

The Plattsburgh Daily Herald.

KNOTTS BROS., Publishers & Proprietors.

THE PLATTSBORO HERALD

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The Plattsburgh Board of Trade appears to be frozen up.

The hypocrisy of Grover Cleveland's Pacific Railroad message, sent in with the report of the commissioners, is decidedly apparent.

The cold wave which was so severe in Nebraska has caused almost as much suffering in Texas and other southern states. As far east as Indiana and Ohio the thermometer registered 34 below zero.

OMAHA is at loss to know what to do with her street commissioner this kind of weather, while he is drawing a salary of \$150 per month. What's the matter with him cleaning out the Douglas county jail if he did not earn his salary there he ought to be discharged.

NOTHING could be more certain than that the present Cleveland administration is rotten and corrupt from stem to stern, and is completely in the hands of the worst corporations in the country. The Sparks land grant business was to most people conclusive evidence of the relationship existing between the government and the railroads. If anything additional in the way of proof were lacking it has now been supplied by the vote on the confirmation of one of the creatures of the northwestern railway system, L. Q. C. Lamar. When senator Stanford and the man whom he controls, Mr. Stewart, found it necessary to ignore party lines and vote for what they doubtless had reason to believe was a servile tool of their corporate interests; and this is the same Stanford that stands charged with having stolen millions of money through his manipulations of the Central Pacific, a fit man, indeed, to cast the necessary ballot for the confirmation of Mr. Lamar. The whole business is a parody on justice and good government.

A Libel On The South.

"He is the ablest man in the South, and one of the purest."—Journal

POPULAR PRESS OPINIONS.

Dayton Journal: Mugwump Ticket. For President, George William Curtis, of New York; for Vice President, James Russell Lowell, of Massachusetts. Platform—Annexation of the United States to England.

Athens Champion: Europe owes \$20,000,000,000 in national debts, and pays an annual interest of \$800,000,000. The United States owes a little over \$1,000,000,000 National debt, and pays an annual interest of only about \$70,000,000. And the democratic party, with its mugwump allies, is anxious through its free-trade heresy to equalize the difference between the financial condition of Europe and America. The republican party says "No! This shall not be done."

Altona (Pa.) Tribune: Governor Foraker, of Ohio, is a genuine American. This fact probably accounts for the bitterness which the free trade democracy feels toward him.

Atlanta Constitution (Dem.): The probability is that Senator Voorhees is still a protectionist. At any rate, he has never answered the arguments of his Atlanta speech.

Indianapolis Journal: When the senate consummates the outrage, and the supreme court is thus politically prostituted, there will be a thunder-storm in this country that will possibly penetrate the ears of the milkpots who have assisted in the perpetration of what is little less than a crime.

St. Louis Globe-Democrat: The latest democratic ticket for this year: For president, Grover Cleveland, of the District of Columbia; for vice president, Daniel W. Voorhees, of Indiana. Platform—If you don't see what you want on the tariff question, search Mr. Voorhees' record and you will be sure to find it.

Minneapolis Tribune: Lamar has been guilty of loyal utterances, it is true, but he has apologized for them every time, and therefore his standing as a democrat has not been permanently impaired.

Philadelphia Press: All attempts to commit the farmers to the President's free trade policy have failed dismally. The discovery that the farmers are not fools has been a painful surprise to the tariff tinkers.

Atlanta Constitution: As the Constitution has pointed out time and again, there can be no material reduction of duties while those excise taxes are levied, for the reason that any reduction would simply add to the surplus by increasing the volume of imports.

AN INSURANCE AGENT

WHO INSURES POOR PEOPLE AT THE VERY LOWEST RATES.

How Several Hundred Brooklyn Agents Make a Fair Living—Some Light on Industrial Insurance in a Big City. Making a Profit.

A day or two ago the writer was introduced to a well fed and fashionably dressed man of about 40 in a prominent cafe. The pair met once since the introduction. On this last occasion the gentleman of 40 was clearly but very shabbily attired. He smiled upon shaking hands and looking down the front of an ulster four sizes too large for him, said: "This is my business suit."

The writer is highly endowed with curiosity, but as it would be manifestly pronounced had taste to ask a question relative to the gentleman's reasons for getting himself up so shabbily, he limited his curiosity to throwing an inquiring glance at his new acquaintance. The inquiring glance did the business.

"When we met the other night," said the other, showing his hands deep in the pockets of his ulster, "I was excited up, but it wouldn't suit me to wear such clothing in my business. I don't wish to appear prosperous before the people I mostly do business with. It might injure trade and then again it might not. I'm not disposed, however, to take any chances."

AT FIVE CENTS A WEEK. "Might I ask your line of business?"

"I am a collector and agent for one of the large life insurance companies," and he chuckled very softly.

The writer could not see how shabby clothing could help an insurance agent along and said so.

"The great majority of the people with whom I do business are quite poor and it would not pay to appear too prosperous; not that I do the poverty act in endeavoring to increase my business. I am connected with what is called the industrial branch of our company. That is, we issue policies as low as 5 cents per week. You would like to know, oh, how money can be made on so small a margin where the expense of running the machinery of so large a business must necessarily be great? If the people were to keep up their payments in the long run the company would lose heavily. Now things exactly where profit comes in. Say, for instance, a child of 2 years is insured at the rate of 10 cents per week and lives. You can safely wager that the policy will be allowed to lapse before the young one is 7."

"Even so, I can't see how a man can make a living climbing the stairs of a tenement here, there and everywhere, sometimes to find the parties out, just to collect a nickel or a dime?"

"My boy," remarked the agent, with a broad smile, "it is nothing when you get used to it. I should say there are about 500 persons employed in this business, right here in Brooklyn, the large majority of whom make a fair living. I cleared over \$2,000 last year and have that sum made this. You can judge of the magnitude this industrial insurance business has grown to when I assure you that our company employs 400 agents and collectors in this city alone. I should judge about three times as many are engaged over in New York. As to what I make on collecting, that would hardly surprise me. I have been at this occupation and have made by collecting about \$12 per week on an average."

TAKES NO NEW RISKS.

"I never canvass for new risks. I find it unnecessary. I am given the case of Mrs. John Doe, who has herself, husband and three children insured at the rate of 5 cents a week. I go there and collect 25 cents weekly. The chances are large that before I have made five visits Mrs. Doe has for me the pleasing intelligence that her sister, Mrs. Richard Roe, wishes to have her family insured on the weekly plan. I make a note of Mrs. Roe's address and call upon her. She insures her family on an aggregate payment of 50 cents weekly. I collect the first payment and the office pays me \$5—ten for one—for securing the new risks. If the amount of the payments were to be but 10 cents, then I should receive but \$1. For collecting I receive 15 per cent., which, I think, is about the rate paid by the other life insurance companies engaged in this business."

"Now suppose, after making two or three payments, Mrs. Roe should discontinue; would you be required to return to the company the premium paid you?"

"Yes, I would have to make it good; but an old agent like myself could take his own time about it. There is very little chance of a person lapsing before paying what the agent's commission amounted to and more. Do I have much traveling to do? Well, yes. I have two wards to collect in and have 1,001 names on my book. I don't mean to say that I have to visit 1,001 different parties. It is almost universally the case that where one member of the family takes out a policy the others do likewise. I have, however, called at over sixty different residences in one day. The rates paid vary according to age, as you can easily understand. It is seldom a person insures and pays as high as 50 cents a week. Say a young man of 21 years paid that amount and died at the end of a year; his heirs would receive \$500. If a person dies by suicide or capital punishment the amount of policy will not be paid. When a person is insured that in case of death \$200 or over has to be paid, then they are examined by one of the doctors employed by the insurance company. For less amounts we take chances in nearly every case."—Brooklyn Eagle.

An Object Lesson in Politeness.

Judge Lorin C. Collins taught the proprietor of a high toned Clark street restaurant a wholesome lesson in common politeness the other day. The judge, after lunching, stepped to the desk to pay his check. The proprietor himself happened to be behind the desk. The judge—who, by the way, was unknown to the restaurateur—laid down a \$5 gold piece. The restaurateur took it up, looked at it as if he suspected it to be bogus, dropped it twice on the desk to make it ring, and then handed out the change, which consisted of three silver dollars and some little stuff. The judge, without a word or a change of expression, took up the three silver dollars one at a time, looked at them carefully on one side, then on the other, and rang each of them on the desk heavily. Then, as if he were quite satisfied of their genuineness, he dropped them into his pocket and walked out, remarking as he opened the door: "He might have examined it somewhere besides under my very nose."—Chicago News.

Gordon Memorial Window.

The Gordon Memorial window presented to Manchester cathedral consists of five lights and tracery, and is in memory of Gordon's last days at Khartoum. Gordon is the central figure of the composition, and is surrounded by his fellow sufferers, who look appealingly to him, while his own gaze is turned to the desert and the Nile, seeking vainly a sign of human aid. Above and around are angels bearing palms and crowns.

Chicago Herald.

ON ELECTION NIGHT.

SECRET HISTORY OF THE FORMATION OF LINCOLN'S CABINET.

The President-elect Reading the Election Dispatches in the Telegraph Office at Springfield, Ill.—How He Received the Tidings of Victory.

There is distinguished authority for the statement that the work of framing the new cabinet was mainly performed on the evening of the presidential election. After the polls were closed on Nov. 6 Mr. Lincoln related a year or two later, the superintendent of the telegraph at Springfield invited him to come and remain in his office and read the dispatches as they should come in. He accepted the offer; and, reporting himself in due time at the telegraph office, from which all other visitors were excluded at 9 o'clock, awaited the result of the eventful day.

Soon the telegrams came thick and fast, first from the neighboring precincts and counties; then from the great western cities, Chicago, St. Louis, Cincinnati, and finally from the capitals of the doubtful states, Indiana, Ohio, Pennsylvania, and the empire state of New York. Here in this little room, in the company of two or three silent operators moving about their mysteriously clicking instruments, and recording with imperceptible gravity the swift throbbing messages from the great West, Lincoln read the reports as they came in, first in vague and fragmentary dribbles, and later in the rising and swelling stream of cheering news. There was never a nearer or closer calculator of political probabilities than himself. He was emphatically at home among election figures. All his political life he had scanned tables of returns with as much care and accuracy as he analyzed and scrutinized the motions of planets or platforms of parties.

Now, as formerly, he was familiar with all the turning points in contested counties and "close" districts, and knew by heart the value of each and every local loss or gain and its relation to the grand result. In past years, at the close of many a hot campaign he had searched out the comforts of victory from a discouraging and averse-looking column of figures, or, conversely, read the fatal announcement of defeat in some fragmentary announcement from a precinct or county.

419888 OF VICTORY.

Silently, as they were transcribed, the operators handed him the messages, which he laid on his knee while he adjusted his spectacles, and then read and re-read several times with deliberation. He had not long to wait for indications. From a scattering beginning, made up of encouraging forest fragments, the hopeful news rose to almost uninterrupted tidings of victory. Soon a shower of congratulatory telegrams fell from the wires, and while his partisans and friends from all parts of the country were thus shaking hands with him "by lightning" over the result, he could hear the shouts and speeches of his Springfield followers, gathered in the great hall of the state house across the street, and fairly making that building shake with their cheering.

Of course his first emotions were those of a landing pleasure and pride at the sweeping completeness of his success. But this was only a momentary glow. He was indeed president-elect; but with that consciousness there fell upon him the appalling shadow of his mighty task and responsibility. It seemed as if he suddenly bore the whole world upon his shoulders, and could not shake it off; and sitting there in the yet early watches of the night, he read the still coming telegrams in a sort of absent-minded mechanical routine, while his "inner man" took up the crushing burden of his country's troubles and traced out the laborious path of coming duties. "When I finally laid my friends good night and left that room," said Lincoln, "I had substantially completed the framework of my cabinet as it now exists."

If the grouping and combining of the new president's intended councilors occurred at this time, it is no less true that some of them were selected at a much earlier date. In the meantime no one was informed of his intentions in this regard. For a full month after the election he gave no intimation whatever of his purpose.—The Century.

Cigarette Smoking on the Increase.

When a pale looking young man entered a large cigar store on Broadway recently, and walked up to a counter, a salesman handed him a ten cent package of cigarettes without waiting to hear the customer's order. The young man paid for them, opened the package, and went out puffing nicotine laden smoke in the air without a word being exchanged between him and the salesman.

"You appear to have learned the wants of your customers pretty well," remarked a gentleman who had just invested in a fragrant Regalia.

"Yes, some of them." And he handed out another package of cigarettes, this time to a nervous looking young man, with just the slightest evidence of a coming mustache under his purple lured nose.

"I saw the statement in a paper a few days ago," suggested the gentleman, "to the effect that the habit of cigarette smoking is on the increase. Do you think it is true?"

"There are," said the dealer, "20,000,000 of cigarettes made in this city every day in the year, with the exception of Sundays, and this enormous number is on the increase every week. There are, perhaps, 50,000 cigars smoked in New York every day, while fully one-half of the cigarettes made in this city are consumed here. No use to say they are poisonous. No doubt they are, and young men are made lunatics and are dying every day from the pernicious habit of cigarette smoking. They continue to smoke and the rising generation begins it early. I have seen and know well the evils of it, but it is not my business to lecture a customer when he calls for them," and he turned to wait on another young man who took a package of the cigarettes.—New York Evening Sun.

First Use of the Torpedo.

The man who first used the torpedo in naval warfare died not long ago in Georgetown, D. C. Francis Edgar Shepperd came of an old North Carolina family, was educated at the Annapolis Naval school, and at the outbreak of the war entered the Confederate navy. Just twenty-five years ago this month Shepperd blew up the United States gun boat Cairo on the Mississippi by means of an old fashioned torpedo. Captain Shepperd watched the explosion from the bank of the river, and declared that torpedo warfare was cowardly. He never again set a torpedo.—Chicago Herald.

A Dentist's Big Fortune.

The fortune of Dr. Evans, the Parisian-American dentist, is estimated at about \$15,000,000. His magnificent residence is stored with valuables, the least precious of which is a collection of souvenirs which he has received at different times from his titled patients. In connection with his home is an extensive aviary, in which are hundreds of rare and bright plumed birds. His studies, too, are large and well stocked, and his library is one of the finest private libraries in Paris. He owns two newspapers.—New Orleans Times-Democrat.

TO MY FACE IN THE GLASS.

Eyes, ye are sad; lips, ye are sadder still. How will it be when shortly ye shall taste The sharp salt of a tear, sent as in haste To tell ye, ye have sinned in your folly. Thus shall ye drink of the salt drops that fill The mighty heart of sorrow, till the waste Of its abundance brings in tears misplaced As in the overflowing of a rift. Big with the April rains, the thirsty mere Drinks deep of floods that fall not from the sky. These thy deep waters, O my heart, have they Their origin in heaven? Whence are they here? We shall know all some day; for, heart, to die Is to have all these riddles rendered clear. —Amelia Rivers in Lippincott's.

FRENCH VS. AMERICAN JOURNALISM.

Peculiarities of French Writers—Serious of Secondary Importance. The national turn for intellectual seriousness is as conspicuous in the periodical press as in literature. The press, in fact, is literature to a degree unknown in England and among ourselves. The "journalist" and the litterateur are not distinct, as one has only to read the journals that succeed and the journals that fail to perceive that they are here. Indeed, our most eminent "journalists," who seem now to be getting the upper hand of the "merely literary" writers and establishing themselves as a class, resent being confounded with the latter, and hold the same opinion of them as Mr. Cameron, of Pennsylvania.

They address themselves very little to the intelligence, and exercise their own wits, which are unsurpassed, in providing attractive bait for the average man; and are known as "the average man" and the general reader," and known to be endowed with only a rudimentary digestive apparatus for the things of the mind. They have a corresponding disregard for French journalism, to which "enterprise" is unknown, and which appeals far more exclusively to the intelligence. "A new idea every day," Emile de Girardin maintained, was the secret of successful journalism; following it, he obtained with Le Print Journal, the largest circulation in the world. And ideas are, in Paris, so far more numerous and fecund than are our kind of sensations, even manufactured sensations, that Paris has on an average some eighty odd daily papers.

The police reports are fewer and infinitely less elaborate. Names and dates are no more important to the interest of an actual than to that of an imaginary drama. Interviewing is still an occasional eccentricity. Whoever has anything interesting to say is able and prefers to say it himself in his own way. And all that is not "enterprise" is very much better done than with us. Even in political and social discussion our journals show a gingerliness in dealing with generalization which indicates clearly that it is an article suspected of their customers.—W. C. Brownell in Scribner's.

WARRICK'S RHEUMATIC CURE

BEST PREPARATION EVER PRODUCED For Gout, Rheumatism, Weak Limbs, Whooping Cough, Dry, Hoarse Coughs, and other ailments, and all kinds of Lung Affections. Try it. Warranted to Cure Consumption in its Earlier Stages. SOLD EVERYWHERE. Abate's Compound and Pain-Expeller. WARRICK'S RHEUMATIC CURE. Wills' Cure (Celle, Sore Throat, Croup, Whooping Cough, etc.), in less time than any other remedy. Guaranteed to Cure Whooping Cough and Hoarseness. Warranted by your druggist. 25c. per box. Sold by all druggists. Wholesale and Retail. Hall-Rick's Dispensary, Box 372, Lincoln, Neb.

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\$500 Reward.

We will pay the above reward for any case of liver complaint, dyspepsia, sick headache, indigestion, constipation or costiveness we cannot cure with West's Vegetable Liver Pills, when the directions are strictly complied with. They are purely vegetable, and never fail to give satisfaction. Large boxes containing 30 sugar coated pills, 25c. For sale by all druggists. Beware of counterfeits and imitations. The genuine manufactured only by John O. Welf & Co., 802 W. Madison St. Chicago, Ill. Sold by W. J. Warrick.

—Use Dr. Black's Rheumatic Cure if it don't do you any good come in and we will give you your money back. For sale by Smith & Black.

—Use Dr. Black's Rheumatic Cure and throw away your cane and crutches. For sale by Smith & Black.

The standard remedy for liver complaint is West's Liver Pills; they never disappoint you. 30 pills 25c. At Warrick's drug store.

—Dr. Black's Rheumatic Cure has cured more cases of Rheumatism in the last ten years in this city and county than any and all other medicines put together. For sale by Smith & Black.

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WE GUARANTEE SIX BOXES TO CURE ANY CASE. With each order received by us for six boxes, accompanied with \$5.00, we will send the purchaser our written guarantee to return the money if the treatment does not effect a cure. Guarantees issued only by W. J. Warrick, sole agent, Plattsburgh, Neb.

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—I must make room for my—

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All Goods Marked in Plain Figures.

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Children's "Little Giant School Shoes," the best in the market, same reduction. Now is your chance to lay in a cheap supply.

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The loveliest residence locality in the city can be purchased at this office for \$150, in payments of one-third down, balance in one and two years; or \$25 down, balance in monthly payments. Anyone desiring to visit this locality, whether they have in view the purchase of a lot or not, by calling at our office will be driven to the Park free of expense. Remember the place,

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