

W. G. WHITE & CO.

RICHMOND, KENTUCKY.

MAUFACTURERS OF THE FINEST

Proprietary Medicines on EARTH.

We make the following Proprietary Medicines and Preparations which are endorsed by the Leading Pharmacist's, Druggists and Physicians in the Country:

- | | | |
|---|--|---|
| White's Headache Powders, 36 Envelopes to each box, retails at 10c. each, nice display box. | White's Eye Water. | White's Southern Chill Cure. |
| White's Worm Powders, 36 Envelopes to each box, retails at 10c. each, nice display box. | White's Cure for Grip and Cold. | White's Favorite Herbs for Kidney and Liver Troubles. |
| White's Improved Vermifuge. | White's Toothache Drops. | White's Chicken Cholera Cure. |
| White's Cough Syrup. | White's Rheumatic Herb Liniment. | White's Kentucky Horse and Cattle Powders. |
| White's Diarrhea Cordial. | White's Quick Relief. | White's Whisker Dye. |
| | White's Blood and Liver Pills. | Lyter's Joint Oil Liniment. |
| | White's Restorative for Nervous Debility and General Weakness, a fine Strengthening Tonic. | Lyter's Hot Drops. |

ALSO A FULL LINE OF FLAVORING EXTRACTS.

If you want the best GOODS made in this line, send us a Trial Order.

W. G. WHITE & CO.

STATE BANK AND TRUST CO.

ONE OF KENTUCKY'S REPRESENTATIVE FINANCIAL INSTITUTIONS.

ABLY CONDUCTED AND WELL EQUIPPED FOR BANKING PURPOSES.

QUARTERLY REPORT OF THE State Bank and Trust Co., Richmond, Ky., at the close of business on the 31st day of June, 1905.

RESOURCES.

Loans and discounts, less loans to directors	\$289,616.00
Loans to directors (officers not included)	1,250.00
Loans to officers	2,300.00
Overdrafts, unsecured	15,341.00
Due from National Banks	\$22,453.98
Due from State Banks and Bankers	104.42
Banking House and Lot	1,500.00
Mortgages	6,300.00
Real Estate	\$13,738.74
Other Items carried as Cash	99.12
Furniture and Fixtures	1,000.00
Expenses Last Quarter	2,769.20
Revenue Reserve	2,628.88
Total	\$389,769.92

LIABILITIES.

Capital stock paid in, in cash	\$75,000.00
Individual profits	4,629.52
Deposits subject to check	228,474.77
Due National Banks	\$18,208.91
Due State Banks and Bankers	31,852.80
Bills re-discounted	20,220.20
Trust Funds on hand	2,628.88
Total	\$389,769.92

STATE OF KENTUCKY, COUNTY OF MADISON.

J. E. TURLEY, Cashier of the State Bank and Trust Co., a bank located and doing business at No. 10 West Main Street, in the City of Richmond, Ky., in said county, being duly sworn, says that the foregoing report in all respects a true statement of the condition of said bank at the close of business on the 31st day of June, 1905, to the best of his knowledge and belief; and further says that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Secretary of State designating the 31st day of June, 1905, as the day on which such report shall be made.

J. E. TURLEY, Cashier.

Subscribed and sworn to before me by J. E. Turley, Cashier, the 2nd day of July, 1905.

C. H. CAPERTON, Notary Public.

CHAS. H. CAPERTON, Notary Public.

No. 10 West Main Street, in the City of Richmond, Ky., in said county, being duly sworn, says that the foregoing report in all respects a true statement of the condition of said bank at the close of business on the 31st day of June, 1905, to the best of his knowledge and belief; and further says that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Secretary of State designating the 31st day of June, 1905, as the day on which such report shall be made.

The State Bank and Trust Company is an able and up-to-date banking house. This business enterprise, that opened in 1874 under the name of Irvine & Walker, continued for those years, when the bank was organized under the name of the Second National Bank, of Richmond, Ky. The charter of this bank expired in 1897, and the grand old institution was reorganized under the name of The State Bank and Trust Company, and to day this well-known and prosperous banking house is one of the oldest financial institutions in the city of Richmond. Since its original inception it rapidly climbed the ladder of success and to-day stands as one of Kentucky's representative leading institutions of finance, where her people are proud to transact business. This bank is ably conducted by officers who know every detail of the banking business and who are well-known as able and successful financiers.

One of the direct benefits already accruing to Richmond by this bank is, that being in touch with the immense farming interests of this section of the State, it adds to the importance of the city as the agricultural center of middle Kentucky. Richmond has become the center of exchange in this leading industry, and by its being the rendezvous for planters and capitalists, every other business enterprise in the city receives an impetus amounting to thousands of dollars annually in the aggregate to the city.

The State Bank and Trust Company was organized with a capital stock of \$100,000 and to day its deposits amount to over \$300,000, thus showing the confidence the people have in the officers and directors of the institution. They offer to their customers every accommodation consistent with a safe banking house. They are now building one of the handsomest bank buildings to be found in the State which will be completed about September 1. This structure will be two stories high, of modern and attractive architecture and the interior will be arranged in an attractive manner. The floor will be of tile, the bank counters of white marble with bronze fixtures etc. The office for the officers will be delightfully fitted up and everything about the new building will be up to date and complete. They will also add several new features to the bank by putting in safe deposit boxes which they will rent to their patrons on reasonable terms, where they can keep their valuable papers, bonds etc. in perfect security. The boxes cannot be opened in the absence of the renter. Their new burglar proof vault will be the largest and handsomest in town.

They will also provide private rooms for their lady and gentlemen customers, which they can use for the purpose of examining their papers, clipping cou-

WALLACE & RICE.

This firm of young men are as well and favorably known as any other in the county of Madison. They began on small capital, encountered influential competitors, and waded through a destructive fire. Through it all they emerged with smiles, with the motto "Laugh, and the world laughs with you. Weep, and you weep alone; For the glad old earth is fond of mirth."

But she has trouble enough of her own"—(or word-to-that effect with apologies to Shakespeare.)

To return to the subject. We have known these gentlemen since the days of Andrew January and R. L. Crenshaw and they are still the same general, clever, upright boys, a little older in years, bolder in pace, but the same "Coley & Brick." They are adepts at their trade, supplying the demands for boots, shoes, slippers, and gents' fancy furnishings. We commend them again to the graces of an appreciative public, which knows true merit and is not slow in bestowing its reward.

JUDGE JOHN C. CHENAULT.

The proprietor of the CLIMAX is one of the best known citizens of Madison County, having served over ten years as Judge of the County Court, and as an attorney figuring prominently in many large suits. He is a gentleman of pleasing address, of Christian character, and with a tact for making friends that is so essential in every successful politician. His public career is known to all. But in the capacity of an employer, it is our purpose briefly to reposes in us, the kind treatment and the generous concessions we receive at his hands, have endeared Judge Chenault to each of us, so that his interests are ours, and we ask our own friends to remember, that our zeal in behalf of the material welfare of this paper springs largely from our grateful appreciation of his unremitting kindness to us. We, therefore, are pleased with the condition of the affairs of the paper, which has acquired the largest circulation of any in the county, and enjoys a fine patronage in its advertising and job departments. To be sure we are in full accord with the well-known political views of our employer, and hope to see those principles triumph at an early date.

THE OLDEST HOUSE WITHOUT A CHANGE OF FIRM.

We call attention to the advertisement of Mr. Geo. M. Wilging elsewhere in this edition. This is the only house of its kind in Richmond, carrying a full and complete stock of wall paper, window shades, picture frames, moldings, paints, oils, glazes, varnishes, brushes, artist and painters supplies generally. Mr. Wilging came to Richmond in the fall of 1839, a 16-year-old boy, and 1870 established his present business. In 1874 his entire stock of goods, tools etc. were destroyed by fire without one dollar of insurance to recompense him for his loss. Nothing daunted he again established the same line of business. Being a practical house and sign painter, paper hanger, grainer and interior decorator, he continued with all his knowledge and energy to push his business in a conservative way until to-day he carries as large a stock as any in the State in the same business. Mr. Wilging believes in "Prayers Ink" as well as in "Sign Painting." He writes and dictates all his ads, and one will notice his plain and simple way of getting them up, which are unlike others. He says that when you advertise to sell any one or more articles at a certain price, no matter what may be the market price, sell all you have at advertised prices.

Mr. Wilging contracts for and does work in his line in all parts of the State. He has a number of skilled workmen and does all kinds of fine sign work, graining, decorating, paper hanging and designing. Mr. Wilging says that his business so far this year has been much larger and more satisfactory than for any time during the past ten years, and confidently expects his fall business to be two or three times as good as the spring trade. We hope and believe that his expectations will be realized, because we know that by close study, application, fair dealings and ability to do what he contracts, makes him worthy of same. Just write him once for prices and other information and see how cheerfully, promptly, promptly and intelligently he will answer you.

By undesirable goods accumulating, the wheels of business are clogged.

Having a decided taste for it, possessing sufficient capital, and acquaintance with the details, fits one to engage in any business.

WALLACE & RICE.

fore he lives on the fat of his lambs, despising small things, and cultivates the liberal arts or the art of being liberal, which is much the same. Like the busy bee that bears the pollen from flower to flower, so he bears seed though from man to man, and the world fructifies and is more glad and bountiful for his being in it.

He is ever a pilgrim but never a stranger. He sings in the church, talks politics on the street and plays cards on the train. He cheers the country merchant, educates the cross road politician, and by dropping a dollar among the Peter Pence throws a ray of light athwart the pathway of the man of God. A homeless wanderer, his grip is no less embarrassed in the check room than he is among the children of men. He is easy and informal in his manner, and often engages the attention of the waiter girls without the eccentricity of an introduction. Probably he has met them elsewhere on his route, and it makes him feel at his own fireside to hear their gentle voices calling roast beef, roast mutton, veal and Irish stew. And if he is a true knight of the grip he will aptly answer, Give me Irish, too.

So there is new music on the porcelain cymbals and joy about the board of the wayside inn that day.

But beneath the gay and nonchalant demeanor there is oftentimes a serious vein. Some little locket holds the counterfeits of those who have astounded him in his watch case is the face that is much to him. More than one dependent relative may be a pensioner on his purse, and now and then he takes a flyer in the market just to chance a little Christmas present for the fireside folks at home. He troubles not the world with his own affairs, whether of grief or gladness, but bears to all about him the spirit of romance and knight errantry of which he is the only representative extant. He sits at the same board with the farmer and pays twice as much for his meals without a murmur, and has no intention of starting a new political party to right his wrongs. Now and then he drives across the country, and after buying the team of the workers, Messrs. Covington & Mitchell are holding a great "Cut Price Improvement Sale." Here now can be procured fine, ready-made suits at shamelessly low prices, whilst figures on hats, shoes, shirts and the like are cut in some instances, squarely in half, which means a hundred per cent out. We need not dwell upon the merits of this firm, for they are known and respected for their upright dealings, their perfect ability to provide the highest grade of goods at prices that defy competition whilst guaranteeing satisfaction. If you are not a customer of theirs, read their big ad as they wish to C-U-B-A customer of theirs.

If you come to consider every other business superior to your own, you may conclude that your own business is superior to yourself.

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CALDWELL HIGH SCHOOL

The Splendid Public School That Has Placed Richmond In The Front Rank Of

KENTUCKY'S EDUCATIONAL INSTITUTIONS FOR THE MASSES

Modern In Architecture, Complete In Equipment---It Is The Pride Of The City.



CALDWELL HIGH SCHOOL.

THE PUBLIC School of Richmond is called Caldwell High School, in honor of the man who gave the lot on which the building stands for school purposes. All the grades from Primary to the end of the High School Course are taught in this building. It was completed and dedicated on the 17th of February, 1895. The school, with High School Department, had been organized in September, 1894, and immediately after the dedicatory exercises were held the building was occupied by three hundred children, arranged in ten grades. The course of study as now arranged includes three years of High School work, and its graduates can enter any of the Kentucky Colleges. Owing to the recent organization of the school it has had only two graduating classes, one in 1896 and one in 1898, the pictures of the latter class appearing on this page, together with the excellent Superintendent's, Prof. J. D. Clark. Richmond was the last city in Central Kentucky to organize a graded High School, but the work was well done when it was done.

There has been no public improvement that has been more conducive to the welfare of the town. When it was built there were empty houses on every street; now one can hardly be found. Families have moved from this and other counties to have the benefit of our school, and during the last school term there were a dozen pupils who came from beyond the city limits and paid for their tuition.

The present Board of Education is composed of the following well-known citizens: R. L. Gentry, President, and Mr. Z. T. Rice, Secretary; and Messrs. A. S. Coyle, J. D. Mitchell, T. A. Campbell and Dr. G. W. Evans. The corps of teachers for the ensuing year are: Prof. J. D. Clark, Superintendent; Prof. H. H. Brock, Principal; Prof. J. B. Harris and Miss Ruth Crow, Miss Bessie Dudley, Mrs. Mary W. Betts, Miss Bessie Coyle, Miss Jennie Ford and Miss Alice Arnold.

It is confidently expected that next year's enrollment will be the largest by far in the history of the City School of Richmond.



GRADUATES OF CALDWELL HIGH SCHOOL, 1898.

A FINE CHANCE TO GET SUITED.

We strolled into Covington & Mitchell's big store yesterday and found the rear and side walls partially demolished and huge timbers erected in their place making the place look like a stockade in time of war. Upon inquiry we learned that this mammoth store was being enlarged and improved. It is already the largest of its kind in the county; and in order to make way for the workers, Messrs. Covington & Mitchell are holding a great "Cut Price Improvement Sale." Here now can be procured fine, ready-made suits at shamelessly low prices, whilst figures on hats, shoes, shirts and the like are cut in some instances, squarely in half, which means a hundred per cent out. We need not dwell upon the merits of this firm, for they are known and respected for their upright dealings, their perfect ability to provide the highest grade of goods at prices that defy competition whilst guaranteeing satisfaction. If you are not a customer of theirs, read their big ad as they wish to C-U-B-A customer of theirs.

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OMAHA EXPOSITION

June 1st to October 31st

THE GRANDEST EXPOSITION (except World's Fair) ever planned in the United States. Located within cheap and quick access of the entire Missouri and Mississippi Valleys, at your own doors. Through tickets beyond Omaha allow stop-overs. Reduced excursion rates to Omaha. Take the Burlington Route the old and finally established line to and through Omaha in any direction. HOWARD ELLIOTT, L. W. WAKELEY Gen. Manager, Gen. Passenger Agent, St. Louis, Mo.

CALL AT

JONES SALOON PARLOR WHEN IN TOWN.

Cool and most refreshing of drinks that can be found in the city are dispensed by up-to-date and accommodating clerks. Genuine Saratoga Water kept on Tap. Phone 3. Second St. RICHMOND, KY.

Everybody Knows

STRENG!

Our Great Mid-Summer Clearance Sale IS NOW GOING ON.

This Means a Great Deal to the Intended Purchaser.

WE SAVE YOU FULLY THIRTY-FIVE PER cent on any article you may want.

OUR MEN'S SUITS from \$3.50 to \$13.50; one such as we have been selling from \$5.00 to \$18.00.

OUR YOUNG MEN'S SUITS from \$3.50 to \$7.25 are such as we have been selling at \$5.00 to \$10.00.

KNEE PANTS SUITS from 75 cents to \$2.85, are such as we have been selling for \$1.00 to \$4.00.

MEN'S PANTS at \$1.50 to \$3.40, are such as we have been selling from \$2.00 to \$4.50.

MEN'S SHOES at \$1.00 to \$3.75, are such as we have been selling at \$1.50 to \$5.00.

OUR HATS at 35 cents to \$2.10 are such as we have been selling at Fifty Cents to Three Dollars.

These are prices that you can't afford to overlook when you intend buying, and everybody knows what a CLEARANCE SALE means at

H. J. STRENG,

The Clothier, The Furnisher, The Shor, The Hatter.

PINE KNOT COAL CO.

COLEMAN NEFF, Agent.

Well, I should say we do give you the best and MORE COAL for your money, than any other house in the city. Give us a trial order and see.

DO YOU NEED A Buggy, Surrey, Phaeton or Road Wagon!

Now is the Time to Buy.

S. L. MIDKIFF

Has a Bigger Stock and a Greater Variety to Select from than ever before. Note these prices:

BUGGIES, \$55 to \$175

PHAEONS, \$75 to \$140

SURREYS, \$90 to \$250

ROAD WAGONS, \$30 to \$75

We are making special inducements for the next 30 days and can give better work at Lower Prices than you can find elsewhere in this section. In style, finish and good-material there is nothing in the market that will excel the new work we are now making to order.

No trouble to show you through our varemoom. Come and inspect our stock. Blacksmith shop and repair shop in connection.

S. L. MIDKIFF,

THIRD STREET, RICHMOND, KENTUCKY.

JOE

THE POPULAR CONFECTIONER

HAS THE NEATEST AND MOST UP-TO-DATE Ice Cream Parlor and Restaurant in town. Choice Soda, Mineral Waters and fancy drinks. Everything in the line of Fruits in season.

If you want to spend a pleasing time with your sweetheart, sister, wife or friends, call on

JOE GIUNCEGALIANI,

Main Street, Under the Hotel Grand.