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READ THIS
Near 5-room cottage, 45-foot front. Barn, chicken house, some fruit; near school, and two blocks from car line; furnished, and part of furniture nearly new. All in good condition. Furniture included. Easy terms. Price \$1,150.

GEO. F. BROOKS
The Real Estate Man
FOR RENT—HOUSES.

FOR RENT—HOUSES.
4-ROOM, 502 E. FRONT.
5-ROOM MODERN, 507 No. 4th.

FOR RENT—HOUSES.
A GOOD HOUSE FOR RENT, CALL 133 Red.
4-ROOM BUNGALOW, PHONE 1019 Black.

FOR RENT—HOUSES.
GOOD THREE-ROOM HOUSE, INQUIRE Frank Stinger.
PLEASANT 7-ROOM HOUSE, 414 E. Front, H. Kohn.

FOR RENT—HOUSES.
MODERN, 7-ROOM HOUSE, 123 S. 3rd, Phone 516 Black.
FURNISHED AND UNFURNISHED Rozale Apts. Phone 718 Black.

FOR RENT—FURNISHED ROOMS.
301 EDITH, 955 BLACK.
REASONABLE, 211 W. SPRUCE.

FOR RENT—FURNISHED ROOMS.
LARGE, REASONABLE, 227 S. 3RD.
NICELY FURNISHED, 542 S. 4TH W. Phone 665.

FOR RENT—FURNISHED ROOMS.
FOR TEACHERS OR STUDENTS, 321 S. FIFTH east.
FURNISHED ROOMS—HOT WATER heat. Phone 408 Black, 501 Alder.

FOR RENT—FURNISHED ROOMS.
ROOM FOR RENT TO ONE OR TWO gentlemen—near Business College, 770 Red.
FOR RENT—FURNISHED HOUSES.
TWO COTTAGES, 519 ALDER.

FOR SALE—MISCELLANEOUS
WOOD, \$1.50, 1194 RED.
GAS COKE, INQUIRE GAS CO.
DRY WOOD \$1.50, 948 RED.

FOR SALE—MISCELLANEOUS.
GOOD MILCH COW, 322 TURNER.
RETORT OAK HEATER, 234 EDDY.
ALL SIZES OF PIGS, PHONE 8591 Red.

FOR SALE—MISCELLANEOUS.
AIRTIGHT HEATERS, PHONE 1181, 225 Adams.
BALED HAY IN CARLOADS, G. F. Brooks, Missoula.

FOR SALE—MISCELLANEOUS.
SECOND HAND RANGE AT REELEY'S storage, 734 W. Cedar.
\$75.00 SINGER SEWING MACHINE at 412 S. Third W. Cheap.

FOR SALE—MISCELLANEOUS.
GOOD, GENTLE MILCH COWS FOR sale, phone 608; 712 Blaine.
OLD PAPERS FOR SALE AT MISSOULIAN office; 20c a hundred.

FOR SALE—MISCELLANEOUS.
DRY SLABS, \$2.50 PER LOAD, MISSOULA Wood Yard; phone 458.
DRY STOVE WOOD, HONEST load; \$1.50, Montreuil; 1194 Red.

FOR SALE—MISCELLANEOUS.
SPECIAL SALE ON SECOND-HAND sewing machines, at Singer office.
SECOND-HAND SEWING MACHINES, Hoyt-Dickinson Piano Co.

FOR SALE—MISCELLANEOUS.
OLIVER TYPEWRITER, GOOD AS new, bargain. Apply Missoulian office.
ALL KINDS OF ROUGH AND dressed lumber at Hayes Spur, Baird & Harper.

FOR SALE—MISCELLANEOUS.
APPLE WRAPPERS, FIVE CENTS per lb., Missoulian Office.
\$70.00 HARD COAL HEATER FOR \$10.00, Apply Hoyt-Dickinson Piano Co.

WANTED
To trade small ranch near Missoula for wood, tie or timber claim.
O. B. S. ORR

TO TRADE.
FARM FOR CITY OR ORCHARD home property, "M" care Missoulian home property.
HUNTING PARTIES
HAVE PACK OUTFIT SUFFICIENT for party from 5 to 8. For particulars address Packer, Missoulian.

WOOD SAWING.
FOR STRATTON'S WOODSAW leave orders at Bonner's groc. Bell 114.
FOR PROMPT WOOD SAWING, Missoula Wood Yard; phone 458.

FIRE INSURANCE.
FOR FIRE, ACCIDENT AND health insurance, surety bond, burglar insurance, see A. K. Andersen, 113 East Cedar street, city. Strong and reliable companies.
NOTICE
Notice is hereby given that there will be submitted to the qualified voters of the county of Missoula, Montana, at the General Election to be held on the 3rd day of November, 1914, the proposition of the bonding of the said county in the sum of \$40,000.00 for the purpose of building and erecting three County Bridges, two of which are to be constructed East of the City of Missoula at points across said Missoula river on the Bandman Ranch and the other of said bridges to be erected across said Missoula River West of Missoula at a point where the same will connect what is known as the Big Flat with the main county road leading west from the City of Missoula.

NOTICE
Office of the Torino Mining Co., Missoula, Mont., Oct. 14, 1914.
Notice is hereby given that the following described stock, on account of an assessment levied on the 8th day of September, A. D. 1914, the several amounts set opposite the names of respective shareholders as follows:
No. Shares Due
Peter Albinok 32 10,000 \$50.00
Joseph Bugli 88 1,000 5.00
Adam Bickel 157 1,000 5.00
Hugh Boyd 80-134 1,500 7.50
Chas. E. Carlson 45-60-82-100 10,000 50.00
Sarah E. Delaney 82-89 500 2.50
Domik Giovanni 328 5,000 25.00
James Handlin 38 1,000 5.00
L. P. Hall 38 1,000 5.00
R. W. Hall 38 1,000 5.00
L. P. Hall Jr. 81 1,000 5.00
L. P. Hall & Co. 15 6,000 30.00
Alfred B. Kelly 40-61-68 2,000 10.00
Aaron L. Kelly 41 1,000 5.00
Otolino Pasquale 121 500 2.50
S. T. Odgers 5 50,000 250.00
Joe Piela 105 5,000 25.00
Frank Roseboom 71-50-72 6,500 32.50
Josef Soule 43-163 3,000 15.00
O. M. Streeter 78 500 2.50
H. A. Sampson 67-96 1,500 7.50
Anton Tamietti 165, 174, 175, 173, 174, 175, 183, 184, 190, 191, 192, 193, 194, 196 66,855 334.27
T. H. Thomas 171, 177, 107, 198 18,585 82.92
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John M. Thompson 42-109 6,000 30.00
H. C. Sartov 160 1,000 5.00
C. H. Huffman 88 3,000 15.00
D. M. Durfee 32-18 2,000 10.00
J. E. Pasquale 78-83 10,000 50.00
Alfred Pasquale 51-99 19,000 95.00
J. W. Masser 18-24-176 2,800 14.00
A. H. Franklin 180 910 4.55
F. J. Schlechter 14 50,000 250.00
J. J. Matovic 200 5,000 25.00
Geo. A. Carlson 22-33-82 4,500 22.50
Anton Gentillo 187 1,000 5.00
And in accordance with law, and an order of the board of directors, of said Torino Mining Company, made on the 31st day of August, A. D. 1914, so many shares of each parcel of stock as may be necessary will be sold at the company's office at Missoula, Montana, 127 Higgins Ave., on the 15th day of November, 1914, at the hour of 10 o'clock A. M. of said day to pay the said delinquent assessment together with all legal costs of advertising and all legal expenses of sale.

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AMERICAN BANKERS HOLD SESSION IN RICHMOND

"SAFETY FIRST" CAMPAIGN GETS LAUNCHED—A TALK ON PROFITS PROBLEM

Richmond, Va., Oct. 14.—The fortieth annual convention of the American Bankers' association, which met here today, brought the American bankers together in large numbers for the first time since the federal reserve act was passed by congress.

Arthur Reynolds of Des Moines, president of the association, devoted the greater part of his opening address to the federal reserve scheme. He gave assurances that the country might rely upon the bankers to do their part toward making the system a success, notwithstanding their opposition to it in just the form adopted. He noted some of its fine points and its weaknesses, and advised bankers how to adjust themselves to the change.

National bankers had submerged their opinions, he said, and were cordially coming to the support of the federal reserve banks, as required by the act, and a limited number of banks and trust companies organized under state laws had come into the system, but not to the extent necessary to warrant the anticipation of that complete unification of our entire banking system so long desired.

"Safety First."
The rule of the banker must be "safety first," he said, in considering the difficulties the federal reserve banks would have in keeping impounded all the means necessary to relieve sudden distress, and at the same time to rediscount freely enough to avert contraction of credit. "It will require rare wisdom, indeed," he said, "to meet so contradictory a situation."

Profits.
What Would You Do?
There are many times when one man questions another's actions and motives. Men act differently under different circumstances. The question is, what would you do right now if you had a severe cold? Could you do better than to take Chamberlain's Cough Remedy? It is highly recommended by people who have used it for years and know its value. Mrs. O. E. Sargent, Peru, Ind., says, "Chamberlain's Cough Remedy is worth its weight in gold and I take pleasure in recommending it." For sale by all dealers.—Adv.

Defenses Cannot Be Cured
by local applications, as they cannot reach the diseased portion of the ear. There is only one way to cure deafness, and that is by constitutional remedies. Deafness is caused by an inflamed condition of the mucous lining of the Eustachian tube. When this tube is inflamed, hearing and when it is entirely closed, inflammation can be taken out and this tube restored to its normal condition, hearing will be destroyed forever; nine cases out of ten are caused by catarrh, which is nothing but an inflamed condition of the mucous surfaces. We will give One Hundred Dollars for any case of deafness (caused by catarrh) that cannot be cured by Hall's Catarrh Cure. Send for circulars free after the first publication of this notice, to the F. J. CHENEY & CO., Toledo, Ohio. Sold by Druggists, 75c. Take Hall's Family Pills for constipation.—Adv.

NOTICE TO CREDITORS
State of Montana, county of Missoula, ss.
Estate of Anne C. McKee, deceased: Notice is hereby given by the undersigned executor of the estate of Anne C. McKee, deceased, to the creditors of and all persons having claims against the said deceased to exhibit them with the necessary vouchers within four months after the first publication of this notice, to the said executor, John M. Keith, at the Missoula Trust and Savings Bank, the same being the place for the transaction of the business of said estate in the county of Missoula, Montana. Dated October 14, 1914. JOHN M. KEITH, Executor of the estate of Anne C. McKee, deceased. Oct. 15-22-29—Nov. 5.

For A'most Nothing \$1,100 buys a 7-room house with bath, basement, out buildings, shade and fruit trees. Lot 60x150. Located on No. Side. Must be sold by Oct 15th Newlon & Gage 116 E. Cedar.

eral reserve banks, government funds would be deposited in those banks and the independent treasury system of the United States and its consequent expense to the government and to the business of the country, would become a thing of the past. "A careful reading of the law," he said, "discloses the fact that its authors had no such intention, and that if the government funds are deposited in those banks it will be at the discretion of the secretary of the treasury alone."

"It is a just criticism of the measure," he continued, "to say that it does not take the government out of the banking business, and that it confers upon one of our government officials an extraordinary power and discretion unwarranted by the spirit of our institutions and repugnant to republican principles."

"The power conferred upon the secretary of the treasury to control money and credit, if attempted by the members of this association would probably call for a special act of congress to curtail their activities."

He referred to the failure of the bankers to have their say in the modification of the federal reserve act. It was a representation to which their interest clearly entitled them, he argued, but he believed the advisory council of bankers which had been authorized, similar to the one in vogue in Germany, "should yield an influence upon the administration of the system that was denied them in its management."

"The experience in Germany," he said, "has been that the advice of its council in the conduct of the Reichsbank is rarely refused and generally followed. The fundamental features of the bill organizing the federal reserve banks are in the main sound and the establishment of the advisory council may furnish the balance without which the system might be deficient."

"None more than the bankers have for years earnestly demanded some change in our former system, and it may be confidently predicted that their efforts to make it successful will be at the command of those in charge of its operations."

Money to Loan
at 8 per cent on Farm and City property. No delay if security is satisfactory. W. H. Smead Company Phone 212.

Wanted to Exchange
Well located vacant lots for improved property. Will pay or assume difference. Hoverson & Stephens 202 Higgins Ave. Phone 203

SOCIETY DIRECTORY
MISSOULA LODGE NO. 13, A. F. & A. M.—Regular meetings first and third Tuesdays in Masonic temple. Scouring brethren cordially invited. H. C. JOHNSON, W. M. F. F. SQUIRES, Secretary.

WESTERN SUN CHAPTER NO. 11, R. A. M.—Meets first and third Fridays of each month in Masonic temple. THEODORE LENTZ, H. P. ROY ROBINSON, Secretary.

HARMONY LODGE NO. 49, A. F. & A. M.—Meets in K. of P. hall, East Front street. Regular communications first and third Mondays. Special meetings every other Monday evening. Visiting members are specially invited. H. T. GARDNER, W. M. CYRUS R. AVERY, Secretary.

O. E. S. IMMANUEL CHAPTER NO. 7—Meets first and third Thursdays of each month in Masonic temple. Visiting members cordially invited. ROSE L. MILLER, W. M. JOHN MCCARTHY, W. P. HATTIE B. MURRAY, Secretary.

O. E. S. ELECTA CHAPTER NO. 7—Meets first and third Thursdays of each month in Masonic temple. Visitors especially welcome. MRS. THERESA KING, W. M. PETER EITELBERG, W. P. MRS. LIDA E. PARKER, Secretary.

MISSOULA AERIE NO. 22, F. O. E.—Meets first and third Tuesdays of each month at 8 p. m., at Eagles' hall, West Main. W. J. KELLY, President. JAS. A. BAKER, Secretary.

LOYAL ORDER OF MOOSE—Meets first and third Thursday evenings of each month at 8 p. m., at Eagles' hall. A. LINK, Dictator. H. E. HARKLEY, Secretary.

WESTERN MONTANA NATIONAL BANK
Missoula, Montana
UNITED STATES DEPOSITORY
CAPITAL \$200,000
SURPLUS FUND 50,000
G. A. WOLF, President
JOHN C. LEHSON, Vice President
J. H. T. RYMAN, Cashier
Directors: John G. Morony, M. A. Plake, G. A. Wolf, John C. Lehot, F. H. Woody, J. H. T. Ryman.

SCANDINAVIAN AMERICAN STATE BANK
Missoula, Montana
United States Depository for Postal Savings Fund.
TRANSACTS A GENERAL BANKING BUSINESS.
Travelers' checks, drafts and letters of credit available in all parts of the world.
Safety Deposit Boxes for Rent. Interest paid on Savings Accounts and Certificates of Deposit.

Mothers!
The future of the children depends upon their knowledge of the value of money. Teach them the saving habit.
Four per cent interest paid on savings.
The Banking Corporation
Capital \$500,000.00

FOR SALE—LOGGING CONTRACT
for approximately 3 million feet; give references. Address Claude Houghton, Bonner's Ferry, Idaho.

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