



WHY?

Why can some men mingle with ease in every day life and have praise that elevates them far above the common place? How do you account for this individuality? 'Tis easily explained.

Their first appearance singles them out from the rest because of the correctness and neatness of their attire. You gain that advantage by ordering your new Fall suit through

Strauss Brothers'
National Tailoring Service
of Chicago

whose exclusive agency is ours. Today is the day to decide. You will enjoy the experience of making your selection from the superb collection of new Fall and Winter fabrics we are now displaying. Prices are most tempting. Drop in—you'll be under no obligation to order.

City Tailor Shop
715 7th. Street

Going to Build?

If so, let us figure with you. We believe we can save you money, and even if we do not succeed in selling you your lumber bill we will charge nothing for making estimates.

Brown & Cranmer

—Phone 460—
4th & Kentucky
Wichita Falls, Texas

People Are Cooking With

NATURAL GAS

FOR
4c PER DAY

When Properly Equipped

Cheap--Cool--Convenient

GAS OFFICE

613 Ohio Ave. Phone 271

Cement Work

I. H. Roberts

General Contractor
Walks, Curbing, Steps,
Floors, Foundations,
Street Crossings,
Phone 504.

MORTALITY STATISTICS NEXT YEAR

Revised Version of Classification of Causes to go into Effect.

Washington, Oct. 13.—U. S. Census Director, E. Dana Durand, today promulgated new rules and instructions for the purpose of securing more complete and accurate transcripts of death occurring in the selected death registration states and cities of the United States. These transcripts are obtained every month by the Census Bureau from nearly all of the city and state registrars in the Census death registration area and they form the basis of the mortality statistics prepared by the Division of Vital Statistics, under Chief Statistician, Dr. Cressy L. Wilbur.

This action is expected to result in the presentation of the most scientific and trustworthy mortality statistics ever compiled in connection with a decennial U. S. Census, which affords the population bases for the 1910 death rates. In addition to this important step toward more reliable data, the new revised version of the Classification of the Causes of Death, as adopted at the Paris conference, for the second decennial revision of the International Classification, will go in effect January 1st next in the Census registration area. Supplementing these will be the use of the new United States standard death certificates which it is believed the organized registration officials forming the vital statistic section of the American Public Health Association will adopt for the report of deaths commencing January 1st next year, at the Richmond, Va., meeting, October 19th-22nd next.

In his communication to the registrars, Director Durand states that in their work of cooperation it is of the greatest importance that there should be exact agreement between the number of deaths as compiled by the state officers and by the Census Bureau, at least with respect to the total number of deaths reported for each month in each state, county, and city. Differences occur at present which are not creditable to American statistics. For the purpose of preventing such differences, a monthly shipment check list, showing the deaths by months and areas, has been prepared and will be supplied to each state registrar.

He asks transcribers to follow absolutely the instructions for copying and advises tests to ascertain correctness. Permanent transcribers are preferred because of the skill acquired. Local registrars should be compelled to make returns on time. No effective registration can exist when the central office permits tardiness. The credit of the state service must suffer, the Director states, from heedless and incompetent work, and the compensation paid for the returns is sufficient to entitle the Government to thoroughly reliable transcripts, promptly transmitted, and containing all of the statistical data required to be registered under the state law.

To the city registrars the Director suggests they note the instructions to state registrars. He states that a city registrar should have in his hands the certificate of every death that occurs, with absolutely no exception, before any disposition is made of the body; hence there should be no occasion for certificates filed many days after the close of each month or year. The corrections should be obtained before the burial or removal permit is issued. No imperfect certificates or unsatisfactory statements of cause of death should be accepted. When overlooked however, they may be corrected readily by special blank or telephone, and city returns should therefore be superior in quality and completeness.

In conclusion the Director states that with the cordial cooperation of state and city registration officials, the value of the mortality statistics of the United States will be greatly improved. It is especially requested that every effort be made to carry out faithfully the recommendations for the remaining months of the present year, so that the entire returns for the year 1910, which are especially important because of the comparisons possible with the population data of the Thirteenth Census, may be in complete agreement for all of the states and cities of the United States. Special circulars of instructions will be issued relative to the repositing of occupations and causes of death. It is hoped that the new standard certificates, and the approved instructions, may be adopted by all of the registration states and cities, so that thoroughly comparable returns may be instituted for the decade beginning January 1, 1910.

Dr. Wilbur, who was one of the American delegates at the second decennial revision, stated today that the opportunity of starting out with the use of the revised classification for the mortality statistics relating to the actual census year, is of the greatest value. It is highly gratifying, he said, that the wishes of the United States for the advancement of the date of the international revision from 1910 to 1909 were acceded to by the French

government and the other countries participating.

In accordance with a resolution of the International Commission an official version of the revised titles is to be prepared in each language represented. The English translation has been made by Dr. Wilbur, aided by the other American delegates and by Hon. G. W. Kulbbs, Commonwealth Statistician of Australia. This will provide precisely the same tabular list for all English speaking countries that have adopted the International Classification.

The active interest of the United States in the promotion of international uniformity was accorded a very graceful recognition in the bestowing of the vice-presidency of the International Commission upon Dr. Wilbur, who was called upon to preside over one of the sessions.

The next revision will be called in 1919 and under the auspices of the French government, unless other provisions is made. Dr. Wilbur said it is to be hoped, however, in view of the great advancement of American vital statistics and the important part this country has played in the extension of the International Classification, that the third decennial revision will be called by the American Government to meet at Washington.

THE SAN ANTONIO FAIR.

All Sorts of Interesting Features Are Planned for Guests.

San Antonio, Oct. 13.—Good music the kind that cheers and inspires lofty thoughts, will be one of the essential features of the San Antonio Fair. There will be no absence of melody. That much is assured as Mexico is going to send one of its best bands to appear daily during the fair from November 6th to 17th. Not alone this organization, but the Spellman band of St. Louis and then the San Antonio Military band which is composed of the best talent in the Alamo city. No portion of the great Texas empire boasts of better interpreters of the old masters or the modern compositions than does San Antonio.

It is the purpose of the fair management to have something doing at all times. With these three concert bands and the addition of three or four others scattered all over the grounds, the atmosphere should be resonant at all times with genuine harmony to cheer the visitor on his way.

Morning, afternoon and night there will be concerts in various parts of the grounds, and, if any one is tired after an hour or a day of sightseeing, there should be some solace or some comfort at least in hearing some good selections played by a real band.

Music is always one of the best investments where any great Fair undertakes the entertainment of thousands; that is the reason why the San Antonio Fair management has not permitted itself to be guided by mercenary considerations to its detriment by giving its patrons music that is music. Low rates on railroads will be in effect from all points in Texas and Mexico to San Antonio.

SOCIETY WOMEN'S HAIR.

A Simple Remedy That Will Make It Truly Fascinating—Mater-Walker Drug Co. Guarantee It.

Nowadays every up-to-date woman has radiant hair.

What a foolish creature a woman would be if she lost the opportunity to add to her attractions.

Yet in America today there are hundreds of thousands of women with harsh, faded characterless hair who do not make any attempt to improve it.

In Paris most women have beautiful hair, and in America all women who use Parisian Sage have lustrous and luxuriant hair.

And any woman reader of the Times can have attractive and lustrous hair in a few days' time by using this great hair rejuvenator, Parisian Sage.

Mater-Walker Drug Company sell a large bottle for 50 cents and they guarantee it to banish dandruff, stop falling hair and itching scalp in two weeks or money back.

Parisian Sage is an ideal hair tonic, not sticky or greasy.

Notice.

Wichita Falls, Texas, Oct. 9, 1909.

To Whom It May Concern:

In compliance with a resolution adopted on October 4, 1909, that on and after Nov. 1, 1909, 8 hours shall constitute a days' work and 37½ cents per hour shall be the minimum scale of wages, this resolution does not pertain to shop work and same to take effect on Nov. 1, 1909. Respt.,
Local Union No. 977, C. and J. of A.
T. W. SCOTT, Pres.

129-61 A. J. LINDSEY, Rec. Sec.

Remember 'Granstark' the best play of the season appears here on October 29th. We have this, the most popular book ever written for sale for \$1.00 per copy. Don't fail to read it. 121-17 THE PALACE DRUG STORE.

Good Peaberry coffee, price low at King's. Phone 261. 115-17

CHILLY MORNING

Did You Notice It?

Better get under one of those popular overcoats and suits bearing our label. It's a label of satisfaction--a guarantee of absolute worth.

Better Look Now

Get your fall hat from our great

Selection

MANHATTAN SHIRTS

\$1.50 TO \$3.50

ECLIPPS SHIRTS

\$1.00

Regal Shoes

\$3.50, \$4.00 & \$5.00

Save a Dollar on a Pair



Strictly one price and that a low one

711 Ind. Avenue LOEB-LIEPOLD

Successors
Barth Bros.

Wichita Theatre

FRIDAY, OCT. 15th

Richard's & Pringle's Famous

Georgia Minstrels

ONE GALA NIGHT OF GAIETY



Clarence Powell
Billy King
The Beau
Brummels
of Comedy
and 40 others

Seats on sale today at

Bean & Huey's

617 8th St.

Phone 358

PRICES:

50c, 75c & \$1.00

OCTOBER 19th

THE GIRL FROM RECTOR'S

A REAL NOVELTY

Direct FROM JOE WEBER'S MUSIC HALL NEW YORK CITY

Where it played 10 consecutive months

The Classiest Show on Tour

The Exclusive Foot Furnishers



High Grade Shoes at Moderate Prices

Strange-White Shoe Company

614 8th Street

Don't let this cool spell scare you. We have a few dozen Gas Heaters already in stock, and we have on the road a straight car of Detroit Jewel Heaters. The best that's made.
Noble Gas Appliance Co.

IN NEW QUARTERS

To Our Friends and Patrons

We desire to announce that we are now occupying a new and commodious quarters at Cor. of Fifth and Ohio Ave., and extend a cordial invitation to all to come and see us and look through our large stock of **Lumber and Building Material**

In order to save the trouble and expense of moving, we have at the old yard, Cor. 10th and Ohio Ave., some **Odds and Ends in Lumber** which we are offering at **Just One-Half Price**.

We also have at the same place 15 or 20 barrels of slack lime which will be sold at half price.

Call and See Us, We Will Treat You Right

Cameron Lumber Co., Inc.

Corner 5th and Indiana Ave. Wichita Falls, Texas

HICKMAN LUMBER COMPANY

-Dealers in-
High Grade Lumber and Building Material

Get our prices on lumber and building material before you build. No bill too small for us to figure on. We make deliveries to any part of the city.

CORNER OHIO AVE. AND 12th

OFFICE AND YARD

CORNER OHIO AVE. AND 12th

PHONE 597

MAGNETISM

Some of the Peculiar Properties of This Strange Force.

The exact nature of magnetism, as such, of course, is not known. All that we can be sure of is that magnetic attraction does not radiate outward in all directions as does light, but simply acts along lines consisting of closed curves and called lines of force, these lines connecting the two poles and not extending very far outward between them. These curves may be found very nicely by placing a horseshoe magnet under a thin sheet of paper and sprinkling iron filings on top. The filings will collect along the lines.

Now, as to the different kinds of magnets, there are natural, artificial and electro magnets. The natural ones are found as magnetic ore in the earth, the artificial ones are made by stroking a piece of iron or steel with a magnet, and the electro magnets are caused by the action of an electric current.

Some peculiar things have been noticed in regard to magnetism, among which are the following facts:

It has been observed that fire irons that have rested in one position during the summer months are often highly magnetized, no doubt having been caused by the magnetism of the earth itself by the process known as induction. Other iron articles that stay in one position and do not come in contact with fire or other heat are often found in the same condition, such as iron bars to jail windows and iron railings in front of houses.

The most peculiar observation made, however, was that the upper part of the steel tire of a carriage wheel attracts the north pole of a magnet, while the bottom part, or part in contact with the earth, attracts the south pole. This is in the northern hemisphere only and is fully in accord with the theory of induced magnetism. Of course in the southern hemisphere, where the earth is under the influence of the south magnetic pole, the conditions are reversed.

A magnet dipped into boiling water loses a great part of its magnetism, which is miraculously restored to it on becoming cool again.

A sharp blow given to a magnet will cause it to lose its magnetism. Also the application of heat will have a like effect.

If a magnetic needle be placed over a rapidly revolving plate of copper, although it be separated from it by a thick plate of glass, the needle will revolve in the same direction as the plate.—Exchange.

THE ELEPHANT IN BATTLE.

Most Decile Yet Courageous and Faithful of Animals.

Of the docility of the elephant there is no need to multiply examples. It is said that in India native women sometimes when called away intrust their babies to the care of "the handed one," confident that they will be safe and tenderly handled.

But of all elephant stories surely the finest is that which tells how the standard bearing elephant of the Peishwa won a great victory for its Maharatta lord. At the moment when the elephant had been told to halt its march was killed. The shock of battle closed around it, and the Maharatta forces were borne back, but still the elephant stood, and the standard which it carried still flew, so that the Peishwa's soldiers could not believe that they were indeed being overcome and, rallying, in their turn drove the enemy backward till the tide swept past the rooted elephant and left it towering colossal among the slain. The fight was over and won, and then they would have had the elephant move from the battlefield, but it waited still for the dead man's voice.

For three days and nights it remained where it had been told to remain, and neither bribe nor threat would move it till they sent to the village on the Nerbudda, a hundred miles away, and fetched the mahout's little son, a round eyed, limping child, and then at last the hero of that victorious day, remembering how his master had often in brief absence delegated authority to the child, confessed its allegiance and with the shattered battle harness clanging at each stately stride swung slowly along the road behind the boy.—London Times.

A Little Crowded.

A backwoodsman went to New York city for the first time, says the Saturday Evening Post. He stopped at a Broadway hotel which was pretty well downtown. Next morning his nephew, who lives in New York, came to take him out and show him the sights. They walked down Broadway until they got to Canal street. The backwoodsman stopped and contemplated the great congestion of traffic there, hundreds of trucks going every way.

"Son," he said to his nephew, "you have a nice city here, but it 'pears to me that your folks is a hull pannel behind in their battle."

Must Suit All Tastes.

"My wife wonders why the papers waste so much space on mere news."

"What does she read?"

"Oh, she reads the weather probabilities, the bargain probabilities, the marriage notices and the love story. But an item about a big battle or the fall of a dynasty looks piling to her."—Louisville Courier-Journal.

Animals He Had Met.

Little Harry was visiting in the country and while there became very much attached to his cousin's pet dog. "Haven't you any animals at home?" he was asked.

"Oh, yes," replied the little fellow. "We have roaches and flies."—Chicago News.

Big Values in New Dress Goods

Everything in our dress goods department is now ready for what we believe is going to be the biggest winter's business we ever did.

We have two reasons for thinking so:

1st. Money is easy and people are already buying very freely.

2nd. We never before had such wonderful values to offer as we have this year.

Our prices are not much, if any, lower than other stores, but the value we give for those prices will surprise you—we couldn't do it if it were not for our exceptional buying facilities.

Our buyer is a wizard at dry goods buying and has gathered together some of the biggest values that ever came to the city.

Our Poplins and Soisettes in all colors, at 50c to 35c per yard, are just two hints of the immense lines we can and want to show you.

Nutt, Stevens & Hardeman

Phone 198

Getten Seed
and Cotton
Seed Men!

If You Want Your

Call and Let Us
Have a Talk On
Crops and Chops

Stock to Pick Up Feed them

Erwin's Home-Ground Chops

When you are in need of feed of any kind, come to see us, or phone 33. We always keep a full supply of the very best of feed for either cows or horses. We also keep a big supply of the very best grades of coal, and can supply your wants in that line. Our prices are right and our weights are correct. We will give you a full 2000 pounds to the ton. We want your business and will always treat you right.

For the convenience of our customers, we will gladly book the account until the first of the month to those whom we know to have an established credit; otherwise we demand cash. Yours for business.

Wichita Grain & Coal Co.

Try My Washed
EEE Victor Coal
For Cooking

J. M. ERWIN, Prop.
Phone 33.

Attain. Miller,
Prairie and John
son Gr's May

JOSEPH A. KEMP, President

F. P. LANGFORD, Cashier.

A. NEWBY, Vice President.

W. L. ROBERTSON, Asst Cashier

City National Bank

CAPITAL " " " \$150,000.00
Surplus and Undivided Profits 115,000.00

We offer to the business public the services of a reliable and conservative banking institution, that is at all times prepared to grant any favor consistent with sound banking. Call and see us.

WICHITA FALLS, TEXAS

Ornamental Sheet Metal

WORK OF EVERY DESCRIPTION.

Roofing, Skylights, Ventilators, Guttering and first class Tin Work.

REPAIRING A SPECIALTY

Wichita Falls Sheet Metal Works

PHONE 371

You Don't Have to Send Away to Get

Electrical Supplies

I DO WIRING

WILL C. STRINGER

Phone your wants.

Opposite Postoffice

BELLE OF WICHITA

THE BEST FLOUR ON THE MARKET
WICHITA MILL & ELEVATOR CO

PROFESSIONAL ADS

ATTORNEYS.
Robert E. Huff
 Attorney at Law.
 Prompt attention to all civil business.
 Office rear of First National Bank.

C. C. Huff, Orville Bullington.
HUFF & BULLINGTON
 ATTORNEYS AT LAW
 Rooms 13 and 15, City National Bank Block.
 Wichita Falls, Texas.

T. B. GREENWOOD,
 ATTORNEY-AT-LAW.
 County Attorney Wichita County and Notary Public.
 Offices Over Farmers' Bank and Trust Company.

A. A. HUGHES,
 ATTORNEY AT LAW
 Rooms over W. B. McClurkin's Dry Goods Store
 Wichita Falls, Texas.

L. H. Mathis, W. F. Weeks.
Mathis & Weeks
 ATTORNEYS-AT-LAW.
 Office: Rooms 3 and 4, First National Bank Annex.
 Wichita Falls, Texas.

E. T. Montgomery, A. H. Britain.
Montgomery & Britain
 Attorneys-At-Law.
 Office Over Farmers Bank & Trust Co.
 Wichita Falls, Texas.

S. M. FOSTER
 ATTORNEY-AT-LAW
 Civil and Criminal Practice. Notary Public. Abstracts Examined.
 City National Bank Building.
 Phone 512.

GEO. A. SMOOT
 ATTORNEY AT LAW
 Room 1, City National Bank Building
 Wichita Falls, Texas

T. R. (DAN) BOONE
 ATTORNEY AT LAW
 Rooms 2 and 4 over the City National Bank Building.

DENTISTS.
DR. BOGER,
 DENTIST.
 Office in Kemp & Lasker Building.
 Hours from 8 a. m. to 12 m. and from 3 p. m. to 5 p. m.

DR. W. H. FELDER,
-DENTIST-
 Southwest Corner 7th street and Ohio Avenue.
 Wichita Falls, Texas.

Dr. H. A. Waller
 DENTIST
 Dental rooms over First National Bank Building—Phone 49

DR. J. S. NELSON,
 DENTIST.
 Rooms—1-2 Moore-Bateman Building.
 PHONES
 Office 547
 Residence 423

VETERINARY SURGEON.
ROBT. E. WILLIAMS, D.V.S.
 Doctor of Veterinary Science.
 Office, 601 Ohio Ave. Phone No. 83.
 Wichita Falls, Texas.

ACCOUNTING.
A. E. MYLES,
 ACCOUNTANT.
 Room 7 Postoffice Building
 Phone: Office 543; Residence, 519.

PHYSICIANS AND SURGEONS.
G. R. YANTIS, M. D.
 City National Bank Building.
 Women, Children, Obstetrics and General Practice.
 Hours—9-11 3-5 Telephone 610
 Wichita Falls, Texas.

W. W. SWARTS, M. D.
 PHYSICIAN and SURGEON.
 Office: Room 1 First National Bank annex, Seventh street. Telephone—office 557, residence 558.
 Wichita Falls, Texas.

E. H. Burnside Wade H. Walker
DRS. BURNSIDE & WALKER
 Surgery and General Practice.
 Phones:
 Dr. Burnside's Residence No. 11
 Dr. Walker's Residence No. 267
 Office Phone No. 12
 Office Hours—7 a. m. to 7 p. m.
 Office on Seventh street, next Door to Wichita Falls Sanitarium.

DR. M. H. MOORE,
 PHYSICIAN AND SURGEON.
 Rooms 4 and 5 Over Nutt, Stevens & Hardeman's Dry Goods Store
 Phones: Office, No. 547; Res. No. 339.
 Wichita Falls, Texas.

Drs. Miller, Smith & Walker
 Offices—Roms 7, 8, 9 and 10.
 Postoffice Building.

DR. J. C. A GUEST
 PHYSICIAN AND SURGEON.
 Phones:
 Residence No. 214
 Office No. 289
 Office over E. S. Morris & Co.'s Drug Store, 710 Indiana avenue.

DR. L. MACKECHNEY
 PHYSICIAN AND SURGEON.
 Rooms 2 and 3 in Vreeland Building.
 Office Phone No. 223
 Residence Phone No. 463

DR. A. L. LANE,
 PHYSICIAN AND SURGEON.
 Office over Nutt, Stevens and Hardeman's Dry Goods Store.
 Rooms 4 and 5.
 Office phone 547. Residence phone 487

DR. L. COONS
 PHYSICIAN AND SURGEON
 Office—718 Ohio Ave.
 Phones, Residence, No. 11. Office, 137.

SPECIALISTS.

CHAS. S. HALE, M. D.
 Practice Limited to Diseases of EYE, EAR, NOSE AND THROAT.
 Office Hours—9 to 11 a. m. 1:30 to 5:30 p. m.
 Room 18, Over E. S. Morris & Co.'s Drug Store.
 710 Indiana Avenue.

Dr. F. E. Rushing
 Practice Limited to Diseases of STOMACH AND INTESTINES.
 Flatiron Building. Fort Worth, Tex.

Ed. B. Gorsline
 Real Estate and Auctioneer.
 Property Bought, Sold and Exchanged
 Phone 162.

ARCHITECTS.
Boiler & Von der Lippe
 ARCHITECTS
 Moore-Bateman Building.
 Room 9 Phone 319

JONES & ORLOPP
 Architect and Superintendents.
 709 SEVENTH STREET.
 First National Bank Building Annex.

AMUSEMENTS

Georgia Minstrels.
 Those good old-fashioned minstrels will soon be here. Not the make-believe white man imitation, but the simon pure article, Richard and Fringle's, with that big array of colored boys from dear old Dixie Land.

Sweet songs, nimble dancers and cotton-field pastimes. A season without these dusky entertainers is a dull season, indeed.

This year they have a program that is just brimming over with good things. Don't forget the date, Oct 15, at Wichita Theatre.

Be sure and be on the street at noon and watch the big parade and listen to the band.
 Seats will be on sale tomorrow at Bean and Huey's office.

'The Girl From Rector's'
 It is doubtful if an attraction has been seen in this city in many years that has attracted such wide attention as that accorded 'The Girl from Rector's.' The piece had its initial offering in New Jersey and was brought to Weber's Music Hall, simply to fill a small gap in the bookings there, but its success was so great it continued an uninterrupted run of seven months and played to the biggest business in the history of the house. Critics declared it was one of the few productions of its sort ever made, that carried with it a high class plot and still contained a laugh in every line of the dialogue.

Paul M. Potter, the author of the work, who was also responsible for 'Tribby' and many other celebrated stage successes, received more royalties from 'The Girl' last season than was paid any other writer for his single work in such short space of time.

The story of 'The Girl' is that of a young society woman of Battle Creek, Michigan, who was interested in every charity there. For recreation, however, she comes to New York, and through occasional visit to Rector's earns the title. When she returns to her home, suddenly, she finds many of her metropolitan friends there, and entertainments ensue which are not explained until just before the fall of the curtain on the last act.

'The Girl' will be seen at the Wichita Theatre for an engagement of one night only, October 19th.

'Graustark'
 'Graustark,' the play that hypnotized New York and other cities, is booked for an early date at the Wichita Theatre.

Dramatized from the novel of Geo. Barr McCutcheon by such an able playwright as Geo. Baker, it is easy to understand why this gem of romantic drama has received universal praise.

Mr. McCutcheon's novels are all interesting, his style is original and he can paint a word picture that simply captivates one.

'Graustark' is undoubtedly his masterpiece and it would be hard to find a book-lover who is not familiar with its charming story. The dramatist has followed the book closely, and readers will see the hotel at Edelweiss, the throne room and other scenes, together with numerous characters so dear to them.

Manager Bean has just received a large shipment of the books from which the play is taken. It is handsomely illustrated with photographs taken from the play and will, no doubt, have a large sale. The book is cloth bound and will make a valuable addition to any library. Copies can be secured at the Palace Drug Store for \$1.00 each.

Irregular bowel movements breed disease in the body. You should purify and regulate the bowels by using Prickly Ash Bitters. It is mildly cathartic and strengthens the stomach, liver and kidneys.—MATER-WALKER DRUG CO., agents. 11-12t

Should you fail to read 'Graustark' you fail to enjoy the play. Phone 341 and we will promptly deliver you a copy for \$1.00.
 131-14 THE PALACE DRUG STORE.

New crop pecans, 20c per pound.
 NUTT, STEVENS & HARDEMAN.
 131-2t

 You MIGHT want to go to the store today—read the ads, and see.

Notice to Stockholders.
 Notice is hereby given that the annual meeting of the stockholders of the Stamford & Northwestern Railway Company will be held at the principal office of the Company, in the State of Texas, on Wednesday, November 3rd, 1909, at 10 o'clock a. m., for the purpose of electing a board of directors and transacting such other business as may properly come before the meeting.


At the close of such meeting there will be held a meeting of the Board of Directors to elect officers and for the transaction of any other business that may come before the meeting.
 L. B. PEYTON,
 Secretary.
 121-30t

Notice To Stockholders.
 Notice is hereby given that the annual meeting of the stockholders of the Wichita Valley Railroad Company will be held at the principal office of the Company in the State of Texas, on Thursday, November 4th, 1909, at 10 o'clock a. m., for the purpose of electing a board of directors and transacting such other business as may properly come before the meeting.

At the close of such meeting there will be held a meeting of the board of directors to elect officers and for the transaction of any other business that may come before the meeting.
 W. Y. McCUNE,
 Secretary.
 121-30t

Notice to Advertisers.
 It is impossible for the Times to get display ads in the paper when they are not in the office by 9 a. m. Patrons of the paper will confer a favor and, at the same time, get better service by getting their ads in earlier than the hour above named.
 TIMES PUBLISHING CO.

The Singer sewing machine is the best. The best is the cheapest in the long run. See
 130-3t W. A. McCLELLAN.

Saddles and Harness

Wichita's Leading Saddlery

A complete line of up to date Saddies and Harness made by expert mechanics.
 Prices Right

O. J. SCHNEIDER
 615 8th Street

IMPERIAL BARBER SHOP
F. M. SIMS, PROP
 712 Indiana Avenue.



Two Ways of Looking At It.
 After buying that bill of lumber you are going to need, and using it, you may be either glad or mad. It depends on whether you buy good, dry lumber from us, or carelessly accept lumber that's only half seasoned, from somebody who's not so particular about the quality of their stock as we are.
 There are no two ways about it: You can buy any kind of lumber or building material to better advantage right here than you can anywhere else in this part of the country. Let us make you an estimate on what you want.
MOORE & RICHOLT, Lumber and Building Material

A home bank; a substantial bank and a big bank is

The First National Bank

Wichita Falls, Texas

- It aims to be abreast of the times and still be conservative.
- Its losses have been small and its profits sufficient during its corporate existence.
- We are prepared to take care of your wants in our line.
- It has accumulated a surplus and undivided

profit account of.....\$ 70,000 00
 Its capital is..... 75,000 00
 Its total assets.....\$ 587,879 46

It merits your confidence and invites your business whether you are a depositor or a borrower.

THE FIRST NATIONAL BANK
 R. E. HUFF, President. W. M. McGREGOR, Cashier.

IN ORDER TO INTRODUCE OUR

Storm Cellars and Cisterns

MADE IN WICHITA FALLS

We Will Sell Them On The

INSTALLMENT PLAN For The Next 30 DAYS

They are guaranteed to be perfectly tight; will not crush in under any load and will last a lifetime.

Cor. Ind. and 10th St.



J.C. Zieder Co.
 Manufacturing Co.
 Wichita Falls, Texas

Your Ad Should Be There

When the Ad Reader Gets a Pair of Scissors

When the ad-reader gets busy with a pair of scissors, and begins to clip out ads—YOURS OUGHT TO BE THERE.

For these clipped ads. serve as memoranda on little trips—little buying excursions—shopping, house-hunting property-hunting, servant-hunting trips. They decide the trend of the day's quests. They influence the day's business deals—more than that; they initiate them. Many of the day's deals, sales and purchases would not have been made at all but for them. So, have your ad. there when the ad-reader looks for a pair of scissors.

You will get satisfactory results by advertising in

The Wichita Daily Times

EARLY SAVINGS BANKS

First Modern One Was Opened In Scotland In 1810.

STARTED BY HENRY DUNCAN.

He Was a Presbyterian Clergyman and Was a Friend of Thomas Carlyle and of the Celebrated Dr. Chalmers—The Rapid Spread of the System.

The first savings bank to accept deposits in small amounts and to pay cumulative interest was opened in Scotland in May, 1810. Several institutions for savings existed in foreign countries prior to 1810, but there was nothing in any respect like the modern savings bank. England, for example, early witnessed the appearance of numerous small charitable associations and institutions which undertook to invest the savings of their members.

The first modern savings bank, however, was originated by Henry Duncan, a Presbyterian clergyman of Dumfries, Scotland, a friend of Thomas Carlyle and of the celebrated Dr. Chalmers, who throughout his active life was interested in various schemes of practical benevolence. In 1810, after he had already set forth his views on the subject in the Dumfries Courier, he established the Ruthwell Savings bank. His purpose, as expressed in a memoir published by his son in 1868, was to induce the mass of people of his time to realize the value of the little savings which by economy could be put away.

The Dumfries community of Jewland Scotch was a good one in which to start such a scheme. During the first year savings to the amount of £100 were deposited in the Ruthwell Savings bank and in the next two years £171 and £241, respectively. By 1814 the deposits amounted to £922.

As the success of Mr. Duncan's scheme became known similar institutions were organized elsewhere in Scotland and England. One of the earliest was the Edinburgh Savings bank, still a thriving institution.

The Ruthwell bank had some peculiarities which distinguished it from the institutions that were developed later. There was an annuity fund, for instance. Most remarkable of all, before anybody's first deposit was received inquiries had to be made as to his age, family affairs and previous moral conduct. According to what was discovered the management decided, first, whether his deposit should be accepted and, second, what rate of interest should be allowed him.

The Ruthwell bank's funds were placed with the British Linen company, which allowed 5 per cent interest on them. Most of the depositors received 4 per cent, but to those of three years' standing whose deposits amounted to £5 or more 6 per cent was allowed, provided the depositor wanted to get married or that he was fifty-six years old or that in other respects it would be especially advantageous for him to receive more interest. The first savings bank was under no obligation to allow depositors to withdraw funds when they wanted. There was a provision that "when the depositor shall have become incapable of maintaining himself from sickness or otherwise a weekly allowance may be made to him at the option of the court of directors out of the money he has deposited."

The Edinburgh Savings bank was much simpler in its organization than the Ruthwell and more closely resembled the savings banks of the present day. Each depositor received the same rate of interest. There was no preliminary investigation of his character, and he could withdraw his deposit at pleasure. The rate of interest was uniformly 4 per cent.

Widespread interest was aroused in the early experiments in Great Britain. Farseeing people realized that the new institutions were destined to add largely to general prosperity and happiness. This opinion was eloquently voiced by the great Scotch critic Francis Jeffrey, who, writing in the Edinburgh Review, said: "It would be difficult, we fear, to convince either the people or their rulers that the spread of savings banks is of far more importance and far more likely to increase the happiness and even the greatness of the nation than the most brilliant success of its arms or the most stupendous improvement of its trade and its agriculture. And yet we are persuaded that it is so."

Laws safeguarding savings banks were passed as these institutions began to show vitality and clearly needed regulation. Trustees and managers were early prohibited from making any profit in connection with these banks.

The English savings bank movement rapidly spread throughout the continent, France, Germany, Denmark and Italy successively taking up the idea. Everywhere with modifications proper to the nationality it has proved successful.

The first American savings bank was opened in Philadelphia in 1816 and was called the Philadelphia Saving Fund society. The same year one was established in Boston, New York following in 1819, and in 1820 there were ten in the country, having 8,085 depositors and \$1,138,570 in deposits.—Boston Globe.

Trouble For Pa.
"Where do they wind you up, Miss Skrecker?"
"Wind me up?"
"Yes; pa said you sang mechanically."—Houston Post.

He that speaks sows, but he that hears reaps.—Arabian Proverb.

You Can

Bank On It

On One Dollar

Open a SAVINGS ACCOUNT here with it.

Watch it grow; you will be surprised to see what you can accumulate in a year.

Interest COMPOUNDED Semi-annually.

Savings department open

Saturdays Until 8:00 p. m.

THE

Wichita State Bank

Cor. 8th and Indiana

AUTO and MACHINE SHOP

J. W. Carter, Auto Mechanic

J. M. Young, Machinist

Shop located on corner of Sixth street and Ohio. Our shop is well equipped to do almost any kind of repair work.

"We do the thing right, and do the right thing." Is our motto. Give us a trial and we will convince you that we live up to our motto.

CARTER & YOUNG, Proprietors

Books, Stationery and School Supplies

We also handle periodicals and newspapers of all kinds. Books to sell or rent.

J. H. MARTIN

704 Ohio Ave. Phone 10.

Your attention is also invited to the fact that we have a complete line of books, stationery and news of all kinds. Having recently enlarged our stock in every respect, we feel sure we can take care of your wants. If not in stock we will gladly order.

Books to rent at very reasonable cost.

BATHS!

FIVE NEW BATHROOMS AT

LAWLER'S BARBER SHOP

YOU DON'T HAVE TO WAIT

Baths—Salt Glow, plain, hot or cold, good rubbers in attendance. Call and see me.

L. H. LAWLER PROP.

THE ST. JAMES HOTEL

Under management of J. R. Hunt Contracting Company. Located in the heart of the city.

AMERICAN PLAN

\$2.50 Per Day.

E. M. WINFREY

—Dealer in—

Fire Arms, Sporting Goods Bicycles and Sewing Machine Supplies.

Gunsmith and Locksmith Expert

General Repairing a Specialty 726 Ohio Ave. Phone 24

Fruits, candies and nuts at King's, Phone 261. 115-12

BELLE OF WICHITA

THE BEST FLOUR ON THE MARKET WICHITA MILL & ELEVATOR CO

PROFESSIONAL ADS

ATTORNEYS.
Robert E. Huff
Attorney at Law.
Prompt attention to all civil business.
Office rear of First National Bank.

G. C. Huff, Orville Bullington.
HUFF & BULLINGTON
ATTORNEYS AT LAW
Rooms 13 and 15, City National Bank Block.
Wichita Falls, Texas.

T. B. GREENWOOD,
ATTORNEY-AT-LAW.
County Attorney Wichita County and Notary Public.
Office Over Farmers' Bank and Trust Company.

A. A. HUGHES,
ATTORNEY AT LAW
Rooms over W. B. McClurkin's Dry Goods Store
Wichita Falls, Texas

L. H. Mathis, W. F. Weeks.
Mathis & Weeks
ATTORNEYS-AT-LAW.
Office: Rooms 3 and 4, First National Bank Annex.
Wichita Falls, Texas.

E. T. Montgomery, A. H. Britain.
Montgomery & Britain
Attorneys-at-Law.
Office Over Farmers Bank & Trust Co.
Wichita Falls, Texas.

S. M. FOSTER
ATTORNEY-AT-LAW
Civil and Criminal Practice. Notary Public. Abstracts Examined.
City National Bank Building.
Phone 512.

GEO. A. SMOOT
ATTORNEY AT LAW
Room 1, City National Bank Building
Wichita Falls, Texas

T. R. (DAN) BOONE
ATTORNEY AT LAW
Rooms 2 and 4 over the City National Bank Building.

DENTISTS.
DR. BOGER,
DENTIST.
Office in Kemp & Lasker Building.
Hours from 8 a. m. to 12 m. and from 1 p. m. to 5 p. m.

DR. W. H. FELDER,
-DENTIST-
Southwest Corner 7th street and Ohio Avenue.
Wichita Falls, Texas.

Dr. H. A. Waller
DENTIST
Dental rooms over First National Bank Building—Phone 49

DR. J. S. NELSON,
DENTIST.
Rooms—1-2 Moore-Bateman Building.
PHONES
Office.....547
Residence.....428

VETERINARY SURGEON.

ROBT. E. WILLIAMS, D.V.S
Doctor of Veterinary Science.
Office, 501 Ohio Ave. Phone No. 83.
Wichita Falls, Texas.

ACCOUNTING.
A. E. MYLES,
ACCOUNTANT.
Room 7 Postoffice Building
Phone: Office 543; Residence, 519.

PHYSICIANS AND SURGEONS.
G. R. YANTIS, M. D.
City National Bank Building.
Women, Children, Obstetrics and General Practice.
Hours—9-11 3-5 Telephone 510
Wichita Falls, Texas.

W. W. SWARTS, M. D.
PHYSICIAN AND SURGEON.
Office: Room 1 First National Bank annex, Seventh street. Telephone—office 557, residence 558.
Wichita Falls, Texas.

E. H. Burnside Wade H. Walker
DRS. BURNSIDE & WALKER
Surgery and General Practice.
Phones:
Dr. Burnside's Residence.....No. 13
Dr. Walker's Residence.....No. 267
Office Phone.....No. 12

Office Hours—7 a. m. to 7 p. m.
Office on Seventh street, next Door to Wichita Falls Sanitarium.

DR. M. H. MOORE,
PHYSICIAN AND SURGEON.
Rooms 4 and 5 Over Nutt, Stevens & Hardean's Dry Goods Store
Phones: Office, No. 547; Res., No. 336.
Wichita Falls, Texas.

Drs. Miller, Smith & Walker
Offices—Rooms 7, 8, 9 and 10.
Postoffice Building.

DR. J. C. A. GUEST
PHYSICIAN AND SURGEON.
Phones:
Residence.....No. 214
Office.....No. 289
Office over E. S. Morris & Co.'s Drug Store, 710 Indiana avenue.

DR. L. MACKECHNEY
PHYSICIAN AND SURGEON.
Rooms 2 and 3 in Vreeland Building.
Office Phone.....No. 222
Residence Phone.....No. 463

DR. A. L. LANE,
PHYSICIAN AND SURGEON.
Office over Nutt, Stevens and Hardean's Dry Goods Store.
Rooms 4 and 5.
Office phone 547. Residence phone 487

DR. L. COONS
PHYSICIAN AND SURGEON
Office—718 Ohio Ave.
Phones, Residence, No. 11. Office, 137.

SPECIALISTS.
CHAS. S. HALE, M. D.
Practice Limited to Diseases of EYE, EAR, NOSE AND THROAT.
Office Hours—9 to 11 a. m. 1:30 to 5:30 p. m.
Room 18, Over E. S. Morris & Co's Drug Store.
710 Indiana Avenue.

Dr. F. E. Rushing
Practice Limited to Diseases of STOMACH AND INTESTINES.
Flatiron Building, Fort Worth, Tex.

Ed. B. Gorsline
Real Estate and Auctioneer.
Property Bought, Sold and Exchanged
Phone 162.

ARCHITECTS.
Boller & Von der Lippe
ARCHITECTS
Moore-Bateman Building.
Room 9 Phone 316

JONES & ORLOFF
Architects and Superintendents.
708 SEVENTH STREET.
First National Bank Building Annex.

AMUSEMENTS

Georgia Minstrels.
Those good old-fashioned minstrels will soon be here. Not the make-believe, white man imitation, but the simon pure article, Richard and Pringle's, with that big array of colored boys from dear old Dixie Land.
Sweet songs, nimble dancers and cotton-field pastimes. A season without these dusky entertainers is a dull season, indeed.

This year they have a program that is just brimming over with good things. Don't forget the date, Oct 15, at Wichita Theatre.
Be sure and be on the street at noon and watch the big parade and listen to the band.
Seats will be on sale tomorrow at Bean and Huey's office.

'The Girl From Rector's'
It is doubtful if an attraction has been seen in this city in many years that has attracted such wide attention as that accorded 'The Girl from Rector's.' The piece had its initial offering in New Jersey and was brought to Weber's Music Hall, simply to fill a small gap in the bookings there, but its success was so great it continued an uninterrupted run of seven months and played to the biggest business in the history of the house. Critics declared it was one of the few productions of its sort ever made, that carried with it a high class plot and still contained a laugh in every line of the dialogue.

Paul M. Potter, the author of the work, who was also responsible for 'Tribby' and many other celebrated stage successes, received more royalties from 'The Girl' last season than was paid any other writer for his single work in such short space of time.

The story of 'The Girl' is that of a young society woman of Battle Creek, Michigan, who was interested in every charity there. For recreation, however, she comes to New York, and through occasional visit to Rector's earns the title. When she returns to her home, suddenly, she finds many of her metropolitan friends there, and entanglements ensue which are not explained until just before the fall of the curtain on the last act.

'The Girl' will be seen at the Wichita Theatre for an engagement of one night only, October 19th.

'Graustark'
'Graustark,' the play that hypnotized New York and other cities, is booked for an early date at the Wichita Theatre.

Dramatized from the novel of Geo. Barr McCutcheon by such an able playwright as Geo. Baker, it is easy to understand why this gem of romantic drama has received universal praise.

Mr. McCutcheon's novels are all interesting, his style is original and he can paint a word picture that simply captivates one.

'Graustark' is undoubtedly his masterpiece and it would be hard to find a book-lover who is not familiar with its charming story. The dramatist has followed the book closely, and readers will see the hotel at Edelweiss, the throne room and other scenes, together with numerous characters so dear to them.

Manager Bean has just received a large shipment of the books from which the play is taken. It is handsomely illustrated with photographs taken from the play and will, no doubt, have a large sale. The book is cloth bound and will make a valuable addition to any library. Copies can be secured at the Palace Drug Store for \$1.00 each.

Irregular bowel movements breed disease in the body. You should purify and regulate the bowels by using Prickly Ash Bitters. It is mildly cathartic and strengthens the stomach, liver and kidneys.—MATER-WALKER DRUG CO., agents. 11-124

Should you fail to read 'Graustark' you fail to enjoy the play. Phone 341 and we will promptly deliver you a copy for \$1.00.
131-14 THE PALACE DRUG STORE.

New crop pecans, 20c per pound.
NUTT, STEVENS & HARDEMAN.
131-27

You MIGHT want to go to the store today—read the ads. and see.

Notice to Stockholders.
Notice is hereby given that the annual meeting of the stockholders of the Stamford & Northwestern Railway Company will be held at the principal office of the Company, in the State of Texas, on Wednesday, November 3rd, 1909, at 10 o'clock a. m., for the purpose of electing a board of directors and transacting such other business as may properly come before the meeting.
At the close of such meeting there will be held a meeting of the Board of Directors to elect officers and for the transaction of any other business that may come before the meeting.
L. B. PEYTON,
Secretary.
121-30t

Notice To Stockholders.
Notice is hereby given that the annual meeting of the stockholders of the Wichita Valley Railroad Company will be held at the principal office of the Company in the State of Texas, on Thursday, November the 4th, 1909, at 10 o'clock a. m., for the purpose of electing a board of directors and transacting such other business as may properly come before the meeting.
At the close of such meeting there will be held a meeting of the board of directors to elect officers and for the transaction of any other business that may come before the meeting.
W. Y. McCUNE,
Secretary.
121-30t

Notice To Stockholders.
Notice is hereby given that the annual meeting of the stockholders of the Wichita Falls & Oklahoma Railway will be held at the principal office of the Company in the State of Texas, on Thursday, November the 4th, 1909, at 10 o'clock a. m., for the purpose of electing a board of directors and transacting such other business as may properly come before the meeting.
At the close of such meeting there will be held a meeting of the board of directors to elect officers and for the transaction of any other business that may come before the meeting.
W. Y. McCUNE,
Secretary.
121-30t

Notice To Stockholders.
Notice is hereby given that the Annual Meeting of the stockholders of the Wichita Valley Railway Company will be held at the principal office of the Company in the State of Texas on Thursday, November the 4th, 1909, at 10 o'clock a. m. for the purpose of electing a board of directors and transacting such other business as may properly come before the meeting.
At the close of such meeting there will be held a meeting of the Board of Directors to elect officers and for the transaction of any other business that may come before the meeting.
W. Y. McCUNE,
Secretary.
121-30t

Notice to Advertisers.
It is impossible for the Times to get display ads in the paper when they are not in the office by 9 a. m. Patrons of the paper will confer a favor and, at the same time, get better service by getting their ads in earlier than the hour above named.
TIMES PUBLISHING CO.
The Singer sewing machine is the best. The best is the cheapest in the long run. See
130-3t W. A. McCLELLAN.

Saddles and Harness
Wichita's Leading Saddlery

A complete line of up to date Saddles and Harness made by expert mechanics.
Prices Right

O. J. SCHNEIDER
615 8th Street

IMPERIAL BARBER SHOP
F. M. SIMS, PROP.
712 Indiana Avenue.



Two Ways of Looking At It.

After buying that bill of lumber you are going to need, and using it, you may be either glad or mad. It depends on whether you buy good, dry lumber from us, or carelessly accept lumber that's only half seasoned, from somebody who's not so particular about the quality of their stock as we are.
There are no two ways about it: You can buy any kind of lumber or building material to better advantage right here, than you can anywhere else in this part of the country. Let us make you an estimate on what you want.

MOORE & RICHOLT, Lumber and Building Material

A home bank; a substantial bank and a big bank is

The First National Bank

Wichita Falls, Texas

- It aims to be abreast of the times and still be conservative.
- Its losses have been small and its profits sufficient during its corporate existence.
- We are prepared to take care of your wants in our line.
- It has accumulated a surplus and undivided

profit account of.....\$ 70,000 00
its capital is..... 75,000 00
its total assets..... 587,879 46

It merits your confidence and invites your business whether you are a depositor or a borrower.

THE FIRST NATIONAL BANK
R. E. HUFF, President. W. M. McGREGOR, Cashier.

IN ORDER TO INTRODUCE OUR Storm Cellars and Cisterns MADE IN WICHITA FALLS

We Will Sell Them On The INSTALLMENT PLAN For The Next 30 DAYS
They are guaranteed to be perfectly tight; will not crush in under any load and will last a lifetime.

Cor. Ind. and 10th St.



Wichita Falls Texas

Your Ad Should Be There

When the Ad Reader Gets a Pair of Scissors

When the ad-reader gets busy with a pair of scissors, and begins to clip out ads—YOURS OUGHT TO BE THERE.

For these clipped ads. serve as memoranda on little trips—little buying excursions—shopping, house-hunting property-hunting, servant-hunting trips. They decide the trend of the day's quests. They influence the day's business deals—more than that; they initiate them. Many of the day's deals, sales and purchases would not have been made at all but for them. So, have your ad. there when the ad-reader looks for a pair of scissors.

You will get satisfactory results by advertising in

The Wichita Daily Times

EARLY SAVINGS BANKS

First Modern One Was Opened in Scotland in 1810.

STARTED BY HENRY DUNCAN.

He Was a Presbyterian Clergyman and Was a Friend of Thomas Carlyle and of the Celebrated Dr. Chalmers—The Rapid Spread of the System.

The first savings bank to accept deposits in small amounts and to pay cumulative interest was opened in Scotland in May, 1810. Several institutions for savings existed in foreign countries prior to 1810, but there was nothing in any respect like the modern savings bank. England, for example, early witnessed the appearance of numerous small charitable associations and institutions which undertook to invest the savings of their members.

The first modern savings bank, however, was originated by Henry Duncan, a Presbyterian clergyman of Dumfries, Scotland, a friend of Thomas Carlyle and of the celebrated Dr. Chalmers, who throughout his active life was interested in various schemes of practical benevolence. In 1810, after he had already set forth his views on the subject in the Dumfries Courier, he established the Ruthwell Savings bank. His purpose, as expressed in a memoir published by his son in 1868, was to induce the mass of people of his time to realize the value of the little savings which by economy could be put away.

The Dumfries community of lowland Scotch was a good one in which to start such a scheme. During the first year savings to the amount of £150 were deposited in the Ruthwell Savings bank and in the next two years £171 and £241, respectively. By 1814 the deposits amounted to £922.

As the success of Mr. Duncan's scheme became known similar institutions were organized elsewhere in Scotland and England. One of the earliest was the Edinburgh Savings bank, still a thriving institution.

The Ruthwell bank had some peculiarities which distinguished it from the institutions that were developed later. There was an annuity fund, for instance. Most remarkable of all, before anybody's first deposit was received inquiries had to be made as to his age, family affairs and previous moral conduct. According to what was discovered the management decided, first, whether his deposit should be accepted and, second, what rate of interest should be allowed him.

The Ruthwell bank's funds were placed with the British Linen company, which allowed 5 per cent interest on them. Most of the depositors received 4 per cent, but to those of three years' standing whose deposits amounted to £5 or more 5 per cent was allowed, provided the depositor wanted to get married or that he was fifty-six years old or that in other respects it would be especially advantageous for him to receive more interest. The first savings bank was under no obligation to allow depositors to withdraw funds when they wanted. There was a provision that "when the depositor shall have become incapable of maintaining himself from sickness or otherwise a weekly allowance may be made to him at the option of the court of directors out of the money he has deposited."

The Edinburgh Savings bank was much simpler in its organization than the Ruthwell and more closely resembled the savings banks of the present day. Each depositor received the same rate of interest. There was no preliminary investigation of his character, and he could withdraw his deposits at pleasure. The rate of interest was uniformly 4 per cent.

Widespread interest was aroused in the early experiments in Great Britain. Farsighted people realized that the new institutions were destined to add largely to general prosperity and happiness. This opinion was eloquently voiced by the great Scotch critic Francis Jeffrey, who, writing in the Edinburgh Review, said: "It would be difficult, we fear, to convince either the people or their rulers that the spread of savings banks is of far more importance and far more likely to increase the happiness and even the greatness of the nation than the most brilliant success of its arms or the most stupendous improvement of its trade and its agriculture. And yet we are persuaded that it is so."

Laws safeguarding savings banks were passed as these institutions began to show vitality and clearly needed regulation. Trustees and managers were early prohibited from making any profit in connection with these banks.

The English savings bank movement rapidly spread throughout the continent, France, Germany, Denmark and Italy successively taking up the idea. Everywhere with modifications proper to the nationality it has proved successful.

The first American savings bank was opened in Philadelphia in 1816 and was called the Philadelphia Saving Fund society. The same year one was established in Boston, New York following in 1819, and in 1820 there were ten in the country, having 8,635 depositors and \$1,128,570 in deposits.—Boston Globe.

Trouble For Pa.
"Where do they wind you up, Miss Skrecker?"
"Wind me up?"
"Yes; pa said you sang mechanically."—Houston Post.

He that speaks sows, but he that hears reaps.—Arabian Proverb.

You Can

Bank On It

On One Dollar

Open a SAVINGS ACCOUNT here with it.

Watch it grow; you will be surprised to see what you can accumulate in a year.

Interest COMPOUNDED Semi-annually.

Savings department open

Saturdays Until 8:00 p. m.

THE

Wichita State Bank

Cor. 8th and Indiana

AUTO and MACHINE SHOP

J. W. Carter, Auto Mechanic
J. M. Young, Machinist

Shop located on corner of Sixth street and Ohio. Our shop is well equipped to do almost any kind of repair work.

"We do the thing right, and do the right thing." Is our motto. Give us a trial and we will convince you that we live up to our motto.

CARTER & YOUNG, Proprietors

Books, Stationery and School Supplies

We also handle periodicals and newspapers of all kinds. Books to sell or rent.

J. H. MARTIN

704 Ohio Ave. - Phone 10.

Your attention is also invited to the fact that we have a complete line of books, stationery and news of all kinds. Having recently enlarged our stock in every respect, we feel sure we can take care of your wants. If not in stock we will gladly order.

Books to rent at very reasonable cost.

BATHS!

FIVE NEW BATHROOMS AT

LAWLER'S BARBER SHOP

YOU DON'T HAVE TO WAIT

Baths—Salt Glow, plain, hot or cold, good rubbers in attendance. Call and see me.

L. H. LAWLER PROP.

THE ST. JAMES HOTEL

Under management of J. B. Hutt Contracting Company. Located in the heart of the city.

AMERICAN PLAN

\$2.50 Per Day.

E. M. WINFREY

—Dealer in—

Fire Arms, Sporting Goods
Bicycles and Sewing
Machine Supplies.

Gunsmith and Locksmith Expert

General Repairing a Specialty
736 Ohio Ave. Phone 24

Fruits, candies and nuts at King's.
Phone 261. 119-12

HERE



is the home of
Stein-Bloch
Smart Clothes
that fit and have a
world-wide style as
no others in Amer-
ica—

The Clothes
of a
Gentleman

Walsh & Clasbey
The Clothiers

T. J. TAYLOR, President.
T. C. THATCHER, Cashier

J. T. MONTGOMERY, First V. P.
J. F. REED, Second V. P.

FIRST STATE BANK AND TRUST CO.

WICHITA FALLS, TEXAS
CAPITAL \$75,000.00
SURPLUS \$ 5,000.00

DIRECTORS:

H. C. KARRENBRÖCK	J. T. MONTGOMERY
J. F. REED	R. H. SUTER
CHAS. W. BEAN	ALEX. KAHN
JOSEPH HUND	T. C. THATCHER
T. J. TAYLOR	T. W. ROBERTS
J. A. FOOSHEE.	

With total resources of nearly ONE QUARTER OF A MILLION DOLLARS, we are in a position to meet the reasonable needs of all customers.

JOIN THE CROWDS
Go to Kirsch's for

Korrekct Klothes For Women

The only exclusive Ladies' Ready-to-Wear Store in this part of the country. The store that has one price and where your dollar is just as good as anybody's. Come in early, make your suit selection early and give us plenty of time to give you

The Proper Fitting

KIRSCH'S Wichita Falls, Amarillo, Texas

JUST IN TIME.

The Squire Wasn't Actually Nigh, but He Was a Little Close.

They were discussing the salient traits of old Squire Gregson's character, the funeral being a thing of the past. "Some way or 'nother, between his goin' an' the buryin', nobody felt free to speak," Abel Nutting had said as an introduction to his remarks. "It seemed more'n likely he'd come to again an' call us to account, same as usual."

"He was free to give to philanthropy an' the church," said Barton Sedgwick when his turn came, "but in the family circle I called him kind o' close. I won't go so fur's to say he was actually nigh, but he cert'ly was kind o' close."

"As how?" inquired three voices in unison. They all had plenty of instances of the old squire's "closeness," but it was Barton's privilege to speak first, he being a cousin once removed.

"Well, I was there to a Sunday dinner with him last December," said Barton slowly. "He invited Sally an' me, same as always, once a year."

"Well, Sally had one o' those stuffy colds that make you feel worse'n if you had pneumony, an' she vowed she wouldn't go. She said she couldn't taste anything anyway, an' the mere thoughts o' his cold pork an' boiled potatoes went against her. But she wanted I should go for polley, same as all us relations went, an' I did."

"Well, when I got there an' told squire he said, 'Sally not comin'!' an' clipped it right out into the kitchen, leavin' the doors open all the way."

"Here," he said to old Jane Willis, that cooked an' done for him, "have those potatoes boiled soft yet? That's good. You lift out Mis' Sedgwick's potato, an' it'll be just right to fry for my breakfast tomorrow," he said, "for Mis' Sedgwick is kep' at home with a cold. Lift it out careful! That's right!"

"An' when he come back to me he was all creased up with smiles, he was so pleased with himself." — Youth's Companion.

SEEING UNDER WATER.

The Refraction of Light and the Limiting Angle of Vision.

One of the most peculiar things in connection with life under water is what is known as the limiting angle of vision. This applies to fishes, divers, submarine crews and, in fact, any being possessing the power of sight and desiring to look through the water at objects in the air. The effect is not due to a defect in vision, but to the refraction or bending of light, and no telescope or other optical instrument can get around it.

The effect consists of the impossibility of seeing anything on the outside unless the observer directs his line of sight within forty-eight degrees of the vertical. If a forty-nine degree angle or over is taken, the surface, no matter how clear the water is, acts as a perfect mirror and reflects objects at the bottom of the water, thus not allowing anything on the outside to be seen. The consequence of this property is the most startling of all, for everything on the outside can be seen and thus has to be seen in the cone described by the forty-eight degree angle from the eye. This shows all outside objects huddled together and appearing high in air. Thus, if one dives into the middle of a wide river, on looking up the banks will appear close together, but, at a great distance from the observer, high in air.

This angle is called the "critical" angle and of course varies with the two media in contact.

If one desires to make the experiment a square glass box or an aquarium will answer very well. Suspend this from the ceiling or support it on a wall bracket and look under it at an angle. The phenomenon will be observed as indicated. The clearer the water and the stronger the light the more clearly will things appear.—Chicago Record-Herald.

Why He Was a Heathen.

Sir Arthur Fanshawe related an amusing story of a Mohammedan servant who, when asked his religion replied:

"Beg pardon, sar, I'm a heathen." When asked by his master what he meant by a heathen the man answered:

"Beg pardon, sar, a worshiper of stocks and stones."

"Confound it," remarked the master, "I can't keep a man like that in my service."

To which came the immediate rejoinder:

"Beg pardon, sar, in your highness' service no time to worship anything!" —London News.

He Spoke Too Soon.

A well known business man attended his daughter's commencement exercises at an eastern college. He had been greatly pleased with the beauty and dignity of the exercises and was discouraging to his wife upon the refining influences of college life. Suddenly his impressive monologue was cut short. A girl in cap and gown came dashing down the steps of the main hall waving her diploma and shouting, "Educated, by gosh!" —Ladies' Home Journal.

Not Anxious.

"You have quite a number of the poets," said Goodby, who was inspecting Woody's library. "Ah, there's Browning! Do you understand him?"

"No; I don't," said Woody.

"Ah," said Goodby, continuing his examination, "have you Præd?"

"Certainly not. What's the use of praying? I ain't anxious to understand him." —Philadelphia Record.

True honor leaves no room for hesitation or doubt.—Pittsburgh.

For a State Occasion

when you can lie abed the next morning, a heavy all-Havana is all right. But for regular smoking, and steady nerves, there's just one cigar that hits it off to the letter—the

Tom Moore
Mild 10c Cigar

THE SOUTHWEST CIGAR CO., Dallas, Texas, Distributors

New Things a Few

Read this, then phone us your wants

- Bulk Olives10c per dozen
- Club House Pitted Red Cherries.....
-33 1-3c per can
- Telmo Brand Jelly20c per glass
- Brick Cheese30c per lb
- Telmo Brick Codfish20c per brick
- Dried English Peas\$ 1-3c per lb
- Dried Herring1c each
- Club House Pear Tapioca.....15c per pkg

J. L. LEA, JR.

THE BEST WAY

To judge a man is by his works, and we want you to look us up before you have your Electrical work put in your store or our home. Our recommendation is our work and our service, and it's worth your time to investigate a little, and if you don't know ask the people who do.

W. L. KEMPER & CO.

Phones 515 and 522. Back Wilson Hardware Store.

Hot and Cold Baths. Polite Attention. Competent Workmen. Prompt Service.

Williams' Barber Shop

BEN WILLIAMS, Proprietor.

THE LEADING SIX CHAIR SHOP IN THE CITY

Seventh Street. Wichita Falls, Texas.

Public Sale.

On Thursday, October 28th, I will have a sale on my farm 1 1/2 miles north west of Wichita Falls. All my farm implements, consisting of every farm implement and every kind of a tool needed on a farm, from a fine gang plow to a garden wheel hoe; also work mules, work horses brood mares, and a lot of young mules and colts, and the best Jersey cow in the country; also household and kitchen furniture; a lot of barbed wire, etc.

\$10, six months with good note bearing 8 per cent interest. Sale begins at 8:30. 126-128. R. H. SUTER.

We have made special arrangements with the publishers of the book "Graustark" whereby we can sell this popular book for \$1.00 which retails the world over for \$1.50.

131-17 THE PALACE DRUG STORE.

Try a can of King's City Park brand of coffee, nothing better. Phone 261. 119-14

Terms:—\$10 and under, cash; over

PERSONAL MENTION

J. W. Holt left for Petrolia today on business.

J. W. Laster of Sunset, Tex., passed through the city today.

Miss Edna Denton of Fort Worth, is visiting friends in the city.

Russell Babin of Danee, is in the city, the guest of friends.

A. L. Coffman and family went to Abilene today to visit relatives.

A. H. Fowler, a prominent business man of Fort Worth, is in the city today.

J. H. Parker, a prominent citizen of Dallas, is in the city looking at real estate.

Mrs. F. McQueen of Sherman, is in the city, visiting her sister, Mrs. W. H. Davis, 1009 11th street.

Austin Gilliam, of the Gilliam-Whitney Company, left yesterday for Chicago on a business trip.

Miss Holden of Fort Worth, who has been visiting Mrs. Thornton for a few days, returned home today.

Miss May Haynes of Muddy, passed through the city today on her way to Petrolia to visit friends.

Jim McDaniel of Alvord, Tex., is in the city today en route to Burk Burnett where he owns a large ranch.

W. T. Browning, a prominent dry goods merchant of Seymour, was transacting business in the city today.

Mrs. O. B. Adams of Fort Worth, who has been visiting her nephew, Mr. E. M. Winfrey, left for her home yesterday. She was accompanied by Mr. Winfrey as far as Fort Worth, who continued his journey to San Antonio on business.

HASKELL WANTS NEW DEPOT.

Application Argued Yesterday Before Railroad Commission.

The application of the city of Haskell, on the Wichita Valley, for a new depot was heard yesterday before the railroad commission, which took the matter under advisement. Arguments for the new depot were presented by S. W. Scott, J. Murchison and C. D. Long. General Attorney M. A. Spooner former Superintendent Maer, H. G. McConnell and F. G. Alexander contended that the present structure was ample for present needs, or would be, with some improvements.

The application of Bowie for better Rock Island depot facilities, was also heard yesterday.

Feed! Feed! Feed!

Phone 437 for coal and feed of all kinds.

MARICLE COAL Co.

122-1f
New crop pecans, 20c per pound.
NUTT, STEVENS & HARDEMAN.
131-2t

See the Singer stocking darning at the Singer store. Phone 122.

126-3t
W. A. McCLELLAN.

Nice cranberries at King's. Phone 261.
119-1f



Dr. J. W. DuVal

General Medicine and Surgery,

—Including—

EYE, EAR, NOSE and THROAT.

First National Bank Building

Wichita Falls, Tex.

THE TALLEST TOWER

in the world is not higher than our ambition to have you think of this pharmacy and pure drugs at the same time.

WE SELCT

DRUGS

so carefully that only the purest, freshest and the strongest find their way here. Fill your next drug need here and you will see that we are doing all we can to make you thing well of our drugs and service.

Mater-Walker DRUG COMPANY

SHORT ITEMS OF INTEREST

A new floor is being laid in the county clerks' office at the court house.

Train No. 2 of the Fort Worth and Denver, due here at 1:50, is reported two hours late today.

The first week in November will be jury week in county court. Quite a number of cases are to receive attention.

Dr. Wade Walker is in Mineral Wells to attend the meeting of the Northwest Texas Medical Association. Dr. Walker is president of the association.

The high school football team has issued a challenge to the Vernon high school, and if arrangements can be made, the game will be played here a week from next Saturday.

A committee of the Royal Neighbors and M. W. A. met last night and completed their arrangements for the reception of A. N. Brooks of Dallas, who will visit this city on October 21st. Mr. Brooks is state deputy counsel.

The Folly Theatre, which re-opened recently, is having excellent patronage this week and the vaudeville artists now there are getting large audiences. The performance is an unusually acceptable one.

Rev. Geo. W. Crabtree, and evangelist of Washington, D. C., passed through the city today and scattered cards around the depot with this inscription upon it: "A man is like a pin—no good when he loses his head. Cigarettes, tobacco, cursing and drinking are stepping stones to hell and insanity; I have tried it."

LARGE LAND SALE.

Eight Hundred Acres Sold Today for Twenty-Four Thousand.

Tom Cole and wife of Ellis County, recently sold to S. R. Munden of the same county, 746 acres of land in this county, the consideration being twenty-four thousand dollars. Two hundred and fifty acres of this land is in the Palo Pinto County school land survey, the remainder being adjoining it.

This is one of the largest land deals recently consummated in this county. The average price per acre was about thirty-four dollars.

Read all of the want ads.

THE MARKETS BY TELEGRAPH.

Cotton—Liverpool Spots.
Liverpool, Oct. 13.—Spot cotton 7.36. Sales, 8000 bales. Receipts 7000 bales.

Cotton—Liverpool Futures.
The market for future cotton opened quiet and steady and closed barely steady.

	Open	High	Close
Oct-Nov	7.06	7.10½	7.08½
Nov-Dec	7.04	7.07½	7.06
Dec-Jan	7.04½	7.07½	7.06
Jan-Feb	7.04	7.07½	7.05½

Cotton—New York Spots.
New York, Oct. 13.—Market for spot cotton opened quiet and 20 points higher. Middling, 13.85. No sales reported.

Cotton—New York Futures.

The market for future cotton opened and closed firm.

	Open	High	Close
Oct	13.30	13.56	13.56-a 57
Dec	13.42	13.61	13.61-a 62
Jan	13.46	13.62	13.62-a 63
Mch	13.55	13.71	13.71

Cotton—New Orleans Spots.
New Orleans, Oct. 13.—Market for spot cotton opened steady and 3-16 of a cent higher. Middling, 13 5-16. Sales 850 bales. To arrive, 3300 bales.

Cotton—New Orleans Futures.

The market for future cotton opened firm and closed very steady.

	Open	High	Close
Oct	13.21	13.39	13.38-a 40
Dec	13.36	13.49	13.49-a 50
Jan	13.48	13.61	13.61-a 62
Mch	13.68	13.81	13.81-a 82

Chicago Grain Market.

Wheat—Open High Close

Dec 104 102½ 104½

May 105½ 105½ 105½

July 99½ 99½ 98½

Corn—Open High Close

Dec 58½ 58½ 57½

May 60½ 60½ 60½

July 60 60 59½

Oats—Open High Close

Dec 39½ 39½ 39½

May 41½ 42 41½

Notice.

Homesteaders Camp No. 333. State manager Pile will be with us on Friday night Oct. 15th, all members are urged to be present.

A. B. NUETT, Pres.
131-3tp G. H. COLLARD, Sec.

New crop pecans, 20c per pound.
NUTT, STEVENS & HARDEMAN.
131-2t

Home of Good Clothes



The largest and most complete outfitting for men, boys, ladies and children establishment in the city of Wichita Falls. The minute you are ready, your fall clothes are ready. The first picking is the best picking. There are certain advantages a man or woman desires in coming here for clothes. Our clothes always pay the buyer a good dividend in satisfaction. Note the following points:

The high character of the tailoring, the certainty of the correct styles, the completeness of the stock that insures a perfect fit for any size or shape that comes to us the largest money's worth.

The fact, together with many other features should induce you to make your fall clothes' selection here.



Correct Dress

FOR

Men and Women



KAHN'S

Union Store—Open 7:30 a. m. Closes 6:00 p. m. Closes Saturday 10:00 p. m.—Union Store

Corner 8th Street and Indiana Avenue

Cable Address, Newest

Northwestern Compress Co.

Concentrators and Compressors of Cotton and

COMMISSION MERCHANTS.

Wichita Falls, Texas

Neil P. Anderson, President

CORRESPONDENCE SOLICITED

Buy and sell cotton on our own account, and for account of our customers. Receive, weigh, inspect, sample and deliver from seller to buyer, and guarantee satisfaction to both parties as to honest and correct weights and class. Advance money, and finance when desired on Bills Lading for cotton F. O. B., any point tributary to these plants consigned to them. Pay inbound freight bills and collect refund freights on all cotton so consigned. Customers desiring to hold cotton for a period not exceeding thirty days and held on our wharves subject to our wharf terms, may draw an approximate value for same.

Northwestern Compress Company

Books for Everybody

Everybody whose taste runs to good reading will find plenty of interesting books on our shelves. We have the latest fiction as soon as it is out. Few stores anywhere have as up-to-date a stock as you'll find here or as fine an assortment from which to select.

Fiction, Standard Works, Scientific Works, Etc

If there's anything published that you want and cannot find here we'll gladly make special order for it. It will cost you nothing extra and our prices are often lower than the publishers.

The Palace Drug Store

Phone 341.

612 Eighth St.

What the Other Fellow Said---

A salesman for the largest (and best) cocoa manufacturer in the United States was trying to sell us a bill of cocoa. We asked him how his goods compared with Van Houten's. His answer was: "We have a right good piece of goods, of course it is not as good as Van Houten's, if it was we would get as much money for it as he does."

For his honesty we bought a bill. It was good cocoa, but not in the Van Houten class.

If you wish to know how good Van Houten's cocoa is, go to W. B. McClurkan's dry goods store any time during the next three days, and you will be served with a cup free of charge. If you like it give the lady in charge an order or 'phone the order to our store, and we will deliver the goods. Lots of people think they don't like cocoa. It is because they used the wrong kind.

It's Good, It's Healthful, It's Food and Drink Combined

608-610 Ohio Avenue.

O. W. BEAN & SON

PHONE 35

PURVEYORS OF EVERYTHING GOOD TO EAT