AS VIEWED BY A BANKER.

P. F. Brown, president of the Galesburg national bank of Galesburg, had the fol lowing to say recently in favor of postal savings banks:

"Yes, I believe in postal savings banks There is need in our country-yes, an ab solute necessity-that people should be taught to make a judicious use of their earnings; in other words, taught to save money. This, like all other education, should begin with the young. The postal system would help in this, as it would be in the reach of all and would afford any one, even the small children, an opportunity to make a beginning in saving something. It should be started on a plan that will gather the waste money that now never sees a bank. In this way the penay is cared for until it gets enough added to it to make a dollar, and from this it grows on until it reaches a judicious investment -a homestead or loan association, a lot or a home started, or something to which the owner attaches a value. Then this person begins to become something. Here ends our anarchist or socialist and government ownership, which so many are to-day advocating and of which so many are afraid. The secret of saving is to make a beginmove in that direction and in time might decreasing under it. become a national characteristic.

"No; it is my opinion banks and bankers as a rule are not opposed to the postal bank system, and it is my opinion the sys- tending plane buyer in Downers Grove tem in time would become an adjunct of and vicinity. We are making during banking and business, just as in church October, a general clearance sale. It the Sunday school is a help to the church includes second hand, shopworn, old -not a competitor. We should take a style cases, rental stock and exchanged bread view of these things, not a selfish pionos of many makes, including as well as in morals. Yes, for one you clearance sale pianos rank high musimay put me down for postal savings banks, cally. We recommend them for beginand, as I said before, when the time comes ners. Our wholesale and retail depart. you will find banks are not, as a rule, op- ments have both contributed largely posed to them, as they will recugnize in to this notable sale, them an adjunct of business of all kinds, and it is out of increased business that bahks grow and prosper, -Chicago Record,

LOCAL ADVERTMENT.

The author of "Fowler's Publicity," work devoted to advertising information and advertising forms, has altogether correct ideas as to the usefulness of the local newspaper. He declares there is only one indispensable advertising medium through which the local merchant is to make him self known, and that is the local news An advertisement in the home paper is worth more than an acre of circulars.

Mr. Fowler says flatly that many of the newspapers in the smaller cities are grander examples of journalism than half the so-called dailies. This shows that the writer is a sbrewd and observing man, as well as an honest one, and he gives further proof of it when he asserts that no great daily can ever blanket the local newspaper, from which has been evolved all the other newspapers of the world, as well as all the magazines and periodicals.

Local information in a newspaper is the only information that all the people read. They want first to know what is taking place among the people about them. Regularly, therefore, they peruse the local columns of their home paper, advertisements and all.

Here are some of the jewels from the Fowler casket: "Go through any town and notice the stores that look the best and appear to pay the best; look into the shops that seem to be doing business, whether the occupants are tinkers or merchants, and the advertisements of these places will be found in the local newspaper "has something the matter with him," our author says. The trouble is with this merchant, not with the paper. Mr. Fowler reaches the heart of things and states a great truth when he says, "The majority of local editors and publishers are philanthropists as well as money carners, and they make their papers as good as the support given them warrants." We also knew it.

As to the form of advertisements in home newspaper, the writer thinks that while they do not seeupy too much space they generally contain from two to twentyfive times too much matter, and the firm ame generally occupies type from two a five times too large. The name of the sods should be printed at the top in a newspaper, not the name of the firm. The local merchant should advertise the de he selle six times more prominently he advertises himself." "No busitoo mall to be advertised if the a not too large." "There should be rain trouble refrest for the regenerthe few local merchants who defy platen, experience and fact in to get along without news-

and publisher is ready, as always, to prove his philanthropy through the usefulness of his advertising columns.

In the recent report of the Secretary of Agriculture to the President, he has recommended that every foreign embassy be provided with an agriculturist having definite knowlege of the workings of the agricultural department, so that when specific information is desired in the interests of the farmers in relation to the agricultural products or fruit productions of foreign countries it can be readily obtained. Under the present system of foreign representation it is very difficult to obtain the class of information desired by the department in carrying on its investigations. Foreign countries are represented in the United States by able and practical agriculturists, who watch and report upon every experiment and move made by our agriculturists and horticulturists.

It is an actual fact, rather than a campaign story, that the advocates of the freesilver theory are gradually and gracefully breaking away from their former convictions in regard to the white metal and are men who supported free silver in last list. is going, are dropping the silver theory and coming out squarely in favor of absolute fiatism. It is, however, but a step from free silver and the issuance of money worth forty cents on the hundred to nulimited paper money with nothing behind it to assure its redemption.

Not so much is being heard now as a ning. When this beginning is made then short time ago about the retaliation of there arrives something better in the in- foreign countries against the provisions of dividual. The saving must be used, in- our new tariff measure. A great deal was vested, set to work. Out of this grows the said about the injury to our export trade business habit, and out of this habit the which would result from the action which man who develops and becomes capable of would result from the action which for managing it. Now, it seems to me as a eigners would feel obliged to take to offset means of to this end all auxiliaries we can the results of the new tariff; but official advise that are just and honorable should figures now show that our exports of grain be used. Doing things is contagious, and and manufactured articles continue right if this movement was once universal and along in spite of the new tariff, and, in became a popular movement all would fact, that they are increasing rather than

OCTOBER PIANO SALE.

We urge an early call from every in-Selfishness burts the self in business | several Bradburys. Some of these

Every visitor is invited to inspect our complete line of Bradburys in up-

tion and permits food to ferment and putrity in the stomach. Then follow dizziness, headache

if not relieved, billious fever or blood poisoning, Hood's Pills stimulate the stomach rouse the liver, cure headache, dizziness, con-stipation, etc. 25 cents. Sold by all druggists. The only Pills to take with Hood's Sarsaparilla.

rights and cabinet and parlor grands, the foremost of all pianos. But we especially urge these cheap but serviceable "Clearance Sale" pianos just now.

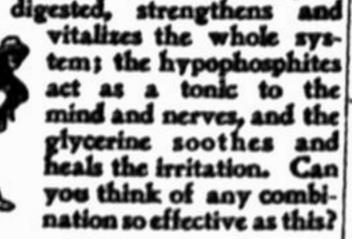
We need the room badly for new stock. Terms-A proper discount for cash. But times are good, money easy, our own capital perhaps the largest in our line, (see Dunn or Bradstreet) salaried positions secured, hence time buyers will be equally favored and may practically make their own terms. Our prices include free delivery. Selections now may be delivered later. If you looking about for other "issues." Many cannot call, write for "Clearance Sale" F. G. Smith, Mfr. Bradbury year's campaign, seeing the way the drift pianos, J. M. Hawxhurst, western manager, 255 257 Wabash ave. Telephone Harrison 771. Factories: Brooklyn, N. Y., Leominster, Mass.

Persistent

A cough which seems to hang on in spite of all the remedies which you have applied certainly needs energetic and sensible treatment. For twenty-five years that standard preparation of cod-liver oil.

SCOTT'S **EMULSION**

ing the trying affections of throat and lungs, and this is the reason why: the cod-liver oil, pardigested, strengthens and



Be sure you get SCOTT'S Emulsion. See that the

500, and \$1.00, all druggists. SCOTT & BOWNE, Chemists, New York.

A Plain Proposition!

Our proposition is to sell you reliable goods at lower prices than anybody else. That is what we earnestly believe we can do. Not by fits and starts---not by slaughter sales---but day after day all over the store. We want you to feel when you buy that you are getting reliability first of all. We consider that more important than price. But you can always depend on getting your money's worth.

Groceries:

Our stock of Groceries is fresh and complete. We have only the choicest brands of goods. Chase & Sanborn's coffees we have in all grades, from 15c to 35c, no higher. Try them.

Glassware and Crockery.

New and complete stock just arrived.

Flour

Our Daisy and White Plume

brands are made of best hard wheat and we are satisfied that we are selling the best flour on the market.

Buckwheat flour and fine table syrup are good things to think of these cool mornings. Just connect our store with those those thoughts.

Bateman

& Palmer. Many

Central Art Studio

Is ready for the inspection of patrons in the second floor of the Central block, Downers Grove, Illinois. We invite close inspection of our work in the line of

Photography, Oil Paintings, Water Colors, Crayon Work, and Tapestry.

Excellent work and satisfaction assured. feature is made of children's pictures. Latest styles in photographic art and finish. Prices reasonable.

invited to call.

Thirty Days... I wish to call attention to the now offering either for cash or on time. Everything first quality and as low as any cash store in the village of Downers Grove.

> Fine Granulated Sugar, 18ths for 1.00 Fine Large Potatoes per bushel Gasoline 5 gailous Quaker Oat 4 2 fb package.
> California Breakfast Food 2 fb package.
> California Evaporated Apricots per fb

W. H. COLVILLE, The Grocer...

Pull Set Teeth \$4.00 This Week Only

has proved its effectiveness in cur- DOWNERS GROVE DENTAL

R. M. Hevenor, Corner Main Street and Maple Ave.

The Kelsey and Economy Hot Air Furnaces. BEALER Furnaces and Tin Work.

GASOLINE STOVES CLEANED AND REPAIRED. Roofing, Eave-troughing, and General Repairing Done. Call and get Estimates Furnished on Tin Work and Furnaces.

春春春春春春春春春春春春春春春春春春春春春春春春春

Burcky & Milan

Extract from Bill of Fare:

154, 156, 158 and 160 So. Clark St. Baked Whitefish 15 Hofted Trout. Salt Mackerst. Pork and Heans.

Endless Variety of Good Wholesome Food Property Cooked, at Moderate Prices. Ladies' and Gentlemen a Toilet Rooms with Hot and Cold Water and other Conveniences, Perfeect Service. Seating Capacity 700,

CHICAGO HOTEL in Connection, ROOMS 50c, 75c, AND \$1.00 PER DAY.

John Haas Downers Grove.

*****Meat Market.

Fresh and Salt Poultry, Game, LT. CRICAGO Meats. Smoked Meats

Orders promptly delivered. Everything guaranteed first-class.



White Bronze **Monuments** &

Are More Endaring

If you contemplate the purchase of any cemetery work, it is worth your while to investigate WHITE BRONZE, a material that makes the only durable monument, and surpasses marble and granite in fine, artistic finish.

No moss growing, cracking, or crumbling; no cleaning or care required. Better in every way than granite and less expensive.

For designs and prices, specimens of the material and other information, call on or address

W. C. BARTLE,

DOWNERS GROVE DIRECTORY

METHODIST EPISCOPAL-Rev. Truman Green, Paster. Services Sunday at 10:45 a. m. and 7 p. m. Sunday School at 12:00 m. Prayer meeting Wednesday evening at 7:00.

Epworth League Sanday evening at 6:00. CONGREGATIONAL Rev. H.H. Rood, Pas tor. Services Sunday at 10:45 a m and 7:00 p m. Sunday School at 12 m. Prayer meeting Wednesday evening at 7:45. Christian Endeavor Sunday evening at 6:00.

BAPTIST-Rev. G. C. Moor, Pastor. Services Sunday at 10:45 a m and 7:00 p m. Bible school at 12 m. Prayer meeting Wednesday evening at 7.00 Baptist Union Sunday at 6:15 pm. Junior Union at 4:30 pm.

L.V. ASSOCIATION; GERMAN—Rev. C. Ott Pastor. Services Sunday at 10:30 a. m and 7:45 pm. Sauday Scool 9:30 am. Young Peoples' Alliance 7:00 pm. Prayer meeting Wednesday evening at 7:45. PROTESTANT EPISCOPAL, St. Andre 4's Mission-Rev. Geo.N. Mead, Rector. Even-

ing prayer Sauday at 3:30 pm. Sunday School at 11:45 a m. Celebration of Holy Eu-charist on 2d Sunday each of month at 10:30 a m. GERMAN LUTHERAN-Rev. August Fleer, Pastor. Services every other Sunday at 2 pm in the Congregational church. Sunday School before service.

QT, MARY'S CATHOLIC-Rev. F. Chodniewicz, Rector, Mass every Sunday moruat 8 and 10 o'clock. Every week day morning at 8 o'clock.

SOCIETIES.

GROVE LODGE 824 A. F. & A. M. Meets every second and forth Friday evening in each month. Visiting bretheren cordially invited. Chas. Mochel, W. M. Bert C. White,

VESTA CHAPTER 242 O. E. S. Meets second and forth Tuesday of each month in Masonic hall, Visiting members always welcome. Mrs. Louie E. Hall, W. M. Mrs. W. S. Carpenter, Secretary. NAPER POST 468 G. A. R. Meets the first and third Thursdays of the month. Visit-

ing comrades always welcome. T. S. Rogers, Commander. J. M. Barr, Adjutant. DOWNERS GROVE LODGE 326 A.O. U.W.

Meet in own hall on first and third Fridays of each month. Visiting brothers always welcome. C. B. Blodgett W. M. A. J. Cross. DOWNERS GROVE LODGE 750 I. O. O. F. Meets every Monday evening in hall Contral block. Visiting brothers cordially invited. John Bradbury N. G. F. R. Owens, Secratary.

I INDEN ENCAMPMENT 32 L. O. O. F. Meets in Odd Fellow's hall second and fourth Saturday evenings in each mouth. . Beidelman R. S. J. L. Windsor C. P. VICTORY COUNCIL HO ROYAL LEAGUE Workmen hall. J.B. Huling, Archon. Chas.

MAPLE CAMP 898 M. W. A. Meets in G. lay evenings of each month. Visiting neighors always welome J. W. Rando, V. C. W.

H. Barnhart, clerk. MAPLE GROVE LODGE 529 K, OF P. Meets first and third Wednesdays of each month. Visiting Knights cordially invited. Bert C. White C. C. Frank R. Owens, K. of

I ADIES' LIBRARY ASSOCIATION. LIbrary building ou Curtiss street. Meet first Tnesday in each month at 2 p m. Emma J. Mitter, President. Mrs. M.E. Stanger, Treas. DOWNERS GROVE LOAN AND HOMEdent; J. W. Rogers, Treasurer; Guy L. Bush,

EQUITABLE LOAN AND INVESTMENT Association. Downers Grove Brauch. John W. Nash, President, W. H. Harnhart,

COUNTY OFFICERS. Recorder and Circuit Clerk County Judge George H. Brown States Attorney..... Marriel Stunger County Clerk..... H. F. Lawrence Cliates H. Hoy Marveyor VILLAGE OFFICERS.

President. Trusteen C. Mochel, E. Schultz, J. M. Barr, J. W. Hughes, F. A. Rest, F. E. Mayer. Street Commissioner W. H. Mertz Superintendent Water Works J. D. Fowler

TOWNSHIP OFFICERS Supervisor Jan. McClintock, Hinsdale

Assistant Supervisors C. H. Blodgett, Ihowners Grove; Fred Anderman, Lace, P. O. F. E. Ayer, Himsdale J. M. Harr, Downers Grove commissioners of Highways. Leibundguth, J. F. Ruchty, C. H. Warkentine

BOARD OF EDUCATION. President D. G. Graham Secretary and Member W. M. Carpenter Members C. B. Blodgett, A. G. Prince, E. H. Nourse, J. W. Worley, Ed. Wootton Regular meetings held first Tuesday of each month in the Maple avenue school building

THE MAILS, From the east: -7:07; 9:07 a. m. 12:11; 5:11 p. m.

From the west: -7:07; 9:52 a. m. 1:20; 5:28 p. m. C. P. & Q. RAILWAY TIME CARD. East Bound.

LV. DOWNERS ARR, CHICAGO D G Passenger

Aurora Passenger Aurora Passenger D G Passenger Aurora Passenger D G Passenger 19 35 D G Passenger 10.55 Agrora Passenger 12.16 p.m. 12,50 p. m Mail Train D G Passenger Aurora Passenger

D G Passenger fall Train 10.00 Through Express 10.30

West Bound.

ARR. DOWNERS D G Passenger Mail Train D G Passenger 11,66 12.67 p. m 12.11 Mail Train D G Passenger Saturday only Aurora Passenger Milk Train D G Passenger Aurora Passenger

Aurora Passenger D G Passenger Theuter Train 12.63

Sunday Trains .--- East. LEAVE DOWNERS ARR. CHICAGO D G Passenger 8.45 A. M. Aurora Passenger D G Passenger 2,00 p. m 2 % Mail Train D G Passenger Aurora Passenger D G Passenger Aurora Passenger D G Passenger

Sunday Trains .-- West. LV. CHICAGO 9 00 a. m.

Aurora Passenger Through Express D G Passenger Aurora Passenger D G Passenger

Theater Train