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4011-2 Austin St
CAPITAL \$50,000.

A. M. GRIBBLE, Pres., T. N. McMULLEN, Secy.

Desirable real estate for sale in all parts of the city on liberal terms. Correspondence solicited.

J. W. MANN, President. T. C. TIBBS, Vice-President. J. K. ROSE, Sec. and Treas.

WACO ICE AND REFRIGERATING COMPANY,
ICE, COLD STORAGE AND COAL.
A. S. E. EGAN, Superintendent

E. ROTAN, President. J. K. ROSE, Cashier.
Wm. CAMERON, Tom PADGITT, Vice Presidents. A. L. BROWN, Assistant Cashier.

First National Bank

WACO, TEXAS

CAPITAL, \$500,000. SURPLUS AND PROFITS, \$85,000.

DIRECTORS—E. Rotan, Wm. Cameron, Tom Padgett, J. K. Rose, W. V. Fort, W. M. Collett, D. R. Wallace, W. R. Dunnic, Wm. Breustedt, M. A. Cooper
Accounts of Banks, Bankers, Merchants and others are solicited. We possess unsurpassed facilities for making collections.

W. W. SELEY, Pres. M. A. SULLIVAN, Cashier.
T. B. DOCKERY, Asst Cashier.

CAPITAL \$135,000 SURPLUS \$50,000

THE WACO STATE BANK

Cor. Fifth and Austin Ave., Waco, Texas.

ISSUE BILLS OF EXCHANGE available in all parts of the world.

WACO DAILY NEWS

The paper for the **Business man, the Mechanic, the Artisan.**

The Paper for the Family

More Local News than was
Ever Printed in a Waco
Daily before and

It is Only 50c a Month

When you see it in The
News you know it
Is So.

Read and keep Posted

PERSONAL.

Mr. F. Waltman of Dallas, is in the city.

Mr. A. L. Canfield of Port Lavaca, is at the Pacific.

Mr. C. E. Perry, agent of the Equitable Life at Dallas, is in the city.

Mrs. W. N. Murphy, of La Grange, is visiting her brother, F. N. Graves.

Mr. F. E. Nelson, of the San Antonio and Aransas Pass railway, is a guest of the Royal.

Hon. J. W. Blake of Mexia, candidate for congress from this district is in the city today. He is stopping at the Pacific.

Messrs. W. W. Lambert, Geo. F. Eherle and John R. Bryant of Houston, and Geo. McCracken, John Fourley and J. H. Barnes of Galveston, are quartered at the New McClelland.

Mr. and Mrs. H. J. Craft of St. Paul, Minn., representing the society for the prevention of cruelty to animals, are in the city and will remain several days with the hope of organizing a society in Waco.

Rev. James Callard who has been in the city for several days in the interest of his son, Hon. W. E. Callard, a candidate for one of the civil judgeships of appeals of this district, left for McGregor yesterday.

Hair-Dressing.

I have secured the services of Miss Gertie Davis of New York City, ladies' artistic hair dresser. Bangs cut and curled and hair dressed in the latest styles. Children's hair cut, shampooing, hair dried in ten minutes with dryer. Hair made to order, wigs, bangs, braids, etc.

MRS. B. J. DOSS,
400 1/2 AUSTIN ST.

What I Know About Hardware and Interest.

The laws which regulate interest are similar to those which regulate insurance. The risk of loss determines the rate. Some property can be insured at 1 per cent, some at 2 1/2 per cent, some at 5 per cent, and some property cannot be insured for less than 10 per cent. Powder houses and oil houses cannot be insured at all. Some citizens of Waco can borrow all the money they want at 5 per cent., others have to pay 10 per cent.; others cannot borrow any money at any rate. An act to regulate the rise and fall of the Mississippi river or the rise and fall of the thermometer, would be no more absurd than an act to regulate the rate of interest or insurance. Our law makers in their great wisdom (?) thought that a 10 per cent. usury law would cause money lenders to run after borrowers and beg them to take their money at a low rate. If any borrower has been overwhelmed with offers of cheap money, the fact has never been made known. No one will pay 15 per cent. for money unless it will cost him more not to borrow, but under the law, loans whose risk is worth more than 10 per cent. cannot be made at all.

I loaned our visiting firemen a large lot of knives and forks and tea spoons for one meal. The knives and forks I offer now at 50 cents a set. The same kind new are cheap at 75 cents. The spoons—heavy triple tinned steel, I offer at 25 cents a set, new ones cost 40 cents. I have just unloaded a car of roofing pitch and tar paper which is used for gravel roofs also to keep moths out of woolens. Remember that I am headquarters for Mason fruit jars and hay baling ties.

ED. STRAUSS,
Corner Fourth and Mary Streets.

The Dallas Screen Co. is in Waco to stay, so you will be patronizing "Home industry" if you patronize us, DALLAS SCREEN CO.

Try *Persian Froth* at McKennon's fountain.

Removal Notice.

J. C. Stephenson & Son, undertakers, have moved from Austin street to 111 South 4th street where they are prepared to do undertaking work in the best style. They have with them a professional undertaker and embalmer who has eight years experience in a large southern city. We guarantee satisfaction. Open day and night. Telephone at store and residence. J. C. STEPHENSON & SON,
111 South 4th Street

Joe Lehman's restaurant is open all night now. The best in the city to get a meal

It is not only low prices but high quality we claim.
DALLAS SCREEN CO.

CONRAD! CONRAD! CONRAD!

A CARD TO THE PUBLIC.

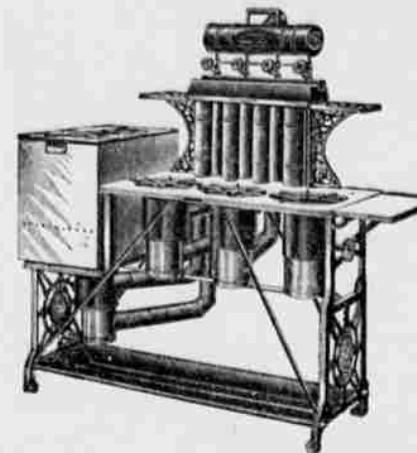
While it is true I have been chosen the President of the Louisiana State Lottery Company, vice M. A. DAUPHIN, deceased, I still retain the Presidency of the Gulf Coast Ice and Manufacturing Company, so all proposals for supplies, machinery, etc., as well as all other business communications should be addressed to me here as heretofore

LOCK BOX 1252

PAUL CONRAD,
NEW ORLEANS LA.

SEASONABLE GOODS

NEW PROCESS
GASOLINE STOVES,
ALASKA REFRIGERATORS,
CHINA LAMPS.



SCREEN DOORS
BARRIL CHURNS,
AND WINDOWS
Glass and Tinware.

WE CAN NOT BE UNDERSOLD.

In fact, everything you need for your house can be found at the Mammoth Establishment of—

✕CURTIS & ORAND,✕

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JONES BROS.

REAL ESTATE AND RENTAL AGENTS,
WACO, TEXAS.

Have removed from Pacific Hotel to Room 28, Provident Bld'g

W. D. MAYFIELD, President. J. D. BELL, Vice President. JOHN D. MAYFIELD, Cashier

The City Savings Bank

CHARTERED FEB. 12, 1892.

AUTHORIZED CAPITAL \$100,000.

Now offers 6 per cent. interest on deposit. Interest payable from date.

Livery & Transfer STABLES.

O. W. DAVID
PROPRIETOR.

The old Grand Building, North of Plaza,
WACO, TEXAS.

The finest vehicles and horses in the city. Call carriages for ladies a specialty and when desired, ladies can have a driver in livery. All trains met. Prompt attention to all orders and satisfaction guaranteed. Horses boarded on reasonable terms.

