

**JOHN D. KNOX & CO.,**  
**Bankers and Loan Agents,**

202 KANSAS AVENUE, TOPEKA, KANSAS.

They transact a General Banking Business, buy and sell Foreign and Domestic Exchange, and Loan Money on Real Estate and other Securities.

COLLECTIONS A SPECIALTY.

**MUNICIPAL BONDS FOR SALE.**

Investments made for parties in real estate first mortgage loans.



**"PATHS TO WEALTH."**

By John D. Knox.

The book is 5¼ by 7¼ inches, is printed on good paper, and is bound in a most substantial manner. It contains 588 pages, 13 full-page illustrations, besides smaller cuts, and will be furnished to subscribers at the annexed prices:

CLOTH, .....1.50

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**Knox's Investor's Guide, sent free.**

**Saving Department**

IN THE

**BANKING HOUSE**

OF

**JOHN D. KNOX & Co.,**

No. 202 Kansas Avenue,

**TOPEKA, - KANSAS.**

Open Daily from 9 A. M. to 3 P. M., and  
On Tuesday and Saturday Evenings from 7 to 9 P. M.

A. E. Sexton Pr. Co., Topeka.

**BY-LAWS AND REGULATIONS.**

1. John D. Knox & Co., Bankers, will receive deposits during Bank hours every day in the week, Sundays and Holidays excepted.

2. All deposits shall be entered on the Bank's books and on a deposit book to be given to each depositor; and each depositor, on his first deposit shall, by this act, be considered as assenting to, and be bound by, all the by-laws and regulations of the Bank.

3. All deposits will draw interest from the first day of the month next after such deposits are made.

4. Dividends declared on the first of July and January in each year, will be payable fifteen days thereafter, and if not called for, will be added to the principal, and draw interest from the date of the dividend, but no interest will be allowed on fraction of a quarter, nor on any sum withdrawn for the period which may have elapsed since the last dividend.

5. No payment of principal or interest will be made except to the depositor, or to his order accompanied with the deposit book, and all payments to persons producing the deposit book issued by the Bank shall be valid payments to discharge the Bank.

6. The principal may be withdrawn by each depositor on leaving three months' notice with the Bank.

7. The Bank shall have and exercise discretionary powers to pay the whole or a part of any deposit account on giving a notice of three months to any person holding a deposit in the Bank, and interest shall cease after the expiration of said three months; but they may, at their discretion, pay on demand the whole or any part of any deposit account—waiving the requirement of three months' notice.

8. Deposits due to minors, or to the estate of deceased persons, can only be withdrawn by a guardian, trustee, executor, or administrator, legally appointed, as the case may require.

9. The Bank is authorized to close the account, or to refuse to receive the deposit of any individual whenever said Bank may deem it expedient.

10. Deposits received in amounts from 50 cents and upwards.

**RESULTS OF DAILY SAVINGS.**

Below is given the results of Daily Savings, in various amounts from one cent upwards for fifty years:—**At five per cent.**

One cent per day—Six hundred and ninety-seven dollars.  
Two cents per day—One thousand three hundred and fifty-three dollars.

Three cents per day—Two thousand and thirty-one dollars  
Four cents per day—Two thousand seven hundred and eight dollars.

Five cents per day—Three thousand three hundred and eighty-five dollars.

Six cents per day—Four thousand and sixty-two dollars.  
Seven cents per day—Four thousand seven hundred and thirty-nine dollars.

Eight cents per day—Five thousand four hundred and sixteen dollars.

Nine cents per day—Six thousand and ninety-two dollars.  
Ten cents per day—Six thousand seven hundred and sixty-nine dollars.

Fifteen cents per day—Ten thousand one hundred and fifty-four dollars.

Twenty cents per day—Thirteen thousand five hundred and thirty-nine dollars.

Twenty-five cents per day—Sixteen thousand nine hundred and twenty-three dollars.

Thirty cents per day—Twenty thousand three hundred and eight dollars.

Forty cents per day—Twenty-seven thousand and seventy-eight dollars.

Fifty cents per day—Thirty-two thousand eight hundred and forty-seven dollars.

Sixty cents per day—Forty thousand six hundred and sixteen dollars.

Seventy cents per day—Forty-seven thousand three hundred and eighty-six dollars.

Eighty cents per day—Fifty-four thousand one hundred and fifty-five dollars.

Ninety cents per day—Sixty thousand four hundred and twenty-four dollars.

One dollar per day—SIXTY-SEVEN THOUSAND SIX HUNDRED AND NINETY-FOUR DOLLARS.

\$1 a week deposited in a Savings Bank at 5 per cent. interest, increases as follows: end of first year, \$53.20; 2d year, \$109.09; 3d year, \$167.82; 4th year, \$229.52; 5th year, \$294.27.

If you wish to realize the full meaning of the above statement, practice daily or weekly savings.