BY WILLIAM WESTALL,

CHAPTER II .- CONTINUED.

He gave me a cordial greeting, and afber inquiring, with much seeming interest, my own health and that of my mother, he asked how the Oriental and Occidental was getting on.

"As well as can be expected for a new company," I answered, cautiously and

You find the 'Niobe' papers all in order,

"Oh, fes; the papers"—emphasis on "papers"—"appear to be quite in order."
"That is all right, then. When shall we send round for our check? It is a large mount to be out of. Walkers settled vesterday, and the other companies will settle to-day, I believe. All the same, there is no hurry, and if it would be more conven-

"You can send round for the check whenever you like, Mr. Brandyman, but,"-here I paused a moment—"I am by no means sure that you will get it." "What for, I should like to know?"-fir-

ing up.
"Look at this, and you will see what for!" And with that I whipped out the sketch

and laid it before him. He looked at it curiously, but when its meaning dawned on his mind (as it did very quickly) his countenance changed as if he had seen a Gorgon's head. His high color gave place to a death-like pallor, the paper dropped from his trembling hand, and there was a hoarse gurgle in his throat which made me fear that he was going to have a fit.

"You seem faint, Mr. Brandyman; drink this, and you will feel better," I said, filling a tumbler of water from a carafe that stood on the table.

"Thank you!" he gasped. "'Tis a sudden faintness. It must be the heat of the room, I think. A-a curious sketch this! Where-where did you get it?"
"I drew it, Mr. Brandyman-from in-

formation I received."

"Really!"-looking at it again; "I did not think you were so clever, Mr. Erle, and-and-what can I do for you, Mr. Erle?" "Nothing at all. Only, with your permission, I should just like to give you a

"Of course—certainly—I am sure—yes—what is it?" returned Mr. Brandyman, a little incoherently.

"Well, if I were you, I would not send round for that check. We are a young company, and don't want litigation; but-" "I will think about it, Mr. Erle. I will speak to my partner, and think about it. And this sketch—you can perhaps leave it with me. I should not like—I mean I should like to keep it, if you will let me. It is so very curious."

"By all means. Keep it as a memento of our interview, Mr. Brandyman-and of the

And then I bade him good-bye, and returned to the office in the full assurance that the twenty thousand pound check would never be sent for. True, I had no evidence of the barratry worth mentioning -from a legal point of view-but conscience makes cowards of us all. Mr. Brandyman gauged our knowledge of the facts by his own fears. He believed, too, though I had not said so, that we should resist payment of the claim; and as I could well see, he dreaded the scandal of a lawsuit, involving a criminal charge, as much as we dreaded litigation and heavy law ex-

The Board fully approved of what I had done, and I received many compliments on my smartness. I had saved the Oriental and Occidental from serious danger, and given it a new chance of life; which is another way of saying that I had saved the directors a good deal of money, for as all were shareholders, the failure of the company would have brought them both less

A few days later Tom Bolsover called at the office to tell me (what I knew already) that the "Diana" had arrived in the Mersey and to remind me of my promise.

This was quite a work of supererogation on his part. I was not likely to forget either his services or my promise, and I renewed my offer of a handsome reward; but he would accept nothing more valuable than a pound of cavendish tobacco and a box of Havana cigars.

Shortly afterward I saw Captain Peyton and asked him, as a favor to me, to grant Bolsover's request if he possibly could.

"Well," he said, smiling, "I'll do my best. Crazy Tom is a thorough seaman; and, yes-I dare say I can."

"Crazy Tom!" I exclaimed, in surprise. "Why crazy? I never met a saner man in

'Oh, he is sane enough except on one point, and what is more, he's honest. A good many folks call him 'Honest Tom.' ift was only on my ship they called him crazy. I expect that is why he left me; and he may be thinks that if I make him boatswain he will escape being chaffed."

"But why on earth did your people call the poor fellow crazy, and what did they f him about?'

"Well, he has a fad; tells a yarn about a lost galleon, with a lot of treasure on board, and not only swears it is true, but believes the galleon is still afloat, and that one day or another he'll find her."

'And why shouldn't she be still afloat?" "Well, seeing that, from his account, it's more than a century since she disappeared, it is not very likely, I think! The idea is perfectly ridiculous and absurd-crazy, in said Captain Peyton, who was a bluff, matter-of-fact north-countryman. "But all this is second-hand. Tom never spoke to me about it in his life, and he has been so unmercifully chaffed that I fancy he does not like to speak about it. I dare say, though, he would tell you the yarn if you have any curiosity on the subject

"Well, I rather think I should like to hear the story of the lost galleon; for if not true, it is pretty sure to be interesting, and that's the main point in a story, after all. Se non e vero, e ben trovato, you

However, I did not hear Tom's yarn just then, nor until several things had hap-pened which I little expected. Captain Peyton got fresh sailing orders sooner than he anticipated, and made Bolsover happy by engaging him as boatswain; and the latter was so much occupied that he had barely time to call and say "good-bye" the day before the "Diana" was towed out to I did not see him again for several months, in circumstances which I shall presently relate.

CHAPTER III .- NIL DESPERANDUM.

And now I think it is time I told how it came to pass that, at an age when most young men of my years have only just left ge or begun business, I was a profeserwriter, and virtually the manager of the Oriental and Occidental Insurance Company.

My father was a merchant, and for many My father was a merchant, and for many years a partner in the house of Waterhouse, Watkins, Erle & Co., who traded principally with the West Indies and South America, though being very catholic in their commercial ideas, they would have shipped coals to Newcastle, or warmingpans to Madagascar, if they had been sure about their reimbursement, and could have seen a trifling profit on the venture.

My father, who was the traveling ber of the firm, went about a good deal "drumming" for fresh business, and at one period of his life spent several years at Maracaibo, in Venezuela—a fact which accounts for my having been born there. Now, anybody who goes to Maracaibo as surely gets a touch of yellow fever as anybody who stays a winter in London gets taste of yellow fog. It is a matter of course, and new-comers make their arrangements accordingly. My parents underwent the ordeal the year before I came into the world, which circumstance was supposed to confer on me a complete immunity from this terrible pest of the tropics. I was acclimatized by the mere fact

I cannot say that I esteemed the privilege very highly, for I had not the most remote intention of returning to Maracaibo, which from all accounts is a pestiferous, mosqui-to-haunted pandemonium.

My poor father used to say that whatever else he might leave me, he should at least leave me free from all fear of Yellow Jack. As it turned out, he left me little else. After his return from foreign climes he settled down in Liverpool, took a big house in Abercrombie Square, entertained largely, and lived expensively. When I was about sixteen, and a pupil at Uppingham School, my father (who had been a free liver) died suddenly of apoplexy, and an investigation of his affairs resulted in the painful discovery that, after payment of his liabilities, the residue of his estate would only provide my mother and myself with an income of something less than two hundred a year. So we had to give up our fine house in Abercrombie Square and go into lodgings, and I left Uppingham and began to earn my own living-literally, for after I was seventeen I did not cost my mother a penny.

The calling I took up was not of my own choosing. Had my father lived a little longer, or left us better off, I should have gone into the army. I did subsequently join the volunteers, and after serving for awhile in the artillery. became first lieutenant and then captain in a rifle regiment, In the circumstances, however, I was glad to accept the offer of Mr. Combie, of the firm of Combie, Nelson & Co., ship and insurance brokers, to take me into his of-fice and push me forward, "if I showed myself smart," as he was sure I would.

I justified his confidence, and he kept his vord. Although I would much rather have been a soldier, I had sense enough to give my mind to the insurance business, and in a comparatively short time I became familiar with all the intricacles of general average and particular average, the draughting of policies, and the rest; and if I did not, as Captain Peyton had told Tom Bolsover, know 'Lloyd's Register' off by heart, there was not a sea-going ship belonging to the port of Liverpool whose age, classification, and character (which meant, in many instances, the character of her owners) I could not tell without referring to the book.

The partners often consulted me as to the premiums they ought to charge, and the risks which it was prudent for them to take; they gave me a salary which made my mother and myself very comfortable, and had I been patient and waited a few years, I should doubtless have become a member of the firm. But I was ambitious; and when the newly constituted Oriental and Occidental Marine Insurance Company invited me to become their underwriter, I accepted the offer without either hesitation

But cautious Mr. Combie shook his head. "It's a very fine thing," he said, "for a young man of two-and-twenty to get the writership of a company, and, though I say it that should not say it—to our firm. But you are taking a great responsibility on yourself, and you will need to be very prudent. Fifty thousand pounds is not too much capital for an insurance company, and this is a time of inflation, and the shareholders will expect you to earn them big dividends. Between you and me, I have no great confidence in these new concerns. They are going up like rockets, and some of them, I fear, will come down like sticks. But you are young, and if the Oriental and Occidental does not answer your expectations, you will still have the world before you, and I have always said that you are one of those chaps who will either make a spoon or spoil a horn."

The senior meant kindly, and I thanked him warmly; but I was too much elated by my advancement to give due attention to his warnings, although I had good reason to remember them afterward. My elation did not, however, arise solely, or even chiefly, from professional pride and gratifled ambition. The fact is, I had lost my heart to Amy Mainwaring, a charming girl of eighteen, with peach-like cheeks, soft brown eyes, and golden hair; and be-ing as impetuous in love as I was diligent business, and Amy loving me as much as I loved her, I had made up my mind to marry at the earliest possible momentthat is to say, as soon as the father gave his consent and I could afford to keep a wife. I thought the salary which I was now beginning to earn would enable me to do this easily. But Mr. Mainwaring did not quite see the matter in the same light. He said we were both absurdly young, and however well off I might be, we should be all the better for waiting awhile. More-over, like Mr. Combie, he had not absolute confidence in the stability of the Oriental and Occidental.

To my pressing entreaties he answered-"Let us see what a couple of years bring forth. You will be quite young enough then, and the delay will give you a chance

of laying something by for a rainy day." Two years! To Amy and me this seemed an eternity; but as neither of us wanted to defy her father, and he was quite deaf n, there was nothing for it but to sigh and submit, and wait with such patience as we might for the fruition of our

Time went on, and long before the period of probation expired I had to acknowledge that Mr. Mainwaring's caution had more warrant than my confidence. After doing a brilliant business during the first six months of our career, the tide turned, and in a very short time we lost nearly all we had made. For this result-though we had really very iff-luck-I fear that I was in part responsible. I was too keen and sanguine; I did not like to turn money away. I had not Mr. Combie and Mr. on to consult with, and I underwrote risks that I ought to have refused. I had not always the choice, however; for our paid-up capital being small, first-class insurers fought shy of us, fine business went eisewhere, and I had to take my pick among the residue and remainder.

This was the state of things eighteen months after I joined the Oriental and Occidental; and had I not got over the diffi-culty about the "Niobe," it is extremely probable that the company would have smashed or I should have been dismissed In either event I should have lost my occu pation, and in either event Mr. Mainwar ing would, I felt sure, have insisted on the rupture of my engagement with his daugh-

Hence my prospects, whether business or matrimonial, were not of the brightest, and Amy and I were often in horribly low We had thought two years a terrible time, and now I began to fear that I might have to wait for her as long as Jacob had to wait for Rachel. I am bound to say, however, that our gloom was relieved by rather frequent gleams of gayety and happiness. One does not despair at thr

CHAPTER IV .- CRAZY TOM'S YARN.

After my memorable interview with Mr. Brandyman, things took a more favorable turn with the Oriental and Occidental We had better luck, and I took more care, preferring rather to do a small business than run great risks. Our spirits rose with the shares of the company-mine and Amy's as well as the directors'-and we began to think we were on the highway to prosperity, when a misfortune befell which scattered our hopes to the winds. The Great Northern Bank (like our own, a limited liability concern of recent creation) suspended at a time when we had a heavy balance to credit, and the very day after we had paid away several large checks in settlement of claims. The checks, course, came back to us, and as we had no means of taking them up, we too had to suspend.

I lost my place, of course-a defunct company has no need of an underwriter; and worse-I had taken a part of my salary in shares, and on those shares there was an unpaid liability which absorbed all my savings. The collapse of the company left me as poor as when I entered Combie & Nelson's office seven years before; and by way of filling up my cup of bitterness to the brim, Mr. Mainwaring informed me (in a letter otherwise very kind and sympathetic) that my engagement with Amy must be considered at an end. He did not forbid me to visit his house, but he said plainly that the seldomer I came the better he should be pleased.

I thought he was hard, but I felt he was right. What was the use of a man being engaged to be married who had no present means of keeping himself, much less a wife? All the same, Amy and I swore eternal constancy, and we vowed that, come weal, come woe, neither of us would ever marry anybody else; and I thought she really meant it-I am sure I did.

This conclusion, however satisfactory so far as it went, did not afford much help toward a solution of the pressing question of the moment: What should I do?-how avoid becoming a burden on my mother? I had asked Mr. Combie to take me back; but my place was filled up, and as a severe financial crisis had just set in there was little chance of my finding a place elsewhere. Firms and banks were falling like ninepins, and men of business looked and talked as if the world were coming to an end. A word to any of them about finding me a situation would have been regarded as an insult to his understanding.

While I was revolving these things in my mind, and wondering what on earth I should do, I received a call from Captain Peyton, who had lately returned from one voyage and was about to start on another. He condoled with me over the failure, and inquired what I "thought of doing," whereupon, as he was an old friend, I told him of my difficulties, and asked his advice.

"What do I think you should do?" he exclaimed, cheerily. "Why, what can you do better than come with me to Monte-video? I mean, of course, as my guest, make the round trip; you will be back in six months, and by that time business will be better, and you will get as many berths as you want. Young men of your capacity and energy are not too plentiful. What do you say?"

TO BE CONTINUED.

No Need for Eye Stones.

On a pleasant day recently a re-porter was standing on Broadway in the neighborhood of the big dry-goods stores with a well-known oculist. The man to whom the mystery of sight is an open book and the handling of the delicate optic nerves a matter of everyday occurrence gazed with pleasure at the scene. Perhaps he appreciated the fact that but for his profession many mortals would not be able to enjoy it.

The curious gaze of the reporter and the business eye of the doctor discovered at about the same instant a sympathetic movement on the part of two ladies on the opposite side of the street. One of them had evidently got a cinder or something else in her eye. Another lady was trying with the aid of a handkerchief to extract the exasperating mote, but with no great The oculist watched scene for a moment and then philos-"There are two ophized thusly: ladies, intelligent looking, and evidently informed on a variety of subjects, yet they are ignorant on as simple a matter as the removal of a foreign particle from the eye.

The simplest and quickest way to dislodge anything that has become fixed in the eye is to catch up the eye lid by the skin and pull it away from the eyeball gently and repeatedly. I have often tried the method myself, and have never known it to fail. It instantly relieves the sensitive member from pain and shifts the particle so can be easily dislodged. learned the method myself from a railroad brakeman. His class are especially liable to annoyance from flying einders, and nearly all of them use the treatment I have described."-N. Y. Mail and Express.

Ornithological.

A New Haven man placed a pigeon on a nest of eggs a short time ago. week later a hen flew into the nest, drove the pigeon away, and, after descriping the eggs, laid one of her own. The pigeon returned and kept the hen's egg warm for twenty-four days, and a day or two ago a little white chicken was found in the nest. As the pigeon found some trouble in feeding chicken it was placed in a brooder, and now the chicken is heartbroken.

The house in which Columbus, died at Valladoid is falling into decay, and the Spanish government is much reproached for allowing it to go to ruin.; The Italians talk of purchasing it by , national subscription.

IN FAVOR OF THE WAGE-WORKERS' TARIFF.

Wages Constantly on the Increase While the Necessaries of Life Continue to go Down-English Influences in South America-Tariff Pictures.

Messrs. Cleveland and Mills assert that the home manufacturer of protected goods adds the duty to the price of his product and pockets an extra profit A correspondent, agreeing with them, writes to say that "the benefit of all tariffs, low or high, stops in the pockets of employers. It need go no further, and never does."

Do the following figures show that those assertions are true as regards the highly protected glass industry? By the census of 1880 the total value of the window glass made in the United States was \$5,047,313. The average rate of duty collected on the imports of that kind of glass in 1888 was 109 labor is paid less in England now per cent. Applying the beautiful Mills-Cleveland rule, the manufacturers of the window glass made in 1880 would, but for the tariff protection, have asked for it only \$2,415,000. The wages paid the workmen in that census year were \$2,139,000. According to the free-trade Democrats those wages would not have been reduced had their been no protection. According to the correspondent, the tariff had nothing to do with making them what they

Deducting the wages from what Messrs. Mills and Cleveland say the glass should have been sold for there remains \$276,000 with which to purchase the raw materials of the glass. According to the census those cost \$1,849,530. Some of the articles used paid a duty, but the great bulk did not. Had all the chemicals used been duty free the cost of the raw materials would not have fallen below \$1,500,000. Therefore the manufacturers ought to have sold the glass they made in the census year for \$1,234,000 less than it

It does not take a strong intellect to men of the material aid which protecsee that under those circumstances there would be no glass made here. In that case what would the workmen in the glass factories do? If they turned to some other industry they would find no demand for labor there. They would be unable to retain their old positions except by consenting to a cut of wages of 60 per cent or more. That would bring them down toward the Belgian basis and would give the American manufacturer some prospect of coming out even.

The American glassworker gets better pay than his Belgian competitor. He also lives much better. He is better housed, clothed, and fed. He and his family are more comfortable, have more conveniences and luxuries. The correspondent and his Democratic authorities say that he has these things not because of the tariff, but because of some reason which they never explain satisfactorily. Sometimes they say that the American workman produces more to the hour than his foreign competitor. But the workman who leaves Belgium and comes here does not have to double his productivity to get the American wages. He gets them at once. If his pay was governed by his output he would stay in Belgium, double his output, and get increased wages there. But he never does.

Breadstuff Exports

Those ardent free traders who predicted that the McKinley law would cut down and cripple the export trade of the United states get small comfort in the statistics of breadstuffs exported in 1890-91 and 1891-92. For the ten months ending on April 30, 1892, the value of breadstuffs exported was \$253,-065,000, as compared with \$97,426,000 for the ten months ending on April 1, 1891-an increase nearly trebling the record of the previous year. With the increasing movement of breadstuffs abroad it is not improbable that the exports for the year ending on June 30, 1892, will be quite three times that for the year ending June 30, 1891 .-New York Tribune.

Increasing Doubt.

Every day brings new indications of N. Y. Recorder. the increasing doubt felt by Englishmen as to the advisability of adhering to their free trade policy. "English free traders have gone too far," said Lord Salisbury in a recent speech. "It is time to refuse nations who infure 24 assess to our markets. The wonderful progress of the United States under protection, simultaneously with the retrogression of Great Britain under free trade, has done much to convert the English. They are commencing to see that "free trade may be noble," as Lord Salisbury says, "but it is not business."

Tariff Pictures

New York Press: A high tariff destroys trade, say the free traders. As usual the facts tell another story. For the three years ending March 31, 1889, the average balance of trade in favor of the United States was \$9,661,459.

For the three years ending March 31, 1892, the average balance of trade in our favor was \$93,732,456.

Domestic Tin Plate.

Not only has the tin-plate duty resulted in the establishment of a domestic tin-plate industry, but it has created a market for the products of another industry—that of manufacturing tin-plate machinery. Already we have seen the advertisements of two firms prepared to furnish machinery for tinplate works. There is a chance here for some energetic tin-plate liar.

Free Coinage Democracy.

It is beyond question that the Demoeratic purpose is to give the country "reformers" have been haili free silver coinage. The hopes of the sill as e step toward tree ships

THESE FIGURES TELL Democrats in Congress have been dashed, and their evasive policy has been brought about by their knowledge that President Harrison would veto any free coinage measure. It therefore becomes absolutely certain that the only safety of the country against the deluge of debased coin is to keep a Republican on guard in the presidential office and to elect a Republican Congress to sustain him.

WAGES IN ENGLAND.

Free Trade Impoverishing English Work ingmen.

No one could be better qualified to study the condition of English workingmen under free trade or to compare it with that of Americans under protection than Mr. John Jarrett, United States Consul at Birmingham, who has just arrived on a visit to his home in Pittsburg. Mr. Jarrett was a free trader when he came to this country in 1860, but experience soon made him an earnest advocate of protection.

Speaking of the condition of wages in England Mr. Jarrett says that skilled than formerly. "In 1860," he adds, "skilled laborers in the Staffordshire district, where the highest prices are paid, were then given twelve shillings per ton for puddling, and now, over thirty years afterward, they receive only eight shillings. I expect the prices per ton will soon be six shillings and sixpence. In juxtaposition, look at our country. In 1860 we paid puddlers \$3.50 per ton, or about fourteen shillings, and now they receive \$5.50 per ton. Protection raised the wages in this country, and free trade lowered them in England."

Mr. Jarrett states that "the recent election in Rhode Island was a great disappointment to the free traders in England, and now many of them doubt whether the Democrats will be able to elect a President next fall. Material aid will no doubt be given the Democrats in the coming campaign.'

All the material aid that English free traders can give to the Democratic party in the coming campaign will be much more than offset by the knowlcost them, says the Chicago Tribune. edge on the part of American workingtion has brought to their homes and their firesides.

Revenue Tariff Countries.

In Germany, France, Belgium and Switzerland wages are not one-third of what they are in the United States. England pays a higher average of wages than either of the countries named; but even then she does not pay quite half as much as we pay. Wages in Italy are not one-fourth our rates. Germany, France and Italy have adopted a tariff system, but the rate is not high enough to be protective, except upon a very few articles. Wages, however, are steadily increasing. Last year cheap foreign labor was imported into the United States in the shape of manufactured goods to the value of \$692. 319,768. This was a great wrong to American labor. In immense amount of imports permitted by our insufficient and defective tariff, the labor of women employed in the Manchester, Eng., cotton milis, whose

spinners Munich is a gallery and a center of art. German women, with as many as six children, saw wood in its streets for 15 cents a day. May a merciful God sink the United States ten thou-

wages do not average \$60 a year, came

labor of Southern and Northern cotton

A Cheerful Indication.

The fact that the Democrats in Congress have already begun to abuse John I. Davenport is infallible evidence that they see tokens of party defeat in the handwriting on the wall. Whenever the Democrats see disaster ahead they begin to denounce Davenport; when they realize that their disho nesty and incapacity are about to result in their overthrow at the polls they try to lay the blame on Davenport. They parade him as the author of their misfortunes. the designer of their defeat and the evil genius of their lives. It is a good sign that they have begun to abuse Davenport thus early in the season .-

A Photograph of Free Trode.

Glasgow, in Scotland, is the largest steamship factory of the world; and its blast-furnace owners and iron rollers howl for free trade day and night. Of the families in that manufacturing Sodom, 41,000 out of 100,000 live in one room; and haif cf the men and women in the city are out of work. That one room for a family of father, mother, daughters and sons tells what wages are in Scotland, and how they drag humanity down into bestiality and misery.-American Economist.

Tariff Pictures.

Nothing shows the industrial development of a country more surely than the amount of raw material consumed in its manufactures. From 1877 to 1890 the consumption of raw cotton increased in free trade England 25 per cent. In the United States, under protection, during the same period, it increased 85 per cent.

Why We Are the Best Buyers. Our party stands for the doctrine that the American market shall be preserved for our American producers. * * Our 50,000,000 of people are the best buyers in the world, and they are such because our working classes receive the best wages in the world .-

Ben Harrison at Indianapolis, July 31,

1888.

A Democratic Wail. "A boom for the subsidy principle" is the comment of the Boston Globe on the bill admitting the Inman steamships to American registry. The Globe is at least honest. Most of the "reformers" have been hailing this



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sand feet under the sea before that hideous spectacle shall become an incident of our civilization.—George W. Atkinson of West Virginia.

A Chapter Letter that hideous spectacle shall become an incident of our civilization.—George W. Atkinson of West Virginia.

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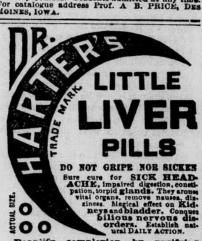
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