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Everybody to examine the plans and standing of the Union Central Life Insurance Company, of Cincinnati, Ohio, before insuring. It has the lowest continuous death rate of any company. Realizes the highest rate of interest on invested assets which enables it to pay large dividends.  
Policies incontestable and non-forfeitable after third year.  
The Union Central issues endowment policies at ordinary life rates; these policies are now maturing and being paid in from one to two years earlier than time estimated by the company. They protect the family and estate during the younger years of life, and the insured in old age at regular life rates. Other desirable policies issued. Call on us or write for plans.

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**LADIES**  
Should call and see our Goods and Spring Novelties and Ornaments for the head.  
All the latest shapes in Bangs Switches, etc.  
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I can cheerfully recommend  
**Dr. Beth Arnold's Cough Killer**  
as being a first-class remedy for Coughs and Colds, having used it in my own family with very great satisfaction.  
L. H. Bush, Des Moines, Iowa.  
Druggists, 25c., 50c., and \$1.00.

**HOTEL ORLEANS**  
SITUATED ON SOUTH SHORE OF SPIRIT LAKE  
LOWA ROUTE  
Will be under the personal supervision of H. L. LELAND, and will be open for the reception of guests, June first in each year.  
Visitors will find  
**\*THE ORLEANS\***  
is first class in all of its appointments, being well supplied with gas, hot and cold water baths, electric bells and all modern improvements, steam laundry, billiard hall, bowling alley, etc., and positively free from annoyance by mosquitoes.  
Round Trip Excursion Tickets will be placed on sale at the commencement of the tourist season by the Burlington, Cedar Rapids & Northern Railway and all connecting lines, at low rates, to the following points in Iowa and Minnesota: Spirit Lake, Iowa; Albert Lea, Waterville, Minneapolis, St. Paul, Lake Minnesota, White Bear Lake and Duluth, Minnesota; Clear Lake, Iowa; Lake Superior points; Yellowstone Park and points in Colorado.  
Write for a Michigan River Paradise to the General Ticket and Passenger Agent, Cedar Rapids, Iowa, and for Hotel Rates to H. L. LELAND, Spirit Lake, Iowa.  
C. J. IVES, J. E. HANNEGAN, Pres. and Gen'l Mgr. Gen'l Ticket and Pass. Agent

**OF SANTA BARBARA, CAL.**  
A TOWN THAT OWES A GREAT DEAL TO SENTIMENT.

It is, in fact, a sentimental city, and this is, perhaps, owing to its "soft Italian skies," its "romantic cliffs" and the Poetry About It.  
[Special Correspondence.]  
ALBANY, N. Y., Aug. 15.—Santa Barbara, Cal., owes its position to sentiment. More has been written about its "soft Italian skies," its "romantic cliffs," its "gentle climate" and "purple mountains" than of any place in the universe outside of Riviera. It has become, possibly from that cause, a sentimental city. Young girls tell quite tenderly the sad story of Ramona and think Mrs. Jackson's hero, Alessandro, "just too lovely for anything." Young men with long hair and spectacles haunt the old mission and



seek sentimental contact with the solemn long frocked friars. The people themselves live in a seeming condition of poetry, affect the picturesque and romantic, and open wide their eyes when the outside barbarian comes in and talks of trade and practical things. There is an air of gentle optimism over the whole town and a sense of pity for the common herd who happen not to know of Santa Barbara. One feels sure, after a stay in that community, that nothing wrong could happen there, and that life is only a matter of rose leaves and lilies, after all. I heard once of a pretty youth who had the heart of a fiend and the face of a god. He murdered his father and mother in cold blood, and when brought to the bar of justice for his awful crime was asked if he could give any good reason why he should not be executed. He looked over the jury, made up of sentimental men, and putting a tear in his voice he implored them to have mercy upon him "because he was an orphan." The plea had its effect. The jury fell upon one another's necks, and weeping in sympathy for the pretty prisoner, promptly acquitted him. Now this must have been a Santa Barbara jury. I can think up no other spot on earth where this doubtless authentic circumstance could have happened.  
But, jesting aside, Santa Barbara is really an earthly paradise. Its repose and sedate contentment are restful for the tired traveler, and one ceases to wonder why H. H. and the magazine coterie have worn themselves out in its glorification. It justifies all, or nearly all, that has been said about it, and I shall not let any gall gather in the honey of my pen. Of course it believes it has a great future. Not a vulgar commercial or manufacturing future, for that is repugnant to its refined taste, but a future unique in the history of the United States. I strolled on the sea beach and listened to one of Santa Barbara's celebrities whisper to me the confident story of the city's future. "We have a climate," he began (that, by the way, is the first thing you hear all over southern California—climate)—"we have a climate more perfect than any in the wide world. Existence here is a luxury. We have beautiful groves, abundant fruits, scenery unexcelled, a never frothed sea and a valley so beautiful and serene that one dozes away one's life. We know neither frost nor cold, summer is eternal and sunshine continuous. Here then lies the secret of Santa Barbara's future. Here is this restful valley, by the side of this peaceful ocean, the world worn American will come with his household gods to end his days in serenity and quiet. After he has won his way in the bustling outside world here he will come to settle and bring up his children and enjoy the semi-tropical beauty of Santa Barbara. This place will be in time the home of the refined rich, and it will become greater and more famous than the Mediterranean Riviera."  
The picture of Santa Barbara was not overdrawn. It was all that my friend painted, and the pleasant prospect for the future did not seem unreasonable. But will it come to pass? Scarcely. We have no idle and pampered class such as

Barbara they are going, but to the great capitals of the world, where they and their wives and daughters can display their wealth and enjoy the envious admiration of those less favored. We see that in California. The Stanfords, the Mackays, the Crockers, the Huntingtons and the Floods have their magnificent residences on Nob Hill, but San Francisco, even, is not enough. Their mansions are closed nearly all the time, and they are away dazzling Paris, Rome, Berlin and New York. No, quiet and repose is not a characteristic of the rich American.  
No description of Santa Barbara will give one a fair idea of the place. Not that it is so very beautiful, or that one gets a suggestion of Arcadia in entering from the railway or the sea. Far from it. The train stops midway, the steamer at the foot, of the long finely paved leading street which is full of bustle, and tells of the working world. But after one has been there a day or two and is away from the principal thoroughfare, the seductive atmosphere has its soothing influence and you feel that a restful region you are in. Life then lacks animation, although the delicious oxygen is abundant in health giving proportion. For the time being the outside world is forgotten, and you can imagine that Ramona lives; so do Felipe and Alessandro and Senora Moreno. Perhaps they are now going to their beautiful Camulos beyond Ventura. Or you may meet them this very evening at the mission, when you go up and watch the friars in the coarse robes of their order, with shaven faces, closely cropped hair, sandaled and grided, ring the Angelus! The neighborhood of the mission is tinged with melancholy. Over one hundred years ago when they first planted the cross among the Indians in this superb valley, they were the intelligent possessors of the soil. But the whirlwind of time brought many changes. The order then was rich and is now poor. They then gave of their means; they now live on the bounty of the people; their influence is gone; their power departed forever. The dull routine of their lives, their narrow cells and solitary walks tell of resignation and poverty, but they cannot be human if they do not sigh for the old days, when to their religious life was added the worldly charm of great wealth and unlimited sway.  
Behind the mission at Santa Barbara, down the long valley, are the great ranches. I spent a day or two visiting them. The most noted one is that of Ellwood Cooper, which can only be reached, directly, by a drive of sixteen miles along a hot and dusty road. We, however, chose a longer journey, through little farms and picturesque canyons, starting in the morning and arriving in the cool of the afternoon.  
The Cooper and Hollister ranches are enormous farms of two and three thousand acres under the highest state of cul-

ture. They are inclosed by tall eucalyptus trees, and within their giant borders are the almond, olive and English walnut orchards, so large and symmetrical in extent and perfection as to almost pass comprehension. The trees are numbered by thousands, and the almonds being in bloom the soft pink coloring makes a marvelous picture. Down in the canyon is the ranchman's residence, a little flower bedecked house, and around it he tells like an ordinary farmer, although his trees bring him in a fortune every year. "Some years our crop is better than others," was the owner's observation; "last year we only"—only, mark you!—"gathered sixty-six tons of English walnuts and thirty-seven tons of almonds from our trees. This year they will probably do better. Our olives are the most profitable product, and we send out many thousands of bottles of olive oil," he said simply. Thirty men work this enormous farm, which makes more money for its owner than any gold mine in California.  
When we returned from the visit to the big ranches we stopped near the cathedral oaks, and up the mountain pass came across a tidy little farm overlooking the boundless bay of Santa Barbara. The owner offered us hospitality, and as I chatted with her—a bright eyed old woman, partly crippled with eastern rheumatism—I ascertained that she came from Marblehead and had settled at Santa Barbara for relief from her physical ills.  
"Do you like it?" I inquired.  
"Yes, I like it," she said, as she looked fondly out upon the ocean. "My rheumatism is better. The only thing is, there ain't 'yawting' enough here to suit me."  
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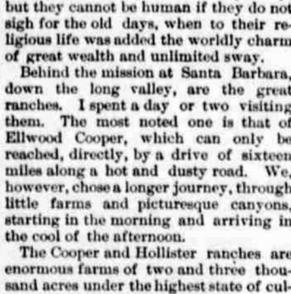


THE OLD MISSION.  
they have in England. In our American hurry there is no considerable number of people who, though they were rich as Croesus, would be content to sit down and doze away even the autumn of their days. Money getting and money grabbing is our common heritage. The Goulds and the Vanderbilts, the Stanfords and the Astors, are richer than can be comfortable, but they do not stop in the pursuit of money. As long as there is a dollar ahead they are going for it, and going for it with a zest and eagerness as though their lives depended on it. In that they find the pleasure, not in sitting down and resting. And while there is a class of Americans who are satisfied with a competence and willing to retire from business, it is not to the poetic quiet and rare beauty of Santa

Barbara they are going, but to the great capitals of the world, where they and their wives and daughters can display their wealth and enjoy the envious admiration of those less favored. We see that in California. The Stanfords, the Mackays, the Crockers, the Huntingtons and the Floods have their magnificent residences on Nob Hill, but San Francisco, even, is not enough. Their mansions are closed nearly all the time, and they are away dazzling Paris, Rome, Berlin and New York. No, quiet and repose is not a characteristic of the rich American.  
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OLDEST WHITE INHABITANT.  
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**BEER AT GREAT YARMOUTH.**  
Practice Mulford Tells How It Is Won-shipped by Fishermen.  
[Special Correspondence.]  
New York, Aug. 15.—At Great Yarmouth, England, Fisherman's tap room, opposite lodgings. The Hercules. Narrow street. Twenty feet from my windows. Empty by day. Full every night. Herring fishermen. Wives ditto. Partners for life in drinking. Hercules etiquette. One mug for two, man and wife. Sip alternately. Feminine power to drain pot equal to man's. He sips. She sips. She sips. He sips. Mug empty. Passed to barmaid. B. M. at beer pump. Practiced muscle. Mind ditto. One stroke pump lever for half a pint. Two, a pint. Quarter stroke thrown in for good measure. Alternate conjugal sipping as before. Sanded floor. Long table. Rack of long stemmed clay pipes. Public pipes. For customers. Smoke room full. All hands talk. Talk, noisy, exciting and at 11 o'clock confused.  
Commences to simmer down at midnight. Company at that hour at maximum of beeriness and prosiness. Long winded. Steam up. High pressure. Inspirational nocturnal anecdotalage. Same old yarn. Hundredth time. Five hundredth time. Midnight. Hercules puts up shutters. Turns 'em out. Patrons linger outside. Hate to go home. Mild night. Soft moonlight. High tide of beeriness. All nature at rest. Care driven away. Recollection of debts, the morrow's labors, rheumatism and waiting wives softened down. Roseate hue over all. Lifted into temporary elysium by beer. No wonder they linger. I, abed. Within car shot of it all. Without beer. Don't want beer. Want sleep. Can't get sleep. Can get only herring fisherman's midnight beer talk.  
Time lags. Leaden winged. One o'clock. Still hearing beery talk of men who go down on great dead and now in depths of beer. Two o'clock. A week has passed. Turn and toss. Frame of mind malignant.  
Hope at last. Signs of breaking up. Of what? Maritime beer talk. Subject? Best way of picking up anchor after slipping cable. Seven opinions given. All talk together. Differences of opinion. Talk loud. Energetic. Some profanity. Subject finally forgotten. Merges into something else. Then focuses into common subject. What?  
Gibbons. Gibbons drunkest of lot. Beer inside of Gibbons suddenly boils over. Gibbons becomes volcanic. Eruptive. Gibbons differs from everybody. Becomes profane. Abusive. Wants to fight.  
Lesser drunks argue with Gibbons. Coax him to go home. Gibbons won't go home. But loves to be coaxed. Regards coaxing as sort of homage paid him by party. Common drunken perception on part of the Gibbons type of man. Gibbons' real want? A club mercifully administered.  
Gibbons finally prevailed on to start for home. Home at upper end of court. Two hundred yards distant from my windows. Gibbons stops. Anchors to a gate post. Wants to go back for the other drink. Forgot it.  
Gibbons' friends argue with Gibbons. "No more to-night, mon. Go home to yer wife, mon." Party deeply solicitous for Gibbons. His moral welfare. His wife's ditto. Such a comfort if the drunken, crazy Gibbons will but go home to his wife! Inference on their back that when Gibbons, crazy, brutal and insane, does but go home the domestic Eden will run over with bliss. Strange but true.  
Gibbons makes another move for home. Party accompanying. Occasional haltings and anchorings by Gibbons. With renewal of old discussion. Abuse, profanity, desire to fight with anything, topped with demands for more beer. Moral, peace loving drunks at last see him home. Leave Gib at front gate.  
Quiet at last. I may now sleep. Voices die away. I turn over. Gale to land of Nod appears.  
May I enter? No. Sudden uproar in Hall's court. Screams! Shriell. A woman's I arise. Open windows everywhere. Both sides of court. Heads out. Female heads. White nocturnal rigging. Masculine heads. Hall's court again in uproar.  
Why? Gibbons beats his wife. Beer inside Gibbons has taken this direction. Power must expend itself somewhere. Target for fermented power inside Gibbons is Mrs. Gibbons. Nothing unusual in Hall's court. And elsewhere.  
My landlady out. At front door. In white. Night robe. Comely young woman. Husband at sea. In a collar. Athletic young woman. Red and robust pair of arms. Loud voiced. By nature a driver. Drives broom. Drives arms over wash tub like young healthy steam engine. Leads expression of Hall's court public opinion of Gibbons from front door. Friend to abused Mrs. Gibbons. Heads the clamor. Shouts disapprobation of Gibbons' conduct. Says she'd "like to smack Gibbons' face!"  
Of this Gib. obnoxious. D. D. Dead drunk. Asleep. Has done his best and worst.  
Events in Hall's court over for night. Quite forgotten on morrow. Gibbons will arise. Go to work. The court will go on as usual until another or the same Gibbons does it all over again. Such is life. In Hall's court, Great Yarmouth. Also elsewhere. PRENTICE MULFORD.

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—They make a Specialty of—  
**Ludlow's Celebrated Fine Shoes**  
For Ladies. They combine Service, Solid Comfort and Economy.  
1228 O STREET. LINCOLN, NEB.

**New Spring and Summer Goods**  
—ARE NOW IN AT—  
**JOHN McWHINNIE'S**  
**The Old Reliable Tailor.**  
First Class Workmanship, Fine Trimming, and Satisfaction Guaranteed.  
305 S. ELEVENTH STREET.

LINCOLN BRANCH OF  
**Max Meyer & Bro.**  
Wholesale and Retail Dealers in  
**PIANOS and ORGANS**  
General western agents for the Steinway, Knabe, Chickering, Yose, Ernst, Gable, Behr Bros., Newby & Evans, and Sterling.  
Pianos marked in plain figures—prices always the lowest for the grade of pianos.  
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Fire Insurance and Loan Broker.  
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Cor. 11th and O Streets.  
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**E. HILL,**  
LATE OF BROOKLYN, N. Y.  
**TAILOR AND DRAPER**  
GENTLEMEN:  
I shall display for your inspection a new and very carefully selected Stock, comprising many of the latest and newest designs of the European Manufacturers, and I am now prepared to take all orders for making up garments for gents in the latest styles.  
LADIES TAILORING:  
Having for seventeen years met with great success in Brooklyn, N. Y., in cutting and making Ladies Jackets and Riding Habits, shall be pleased to receive patronage from the ladies during the coming season.  
I am also prepared to receive orders for all kinds of Uniforms and Smoking Jackets.  
1230 O STREET. LINCOLN, NEB.

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1119, 1121 and 1123 N Street.  
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**SPECIAL ANNOUNCEMENT**  
We beg leave to inform our Lincoln patrons and the public in general that our importation of FINE  
**Novelties for Spring and Summer**  
Are now ready for inspection. We have a much larger and finer assortment than ever before. Call and see our latest novelties from London and Paris.  
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