## Better Than a Savings Bank

Is an investment in Real Estate It cannot be stolen, neither can it be destroyed by fire. It is a savings bank which never breaks, and it pays large interest to its depositors. It has been truly said that real estate is the basis of all wealth, and he or she who possesses it be the quantity ever so small, has something tangible on which to rely in times of adversity, as it always has a fixed value, which cannot be said of perishable prop-

The owner of a piece of real estate is the owner of a HOM E.

or that out of which he or she can make a home at pleasure, and the time is not far distant when the owner of a home will be independent indeed, as well in this country as it now is in foreign countries Every person expects to be the owner of a home sometime, but the masses of the people let the opportunity for securing a home pass unheeded, and soon prices and terms of payment are beyond their reach, and the consequence is they live and die without a home, as poor when they leave the world as when they entered it, never having acquired a portion of the earth as have secured to them a good home, ence of and the money which they spend for rent during their lifetime could be applied to the comforts and enjoyment of life, or laid by for a "rainy day."

They who arrive at the "shady side" of life

WITHOUT A HOME are indeed to be pitied. Contrast

the condition of the person who owns his own home with the one who rents. Which will you select? You can have either condition; it remains for you to decide. The wisest and most prosperous people in this country are purchasing all the real estate their means will admit of, and are advising their friends to do likewise. A very intelligent and wealthy old genteman who resides in Illinois, and who has traveled extensively and been very observing, wrote us a few days ago, and in his letter he

"Real estate in your section of country must very soon be in active demand at much advanced prices, as all of the good, cheap lands are gone, and your lands must command prices equal to those of thestates just east of you, and your cities, especially such businsss centers as Madison, must grow rapidly and city lots advance in value accordingly. I look upon investments in real estate in your locality as the best that can be made at this time."

Opinions coming from men of this character are of value and it will take to secure a fine resishould be heeded.

not within your reach, how earnest We own and control nearly all the would be your wish that it was, real estate which we handle, hence and how great your anxiety to be can give exceptionally low prices the happy possessor of a piece of this earth you could call your own. While there is now a most favorable opportunity for securing such a home, do you know that this opportunity will soon disappear, and if you have not improved it by purchasing, you will ever after regret it. If you are a single person, buy not only for a future home, a deal to your satisfaction.

INVESTMENT.

Every dollar deposited in a city lot or a farm will be there for you when needed for your own use, and will earn many more dollars by

INCREASE IN VALUE. The foundation of many fortune has been lain by the purchase of a city lot. If you have a family, then by all means you want a home. If you wish to live in the city, buy a lot, or more than one if you feel able, and commence at once to improve it by planting trees on it if nothing more, and building on it as soon as practicable. You can make a beginning of this article, that we oan for the purpose of building if will offer you an investment in you own your lot. If you are a either city lots or farms, which farmer and expect to retire soon will be far "better than a SAVINGS and rent your farm, or come to the city for the purpose of educating your children, then you certainly

want one or more city lots near the college. Better secure them while they can be had co the

FAVORABLE TERMS

now offered, and you will then have them when you need them and have a better selection also than you will have later on, as well as the advantage of the present

LOW PRICES.

If you have been renting house in the city, stop a moment and think how much you have paid out in rent, and if you have been renting long you will soon figure out that you have paid out enough for rent to build as good or a better house than you are renting, and still you have no home of your own. Why not put this money into a

HOUSE OF YOUR OWN. in which you will feel a natural pride, and have a permanent and pleasant home for yourself and family in your declining years. A little energy on your part will do it. Start at once by

BUYING A LOT.

If you are renting a farm figure a moment what you are paying out annually for rent and how soon this rental would buy a farm here. What you pay out in rent in two or three years in Iowa or Illinois would buy equally as good a farm their own, when a little exercise of in South Dakota. Stop renting good judgment at the opportune and come out and buy a farm of time, and a small outlay, would your own and feel the independ-

OWNING A HOME.

Don't delay this until next year, as very much advanced prices for South Dakota real estate, which is sure to come, will soon prevent you from buying, and your opportunity of a lifetime will be gone.

But many will say, "I have not sufficient money on hand with which to buy even a lot." Suppose you have not — and there are many of this class—you can pay a small amount down, and we will give you all the time you need on the balance. You can pay a fixed amount each month, or make payments any other way to suit your convenience, saving a little for the purpose from your other expenditures, and before you know it your

PAID FOR

and you have not missed the money the amount of each payment being so small. Had you not saved proprietor was an old brute; secondly, and expended these small amounts in this way, the chances are that this same money would have been expended in some trivial way and you would have nothing to show for it. Surely there is no

SAVINGS BANK

equal to a piece of real estate, and especially if that real estate is sometime to be your Home.

It will surprise you when you look over our list, to see how

LITTLE READY MONEY dence or business lot in this city, If the possession of a home were or a beautiful farm in this county. and easy terms of payment. If you only have a few dollars to spare now, come in or write us, and we will fit you out with a good lot, or more than one if you want, and arrange payments satisfactorily to you. If you have only a few hundred dollars to spare, and want a farm, come and see us, or write, and we feel positive we can arrange

> Madison, with her college, excel-lent public schools, churches, Chautauqua assembly, and other literary and social advantages, has a wide reputation for being a

> CITY OF HOMES: and Lake county with her excellent lands, a county in which the majority of the farmers

OWN THEIR FARMS, and we shall do all in our power to continue this condition, by giving LIBERAL TERMS to all

HOMESEEKERS

whether in city or country. Again we invite you to come and see us, or write us, and we will convince you of the truth of the

> CHAS, B. KENNEDY, Pres. Madison, So. Dak.

SLUMBER SONG.

Creep into my arms, my baby dear,
And mother will sing to you, soft and low,
A little song you'll be glad to hear
Of the old moon sheep and her lambs, thatg
Up the sky
And down the sky,
And over the hills that seem so high.

The moon is the mother sheep, my dear;
The stars are her little lambs, and they
Follow her, follow her, there and here,
In the wide sky meadows to leap and play

And down the sky, And over the hilltops by and by.

Rock-a-by, baby, and go to sleep; The little star lambs will sleepy grow And all lie down with the moon to sleep Till the sun goes down at night, and so
Up the sky
And down the sky And down the say

The moon and her little white lambs go by.

Go to sleep

And mother'll keep

Watch o'er her lamb, like the old moon shee

—Youth's Companion

## A LUCKY "SPEC."

A black nor'easter was working its wicked will in the harbor of Alexand the capital town of one of our colon as we steamed into it on board the Om in June, 1874. Blinding rain poure pitilessly down. The whole of the magnificent sheet of water which forms th landlocked harbor was a seething mas of foam, and as we rounded the inne heads the roar of the surf on the Eri tonga beach, which faces the entrance to the harbor, was ominously distinct Under the skillful guidance of our skipper, Jock Maclean, familiarly known on the coast as Hell Fire Jock, we felt our way to the pier. I had been spend-ing a long holiday in sightseeing. What between Rctomahana and the Hot lakes, Sydney, Melbourne and Hobart Town, when I landed on the pier at Alexander possessed three portmanteaus and 7 shillings. However, I chartered a buggy and drove with all the confidence in the world to the Empire hotel.

Having done justice to an excellent dinner, I determined to hunt up an old press comrade, Frank Gifford, who, I had heard, was the editor of the Alexander Daily Post. The rain was com ing down with tropical vengeance, and from all the numerous hills upon which the Empire City, as they call it, is situated, miniature torrents of water poured down and inundated the Te Aro flat, the business portion of the town. It was an uninviting night, but the stimulus of an empty pocket overcame my repugnance to quit the cheerful halls of host Moeller. Luckily the offices of The Post were close handy, so was not quite drowned by the time was shaking Gifford by the hand.

He welcomed my advent in a reassu ing manner, which eased my mind comewhat as to the inevitable mauvais quart d'heure. We had the usual shop talk. Fisher of the Gulgong Adver-tiser had died in a fit of delirium tretiser had died in a fit of delirium tre-mens, Clarke of The Argus had been dis-missed for sending in a glowing criti-cism of a theatrical performance which had not taken place, Helloway of the Waillato Times was editing the Tanran-ga Trumpet, Dillon had ratted and now swore by Bogle, the premier of the day; Jock Danderson had abandoned journal-tern and was keeping a public house ism and was keeping a public house, and so forth. Then Master Frank dilated upon his own prospects. He had but two complaints to make—firstly, his perience is that most newspaper pro-prietors are old brutes, and that most subeditors are not so wise as they would be thought. "Subeditor!" said Frank. "He's excellent at the 'devouring element,' admirable at 'casting gloom over the entire community altogether unapproachable when he has to record the fact that 'our esteeme and enterprising fellow townsmen Stains & Kircaldie, have added to their emporium a new shop front, which is a credit to the town and quite an ornament to Te Arostreet;' but, as to subediting, he knows as much about it as Mount Cook does of a policeman.

Sympathizing deeply with my friend for I, too, had had bitter experience o paste and scissors men, I suggested that perhaps on the whole it wouldn't be amiss if Mr. Mosely were sent about his business and I were installed in his chair. Frank jumped at the idea, but explained that the "old brute" had an bsurd quixotic belief in Mosely because that eminent paste pottist, though not genius, was always sober.

A deep plot was then concocted where-by the old brute was to be got round nd Mosely circumvented. As a part of this plan it was arranged that I should this plan it was arranged to be given that attend a performance to be given that evening at the Odd Fellows' hall by as the premier equilibrist tight rope walker of the world and champion restidigitator of the universe. I was to return to the office and write as excellent an account as I could. "You'll have, in fact," said Frank, "to 'fake' And I did.

The rain was still pelting down as ! struggled to the nail. The roads were in places two feet deep in water. What with the wind, the rain and the dark ness of the streets—there was no gas in Alexander in those days—I had considerable difficulty in getting to the place at all, but at last I reached it, present ed my ticket to an attendant who glared at me as savagely as a balked box keeper and entered the room. The place was well lighted, warm and comforta-ble, and was a pleasing contrast to the horrors of the night outside. A dejected looking pianist was playing a lively tune, and all things were ready for the All things but one-the audi-There wasn't a soul in the luce but myself, and I was a deadhead. being that it was now half past 8, and that the performance should have co ed at 8, this did not look promis ing. However, my business was to re-port the show, so down I sat and read the programme through half a dozen times, dimly conscious the while that the plane was informing me that there was a good time coming, boys, only wait a little longer."

the music and the lulling effect of the raindrops pattering with monoto regularity on the shingled roof, I fell eep and awoke to find the dejected pianist thundering out: "There is nge luck about the house; there is nae luck

I looked at my watch. Five min-utes to 0, and I was still the oldest inhabitant. There was to be nae luck that night; that was certain. The pianist disappeared behind the curtain. sat stolidly on. I was there to report that show, and report it I was determined to, whatever happened. Everything happens to him who waits.

This happened to me. Professor Beda in a shabby suit of evening clothes, looking as though they were suffering from a long course of being let out on hire, came before the curtain, and addressing the audience said, "Sir." The novelty of the exordium aroused my attention, and looking at the professor closely I recognized him. Professor Beda, the premier tight rope dancer of the world and champion prestidigitator of the universe, was no other than Harry Becker, who had been a private in my company of Forest rangers during the war.

Sir," said he, "I am sorry to see so small an attendance here this evening. However, it is my boast that I never disappoint the public, and though I am afraid the proceeds of the evening's en-tertainment will barely pay expenses, nevertheless with your kind permission the performance will now proceed."

And it did proceed. As gravely and cheerily as though the hall had been crammed to suffocation the professor went through his entertainment. He borrowed my watch and pounded it in a mortar; he begged the loan of a half crown-it was all I had in the world. but I trusted him with it-he spirited my pocket handkerchief into the center of a candle and performed a number of other tricks with ease and dexterity. All his little jokes and funniments, all the antics of his assistant-Sprightly he was called in the programme punctually gone through, and a very fair show it was-for the colonies When he came to "This concludes the first portion of the entertainment. There will be an intermission of 10 minutes, I could stand it no longer. The melancholy planist was announced to sing a comic song, which perhaps precipitated my decision. I asked him to tell Proor Beda that the audience would be glad to speak to him for a minute or two. I "went round."

"I am glad to see you, sir," said the professor. "Pray be seated. May I offer you a little whisky and water? You are a gentleman of the press sir, I understand."

Yes. I represented The Post and there to do his show. "I thought, sir, I would give you specimen of what I can do, and if you'd like it I am quite prepared to go through the whole entertainment."

I explained that there was no occa sion for that, because I could write about it quite as well without seeing it -perhaps better. If "gentlemen of the press" were to confine themselves

to what they see, the business would soon go to the dogs. We had some whisky and water, and the professor began to talk less formally. "Well, sir, they told me down south Alexander was one of the best pitches in the profession. It doesn't look much like it. Seems to me about the one place ever I was in, except Naipaw, and that ain't even a one donkey place. Not a soul in the house but you, sir, and this here blessed show has cost me out of pocket £5 10. Paid in advance too. A couple o' pound for the hall and the lights, a pound for the pianner, a couple o' pound for fixing up the rope and 10 bob for a money taker. Think of that, sir! Ain't it hard? Ain't it cruel? Ten bob for a money taker!'
That did seem hard indeed, but I ex

plained that I thought that shows usual

ly took especial care to have a money taker of their own for obvious reasons. "So they do, sir, and so do I. My wife takes the money always—always has done ever since I took to the busine but my luck's dead out. She's up at Britten's-you know, sir, the hotel-in bed with a smashed foot. Some clumsy fool on the Star of the South as we were coming here from the south lets a great packing case right on her foot and smashes her. The doctor says she'll be a fortnight or better. Ten bob for a money taker! If it ain't the cruelest as ever I hear! And then the rain! Did anybody ever see it rain like it? It's been a-coming down, down, down like this for three blessed days. Not a soul in the house. Ten bob for a

money taker! Help yourself, sir."

I suggested that he might have better luck the next night and corroborated the opinion he had heard down south that Alexander was an excellent place as a rule for performances of all kinds.
"No, sir. The luck's out, and I'm about broke, that's what I am, and I ain't got the money. There's the hall, they will have it in advance; there's the pianner, they wants that in advance, and there's the advertisements, not a line they'll give me till I've paid for today's ads, nor a line, not The Post, nor The Independent, nor none of 'em. 'Ad-vance New Zealand.' That's their moto, is it? Pay in advance it ought to be.

Ten bob for a money taker!"

Then a brilliant idea occurred to me. The professor was stone broke. So was I. I knew what the professor did not apparently—that these black nor'-easters at Alexander never lasted more than three days. In all probability the next day would be bright and lovely, cold and sunshiny. If so, the sloppy roads would in a few hours be hard, firm and dry, for the soil is limestone I knew how prone the people of all con-ditions were to shows. The money for the hall and the "pinner" I could bor-row from Gifford. The ads I could manage with a little persuasion, not an mixed with cheek, and as to the money taker I'd be my own, so that "10 bob" and the mortification attaching thereto would be saved. Happy thought! I'd risk it.

Harry Becker"-he gave a start you were in my company of the rangers. I've grown a beard altered a good deal no doubt. professor, I'll tell you what I'll do. pay for the ball and the 'pianner, the ads tomorrow. You do your cutter tainment. I'll take the money, and ar-

er £10 we'll share the receipts. "I should never have known you, sir, with that beard. The old Fcrest raucers! Do you remember Captain Ross being shot alongside me and you, sir, at Waiapu? How he did bleed! I should never have known you, sir. Well, sir, I'll tell you what it is, it ain't no risk to me, and I'll do it. I can't be no worse off than I am. How I'm to leave the town and pay the botel and doctor and passage money on to Tauranga, plessed if I know. I'll do it, sir. Shake hands on it. It's a bargain. Me and you divides after 10 pound."

We cemented that arrangement with mother whisky, and away I posted to the office of The Post. The venture looked unpromising enough. The rain was still sluicing down with purposeful pertinacity. I half repented of my barmin. But the bond was as binding as though it had been signed, sealed and delivered and witnessed by all the attorneys on the rolls. So I sloshed my way to the office of The Post knee de in mud and water. The "old brute had not turned up and was, in fact, on one of his "bursts," as certain fits of temporary aberration are called in the colony. I propounded the matter to Gifford. He was more cautious than to me appeared good. But I wooed him with my golden tongue, not only out of the harmless necessary fiver, but out of a letter to the other papers, guarantee-ing the money for the next day's ads.

"How about the show?" said Gifford. "Magnificent! You wait and see what I write about it when I return." And away I went to The Independent and The Herald, polished up the professor's ads, and as no report had been done at either place I wrote as puffing a paragraph as I thought they would stand for each paper and then hurried back to The Post to concoct as flaming an account as I could contrive, and I think I may say that it was strong. I may even venture to go further and to say that it was about as glowing as such notices can be made. Repeated applications to Roget's Thesaurus were neces sary. Gifford, who was reading my slips as I finished them, objected once or twice. "Come. I say, this is too hot. The old man'll have a fit." The old man was the "old brute."

"Well, from what you tell me," I replied, "he's likely to have one anyhow, so it won't matter." Had the professor been Houdin, Heller, the Wizard of the North and Herr Frikell combined 1 couldn't have been more lavish of my admiration.

It is usual to conclude this kind of article with some notice of the audience present, and here for a minute or two l was fairly nonplused. But the old story occurred to me of the audience of one at the Portsmouth theater. The performance was proceeding merrily when the manager missed the audience. Hurrying to the front, he asked anxious ly, "Where, where is the audience?"

"Sir," said the boxkeeper, "he has gone to get some beer, but he is delighted with the performance and says he'll be back in a minute." "Let business proceed," said the manager. And it did proceed. Why I do not know, but this story suggested to me a way out of the diffic ulty I was in. I concluded with the following peroration: "Altois one of the most admirable and entertaining that have ever visited Alexander or the colonies. At its conclusion the entire audience arose as one man and applauded the professor to the echo."
It must indeed have been "to the echo." Gifford was nervous about the article;

but, as I pointed out to him, no one could possibly contradict a word that I had written, and ultimately my notice, which extended over a column and a quarter, was allowed to pass holus bolus. The rain had ceased when I returned at 3 in the morning to the hotel. Half a dozen times before daybreak I was out of bed inspecting the weather. No rain, the clouds had cleared off, and at o'clock the stars were shining. cold, bright morning succeeded. At breakfast I heard people asking, "Were you at the ball last night?" "No. Were you?' "No." At luncheon the mayor of the city said, "It's an odd thing; I've asked every one I've seen today about the performance at the Odd Fellows'

there." And I inwardly thanked Mr. Mayor for an excellent advertisement. The professor and the other persons oncerned held their tongues. I had to make it worth their while to do so. "Ten bob for a money taker" developed into a promise of a sovereign if the show paid.

hall, and not a soul seems to have be

And pay it did. The seat plan at Lyon's, the bookseller, was well spotted with names by 5 o'clock. It was an off day at the house of representatives, it was the height of the Alexander sea-son, and the evening turned out one of those brilliant, cold, starlight nights that New Zealand alone can produce. The doors were opened at half past 7, and I enscopeed myself, wearing a pair of green spectacles, in the pay place. The melancholy musician struck up a lively tune, and at 17 minutes to 8 the first shilling for a back seat came in. I have it now. Luckily shillings

and hair crowns came in pientituity at first, for had any one tendered a sov-ereign and wanted change I should have been considerably embarrassed. By and by the front seats (5 shillings) began to pour in, and up to a quarter past 8 I was taking money as fast as I could receive

The show was a great success-to us. What the audience thought of it I don't know. I do know that the professor and I divided £53 12s. 6d. The plot succeeded, the old brute was malleable, Mosley became "our reporter," and I was for two years subeditor of the Alexander Daily Post. - R. Halkett Lord in London Theater.

Excusable.

Customer-Waiter, this bullock's heart very badly cooked. Waiter-Well, sir, the fact is, the

cook's been crossed in love, and when-ever he has anything to do with a 'eart it so upsets him that he doesn't know what he's a-doin of. - London Million.

The Factory Versus the School Compulsory education must go hand in hand with child labor laws. The continuity and the endless repetition of the factory life stunt both body and mind. The labor may not be hard, the air may be as pure as that of the schoolroom, but the weariness of the endless repetition of the mechanical action, the continual over and over of certain physical motions, giving no opportunity for change and variety, is very depressing and tends to dull and stupefy the mind of a growing child.

The tendency of the school is to awaken the dormant faculties of the mind and stimulate the sluggish powers of the soul. The tendency of the factory is to dwarf the soul and reduce the human being to the level of the machine and a dangerous ma-chine, because brutalized and degraded.-Donahoe's Magazine.

Notice.

Notice.

Office of Commissioner School and Public Lands, Pierre, South Dakota, Jan. 20, 1894. Notice is hereby given that on the 12th day of April 1894, all of the unleased and unsold school lands in Lake county will be offered for lease, to the highest bidder, at public acction, at the front door of the court house in said county. The leasing will be held between the hours of ten o'clock a. m. and five o'clock p. m. each day until all tracts of school lands have been offered for lease.

THUS. S. RUTH.

Commissioner of School and Public Lands.

Notice.

Office of Commissioner, School and Public Lands, Pierre, South Dakota, Jan. 22, 1894.—Notice is hereby given that on the 10th day of April, 1894, all the unsold school lands in the county of Lake will be offered for sale at public suction, to the highest bidder, at the front door of the court house in said county. Said sale will be held between the hours of ten o'clock a. m. and five o'clock p. m. each day until all the tracts of school land have been offered for sale.

THOS. H. RUTH, Commissioner of School and Public Lands.

Whereas, default has been made in the payment of the principal and interest on the money secured by a mortgage dated the 16th day of November, 1885, executed by Martha V. Walt and Lorin A. Walt, to The Ballou State Banking Company, which mortgage is recorded in the office of the register of deeds of Lake county, South Dakots, in book "Z," pages 45 and 44, on the 8th day of December, 1885, at 2:30 p. m.; And, whereas, said, The Ballou State Banking Company, has duly assigned said mortgage to The Winchester Savings Bank, who are the present owners thereof, which assignment was dely recorded in the office of the register of deeds of Lake county, South Dakots, on the 13th day of April, 1892, in book 11 of mortgages, on page 18; and, whereas, no action or proceeding at law or otherwise has been instituted, to recover the thereof; and. whereas, default has been the payment of the principal sum, the payment of the principal sum, the with the acrused interest secured, by sale gage when due; and, whereas, the whole of the principal and interest has becomed and payable; and, whereas, it is selpul said mortgage that in the event of the fure of the same, \$100.00 shall be allowed torney's fees; and, whereas, the amount to be due on said mortgage at the date notice is \$1,035.00, and the attorney's fee Now, therefore, notice is hereby given, virtue of the power of sale contained mortgage and duly recorded as aforesaid pursuance of the statutes in such case mortgage and duly recorded as aforesaid pursuance of the statutes in such case more than the sale of the mortgage will be fored a sale of the mortgaged promises therefore the sale of t provided, the said mortgage will be foreclosed by saile of the mortgaged premises therein described, at public auction, by the Sheriff of Lake county, S. D., at the front door of the court house, in the city of Madison, count of Lake, state of South Bakots, on the Sint day of March, 1894, at two o'clock in the afternoon of that day. The mortgaged premises are situate in the county of Lake and state of South Dakots and described as follows, to wit: The southeas quarter of section No. eight (8), in township No one hundred and five (105) north, range fifty-tou (64) west, of the fifth p. m.

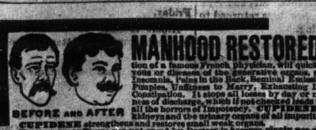
ne hundred and five (105) botth, range fifty-tour id) west, of the fifth p. m.

Dated at Madison, South Dakota, this 13th day f February, A. D. 1894.

THE WINCHESTER SAVINGS BANK, Assignee of Mortgagee.

D. D. HOLDRIDGE & SON, ttorneys for Assignee of Mortgagee.

Chattel Mortgage Sale default has been made in certain chattel mortgage



Frank C. Smith, Madison South Dakota.