The following is taken from the official report of Consul Willoughby Walling and is valuable to those who are interested in securing a system of postal savings banks and a system of life insurance by the general government. Consul Walling says:

In what follows I shall endeavor to explain the details of operation of this system of savings banks, together with something of the plans of authorities and life insurance which are operated in conjunction with it. All of the 8,851 postal-savings banks in the United Kingdom are authorized to receive and disburse deposits. These are distributed and governed with the sole view of pub-

received up to 8 p. m.

Deposits of 1 shilling or any number of shillings, are received subject to the limit of £30 in one year, or £150 in all, exclusive of interest When the principal and interest together standing to the credit of any one depositor amounts to the sum of £200 all interest ceases un-til the amount is reduced. Interest at the rate of 2% per cent per aunum is allowed on every complete pound depos-ited, and is computed from the first day of the calendar month next following the day on which a complete pound shall have been deposited, or on which deposits of less amounts shall have made up a complete pound, up to the first day of the calendar month in which moneys are withdrawn. The interest is calculated on December 31, and at that time credited to the account of the de-positor. Additional deposits are also received for immediate investment in government stock for the payment of premiums on insurance and for the pur-chase of annuities. No account is open for a deposit of less than 1 shilling, but person wishing to save as little as one enny can do so by the purchase of a suny stamp, which is to be affixed to form that may be obtained at any ost office. When twelve stamps have us accumulated an account may be

Every depositor on making his first posit is required to specify his full ame, occupation, and place of residence, id make and sign a declaration which adges that he will abide by the regula-ons, and that he has no deposit in y other postoffice savings bank in eat Britain or Ireland. This declaran must be witnessed by the officer to receives the deposit, the minister church warden of his parish, or a jusof the peace. Deposits may be made or for the beneat of any person under years of age, and repayments are ide to such minors after the age of 7 pars in the same manner as if he were I full age. Under the age of 7 the decparents or a friend on behalf of the mi-

partment at London for comparison with the books of that department, and for the adjustment of the interest. When for the adjustment of the interest. When a depositor wishes to check out or withdraw the whole or any part of the sum standing to his credit he musi make application for the same on a printed form which is furnished him. This torm properly filled up, is to be forwarded by post, as if an ordinary letter, to the departplication for the same on a printed form which is furnished him. This torm properly filled up, is to be forwarded by post, as if an ordinary letter, to the department at London. In return he receives a warrant for the amount required, which warrant is cashed at any post-office savings bank. These forms, as well as the deposit books, are passed through the mails without any postal charges or postage stamps whatever.

charges or postage stamps whatever.
While the greatest facilities are offered, and no unnecessary delay is occasioned issue and did not desire by the requisition for withdrawals havin its determination. ing to go to London, yet, the inconvehience to those living at a considerable distance from Loudon may, at times, be important, and the question of having several centers through which warrants for withdrawals may be issued is being discussed. As an offset to this inconvenience, however, the great boon of virtually having a bank account at once in many places is urged; for, practically, this is true, as deposits can be made or withdrawal warrants secured and made payable in any of the thousands of existing banks, and a depository may be said, indeed, to carry an account in every city and town throughout the United Kingdom.

The limit of the deposit of any one person being fixed at £200 is supposed to be made through the indisposition of ience to those living at a considerable distance from Loudon may, at times,

to be made through the indisposition of the government to put itself in competition with the banking community. No at a time, which he declared was a direct very great amount of complaint is made violation of the constitution. He drifted against this restriction, as some relief is found in the investments allowed in government stock, annuities, and life insurance. The regulations governing those are to be next mentioned. Depositors can become holders of government stock through the medium of the postoffice savings banks. Not less than £10 can be invested at one time, and not more than £100 will be credited to an account in one year, or £300 stock in all. For the purpose of these investments deposits may be made to the value of £100. These sums are altogether irrespective of the limits of ordinary deposits. against this restriction, as some relief is into arraignment of the republicans for

Consul Walling Tells How They

are Operated in England.

The following is taken from the official

Chasing annuities necessarily become, if not so already, savings bank depositors; their premiums are, without any trouble to them deducted from their deposits. The money in the bank can be increased by deposits of not less than one shilling in any nort office asymptem hank or by in any post office savings bank, or by in any post office savings bank, or by
the use of the penny postage stamp slips
the provisions can be made in sums of
one penny at a time. Furthermore a
a person may direct that the interest on
money deposited may be applied to the
purchase of an annuity or the payment
of the premium of life insurance.

The subjoined table clearly indicates
the steady progress and development of
postal savings banks since their foundation in September 1861, to the close of

tion in September, 1861, to the close of December, 1886. The low cost of management may be noted, and is especially remarkable when it is known to include the extraordinary expense of putting

the system into operation.

It will be seen that the average amount standing to the credit of each open account has maintained singular uniformand governed with the sole view of particles of particles, and to accommodate the largest class of patrons, which is composed of the working people. Business is continued until a late hour of the day, and on Saturday deposits are those who are more largely being the day, and on Saturday deposits are of great regret to the writer that he could not include in this table a compilation showing the social grade, or at least the occupation of the depositors. Such figures are of record, but unfor-tunately are not in form to be obtained without very considerable expense.

1 2 0 2 . |

Averace amount standing to credit of each open account a close of the year	40-000000
Amount occusive of the credit occusive to the credit occusion of the credit occusion of the year	1.08,221 2,277,69 2,137,69 1,137,69 1,137,69 1,138,69 1,1
Number of accounts remaining open at close of the year	178,480 110,680 11,084 1,0717,10 2,196,61 2,196,61 2,196,61
Cost of manage- near	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Amount of deposits	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000
Number of Parish	(2),13 82,285 1,291,86 1,191,86 1,191,89 1,191,99 6,251,89 6,251,89
Number of past: office savings banks	3535555
, Ke	Tom Sept. 19, 1881, to Bec., 81, 1881, 1980 80 80 80 80 80 80 80 80
The average per	centage of cost

management for the whole number of Deposits and withdrawals are allowed the postoffice savings banks is somethough the made by married women separate thing less than five eights of 1 per cent, husbands years to the total funds in possession of and distinct from the control of their husbands.

Once in each year, on the anniversary of the day on which the first deposit was made, if possible, the depositor is expected to lorward his deposit book to the controller of the anniversary deposit book to the controller of the anniversary deposit book to the controller of the anniversary deposit book to the controller of the anniversal deposit book to the controller of their like will be noted that the money specified in above table is British. The value in in dollars can be closely approximated by multiplying by five. The lucrease above shown in the cost of management in 1864 is caused by the payment during the control of their like will be noted that the money specified in above table is British. The value in in dollars can be closely approximated by multiplying by five. The lucrease above shown in the cost of management in 1864 is caused by the payment during of the savings bank de- that year of various charges belonging to 1863. The outlay for management in 1878 includes the sum of £214,434 brings the expense of management to the remarkably low rate of five-eights of 1 per cent.

Tariff Bill Passed.

[Continued From First Page.]

issue and did not desire part or parcel He therefore should not vote at all.

The final vote was then taken and the

The postmaster-general is empowered to insure the lives of persons of either sex for not less than £5 or more than £100. An insurence may be effected by any person not over the age of £5 or under the age of 14 years, or, if the amount does not exceed £5, not under the age of 8 years. The postmaster-general is also empowered to grant immediate or deferred annuities for not less than £1 or more than £100 to by come this high rate. The amendment LUMBER TARRES SCHEDULE. iess than \$1 or more than \$100 to my less than \$1 or more than less than \$1 or more than \$100 to ay come this high rate. The amendment nerson not under the age of 5 years. was carried by the close vote of 32 to 31

ALMOST WRECKED.

Endeavorer Train Stops on the Edge of a Bridgeless Ravine.

REDDING, Col., July 8 .- The Christian Endeavorer excursion train from Oregon had a narrow escape from a frightful wreck yesterday afternoon two miles from Cottonwood. Charles Broadhurst, a few minutes before the train passed, had discovered that a trestle twenty feet long had been burned out. The train was rapidly approaching and in a few minutes nors would have plunged through the

trestle into the deep ravine below.

Broadhurst hurriedly flagged the train, which was brought to a stop s few feet from the yawning chasm. The train then backed to Cottonwood, where the Endeavorers celebrated their deliverance with hymns and prayer.

A RECORD BREAKER

This Year's C. E. Convention to Be

Greater Than Any Before. SAN FRANCISCO, July 8.—It is already evident that the Christian Endeavor convention which opens to-day will be the greatest in the history of the organization. The attendance will more than exceed anticipation, and the royal welcome extended to the delegates insures the success and enthusiasm of the gathering.

DIVER'S FATAL LEAP.

Fred Royal Jumps From the Ferris

Wheel and Lands on His Hips. CHICAGO, July 8.—Captain Fred Roy-al, the professional high diver, dove from one of the cars on the Ferris wheel last pight after it had reached a height of 125 feet. He miscalculated the distance, and in turning into the net used in breaking the fall struck on his hips, bounded some distance into the air after striking the net and then fell against one of the guy ropes. He clung to the rope, but was unable to use his lower limbs. Employes at the park hurried to his assistance and he was conveyed to his home. Phyreceived a severe concussion of the spine, and it is feared he may not re-

SEVEN KILLED.

A Pennsylvania Freight Train Thrown

Into a River-Tramps Meet Death. Pittsbung, Pa , July s .- A through to take a bath in the cream pitcher. freight train bound for Cleveland on the Pittsburg & Lake Eric railway was derailed at Falston about 2 o'clock this morning and ten cars were precipitated over an embankment into the Beaver river. Forty tramps were in the cars and several were caught in parts of Europe the wreck. One unknown dead man and three injured have been taken out so far and six others are missing. The seen by the naked eye. names of the injured are: John Kelly

Shot Dead at a Kansas Picnic.

COFFEYVILLE, Kan., July 6.-Bill Nave and Paul Andrews, colored, the other day. quarreled yesterday at a picnic, but two women when Andrews went up behind him and shot him through the head with a Winchester. Andrews escaped, although more than a dozen Nave are in pursuit.

Kansas Editor Disappears.

FORT Scorr, July 8 .- George A new paper started here to advocate re- Truth. submission of the prohibitory law, has disappeared, and those associated with him have no knowledge of his whereabouts. He was last seen Sunday dred in 1890, have now only a populaevening.

Academician Melihoc Dead

Paris, July 8 .- Academician Henri Meilhoc is dead from cerebral congestion at 65. He was most prolific in youth, when he illustrated his own writings for the Journal Pour Rire. His debut as a playwright was made in 1855, with "Satania" and "Garde Tol, je me Garde," which were not succeasful, but he subsequently became one of the foremost dramatic authors in France. His most notable work was produced in collaboration with Ludovic Halevy. He received the Legion of Honor in 1869 and his academic honors came in 1888

Hall a Bold Train Robber.

KANSAS CITY, Mo., July 8 .- George Hall, the ignorant looking stranger nal. who was arrested Saturday afternoon for being drunk and creating a disturbance in a bath house at 1027 Main street, and was later ordered held for investigation by Chief Vallins, has been identified as one of the men who passenger train at Celera, Ala., on the night of April 3, and robbed the Southern Express messenger of \$1,000. His right name, he admitted last night, is Gus Hyatt. He would not give his residence.

Suicide by Starvation.

LONDON, July 8 -According to a dis-patch to the Daily Mail from St. Petersburg, two women have been found in the forest of Zarevosantsch Uraki, one dead and the other dying by starvation They were members of a sect regarding suicids by starvation as the highest form of religious devotion. Other members of the sect had previously disappeared, and the police have instituted a thorough in-

MIXED PARAGRAPHS.

The value of the output from New England factories has quintupled since

to be the most flourishing of Hartford's An absolutely fire-proof chimney, fifty feet high, has been built of paper in

Breslau. It is the only one of the Thiers' hundredth birthday passed unnoticed in France, while Germany

was celebrating the anniversary of William I. Gerard Wallop, Esq., is the name of the secretary of the British National

Society for the Prevention of Cruelty to Children. The flour mills of Seattle are said to

be running night and day because of the great demand for breadstuffs from China and Japan. They are telling in Maine of a family

of five paupers who used seventeen barrels of flour in one year at the expense of the state. Gen. Kostaro Kristos, the chief of the Cretan insurgents, is 100 years old, and is said to have the fire and enthusiasm

of a youth of twenty. An English physician claims that regplar daily traveling in railway cars has a hygienic value, and especially beneficial in cases of gout.

"Has your aunt's will been admitted to probate yet?" "No; there is so much trouble about the pesky thing that I almost wish aunt had never died."-Life.

A Scottish railway company has engaged a first-class speaker to give free illustrated lectures in cities and towns. descriptive of the beautiful summer resorts in Scotland.

Three rash San Francisco men played with a drunken bear Saturday. The nospital authorities say that, with good treatment, they may be able to be out in about a moath.

French universities were partly decentralized and made more independent sicians summoned stated that he had of the state last summer. One immediate result has been that donations and bequests by private individuals have begun to flow in.

The "cutest" canary in Deering, Me. is in disgrace. He was allowed the freedom of the house, and got nothing but compliments until he selected the inopportune hour of a swell tea party

MISCELLANY.

The bones or tombs of more than 200 giants have been found in various

A speck of gold weighing the millioneth part of a grain can be easily

The torpedo fish sometimes weighs of Chicago, George Martin of Joliet eighty pounds, and a single shock from Ill., Adam Kavichell of Hopsville, Pa this fish will kill the strongest horse. Twelve thousand feet of lumber was unloaded from a railroad car and piled

up in twenty minutes at Gardiner, Me., separated, and Nave was walking with worn a pair of overshoes, a watch, or

a paper collar. A meeting of 2,000 persons over sevshots were fired at him. Friends of enty years of age is annually held in Leicester, England, and of these 400 die before the next anniversary.

Mary-Does it ever occur to you that Mr. Smithers is acting a part? Harriet-No. Smithers always seemed to Pucket, editor of the Daily Citizen, a me to think himself the whole thing .-

The towns of Woodsdale, Moscow, Springfield and Fargo, in Kansas, which had a population of eleven hun-

tion of eighteen. Nibbs-What a perfect poem the count's rich wife is. Dibbs-Yes; the count is the only man I know of who can make poetry pay him thirty thou-

sand a year.-Tit-Bits. Little Boreham (relating his Alpine adventures)-There I stood, the abyss yawning at my feet- Cropper (yawning portentous'y)-'Scuse me, B., but

thing's infectious.-Household When a man realizes that he can't pay his debts, and has got to ask for an extension of time, the first thing for him to do is to go to a fashionable

tailor and get him a new suit of clothes. Creditors are seldom lenient with a seedy man .- Somerville Jour-

Loan your paper to your neighbor. Perhaps he will subscribe.

The greenbacks that were issued in war time were scientific money, until the

Rich, Red Blood

and opiate compounds. They have tempocary, sleeping effects, but do not CURE. To have pure blood and good health, take Hood's Sarmparilla, which has first, last, and all the time, been advertised as just what it is - the best medicine for the blood

Sarsaparilla

GIVEN BY DR. SHEPARD

The Custard Pie Association is said Symptoms Most Frequently Presented by Catarrh Sufferers-Expert Treatment With a Prompt and Permanent Cure at a Nominal Fee-Rate a Month-Trial Treatment Free to

Those Applying in Person.

Great numbers of people suffer from the calign poisons of catarrh, as from other ubtle chronic maiadies, without any corect or definite idea of the nature of their CATARREM OF THE KIDNEYS, subtle chronic maiadies, without any correct or definite idea of the nature of their affliction. The following symptoms have been carefully arranged to enable many sufferers to understand what it is that alias them. Many diseases known under various specific names, are really of a catarrhal origin and nature. Every part of the mucous membrane, the nose, throat, eyes, ears, head, lungs, stomach, liver, bowels, kidneys and bladder, are subject to disease and blight by catarrh. The proper course for sufferers is this: Read these symptoms carefully over, mark those that apply to your case and bring this with you to Dr. Shepard. If you live away from the city send them by mail and ask for mail treatment. In either instance, and whether had assured of the speedleat relief and curpossible to enlightend medicine.

A'A'RH FHEAD AND THROA

The most prevalent form of catarrh, and results from neglected colds:

"Is the breath foul?"

"Is the voice husky?"

"Do you spit up slime?"

"Do you cache all over?"

"Do you blow out scabs?"

"Is the nose stopped up?"

"Do you snore at night?"

"Does your nose discharge?"

"Does the nose bleed easily?"

"Is there tickling in the throat?"

"Do crusts form in the nose?"

"Is the nose sore and tender?"

"Do you sneeze a great deal?"

"Is this worse toward night?"

"Does the nose itch and burn?"

"Is there a pain in front of bead?"

"Is there pain in back of head?"

"Is there pain in back of head?"

"Is there and burn?"

"Is there and pain in the throat?"

"Is there and the deal! and burn?"

"Is there and the short of head?"

"Is there and the short of head?"

"Is there a dropping in the throat?"

"Is there a dropping in the throat?"

"Is there a dropping in the mornings?"

"Are you losing your sense of taste?"

"Do you sleep with the mouth cpen?"

"Does the nose stop up toward night?"

This form of catarrh is the easiest to cure.

Deafness and ear troubles result

Deafness and ear troubles result from catarrh passing through the Eustachian tubes that lead from the throat to the ear.

"Is your hearing falling?"

"Do your ears discharge?"

"Do the ears itch and burn?"

"Ars the ears dry and scaly?"

"Is the wax dry in the ears?"

"Have you pain behind the ears?"

"Is there a throbbing in the ears?"

"Is there a buzzing sound heard?"

"Do you have a ringing in the ears?"

"Are their crackling sounds heard?"

"Do you have earache occasionally?"

"Are there sounds like steam escaping?"

"Do ears hurt when you blow your nose?"

"When you blow your nose do the ears "Do noises in your ears keep you awake?"
"Hear better some days than others?"
"Do you constantly hear noises in the

ears?" 'Is hearing worse when you have a cold?"
"Is there a roaring like a waterfall in the head?"

CATAKRH OF THE BRONCHIAL
TUBES.

When catarrh of the head and throat is
left unchecked it extends down the windpipe into the bronchial tubes, and after a
while attacks the lungs.
"Hays you a cough?"

while attacks the lungs.

"Have you a cough?"

"Are you losing flesh?"

"Have you a pain in the side?"

"Do you take cold ensily?"

"Is your appetite variable?"

"Have you stitches in the side?"

"Do you cough until you gag?"

"Are you low-spirited at timca?"

"Do you spit up yellow material?"

"Do you cough on going to bed?"

"Do you cough in the mornings?"

"Is your cough in the mornings?"

"Bo you spit up little cheesy lumps?"

"Have you a disgust for fatty food?"

"Is there a tickling behind the palate?"

"Is there a tickling behind the palate?"
"Have you a pain behind the breast-"Do you feel you are growing weaker?"
"Is there a burning pain in the throat?"
"Do you cough worse night and morn-

ng?"
Do you have to sit up at night to get

"Do your hands and feet swell?"
"Is this more noticeable in the p

"Is there a desire to get up at night?"
"Do you see spots floating before the cyres?"
"Have you a pain in top of head?"
"Is the skin dry and harsh?"
"Is there nausea after eating?"
"Has the perspiration a bad odor?"
"Is there puffiness under the cyes?"
"Are there dark rings around the eyes?"
"Is the skin pale and dry?"
"Has the skin a waxy look?"
"Do you see unpleasant things while isleep?"

"Have you chilly feelings down the

"Do the joints pain and ache?"
"Do the legs feel too heavy?"

CATARBII OF THE LIVER.

CATARRH OF THE LIV! R.

The liver is affected by catarrh through the disease extending from the stomach into the tubes in the liver.

"Are you irritable?"

"Are you nervous?"

"Have you no energy?"

"Do you have cold feet?"

"Do you get tred easily?"

"Do you have not flushes?"

"Is your men'ry poor?"

"Do you have not flushes?"

"Is your eyesight blurred?"

"Can't you explain where?"

"Is your flesh soft and flabby?"

"Is your flesh soft and flabby?"

"Is there a loathing after eating?"

"Have you pain sround the loins?"

"Do you have gurgling in boweis?"

"Do you have rumbling in the boweis?"

"Do you have rumbling in the boweis?"

"Do you have painitation of the heart?"

"Is there a general feeling of lassitude?"

"Do these feelings affect your memory?"

If you have these symptoms you have Catarrh of the Liver.

PATARRH OF THE STOMACH.

Catarrh of the Stomach is usually caused by swallowing poisonous mucus, which drops fown from the head and throat at night.

"Is there nausea?"

"Are you costive?"

"Is there vomiting?"

"Do you beich up gas?"

"Are you light-headed?"

"Have you light-headed?"

"Have you water brash?"

"Do you hawk and spit?"

"Do you hawk and spit?"

"Do you have sick headaches?"

"Do you be sick headaches?"

"Is there a disgust for breakfast?"

"Have you distress after eating?"

"Is there a disgust for breakfast?"

"Have you distress after eating?"

"Is there a disgust for breakfast?"

"Have you distress after eating?"

"Is there sus of blood to the head?"

"Is there gnawing sensation in stomach?"

"When you get up suddenly are you diszy?"

"When stomach is empty do you feel faint?"

Then stomach is empty do you feel "Do you beich up material that burns the throat?"
"When stomach is full do you feel de-

If you have, you have Catarrh of the tomach, or what is commonly called dys-\$5.00 A MONTH

Distant patients are welcome to our famous Symptom Blanks, that cover all chronic diseases. Write for them and get a free and careful opinion from physicians who treat hundreds of cases every month. If you take treatment by mail the fee is \$5.500 s month, medicines included.

SHEPARD MEDICAL INSTITUTE

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