

Capital \$100,000. Deposits, \$400,000

Crawford 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 share-holder 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 reposed in the officers. They have the best security, because the capital stock can not be used at pleasure for outside speculation and investment. The Crawford County State Bank is the best incorporated banking institution in Crawford County. A general banking business done.

Passage Tickets Sold. Insurance Written. Loans Negotiated.
L. CORNWELL, GEORGE NAEVE, M. E. JONES, C. J. KEAMING
President. Vice-President. Cashier. Asst. Cashier.
Directors: L. Cornwell, Geo. Naeve, H. F. Schwartz, 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.

L. M. SHAW, Jr. es. C. F. KUEHNLE Vice-Pres. C. L. VOSS, Cash

BANK OF DENISON.

General Banking Business Conducted.

Exchange Bought and Sold. Long and Short Time Loans at Lowest Rates.

Interest Paid on Time Deposits.

Accounts of all Branches of Business Conducted.

Personal attention given to investments for local patrons. Business conducted in English or German.

SHAW, SIMS & KUEHNLE,

LAWYERS.

REAL ESTATE LOANS AT LOWEST RATES.



CRAWFORD 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 \$100,000, 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. E. Gulick, real estate and loan agent, Denison, Iowa.

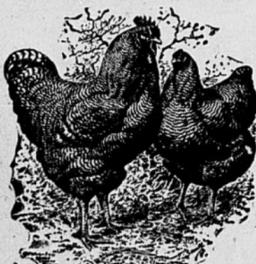
There's Oil in Texas!

But there's better meals, lunches, candies, cigars and tobaccos to be had at the

"THE CALUMET"

Come in and get a box of our own assorted chocolates and bon bons selected from Wood ward's, O'Brien's and Voegel's and Dimming's fresh, high grade candies. David Cole's celebrated brand of oysters and celery.

"THE CALUMET" Alf & Al, Proprietors



BARRED PLYMOUTH ROCK COCKERELS!

More than 100 of the Finest and best Strains For sale at reasonable prices. Address

MRS. E. GIRARD,
Schleswig, Iowa.

THE KIRON CHRONICLE

E. E. Clauson, Correspondent.
Mabel Swanson was just thirteen years old on Wednesday and in the evening a number of her friends tendered her a surprise party.
Messrs. N. P. Swanson and Peter Berg spent a part of last week in Omaha on business matters.
R. R. Dockstater, of Des Moines, spent the past week in our midst, talking life insurance to our people.
Our industrious harness maker, John Thunstrom, has been compelled to extend his store room. His business has grown so his present quarters are too small, and is having an extension built to his store room.
Mrs. Herman Erickson is absent from her home at present, going last week to Grant Center, Iowa, to nurse a sick lady.

A special election of the town of Kiron has been called by our honorable Mayor, to occur on the 4th day of February, when it will be submitted to the voters of the town, to erect, maintain and operate a system of waterworks. Kiron is at present without fire protection and we believe that every property holder will be in favor of this movement. Had the wind been in the east the night the hotel and saloon burned, we doubt whether a single business house in town would have escaped the consuming flames. The devastation of the flames would have had full sway in the sight of helpless spectators. Let every property holder meditate on this subject and be fully prepared to assist on that day for the bettering of the town.
John Haglund, of Madison, Neb., is a visitor this week with relatives and friends in these parts.
Mr. Gust Larson, south of town, has rented his farm and advertises a sale of his stock and machinery on January 22.
The Kiron hotel, under the management of Emil Freuburg, closed its business on Saturday last, and Mr. Freuburg moved his family out into the country on the John F. Engberg place north-east of Kiron. The hotel not securing all the patronage, partly on account of lack of rooms, Mr. F. could not find it paying. We are sorry to see him go out of business and more so the removing of this couple from our town.
Mr. and Mrs. Hjalmar Mauritz are now at home in the Jacobson residence recently vacated by Freuburgs starting housekeeping this week. We join all our citizens in bidding them welcome to our town. Of course Hjalmar being "one of us" before, but together with his estimable wife we extend a cordial welcome.
Misses Mabel and Blanche Morton arrived on Saturday evening from Ida Grove for a short visit with their brother John and other relatives and friends.
Messrs. Swan Mauritz, B. N. Benson and Jaergen Grill stepped off the train Friday afternoon, returning from Denison where they transacted business.
Mr. John Jensen, one of Schleswig's worthy citizens who had business near our town Thursday, drove in and made us a short visit.
Messrs. William Sthran and Albert Hanson spent the first of the week in the wholesale houses at Omaha picking out goods for their stores.
Miss Emma Anderson visited the latter part of the past week at the home of her cousin, Mr. D. W. Ogren, residing north-east of Odeholt.
C. A. Lund returned home the first of the week from a trip to Oklahoma where he visited the family of J. Norda, who left Kiron last year. He found them prospering and most contented in their new country.
Miss Ida Miller returned home Saturday from her visit with relatives in Nebraska.
Missionary N. P. Truedson ended his home stay on Tuesday and left for Nebraska to continue his missionary work.
Mr. John Jacobson received a letter on Monday from his brother Peter, who had safely arrived in Sweden.
Mrs. E. B. Johnson arrived on Monday last from Grant Center, Iowa, to join her husband who at present is holding a series of meetings at the Baptist church, Ida county. Their future home will be in the near locality, in the Anderson house three quarters of a mile south of the Baptist church in Ida county.
Miss Agnes Sjogren went to Ida county on Monday for a couple of weeks' stay at the home of Axel Segerstrom.
Assessor Sedarburg was at Denison on Monday attending the assessors' meeting.
A. P. Thayer, of Marshallton, Iowa, was in town on Monday, attending to interests of the Daily Times Republican.
Mr. L. J. Larson arrived home on Monday, after an extended visit with his son Ed and family at Omaha, Neb.

Public Sale.
Having rented my farm I will offer at public sale at my place one and one half miles south of Kiron on THURSDAY, JAN. 23, 1902. Commencing at 10 o'clock, the following described property:
Five head of horses consisting of 4 geldings and one mare 4 years old; 38 head of cattle consisting of 12 milch cows some fresh and others soon to be 8 steers coming 2 years old, 6 coming 1 year old, and 12 heifers; 35 head of hogs a few of which are brood sows; farm machinery, 2 wagons, one 2-seated buggy, 1 binder, 1 corn planter with 80 rods of wire, one 2 row stalk cutter, one 11 ft seeder, 1 disc harrow, one 4 horse and one 3 horse drag, 1 hay rake, 1 riding cultivator, 2 tongueless cultivators, two 16-inch stirring plows, 1 pr. bobbeds, 1 set of steel runners for buggy, also 3 sets harness, 2 pair fly net, some wild hay in stack and many other articles to numerous to mention. Free lunch at noon.
TERMS: All sums of \$10.00 and under cash; over that amount a credit of one year will be given on good security notes bearing 8 per cent interest.
No goods to be removed until settled for.

J. GUST LARSON, Prop. A. S. TEAQUIST, Auctioneer. 17-21*

BUCK GROVE LETTER

Miss Lizzie Mitchell went to Omaha Monday, after several days visit in this vicinity.
A dance was given in the Gigax hall last Saturday evening.
O. M. Bicknell and son Leon, started for Los Angeles, Cal., Monday morning where they expect to stay for the present.
Mrs. Jack Griffen and son, of Neola, who has been visiting here for some time, went to Defiance to visit her mother.
Mr. and Mrs. Fred Gigax's little girl was very sick this week but is better at present.
Ethel Williams and Marie Gigax went to Denison Saturday.
John Green went to Earlring last Saturday on business.
Mrs. Fred Gigax Jr. is packing her household goods this week. They expect to move to Schleswig.
Jay P. Bicknell came home Tuesday on a vacation.
L. E. Carpenter, of Dunlap, was a caller up this way Monday.
Mr. Bian Isminger and family were visiting here. He says the doctor requested him to leave the barber shop as his health is failing.
Miss Saka Carpenter is improving. She expects to start teaching Monday.
Miss Jordan, a sister of Mrs. Carpenter, is also rapidly improving. She is able to be up some.
Charlie Holland, the photographer, returned to his work Saturday.
Dr. Carr, of Dow City, was a business visitor last week.
Dr. Evans was also a caller in town Monday.
The revival meetings in the M. E. church are now in progress.

MANILLA NEWS NOTES.
Mrs. John Caple, who formerly resided at this place, visited with E. A. Bigelow and family a few days the past week. She was on her way to Washington, where they expect to make their home in the future.
W. F. Graham, of Perry, transacted business in town Saturday.
Miss Lola Arnold returned to her home at Woodbine Monday.
C. C. Norgaard, of Harlan, was on our streets Wednesday.
Mr. and Mrs. Lane, of Manning, visited relatives in town the first of the week.
Mrs. Park Saunders and children, of Sioux City, spent Sunday with her mother, Mrs. B. Sachra.
M. Horst and wife visited relatives at Avoca over Sunday.
Chas. Smith was an Omaha business visitor Wednesday.
E. A. Bigelow has sold his harness shop to Frank Crabb, who will take possession next week. Mr. Bigelow expects to move with his family to Denver, Colo., in the spring.
J. Rhodes, of Manning, was in town Saturday.
Mr. and Mrs. Geo. Winters, of Traer, Iowa, have been visiting relatives in these parts the past week.
Mrs. Eggen entertained her mother from Omaha the past week.
Mrs. A. S. Avery visited her sister, Mrs. Joe Pease, at Buck Grove Thursday.
Miss Grace Brown is visiting relatives at Walnut.
Miss Jessie Atherton, of Manning, visited with friends in Manilla over Sunday.
Jess Bennett has been installed as bar-tender in the Horst saloon.
Frank Strasser entertained his sister from Bayard over Sunday.
F. M. Offiner transacted business at Manning the first of the week.

NEWS ABOUT DELOIT.
Mrs. S. Horr, Correspondent.
Mr. Arthur Whiting accompanied by his sister Mrs. Louisa Toyne and son of Benan Ia. came over Thursday to make a short visit with relatives and friends. They went to Denison Friday afternoon Mrs. Toyne wanted to purchase some thoroughbred Plymouth Rock chickens which she expected to have shipped from there.
N. L. Hunt was in Deloit Friday afternoon.
Mr. and Mrs. Clarence Goff were guests of his grandmother Mrs. M. Hunt a part of the past week.
N. F. Chaney was a business visitor to Denison Saturday.
Several loads of hogs were shipped from here last week.
Mrs. J. L. Miller and Mrs. M. Hunt took a drive up to Mrs. J. T. Newcoms and spent an afternoon last week.
Roy Wedlock returned home last Friday evening.
S. C. Hagen was having corn fodder threshed Saturday.
R. McKim and little son of Lake city were in town last week.
Rev. J. J. Lacey was in town Saturday afternoon.
Rev. Wm C. Lee went to Schaller Saturday where he preached Sunday; he will deliver a lecture Monday eve at the same place.
Mr. and Mrs. John Taylor had the misfortune to loose an infant babe Sunday night.
Born to Mr. and Mrs. Bert Darling, on Wednesday, Jan. 15 a daughter.
Born to Mr. and Mrs. Roy McKim, on Thursday, Jan. 13, a son.
Mr. and Mrs. Goff visited a part of last week with relatives and friends at Deloit.
Mrs. M. H. Hunsan and family were in Deloit this week visiting.

MODEL BAKERY

and the new firm solicits a continuation of your patronage for everything in the line of Fresh Bakers Goods, Fine Cakes, Candies, Fruits, Oysters and Cigars.

Lyman & Young,

Main St., Denison. Successors to Lyman & Tighe.

Osteopathe

All Diseases Successfully Treated Without Drugs or Knife. The Most Obstinate Cases--Those Pronounced Incurable by Other Methods of Practice Yield to Osteopathic Treatment.

Call on Me and I will Give You a Thorough Examination Free of Charge. If Your Case Cannot be Helped I Will Tell You so. Office 2 doors East Wilson House.

I. E. SCOBEE, D. O.,

Osteopathe Physician, Denison, Successor to Dr. Huldah Davis

HAPPENINGS AT VAIL

John Cranny attended the Annual Banquet of the Green Bay Lumber Co. at Carroll Friday night.
Wm. White and wife were Denison visitors Sunday.
M. J. Keane shipped five cars of stock from Vail Sunday and four from Boyer.
T. F. Hoffmar was a visitor at Carroll Thursday.
L. W. Kinyon visited Sunday with Denison relatives.
The Modern Woodmen and Royal Neighbors will have a public installation of officers Jan. 17th.
Workmen are busy repairing the business place recently purchased by Dr. Glyn.
A. D. Servoss has put in a new front in his building on Main street and greatly improved its appearance.
Clem Mahan has bought the restaurant stock of John Giblin and will continue at the old stand for the present. Clem has the best wishes of many friends Mr. Giblin will go to Sioux City.
Alice Whiting was a passenger to Denison Sunday.
The third contest between the Vail and Denison junior bowling teams was won by Vail by 178 pins they also won the three games.
Mrs. Burns is here from Nebraska visiting her mother Mrs. Keane.
Dr. Fitzgerald was a county seat visitor Thursday.

COMMITTS MURDER AND SUICIDE

County Surveyor Shoots and Kills Sweetheart and Himself.
West Union, Ia., Jan. 7.—Homer M. Neff, county surveyor and former county clerk, last night shot and killed Miss Rose Falb, to whom for several years he has been paying attention, and wounded Emmet Sullivan, his rival, and then killed himself. The deed was committed between 8 and 9 o'clock in the room of Miss Falb at the Commercial hotel. Sullivan and the girl were visiting, when suddenly Neff appeared in the doorway, firing five shots in rapid succession. Four of the shots took effect, two struck the girl's head and one penetrated the right breast. Sullivan was struck in the face, the bullet glancing, and he will recover. Then Neff turned off the light and went across the park to his room, where he deliberately locked the door, removed the empty shells from his revolver, reloaded it, turned on the light and shot himself in the temple, death being instantaneous. Neff had lived at West Union the greater part of his life. He was about 45 years old. He bore an excellent reputation, although considered somewhat eccentric. For some time he has owned and operated in company with his brother the local electric light plant.

Pedestrians Break Records.

St. Louis, Jan. 3.—Shelton, Cartwright and Fahey lowered the world's 24-hour go-as-you-please record for a 16-lap track here last night. They were on the track 24 hours straight. Shelton also lowered the 50 miles record to 5 hours and 1 minute. Tracey was compelled to leave the track yesterday on account of illness. He returned later in the afternoon and has been going great guns. From seventh place he has gone into fifth and is leading the others a merry chase. Hegelman, the New York German, is going at a steady gait and appears to be in better shape than any of his opponents.

Farms in South Dakota, Charles Mix and Douglas counties. Excursion rates twice each month.

D. F. Brown & Son.

Begins Work on World's Fair.

PARRY A COMPLIMENT.

Accept One Always, but Never Take It Seriously.
The famous Mme. Recamier said that she always found two words sufficed to make her guests seem welcome. Upon their arrival she exclaimed, "At last!" and when they took their leave she said "Already?" If taken literally, we should deprecate the flattery. Flattery is insincere praise and wrongs him that gives and him that takes. It is sometimes kinder to accept a compliment than to parry it.
One may say "Thank you, it is pleasant to be seen through such kind (or partial) eyes," or perhaps, "It is a comfort to know that friendship is partly blind as well as the mythological boy," or any nonsense that serves to show that one appreciates the spirit that prompted the kind expression, however wide the truth.
The frequent repetition of the name of the person addressed holds a subtle compliment, implying more complete concentration of the speaker's thought upon his or her personality.
De Quincy says: "More is done for the benefit of conversation by the simple magic of good manners than by all varieties of intellectual power."
It is the sympathetic and responsive listeners that call forth the best efforts of a talker. For such are reserved his choicest stories, his finest thoughts.
A ready smile acts as inspiration, and interest shown in the conversation of others stimulates and vivifies their thoughts.
To a good listener the diffident will say what they think, and the verbose will think what they say.
There is nothing more trying than to find that one's conversation is receiving but a divided attention and nothing more rude than for a person to pick up a book or paper and look over it while pretending to listen to what one is saying.—New York Herald.

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