Whole World Made Acquainted for the First Time with What it Owes.

MOST GOVERNMENTS PILING UP DEBTS

Figures on State, Municipal, County and Echool Listrict Indebtedness.

ENVIABLE POSITION OF THE UNITED STATES

This Country's Splendid Showing in Relation to the Per Capita Cost.

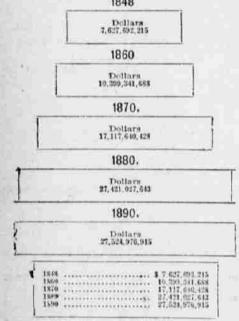
GOOD FAITH AND ABILITY TO PAY

Comprehensive Table Showing What the Leading Cities of the United States Owe and the Revenue Derived for Its Liquidation.

With the completion of the mortgage work relating to individuals, the eleventh census will have contributed to the world's information on this subject the most elaborate and valuable treatise extant. Nothing comparable to it has ever been attempted by any government. The cost of this stupend us piece of statistical work, including the printing of several volumes, will not fall far short of \$1,500,000. Enormous as this expenditure seems, I regard it as the wiscet outlay for statistical work ever made. It has brought not only this country but the world for the first time face to face with what it owes. It has called attention to the real burdens of individual mortgages and given us accurate information in relation to a class of indebtedness which had been used by demagogues to create a class feeling in the republic and discourage those who were thrifty enough to purchase their farms and their homes and improve their property.

Beginning with the public debt of nations representing a population of 1,192,000,000 and including local debt, dealing with an and including local deot, deating with an aggregate of \$30,000,000 of indebtedness, this investigation was continued d.wn through state, municipal, county and school district finances, until it finally embraced an inquiry at the door of every farm and home. As a result we have a complete budget of the amount of individual indebtedness, the puramount of individual indebtedness, the purpose for which it was contracted, the rate of interest, the distribution of debt, and other essential data for a satisfactory study of this important question. When completed in all its details, these reports will occupy at least three quarto volumes of 1,000 pages each. In the compliation of this work, which took four years, 2,000 field agents were employed, and 500 or 700 cierks at Washington; millions of letters and circulars were sent out and returns were obtained direct from nearly and returns were obtained direct from nearly 30,009 county and municipal divisions of the Unfted States, and nearly 200,000 school districts. One of these volumes has been issued, and the other two are well under way. Numerous bulletins and some advance figures have supplied sufficient data to enable me to present for the first time a grand re-view of all three investigations.

THE GREAT PROBLEM OF THE AGE. The debt problem in its broadest sense is probably the greatest problem of the age. For half a century nations seem to have been going heading into debt, in some in-stances literally piling up debt until the capacity for borrowing was exhausted. There is an old saying that the world is made up of two classes, those who borrow and these who lend. It is different with nations, for all who can seem to borrow. Some nations (the United States and Spain for instance) seem to pay their indebtedness, but as a rule national debts are either stationary or in-creasing. The world's national debts have been gathering in volume of late years about

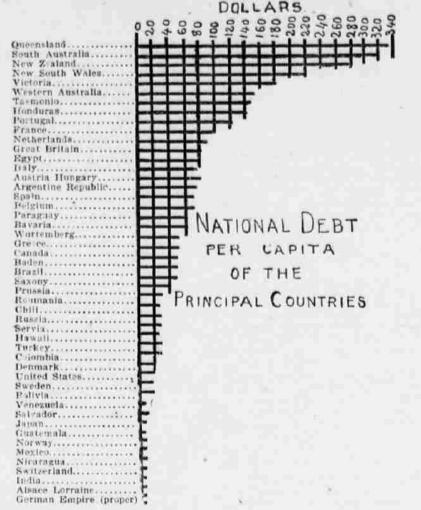


Diagrams, when simple and striking, ofter convey information difficult to absorb from long rows of figures. From the ab ve we see at one glance that while the principal nations of the world during the decade end-ing 1890 are not still adding billions to their national debts, as they did in the decade ending 1870 and 1880, they are (excepting the nations mentioned) by no means reducing these obligations and lifting the enormous burdens of interest. The extent of these fluctuations during the decade ending 1890 may be best studied in the following di-

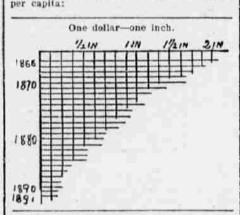
But the real test is the per capita cost of this debt. The weight of the burden can best be guaged by the number which share the responsibility. The per capita of these national debts in some instances is very national debts in some instances is very targe. From this standpoint, however, the United States occupies an envisible rank. If we should sidd the per capita of state and local debts, together with the mortgage debt in force, the annual interest on which is \$400,000,000, the republic might be called upon to charge places with some of the effete and tottering monarchies of Europe, though hardly with those new and debt-contracting communities which lead the following somewhat gloomy diagram: lowing somewhat gloomy diagram:

anything like the full value of the outlay. This seems to have been followed by more careful expenditure of municipal funds and n some large cities by a decrease of indebtedness. State and county debts cut a small figure in our state and local finances anyhow, and the tendency is to reduce rather than increase. The most vital part of this problem is, therefore, municipal debt.

Of the \$724,000,000 under consideration about \$454,000,000 represents the total debt of the cities having a population of 50,000 or more. To those cities it may be well to di-

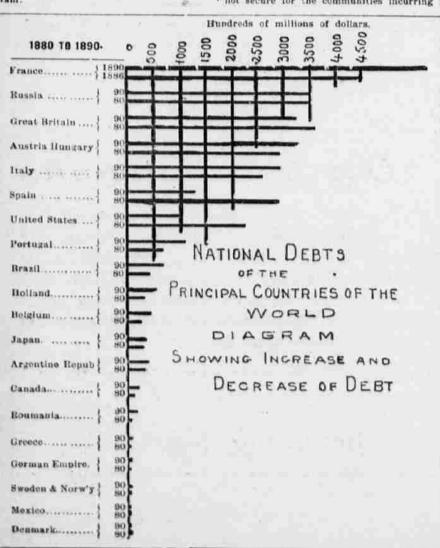


At the most in a popular article of this kind it is possible by a few bold strokes to map out the general tendencies of national debt. Since the compilation of the figures from which the above diagram was con-structed the burden has proved too great for some of the Australian colonies and South American countries. If the nations of the world have entered upon a period of cur-tailment in industrial enterprise, of rail-road expansion, and of debt paying or adjustment, the next century may celebrate its birth by a decided per capita reduction in national debts. If other nations should take the cue from the United States and Spain, the world would stand six years hence appalled at a reduction of \$14,500,000,000 in national debts. This is not likely while national debts are regarded as national blessings, that some nations certainly seem loath to part with. The individual fluctuations in the amounts of indebtedness of the eighty-three foreign countries making the aggre-gate, I have given above, for 1890 and 1880 gate. I have given above, for 1890 and 1880 have been considerable during the decade. The total indebtedness shows an increase of \$1,134,496,332, while the decrease of the national debt of the United States during the same period was \$1,030,537,260, thus making the net increase in national debts of the world only \$103,939,272. Our own national debt so long as the party of the union held control literally melted away from 1856. control literally melted away from 1866, when the burden was greatest, though at present it is in a fair way to increase. This is best shown by the subjoined statistical silhouette giving the annual interest charge



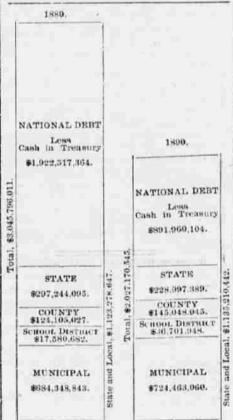
Our national debt decrease in the per capita interest charges since the war. Nothing could be more healthful and satisfactory than the public debt statement for the United States in 1890. Individual indebtedness will be discussed and illustrated in a second article, so that can be dismissed while we take up a few facts in relation to state and local indebtedness. Here we have the two pictures clear, concise, and comprehended in a moment, National debt cut in haif from a per capita

of \$38.33 to a per capita \$14.24; state debt from a per capita of \$5.93 to \$3.66; county debt from a per capita of \$2.47 to \$2.32; municipal debt from \$13.64 to \$11.57. The only increase being in school district indebtedness from \$0.35 to \$0.59 in 1890, Relatively to population all classes of public debt has decreased except that contracted for education. The actual increase in municipal indebtedness has been small when compared with the growth of our civic population during the decade and the municipa improvements which have been completed during that period. Between 1879 and 1880 there was undoubtedly a wave of municipal extravagance which increased debt and did not secure for the communities incurring it



rect attention, for if they have borrowed conservatively the smaller debts scattered all over this broad domain of ours and aggre gating \$270,000,000 say in round figures are

not likely to give much trouble. Total debt of the United States, less sink ng fund; \$750,000,000-one inch.



To what extent have our large cities in curred debts which have been unwise or be yond their means to pay? Have we any means of ascertaining just where the safety line lies? One of the wisest checks on local indebtedness is state constitutional limita tions. Eighteen years ago, after an elaborate personal investigation of the budgets of many of our large municipalities, I became convinced that constitutional limitation should be universal, and I believe every state constitution since then and some have limited debt to a percentage of the as value of property. The factors which constitute the borrowing power of a munici

First, good faith. Second, ability to pay.

GOOD FAITH. An old community like New England, where financial conservatism is bred in the bone, may be of itself sufficient guaranty of good faith, but in new localities made up of more ambitious and reckless men, where capital reaps great returns, the power to issue municipal obligations, if unchecked, is liable to be abused and the tax payers so overburdened that repudiation results, and credit ruined. To check such a tendency within the last twenty-five years, constitutional and legal enactments have been adopted in many of the states, with a view to fix a limit to the issues of such securities and to create a fund from which the interest will be paid from year to year, and the principal at its maturity. Thus restricted in its operations the several municipalities have on the whole maintained a good credit for several years and today there is not on the market the bond of any city in the United States on which interest is not promptly paid, or on which there is any doubt as to the payment of the principal at maturity, excepting, perhaps, in a very few cases where the legality of the bonds is in litiga-The good faith, therefore, of the several

municipalities issuing this class of indebtedness stands practically unquestioned save possibly in some small "boom" towns and in a few places visited by misfortunes.

ABILITY TO PAY. There is, also, no reasonable doubt that through natural conservatism or legal con-straint the limit of the borrowing power of

The following table shows the bonded deb less water bonds, the rate per \$100 of the debt to the assessed valuation and the per capita of such debt of all the cities in the United States having a population of 50,000 or more in 1890. No account is taken in this table of the sinking fund, which, in a few cases, would considerably reduce actual burden of the debt, or of c actual burden of the debt. bonds, which are remunerative or paid from other sources than taxation (except water bonds) which would still further reduce the amount in a few cases, no ticeably in that of Cincinnati. in that of Cincinnati. The sinking however, generally offset by the

floating debt.

The table shows nearly enough the limit which has been reached in the municipal in debtedness of the several cities in question. This table, I am aware, looks some what formidable, but readers are only ex-expected to look at the facts given for the cities in which they are particularly interested. It forms, however, a vital part of this article and cannot well be omitted. as it is of great value for future reference Statement showing the assessed valuation of municipalities in the United States having a population of 50,000 or more, the amount of their bonded debt, less water

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Minneapolia , Jersey City , Louisville , Omaha , Rochestor , St. Paul , Kanwas City , Prividence , Denver constitutional or legal limit to muni-

constitutional or legal limit to muni-indebtedness is fixed, if at all, from 15 per cent of the assessed valuation, nees being made generally for bonds ayable from taxation and for the sink-and. The average per cent of the sev-cities mentioned above was but 5.64. one-third of what in some cases has ixed by law as a prudent limit. hin the past thirteen years a few have incurred obligations which they quently declared they were unable to ate, and rather than to meet the de-by further taxation the city govern-

ments resorted to repudiation and consequent loss of credit and financial integrity. Of course there is a limit to the ability of city to pay its debts. The limit cannot a so easily determined as in the case of an individual. No one expects a property helder to actually give up his house, his furniture and his personal belongings to satisfy a municipal obligation, and the holder of such an obligation took it knowing that no such sacrifice to meet its payment would be

made.

Every city, however, should do all that a reasonable man could expect to meet its obligations, and if through an honest error of judgment its liabilities have become togreat to be met the limit must be fixed at some point, and the public must judge of its fairness.

The following table starres the

The following table shows the assessed valuation, total debt, debt per capita and per \$100 of valuation and the basis of ad-

	THE REAL PROPERTY.		
L- sessed Valua- tion.	Total.	Per Sion Cap-	Pai 00 810
2,565,745	1,200,000	46 75 251 89 25 99 135 58	35
	1512,208, 422 2,545,745 15,781,314 1,335,781 ase of Me	\$12,208,422,\$5,212,628 2,565,745,1,200,006 16,78,1314,4,354,355 1,336,781, 250,000 ase of Memphis	Val. 1ta. 1512,208,422155,212,638,542 62 5145 78 2,545,745 1,200,0001 46 73 251 89 14,784,314 4,264,255 25 29 135 58 1,336,781 7,56,000 56 24 156 51 ase of Memp'is great depreom the scourge of yellow f

per cent, and one case above 42 per cent before financial embarrassment ensued.

It must be remembered also that the amount of capital seeking investment in this country since 1880 has been so much greater than before that period that the rate of interest has been reduced just about one-half. Where a rate of 6 per cent prevailed in 1880 loans can be easily put now at 3 per cent, and where 8 per cent was the ruling rate 4 is now the cent was the ruling rate 4 is now the highest asked for. This largely increases borrowing power of a city, doubling the principal without increasing the annual in

terest charge.

As the legal limit of 10 or 15 per cent of assessed valuation was fixed generally fifteen years or more ago it is safe to infer that with the present low interest charge the legislators would not have deemed even 20 per cent an excessive limit, especially as existing one only one city had failed to meets its obligations until above 40 per cent

Again, the total municipal debt of the country, less water bonds, in 1890 was but \$655,925,412. Of this amount the cities having a population of 50,000 or more had issued \$453,888,978, leaving to all other \$202,036,434, against a valuation of pinces \$202,036,344, against a valuation of \$17,413,712,497, or a rate per \$100 of \$1.15, a per capita of \$3.95. More than one-half of this debt was held by places having be-tween 4,000 and 50,000 inhabitants, leaving small villages and agricultural sections about \$75,000,000, against a valuation \$13,041,786,137, or more than one-half of the total assessed value of the country; a rate of only 57 cents on \$100 of assessed value.

The existing burden of municipal debt, light light as it is, seems to be borne by the large cities. In fact, throughout the southern states few municipalities outside of the large cities have but little, if any, power contract a debt, and virtually no muni-

cipal debt exists.

In view of these facts it may be safe to say that the municipalities of the country are able to sustain a much larger indebt-edness than they are at the present moment though the safety of it does not admit the wisdom of such a course. All this and much more of infinite value in the conduct of local finances may be found in these ex hausting and remarkable volumes on debt issued by the census office. ROBERT P. PORTER.

EDUCATIONAL.

The summer school of Cornell university closed last week, was attended by nearly 300 students, many of whom were public school teachers fitting themselves for more intelligent presecution of their school

Nikolai Michailovitch Jadrinzeff. founder of the Siberian university, died re-cently in St. Petersburg. He was the edi-tor of a well known weekly journal, and had explored almost every part of Siberia, writing a number of beaks upon the country. He was born in 1842.

The regents of the University of the State New York have appointed examiners in twenty-one departments of learning to expersons who are unable to go to col lege, and wish to purage home study. Of the forty-two examiners, one-third are proessors in Cornell university.

Prof. Morris, at the head of the chemical department of Cornell university, com-menced work as a firehian on the New York Central railroad. He advanced to be sineer, and then made up his mind to ge an education, which he finally accomplished and graduated with honor at Union college Edwin D. Searles, who married the widow of Mark Hopkins of California, has pre ented two valuable pictures to the Hopkins Institute of Art in San Francisco. The insti-tute is a department of the University of California, and occupies the castlelike house built by the late Mark Hopkins for his own

Among the methods of instruction scarcely yet known in our country, but long estab-lished in Germany, says Dr. Rice in the Forum, is the school excursion, Indeed, while to the uninitiated this measure may be re-garded as no less than revolutionary, it is severtheless true that excursions from two to three weeks in duration were undertaken by Salamann with the pupils of his school at Schnepfenthal in Thuringia, when Wash-ington was president of the United States. Since the close of last century, the school excursion, in one form or another, has been growing in popularity in Germany, and today it forms a regular feature of perhaps the majority of the elementary schools of that

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quette and Brussels Carpet for
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length25c to \$1.00 each
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Chenille Curtains, plain colors\$1.80 pair
Chenille Curtains, with figured dados 2.00 pair
Chenille Table Covers, 11/2 yds square 58c each
Lace Curtains (single Soc each) 78c pair

Moquette and Body Brussels Rugs made · up from last of pieces with borders.

12	ft.	10	in	. by	10	ft.	3	in.	 2000
11	**	4	13	by	8		7	**	 21.00
8	"	3	**	by	7	6.6	в	**	 13.00
8	61	3	**	by	6	"	0	**	 9.00

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STATE NUMBER FORTY-FIVE

Admission of Utah Marked by a Cessation of Factional Strife.

With the Overthrow of Polygamy Public Sentiment Reveals a Reunited People

> Proud to Belong to the Sisterhood of States.

PART I. The addition of a new member to the group of American commonwealths is always an event of importance. Particularly is this true as prospective states become fewer and we approach what now seems to be the "ul timate union." The admission of Utah, the preliminary steps for which were completed in July last, commands an interest far greater than would probably attach to the creation of any other new state. The peculiar social conditions which exist there, the almost dramatic circumstances of its early settlement, the character of its population, the friction between its majority and minor ity-all these have not only been the means of keeping Utah out of the union, but have given it the most prominent place among the territories and have made its questions a subject of national controversy. Outsiders are now naturally wondering as to the probable effect of statehood upon these peculiar

conditions and long discussed problems.

The signature of President Cleveland to the Utah enabling act on July 17 closed a struggle for statehood which, both in duration and intensity, is unique in American history. No territorial form of government has ever existed so long; no territory has made such numerous and persistent, yet un successful, attempts to gain admission, and concerning none has there been such prolonged and bitter controversy. The party contest over the annexation of Texas is perhaps the nearest parallel. Yet it was less than ten years from the time that state separated from Mexico until it became a member of the union. The first secular ment in Utah was organized in 1849. ritorial form being finally perfected the next year. It will require, under the provisions of the new enabling act, almost a year and a half more before the final preliminaries of admission are completed. Thus the period of Utah's territorial life will lack but little of a half century. During this time no less than six statehood conventions have met and framed constitutions and appointed represen atives to urge the territory's claims for adnission, while in recent congresses have been pending almost constantly for the same purpose. The requisites in wealth and population were long since attained. Utah Nebraska had when admitted, more than alnost any of the recently formed states nov have, and more than five times the present population of Nevada. A majority of its people, too, have always heartily supported these efforts toward statehood. Bu a minority, small yet active, has always opposed them, and it has been sided by a strong party outside of Utah. This opposition has at imes been quite bitter, taking in the east the form of a religious crusade, its advocates claiming that the admission of Utah meant the formation of a polygamous common-wealth. Yet in the last congress this oppo-sition seems suddenly to have vanished. The bill for the admission of Utah had passed both houses with hardly the formality of debate, before the general public was scarcely aware of its pendency, and this, too, with he active support of all parties in the terri tory. Gentiles and Mormons, democrats and republicans, vied with each other in this final and successful effort for statehood This sudden unanimity concerning a matter tion was a curious spectacle, and to many outsiders is perhaps yet difficult to under-stand. Indeed, one must visit Utah and mingle with its people in order to appreciate the "era of good feeling" which has there succeeded the long period of strife, of which

the unanimity for statehood is only one of the symptoms. This fact is one of the most

interesting in connection with the situation

in Utah today. I have talked with men of various classes concerning its cause, and with those prominent in all parties, and in the main their explanations agree. The reasons advanced for the cessation of the old struggle may be summarized as: First the formal renouncement of polygamy by the Mormon church, and, second, the readjustment of parties throughout the territory. Each of these causes will bear separate consideration, and a retrospective glance is necessary order to appreciate the force of either

THE TWIN RELIC AND ITS FATE.

The existence of polygamy has, of course always been the stock objection on the part of those outside of the territory to its ad-mission. It has also been one of the causes of dissension between Mormons and But it has not been the only one, nor, it would appear, the principal one If the Mormon church had never taken any part in politics and if its members had not voted so nearly as a unit it is probable that we would have heard much less from Utah about polygamy. At any rate, the attempts to suppress it probably originated in the east. No such attempt was made for fifteen years after the settlement of the territory, though polygamy was generally supposed to have been practiced by the Mormons before their migration from Nau-At length, in 1862, congress passed an act to prevent polygamy in the territories, aimed, of course, at Utah. effort was made to enforce this law, the practice continued without interference for twenty years more. In 1882 congress passed the Edmunds law, disfranchising polygamists and imposing severe penalties of the territory largely in the hands of commission appointed by the president. The enactment of this law marks the beginning of an epoch lasting eight years, which wit nessed the fiercest conflict between Gentiles and Mormons. The government was on the side of the former, and, as every one knows, the provisions of the new law were

rigorously enforced. It was supplemented in 1887 by the Edmunds-Tucker act, which, besides extend-ing the provisions of the former law, also dissolved the Mormon church as a corporation and declared its property exchanted. The constitutionality of this legislation was attacked by the Mormons, and the litigation carried through the courts, but generally without success, the supreme court of the United States affirming the validity of the acts. Measures still more drastic were pending in congress when suddenly events took a turn. On September 24, 1890, President Woodruff, the head of the Mormon church, issued a manifesto directing his people to abandon the practice of polygamy. and on the 6th of October following the membership of the church assembled in confer-ence and formally ratified the action of its leader. This step marks the beginning of the end of hostilities. The Mormons uni-versally and emphatically declare that the renouncement of polygamy was actual and final, and that since then the church has neither taught nor sanctioned it. I learned of at least one case where a preminent mem-ber was disciplined severely for not observing the new order. On the part of the Gentiles there seems to be a general feeling that this action of the church was taken in good Editor Goodwin of the Salt Lake faith. Tribune, who has for many years been the recognized leader of the anti-Mormon party in Utah, and who is qualified, if any one is, to speak for the Gentiles, assured me that he accepted the action of the church as final and regarded polygamy as a dead isfinal and regarded p lygamy as a dead is sue. Similar velws were everywhere expressed by other non-Mormons and while ne yet hears of secret and isolated instances of polygamy, they are mostly conceded to be the continuance of old relations, and not newly formed ores.

The contest over polygamy would thus ap-pear to have been clised by the surrender of the Mormon chuch as a result of the vigorous measures prosecuted by the gov-Yet I think one may find traces of a deeper reason for the relinquishment of the dictrine. An intelligent M rmon in Salt Lake, whise opportunities for knowing must have been good and who could have no apparent object for misstating the facts, told me that he thought not over 5 per cent of the members of the church were actually practicing polygamy when President Wood-ruff's manifesto was issued. Mireover, it is cinceded on all sides that the younger generation of Mormons has long been averse to the practice, whatever may have been its views as to the theory. Perhaps, then, the church merely anticipated what it saw was inevitable and chose the period of flercest persecution as the most opportune time for a stroke of finesse. If this is true it is a still stronger reason for regarding the change as final and permanent. It gives

promise also that the remaining traces of the twin relic which the law has falled to reach will yet yield to the slower but less resistless force of social evolution. C. S. L.

RELIGIOUS.

Brooklyn has ninety-five religious societies for young people. The Russian Bible society has distributed

that country in the last twenty-five years. General Booth of the London Salvation army will sail for New York September 10 to make a tour of the United States.

Archbishop Vilatte, the head of the new Polish Catholic church, is about 40 years of age, and was for a time a clergyman of the Episcopal church. Early in the approaching fall ground will be broken for the first of the buildings of the Methodist university, which will be erected

at Washington Rev. Edward Allen of Somerset, Eng., claims to be the oldest clergyman in the Juited Kingdom. He was born in 1798, is in vigorous health, and reads without specta-

The latest statistics show that in Brooklyn there are ninety-five young people's societies, with a membership of about 10,000, and fortytwo junior societies, numbering about 1,700

The Methodist Episcopal church has 202 educational institutions, with over 43,000 students, and property and endowments valued at \$25,583,000, and an annual income of \$1,-

810,171. A Scotch minister a few Sundays ago held out as a warning to his congregation the

case of an Aberdeen man who rode on his bicycle Sundays with the result that "be broke a blood vessel Monday, went to hell Wednesday, and was buried Saturday, One of the most noble and bold departures in mission work was the establishment of the China Inland Mission. These workers in the inland parts of China now number

350, and eleven of the seventeen provinces of China that have no mission stations are occupied by them. Rev. W. A. Parks of Georgia always goes to camp meeting with an old-fashioned army haversack which contains the bible and hymn books. The haversack is made of black oil cloth, and is the one he carried in the war in which he says he carried his

blue beef and corn bread." The Society of Mutual Helpers of Rostor distributed last year 30,000 bouquets in the tenement house districts of that city, to the sick and aged. The friends in gather the flowers and send them to the

city, where they are distributed, towns are interested in this work. According to the latest statistics of the Free Church of Scotland, there is a total 44,082-an increase of 6,884 nembership of 344,082-an increase years. In the Sunday schools there

are 222,644 young people and 18,938 teachers. There are 159 theological students, of whom thirty-two have volunteered for foreign service. According to the latest census returns

there are in New Zesland 1,197 churches and chapels, a growth of 134 in five years; 241 school houses and 161 dwellings and public pulldings are used for Sabbath purposes, all hese various edifices having accommodations for about 278,000 persons, less than half the population of the colony, and are actually atended by less than 200,000. Of the various lenominations the Presbyterians report 40,785 attendants, the Episcopalians 37,252, Catholics 30,525, Wesleyans 27,106 and Salvationists 14,442.

Mrs. Ellen Malson, wife of Elder Malson, pastor of the U. B. chruch at Gaiton, Ill., in speaking of Chamberlain's Pain Balm, says: I can cheerfully recommend it." Applied to a cut, bruise or burn, it produces a soothing, pleasant effect, relieving the pain almost instantly and healing the parts quickly and without leaving a scar. A flannel cloth dampened with this liniment and bound over the affected part will cure a sprain in less time than any other treatment. Sold by druggists.

The Wink Did Not Work. Puck: Green Mount-Them fellers down o New York is a pack of thieves. Cheat the eve-tooth out'n ve. they will! Jay Bird-Took ye in when you was down

there, I guesa? Green Mount—Wa-al, I should say! I went to a sody fountain chap an' asked for his best sassyprilla. I winked all right—and Fil be goll-swizzled if he didn't give me sassy-

Oregon Kidney Tea cures all kidn by troubles. Trial size, 25 cents. All druggista.