Botter Than a Savings Bank
 Want one or more eity lots near the
college. Better secure them while
ther Can be had c the
FAVORABLK 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 and think how much you have been renting long you will soon
figure out that you have paid out
enongh for rent to build as good or a better house than you are rent-
ing, and still you have no home of
your own money into a
HOUSE OF YOCR OWN, ride, and have a permanent and family in your declining years. A Start at once by part will do

BUYING A LOT If you are renting a farm figure a moment what you are paying out What you pay out in rent in two or three years in Iowa or Illinois would buy equally as good a farm
in South Dakota. Stop renting and come out and buy a farm of
your own and feel the independence of ${ }_{0}$ WNING A HOME. and the money which they spend cor rent be applied to their lifetime and enjoyment of life, or laid by They who ar side" of life
WITHOUT a HOME are indeed to be pitied. Contrast owns his own home with the one Yoa can have either condition; remains for you to decide. The 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 genHeman who resides in Illinois, and been very observing, wrote us a
few days ago, and in his letter he seid: -Real estate in your section of
country must very soon be in ac

 and your cities, especially, such
businss centers as Madison, must grow rapialy and cily lot aok apon
in vilue acoordingly. I look pon
invesment in real
Toestity in your locality as the bes
made at this time."
this character are of value and should be heeded.
If the possession of a home were
not within your reach, how earnest would be your wish that it was, and how great your anxiety to be
the happy possessor of a piece of this earth you coold call your own
While there is While opportunity for securing such home, do you know that this opif you have not improved it by purchasing, you will ever atter re-
gret it. If you are a single person,
buy not only for a future home, but as an ${ }_{\text {INVESTMENT. }}$ Every dollar deposited in a city lot or a farm will be there for you
When needed for your own use, and will earu many more dollars
INCREASE IN VALUE. The foundation of many
fortune has been lain the purchase of a city lot. If yo have a family, then by all meana live in the city, bay a lot, or more than one if you feel able, and complanting trees on it if nothing uore, and builing on it as soon
as practicable. YYu can make a
oan for the purpose of boilding if you own your lot. If you are a
tarmer and expect to retire soon rent your farm, or kome to the
for the purpose of edicating your children, then you certainly

## Don't delay this until next year,

 very much advanced prices forSouth Dakota real estate, which is sure to come, will soon prevent you y of a lifetime will be gone. But many will say, "I have not
sufficient money on hand with sufficient money on hand with
which to buy even a lot." Suppose you have not - and there are
many of this clase - you can pay a sive you all the time you need on he balance You can pay a fixed amonnt each onenth, or make pay-
ments any other way to suit your convenience, saving a little for the tures, and before you know it your

## lot is <br> PAID FOR

and you have not missed the monbeing so small. Had you not saved
thent and expended these small amounts In this way, the chances are that
this ame money would have been
expended in some trivial way and you would have nothing to show Surely there is no
SAVING BANK especially if that real estate is
sometime to be your Home. It will surprise you when y
look over our list, to see how Look over our list, to see how
LTTLLE READY MONEY it will take to secure a fine resi-
dence or business lot in this city, or a beautiful farm in this county.
We own and control nearly all the We own and control nearly all the
real estate which we handle, hence can give exceptionally low prices pou only have a few dollars to we will fit you out with a good lot ar more than one if you wath, an to
arrange payments satisfactoriy to
ITyou have only a few hun-
red dollous hat dred dollars to spare, and want ${ }^{\text {a }}$
farm,
and we feel pond pesitive us, or write, a deal toel posisive swe can arran deai to your stishection, exce
Madion, with her college,
lent public schools, churches, Cha tang pua assembly, and other liter-
arrand social avantages, has -
wide reputation fo being wide reputation for being a
CITY OF HOMES; and Lake county with her exeel-
lent lands, eoounty in which the
majority of the farmers majority of the farmers
OWN THEIR FARMS, and we hall do all in our power to
continue this condition, by giving
LIBREAL Tenuss to all HOMESEEKERS A hether in city or country.
 statement which we made at the
beginning of this artice, that
will offer you win investment in ither city lota or farms, which
will be for "better than a SAvivas
Bus. CHAS, B, Kelineay, Pres.

##  







## A LUCKY "SPEC."

A black nor eanter wan working sto the capital town of one of our colontes,
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