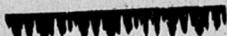


H. H. KLINKER

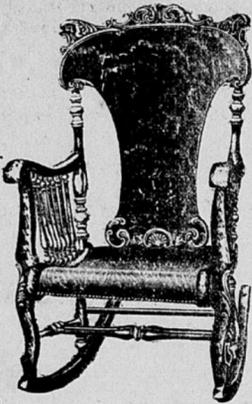
Has on Display
the finest line of

Furniture

in Denison.



See the Suits and
stldish pieces of
every description
fit for kings to use



**PRICES
THE
LOWEST!**

H. H. KLINKER

Capital \$100,000.

Deposits, \$400,000

Grawford County State Bank.

DENISON, IOWA.

The Best Security for Depositors. Farm Loans at Five Per Cent Interest.

This bank is incorporated under the laws of the State of Iowa. This gives the best security to all depositors, not only to the amount of stock, but the personal property of each shareholder is held to the amount of his share for any loss to the bank. Incorporated banks are under the control of the State Auditor, who can at any time examine the business, and according to his investigation the published statements are made. Depositors in an incorporated bank have more security than the confidence imposed in the officers. They have the best security, because the capital stock can not be used at pleasure for outside speculation and investment. The Grawford County State Bank is the best incorporated banking institution in the County. A general banking business done.

Passage Tickets Sold. Insurance Written. Loans Negotiated.
L. CORNWELL, GEORGE NAEVE, M. E. JONES, C. J. KEA MING,
President, V. President, Cashier, Ass't Cashier.
Directors: L. Cornwell, Geo. Naeve, H. F. Schwarz,
Chas. Tabor, J. P. Conner.

W. A. McHENRY, Pres.

SEARS McHENRY, Cashier

First National Bank.

DENISON, IOWA.

Capital and Surplus,	\$125,000.00.
Deposits,	425,000.00.
Loans,	450,000.00.

With our thirty years of experience in the banking business and our large capital and constant increasing deposits we are able to take care of our customers at the lowest rates. Deposits received subject to be drawn at sight. Time certificates issued drawing three per cent for six and four per cent for twelve months. We make a specialty of loaning money on cattle to be fed for market as well as individuals. Also make first mortgage loans on improved farms at current rates. We sell lands, town lots, furnish abstracts of title and sell steamship tickets for foreign ports. Our officers speak German. We solicit your patronage.

MONEY TO LOAN ON LONG OR SHORT TIME.



GRAWFORD COUNTY Real Estate Exchange

E. GULICK, Man'g'r.
Denison, Iowa.

Farms and Town Property Sold or Exchanged on Commission.

LOANS NEGOTIATED.

Abstracts of Title Furnished. Taxes Paid and Rents Collected.

Any business entrusted to me will receive prompt and careful attention.

MONEY TO LOAN on Real Estate security Not a \$1,000,000, but a few \$100 Apply to E. Gulick, Room No. 3, Gulick & Solomon block Denison, Iowa.

OR SALE Several choice improved farms, close to school and market. Call on or address E. Gulick, the leading real estate agent, Denison, Ia.

FOR SALE Choice resident properties and unimproved town lots on easy terms. E. Gulick, real-estate and loan agent, Denison, Iowa.

GRANDMA'S CHRISTMAS



[Copyright, 1901, by Willis B. Hawkins.]

Her Christmas is not like the rest,
Which last a single day
Or possibly a week at best
And then are put away
To be forgotten for a year,
Until good will toward men
Comes round, as fashions reappear,
And is in style again.



All time is grandma's Christmas time,
All seasons hers to hear
The echo of a Yuletide chime
Of voices ever dear,
Of voices hushed to all but her
As through a mist of tears
She sees child faces as they were
In long departed years.



Now, dreaming o'er her needle's flight,
She croons a song of joy
And weaves a thread of heaven's light
Into some Christmas toy.
Now softly up the attic stair
Along she creeps away
And o'er the Christmas treasures there
Lives in another day.



Yet, though mid shadows of the past
Fond memories may grope,
She stands in the effulgence cast
By never dimming hope,
And, peering through the gathering night,
She views the narrow way
That bridges o'er to the bright
Eternal Christmas day.



All time is grandma's Christmas time,
All seasons hers to hear
The thrilling of a chord sublime
Of voices coming near,
As in her simple faith she waits
The coming of the morn
When past the open pearly gates
She'll greet the Lowly Born.



No Longer a Bottle Baby.
Santa Claus (thrusting his head through the door)
—Sorry for you, kid, but it's the only present I have left.

J. B. Romans Co.,

Pioneer Hardware and Implement Dealers.

Christmas is almost here and you are wandering what kind of presents you ought to buy. Come in and let us help you out. There is nothing more suitable for a present than a pearl handled pocket knife, an ivory handled razor, a set of silver plated knives and forks, silver tea and table spoons, neat embroidery or manicure scissors, and many other articles in our line. If your stove is about worn out, why not make your wife a present of the best range made, the famous Majestic, or if she needs a heater, why not buy a Radiant Home? Come in and inspect our bargains and let us make you happy. County Agents for the famous DeLaval Separators.

J. B. ROMANS COMPANY

Farmer's Home Hotel

The finest bar in the city. Now located in the new building on West Broadway. The best Whiskies and finest wines always on hand. Agency for the celebrated Pabst Milwaukee Beer. X X X X X

J. H. Carstens, Proprietor.