court in which such proceedings are pending, or a judge thereof, shall make such other and further orders and enter such judgments as may be necessary or proper to insure a proper administration of such receivership and a just and equitable distribution of the assets of such banking corporation among its creditors and all others entitled to participate therein, subject to the provisions of this act.

Sec. 55. Any bank examiner, when ordered by the State Banking board, or any receiver appointed under the provisions hereof, for the purpose of winding up the affairs of the bank, shall have authority to take possession of any bank to which the order of appointment shall relate, and retain the possession of such bank, its moneys, rights, credits and property of every description, as against any mesne or final process issued by any court against such bank the property of which has been thus taken by such examiner or receiver, and until such time as all of the liabilities of such bank have been fully paid and discharged, and any attachment lien against such property, acquired within thirty days next preceding the taking of such possession by such examiner or receiver as aforesaid, shall be thereby released and dissolved. For each and every day the state bank examiner shall so hold possession such bank shall pay to the state treasurer, for account of the general fund, a fee of ten dollars ($10), and for each and every day a receiver shall so hold possession such bank shall pay such receiver as full compensation for his services a fee of not less than $3 nor more than $10, as may be fixed by the State Banking board, and in each case, in addition to said amount, the necessary clerk hire and attorney fees.

Appeals to Court.

Sec. 56. Whenever any bank refuses or neglects to deliver possession of its affairs, assets or property of whatever nature, to the State Banking board, or to the person ordered or appointed to take charge of such bank according to the provisions of this act, the State Banking board shall communicate the facts to the attorney general, or to the county attorney of the county wherein such bank is located, who shall thereupon cause an application to be made to the district court or to any judge thereof, having jurisdiction of the same, for an order placing such board, or the person ordered or appointed by it to take charge of such bank and its affairs and property; provided, that if the judge of the district court having jurisdiction of the same, shall be absent therefrom at the time such application is to be made, then, and in that case, any judge of the supreme court may grant such order, but the petition and order of possession shall be forthwith transmitted to the clerk of the district court of the county in which such bank is located.

Sec. 57. Every receiver of a bank appointed under the provisions of this act, shall, immediately upon taking possession of such bank, proceed to collect all debts, assets and claims belonging to such bank, and upon order of the district court or judge thereof, may sell or compound all bad or doubtful debts, and on like order may sell all the real and personal property of such bank upon such terms as the court or judge thereof may direct, and may, if necessary, enforce the liabilities of stockholders, officers and directors to such bank, provided, that bad or doubtful debts, as used in this section shall not include the liability of stockholders, officers or directors, and whenever any such receiver shall have paid in full all of the liabilities of such bank, including any liability to the depositor's guaranty fund as herein provided, the funds and assets remaining in his hands, if any, shall be paid and delivered to the party or parties entitled thereto.

Reports of Receivers.

Sec. 58. Every receiver appointed under the provisions of this act, shall make to the State Banking board not less than one report monthly according to such form as may be prescribed and which shall be verified by his oath.

Sec. 59. The State Banking board shall prescribe all such forms as may be useful or necessary in carrying out the provisions of this act, and shall have power to make such rules and regulations, not inconsistent with the provisions of this act, as may be necessary or proper to carry into effect according to its true intent.

Sec. 60. For the purpose of carrying out the provisions of this act, the State Banking board is hereby authorized and empowered to offer and pay out of the depositor's guaranty fund rewards for the apprehension and conviction of any person or persons violating the provisions of this act. Such rewards not to exceed in any place five hundred ($500) dollars.

Sec. 61. Where no other punishment is provided herein any person violating any of the provisions of this act shall be deemed guilty of a misdemeanor, and upon conviction thereof, shall be punished by a fine of not less than twenty-five, nor more than three hundred ($300) dollars or by imprisonment in the county jail for not less than thirty nor more than ninety, or both, in the discretion of the court.

BABY'S PITIFUL CASE OF ECZEMA

Summer Rash Became a Dreadful Itching Humor—Big Blisters Formed and Skin Grew as Hard and Rough as Bark—Scratched and Tore Flesh till Blood Ran.

ALMOST MAGIC CURE BY CUTICURA REMEDIES

"Our son, two years old, was very much afflicted with a breaking out or what looked to be a summer rash. I applied the usual remedies, such as washing with soda water and powdering with boric acid. Finally, after he suffered with the trouble several weeks I took him to the doctor. He said it was merely a rash that was quite prevalent, and that I was giving the right treatment and that I should just continue it and the baby would soon be all right. But instead of getting better it was getting worse. The rash ran together and made large blisters. The little fellow didn't want to do anything but scratch and we had to wrap his hands up to keep him from it as he would tear the flesh open till the blood would run. The itching was intense, causing loss of appetite and flesh. When it seemed to hurt him most the skin on his back became hard and rough like the bark of a tree so that rubbing or brushing would not break it. He was so feverish that I thought it a bad case of eczema. He could not wear any clothes but a little nightgown with the sleeves just fastened at the top of the shoulder. He suffered intensely for about three months. But I found a remedy in Cuticura Soap for bathing and Cuticura Ointment with which I anointed the sore places. This kept the rash from spreading and in less than a week the result was almost magical. That was more than two years ago and there has not been the slightest symptom of it since he was cured. I am never very long without Cuticura Soap as my family knows the value of it and don't like a substitute. J. W. Lauck, Yukon, Okla., Aug. 28 and Sept. 17, '08."

Millions of women throughout the world use Cuticura Soap and Ointment for eczemas, rashes, itchings, irritations, inflammations, chafings, pimples, blackheads, dandruff, dry, thin and falling hair, sanative, antiseptic cleansing, and for all the purposes of the toilet, bath and nursery.

Cuticura Remedies are sold throughout the world. Potter Drug & Chem. Corp., Sole Props., 135 Columbus Ave., Boston, Mass.

Mailed Free, Cuticura Book on Skin Diseases.

MME. MODJESKA IS BETTER

Latest Reports Say Condition of Former Actress is Much Improved.

LOS ANGELES, March 23.—Latest reports from the bedside of Mme. Helena Modjeska, who is ill at her home at Balboa, are that she is considerably improved.

Quickly rented property!

Many a poorly heated house that has been shunned as if it were haunted would quickly attract a crowd of home-seekers by throwing out the old-fashioned heating equipment and putting in a modern Hot-Water or Low-Pressure Steam heating outfit of

"Hurrying to look it over"

AMERICAN RADIATORS & IDEAL BOILERS

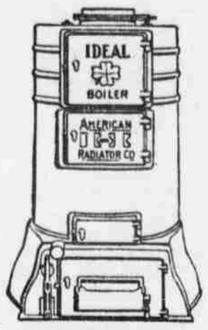
If a house isn't heated properly it is uncomfortable, cheerless, and unhealthful—its value depreciates and its rent goes down with each rapidly moving tenant. IDEAL Boilers and AMERICAN Radiators distribute nothing but clean, pure, healthful warmth through every room, nook, and corner of the house. They do away with all the toil and troubles of old-fashioned heating, and save enough at the coal-bin and in absence of repairs to soon pay for the outfit. When property is sold owner gets full money back, or 10% to 15% increased rentals.

A No. 17-3-W IDEAL Boiler and 300 ft. of 38-in. AMERICAN Radiators, costing the owner $145, were used to Hot-Water heat this cottage.

A No. 1-22-W IDEAL Boiler and 400 ft. of 38-in. AMERICAN Radiators, costing the owner $190, were used to Hot-Water heat this cottage.

At these prices the goods can be bought of any reputable, competent Fitter. This did not include cost of labor, pipe, valves, freight, etc., which installation is extra and varies according to climatic and other conditions.

Whether you are an owner, tenant, or intending builder, do not delay investigating this best-paying feature in any building—whether cottage, mansion, store, church, school, etc. Ask for our free valuable booklet, "Ideal Heating." Write, telephone, or call to-day. *Prices are now most favorable.*



IDEAL Boilers will supply the necessary heat at night for not less than 8 hours in zero weather with one *charging of coal*, and there is ample fire to start up for the next day. None of the heat wasted up the chimney.

AMERICAN RADIATOR COMPANY

Write to Dept. N-80 413-417 South Tenth Street, Omaha, Nebraska

Public Showrooms and Warehouses located at Chicago, New York, Boston, Philadelphia, Buffalo, Pittsburg, Cleveland, Cincinnati, Atlanta, Indianapolis, Milwaukee, Omaha, Minneapolis, St. Louis, Kansas City, Denver, Seattle, San Francisco, Brantford (Ontario), London, Paris, Berlin

FIXING UP APPROPRIATIONS

General Bills Will Carry About a Million and a Half.

NUMBER OF SPECIAL MEASURES

Paring Has Been Done on Many for New Buildings for Colleges and Expensive Commissions Have Been Cut Out.

(From a Staff Correspondent.)

DES MOINES, March 23.—(Special.)—The work of fixing up the appropriations for the next two years is almost completed. Senator Maytag, chairman of the senate committee on appropriations, has had general charge of the work and when the appropriations are all made up they will appear about as follows:

Three state colleges	$ 570,000
Fifteen state institutions	570,000
State fair	100,000
Historical building	440,000
New land	50,000
Miscellaneous	170,000
Total	$1,500,000

In the miscellaneous item there is now already appropriated about $70,000, chiefly for the soldier roster, Allison monument, home finding agents, library extension, serum laboratory and a few things of that sort.

The state fair appropriation for the starting of the work on a steel amphitheater is practically agreed upon and will not be opposed. It is demanded by the farming interests of the state and is in line with the progress made.

The house committee is somewhat inclined to oppose the purchase of any land for the state, but there is some needed and it will be provided for. There is need of a small tract at the state prison and there must be some more ground owned by the state near the capitol.

One item in the miscellaneous list that may be very large is that of greater support for the militia. The house has passed a bill which makes an expense to the state for the period of $106,000 more than under present appropriations. It would place the expense of the militia up among the big things of the state.

The item of appropriations for the colleges shows where the paring process has been done. The askings for the three colleges footed up over $1,400,000. They will get about what is indicated, possibly a little more. It will be well distributed among them. It will be chiefly for increase of support funds and very little will go for more ground or for erection of buildings, as the legislature desires to return to the original plan of having the buildings erected and equipped out of the regular millage taxes levied for that purpose. There is great need for increase in the support funds and this is to be given with the best knowledge the legislators are able to apply to the task. The report of the visiting committee to the institutions pointed out the need of increased support and showed where to make the changes.

As for the fifteen state institutions under the Board of Control, in which is cared for over 8,000 persons and employing over 1,400 employes of various grades, every item of the budget will go for permanent improvements or repairs. The Board of Control estimates were increased from the first bills and the board will get nearly all that was asked, the trimming being in small items which may be left over for a time. The new buildings, so much needed at Glenwood, Mount Pleasant and Oakdale, will all be provided. The improvements at Independence and Eldora will be made nearly as planned by the board and indicated in their report. There will not be any land purchased for the suggested epileptic colony, though some members of the committee believe it would be wise to make this purchase at this time.

Things Left Out.

A great many important items will be left out entirely. There will be no money spent in probing and investigating and looking for scandals. The bills that were put in merely to help out those who are ever looking for some concealed blunders or villainy are all dead now. There will be no expenditure for survey of the rivers to see if steamboats could be run on them. There will be no big sum to carry on a dairy school all over the state, no big expenditure in veterinary matters and no conversation commission. The $100,000 for bonuses for highways will not be expended and the highway commission will get no new trimmings. The expensive utilities commission is not likely to come to a head and there will be no bank guaranty commission. The educational board, if it is created, will not cost very much money, and there will be no extra cost to the insurance department, if it is moved according to the desires of the governor. The farm correspondence school, however much needed, will be left to private enterprise.

Iowa to Take Part in Rate Fight.

Iowa will take part in the fight between the railroads and the states over the 2-cent fare. Announcement of this was made today by Attorney General Byers. Mr. Byers will attend the meeting of attorney generals which has been called by Mr. Major of Missouri.

Laymen Reach Des Moines.

Laymen who will attend the big Iowa conference in Des Moines tomorrow were arriving on all trains. Six hundred men have sent in $1 to pay for their enrollment. The biggest rush of the convention will be Wednesday.

ST. JOSEPH STAR SUSPENDED

Paper Published by Kellogg Interests in That City Goes Out of Business.

ST. JOSEPH, Mo., March 22.—With today's issue the St. Joseph Star, published by F. W. Kellogg, suspended publication. Kellogg announces that the plant will be dismantled and withdrawn from St. Joseph, where the paper has been published three years as an afternoon penny daily.

Welcome Words To Women

If, you are an intelligent thinking woman, in need of relief from weakness, nervousness, pain and suffering, then it means much to you that there is *one* tried and true honest square-deal medicine OF KNOWN COMPOSITION, sold by druggists for the cure of woman's ills. The makers of

Dr. Pierce's Favorite Prescription

for the cure of weak, nervous, run-down, over-worked, debilitated, pain-racked women, knowing this medicine to be made up of ingredients, every one of which has the strongest possible endorsement of the leading and standard authorities of the several schools of practice, are perfectly willing, and in fact, are only too glad to print, as they do, the formula, or list of ingredients, of which it is composed, *in plain English*, on every bottle-wrapper. Is this not a significant fact worthy of careful consideration?

Women use Dr. Pierce's Favorite Prescription in preference to all other advocated medicines sold by druggists for their peculiar weaknesses and ailments because it is

***THE ONE REMEDY* which contains no alcohol or habit-forming drugs, is not anything like advertised secret compounds or patent medicines.**

***THE ONE REMEDY* for women devised by a regularly graduated physician of vast experience in woman's ailments and carefully adapted to her delicate organism.**

***THE ONE REMEDY* good enough that its makers are not afraid to print its every ingredient on its outside bottle-wrapper.**

It's foolish—often dangerous to be over-persuaded into accepting a secret nostrum in place of this time-proven medicine of KNOWN COMPOSITION. World's Dispensary Medical Association, Buffalo, N. Y.