POPULAR LOANS IN FRANCE

They Are Negotiated Without the Aid of Syndicates or Combines.

PROCEDURE RESTRICTED BY LAW

Artisans and Tradesmen Anxious to Take the Securities at Par-Subscriptions Confined to the Populace.

by the government at Washington leads timely interest to the methods of the French government in similar transactions. A Paris corr spondent of the Boston Hernid fur- last

upon a time the French government invariably addressed itself to bankers only when money was thus wanted. Of course, the bankers never had enough money in their combined cash boxes, so they pased over a part of the "rente" thus being established to their customers. Now, one day the French government made the discovery that not expense, and since then no loan has been placed in that country except publicly and free to everybody. This fate threw open the doors and windows to subscribers, and as the state has good ordeit, the people rush en masse to lend their money to the state. Sometimes the French people have so much confidence in their government that they offer ten, twelve, even seventeen times the amount wanted, but when this happens all the money not required is returned to those who sub-scribed it. It is returned to them proper tionally, the state keeping an irreduceable medium. The rule is that whoever sub scribes for but one bond shall receive that bond, but all the other subscribers will get only one in two or three, more or less, ac cording to circumstances. RENTES AND BONDS.

I used the word bond just now, but that was merely to make myself the more clearly understood by readers of this great newspaper. For as a matter of fact, the French debt thus accumulated does not consist of called a perpetual deed, and, following the English fashion, is also known as a consoli-dated debt. This debt is made under the form of a "rente" of 5 francs, 4½ francs, 4 francs, or 3 francs every 100 francs, and in speaking of them they are referred to as the 5 per cents, the 4½ per cents, the 4 per cents or the 3 per cents. But after the loan is placed and the subscribers have received their "bonds," it is quoted on the stock mar ket and everybody may sell his or her rente

according to current prices.

To a certain degree it makes no difference whether the rente is called 3 per cents or 5 per cents, as the public must pay in 60 francs capital to receive 3 francs of rente, or income, and 100 frames of capital to re-ceive 5 frames of income. For the two, it is always 20 francs of capital for every 1 franc of income. There is, however, one difference, although it is only felt when the government determines to repay the loan at at a time when rentes are up, and when it is necessary, for instance, for a person to pay 125 france of capital to obtain 5 france of income, or 75 frames to obtain 3 frames. For, as repayment must always be at parthat is to say, the owners of the 5 per cents lose, and the owners of the 3 per cents gain. Hence the eventuality of a reimbursement, no matter how far off it may be dated, exercises, of course, its influence on

The method chosen for this reimbursement of a "consolidated" is known as "conver-sion," and then the state offers to keep the capital if the public will accept a less per centum on it. If the public does not agree to this, the bond is called in at its par value. heard Clemenceau declare in the Chamber of Deputies that France has to borprunt of that much annually, but that was the average. His argument was that France was not being governed by the people, but by the financiers, and if this is partly true of that country, how doubly true it is of ours at the present time.

PEOPLE HOLD SECURITIES. do not think that the French republic has placed a national loan since 1891, and I remember its being shown at the time by some of the political economists that a man with an annual income of 80,000 francs was paying the state, department and city, year in and year out, a total of 14,000 francs, or over 17 per cent of his annual revenue in the way of taxes. Still, and notwithstanling this heavy taxation, it is seldem that any one complains, and, moreover, the people are Still, and notwithstanling

always ready to loan their money on the same burdensome conditions. Before arranging for an emprint the min-ister of finance holds frequent consultations with three or four of the leading members of the chief banking establishments; that is to say, with the director of the Credit Lyonnais, with the Rothschilds, etc. It is thus finally agreed that these houses will themselves guarantee to place whatever parof the loan the public fails to subscribe for

further, they agree to help the government

in the work of taking in the money. Then their commission—generally one-half of 1 per cent of all that they handle—is arranged. and last of all they are told what part of It is not often that the state permits these moneyed advisors to have more than one-fourth or one-fifth of the total emprunt, the great majority being reserved for the public subscribers; that is to say, the people themselves. Besides, the maximum price o each "rente" is fixed, and beyond this figure no person, banker or other mortal may advance the price until the new bonds have been quoted on the bourse by the agents de change of Paris. This enables a poor sub-

scriber to one share to benefit by a bull movement as much in proportion as it benefits the richest capitalist who happens to own There is not much chance, however, o great fortunes being made by speculating in rentes on the Paris bourse or elsewhere. In March, 1892, French rentes, that is, government securities, reached the highest price they have attained during the present century. That month the 3 per cents touched 97 francs, but then, as on other occasions. this ascending movement was stopped by economical complications or by political events, and rentes soon fell to their average price, which is usually about 87 francs to 89

FOREIGN CAPITAL IS BARRED. As I have already stated, the last time the French republic asked her children for a loan was only a few years back, and then it was for a loan of nearly \$180,000,000, though she only wanted a part of it paid cash down. At the time appointed the public flocked and subscribed the total amount seventeen times over. The first payment required was, if remember correctly, \$28,999,309, and the win dows were opened to the poor and rich anke on a Saturday morning. When the treasurer counted up that Saturday night he found the people had inside of eight hours brought him

That was a great victory for the French republic; is there any reason on earth why a similar victory cannot be severed by the people of the United States less than thirty days from now?

Raising a big loan in France is always a big event for Frenchmen, and Frenchmenen also have great confidence in their country's credit. They consider that there is no money so safely invested as that which is intrusted to the care of the state—could there exist a better or more patriotic reason?—and they seem to be sufficiently rich to do without out-

In France no one is even told what German banks or English banks may do about a public loan, simply because those foreign concerns are not permitted to have anything to say about it. There are no bonds for per-cone outside of France until after they have all been subscribed for at home. No matter how large the amount asked for by the French republic, rich and poor flock in a crowd, some with pocketbooks bulging out with bank notes, others with woolen stock-

ings full of gold and allver. The day following the German war Thiers said: "We require \$3,500,000 to liberate the land." Then subscriptions poured in to nearly \$44,000,000, and the land was free.

BURDENS REDUCED TO THE MINIMUM. Now, the public fortune, the public debt and the public taxation of the French reother country in the world. Nevertheless, ner people have an abiding confidence in her integrity, and are always not only ready, but anxious to loan her money whenever it is required. The national debt of France amounts in total to at least \$7,900,000,000, or more than twice as much as we ewed after the rebellion! This, mind you, is only the state debt, and does not include communal and departmental indebtedness.

Divided up among the people, this gives in average of \$200 to every French person, The placing of the so-called popular loan and which costs him or her at least \$9 annually. So, \$240,000,000 must be found every year to pay interest on the public debt before thinking of other expenses, such as army navy, etc., and the total of which amounted last year to \$750,000,000. And yet, not

nishes the following details:

In all cases a "loan" or "emprunt" in France is by public subscription, and never otherwise. It is true, however, that once upon a time the French government invalor. how often the state is compelled to borrow.

It is, indeed, an admirable spectacle witness the one that takes place in that ountry when the government makes appeal to the universal suffrage of private savings Yes, France, a marvelous and noble country, which too many persons calumniate, is always ready to lend again when her minister only was this commission quite enormous, offices, at the doors of credit establishments but it was altogether quite a useless at the banks everywhere throughout France ong lines of small capitalists, shopkeepers nechanics, clerks, servants, etc., are to be even, each and every one of them holding in the hollow of his hand or at the bottom of is pocket the modest sums laborious'y hoarded up and carefully guarded to acquire the long dreamed of "unit" which the state guarantees and which enables them to be pecuniarily, as well as politically, interested

> ANXIOUS TO GET THE RENTES. They will wait, women as well as men in the line all night and all day, so as to at least subscribe their money to help the government, and when finally they have handed in their savings and their names and addresses are written down, they feel the pride of a bondholder in a printed paper that will bring them in a "rente"—an income annually from the state—and to a French person the state is the most reliable, the most responsible, the greatest thing on

It is a formidable addition, the sums thus subscribed to enable the French republic t bonds as we understand the term. Over the state contracts a there what is then money had to be raised to repair arcalled a perpetual debt, and, following the maments, rebuild fortresses, increase the maments, rebuild fortresses, increase the fleet, cut fresh cauals, multiply railways improve rivers, to pay interest on the publi debt, etc. It has often seemed to me as I the reserve funds were swallowed up, all the stockings were emptied, all the resources exhausted—that the country was as empty of silver and gold as the safe of a bankrup broker in Wall street.

But suddenly the republic is again in need of her children's help, and again she seeks to borrow. Then, on the day fixed by the government, you will see not a syndicate of wealthy bankers, but the people themselves hastening forward eagerly, everybody not only willing, but anxious to loan their reconstituted economies to the state. The same patient and confiding throng will be seen at every door holding the money in their hands, thrusting it through the open window into the possession of the state, and there is never enough of the "loan" to satisfy them. This is not only an interesting, and, more than one way, a touching sight it is also the visible and undeniable proof of national greatness, of the country's vitality, of public patriotism, of irresistible force, of incessant labor; and, moreover, it shows the strength and stability of the present French republic. It is the permanen investment of all property-of land and short and store—in state securities, and the state gives to every person who has but little the

Draft Power of a Katydid. I recently performed an experiment in a rather crude way, says a writer in the

same chance to do so that it gives to grea

Springfield Republican, to test the drawing Chamber of Deputies that France has to borrow 500,000,000 of francs every year, on the average, and using that word billion as representing the French ford milliard. He did not assert that the republic made an embedding the same of the common katydid. Seeing the katydid and noting its well developed muscular system suggested the idea of testing its strength. powers-not lifting, but pulling-of the com-From the want of something better I took a sheet of ordinary note paper (size 8x10 inches) and folded it once. The corners of one end were folded together and a piece of ordinary thread fifteen inches long was attached to it. The other end was tied around the mesothorax, passing beneath the katydid. The first tr'al proved that it was no task at all to pull this paper on a smooth-topped table with no covering. Next twelve pieces of heavy paper, 3x4½ inches in size, were added one after another, a large screw, two steel pens, a small stone weigh ing about two ounces, were placed on the paper. These were drawn without any great effort on the part of the katydid. After giving it a short rest I added a new lead penc.l having a tin tip with a rubber on

it. This was drawn easily; a second lead pencil was added. It required some effort to start the lead, but after it was in motion it was drawn slowly; a third lead pencil was added. The katydid was unable to start this at first, but resorted to a somewhat curious expedient, as it crawled to the edge of the table and pulled, while its left feet were on the top of the table and its right feet were on the edge, with its body directly over the corner. In this position it was able to move its load slowly for a short distance. I then laid half a lead pencil on the paper. It was unable to move the load at first with this additional weight, but after moistening each one of its feet in turn by placing them at its mouth and exuding some sticky substance it was barely able to move the burden. The entire load pulled in the last trial was the original sheet of paper sheets of heavy paper, 3x41/2 inches; one large screw, two steel pens, the small stone, three and one-half lead pencils. Of course, each successive trial diminished the katydid's Th's experiment, although very crude, indicated that the katydid possesses in degree of power that would be surprising studied under favorable conditions.

Bucklen's Arnica Salve, The best salve in the world for cuts bruises, sores, ulcers, salt rheum, fever sores tetter, chapped hands, chilblains, corns, and all skin eruptions, and positively cures piles or no pay required. It is guaranteed to give or no pay required. It is guaranteed to give perfect satisfaction or money refunded. Price 25 cents per box. For sale by Kuhn

Unlucky "Quarter to 6." "Seventy-five per cent of the people we discharge every year," remarked the head floor walker of a mammoth dry goods establishment to the New York Herald, "lose their places on account of 'a quarter to 6.'
"'A quarter to 6' is the hour at which
preparations are made for closing the day's business. At that hour the male clerks begin to cover their stocks and the female clerks commence to arrange themselves to go home. Usually a number of women come in at this hour and the clerks, eager to go home, in answer to questions of customers, usually say: 'We are just out' of just what the cus-

"Day after day we discharge girls for this reason, and fifteen times out of twenty you ank a girl why she lost her place and she will invariably answer on account of 'a quarter

The soft glow of the tea rose is acquired by ladies who use Pozzoni's Complexion Powder.

A Reformed Kentucky Editor. McAdam Ledger: All contracts for whisky advertisements in the Ledger have expired. and from this date no whisky advertisement shall appear in these columns at any price. If the saloon people desire to expatiate on the merits (7) of any peculiar brand of their damnation, they can look elsewhere for a medium through which to extol its virtues. The Ledger makes no claim to sanctification. but when a salson keeper tells us that a \$6 ad. in the Ledger has sold for him \$1,200 worth of whisky, it makes us feel that we have been in a small measure responsible the damage done, and we promise to "sin no

The Throat-"Brown's Bronchial Troches" act directly on the organs of the voice. They have an extraordinary effect in all disorders of the throat. SCIENCE OF PAVING IN PARIS

Street Improvement Carried on in Thorough Manner.

HOW THE PUBLIC WORK IS MANAGED

Economies Practiced, the Materials Used and the Restrictions Imposed on Contractors-Important Results.

The city of Paris covers about thirty square niles, and spends, in round numbers, \$2,-000,000 per annum to keep this area clean. The opening, paving, mending, cleaning and improving the streets is in charge of the Board of Public Roads. It also shares some duties connected with the lighting, park, health and water departments, the planting of trees, the care of bridges and of works of art innumerable. Of late years quarries, workshops and sawmills have been added to pitch. It has a laboratory, where in 1893 608 chemical analyses were made; it is constantly conducting experiments and sending committees of examination to learn what they may graduates of the best scientific school of France are eligible for a government position The chief engineer of the street department, says the Chicago Times-Herald, is a "polytechnicien," than which nothing higher can be said in the way of education, and a first class graduate of the school of roads and bridges. Under him eight assistant engineers bridges. Under him eight assistant engineers divide the city into as many special fields of work. They, too, have gone through the Ecole Polytechnique and taken their course in the roads and bridges. Under them is a staff of 326 men, inspectors and agents, before the rank and file, the standing army of road men, are reached. These also are required to make some special studies, though less advanced than their superiors. Even less advanced than their superiors. Even the day laborers in government employ have to pass a simple examination—chiefly phys-icial, however. The pay is small. Road men get from \$25 to \$35 a month for twenty-six days of eight hours. The highest paid mechanics in the government shops have \$500 a year. In the street cleaning department wages run from \$400 a year down. It is safe to say that the salaries of the principal men are considerably less than an efficient engineer would make in private practice. Nevertheless, they generally remain in the service during their working years, enjoying the social prestige of a fonctionnaire, which is not inconsiderable—a modest but absolutely certain income during good behavior and a pension on retirement. Even the workman after ten years' service, draws a tiny pension; after thirty years enough to live on

with extreme economy.

Paris engineers claim that their streets have especially hard usage. Over their limited area rattle 1,600 cabs, probably more livery and private equipages than any other city containe, and about forty lines of omnibuses. Most of the latter have an average weight of six tons and are drawn by three horses at a mean speed of six miles at heavy horses at a mean speed of six miles an hour Their frequent stoppages and startings and their use of brakes on every incline make

them destructive to pavements Macadam, stone, asphalt and wood have all been tried in Paris. The tendency is to extend the latter two and to do away with the macadam, which, though comparatively inexpensive to lay, is costly to keep in order. Part of the paving is done by contract; a leaser but increasing part by the city's own

On the 1,442 000 square meters of macadam. ized streets, 886 roadmen and 230 helpers are employed, working in gange of ten or twelve under superintendents. Each gang has its allotted area to keep in order the year round, including sweeping, watering and light mending. Each spring and fall takes place the resurfacing of such streets as are re-ported for the purpose. The campaign is planned beforehand by the engineers in council, so as to accomplish as much as possible with the forces at command. These include five steam rollers, the property of the city. With these, it is claimed, they can do for 4 cents a ton that for which contractors charge tractors now do little more than furnish materials. The cost of a square meter of mac-adam runs from 90 cents to \$1.75. The cost of maintaining it is said to be 50 cents per

Stone pavements cover an area of 6.305 400 square meters, on which 4444 roadmen are employed. Various kinds of stone have bee tried. Belgian porphyry, excellent in many respects, grows slippery with use. Owing to a popular outery against the "pave bleu," It has been abandoned except for gutters. Granite blocke, or what the French call western sandstone, are preferred for the streets where traffic is heavy. If laid with care on a good concrete foundation, this is almost indestructible. Extreme care is taken in the selection of material. Each separate stone must be passed upon. In 1893 the expense of this inspection was \$12,535. Experiments in blocks f various dimensions have resulted in a preference for those measuring 16 centimeters in height, one and a half times as long as

18 is considered a good size-about 61/4 inches During the last few years the city has economized by renting a sandstone quarry. whence material is procured at prices 7 or 8 per cent below contractors' rates. The quarry also yielded 20,000 tons of sand and broken stone, which may be used or sold to advantage. A commission has been apadvantage. A commission has been aping a municipal granite quarry. The cost of stone pavement is estimated at from \$3.35 to \$4.45 per square meter. Keep'ng it in thorough order—sweeping, watering, mending, and even relaying-amounts to about 30 cents per square meter per annum. Being the most durable and the easiest to keep in order, stone pavement is really the chespest

but the neise of traffic upon it is an insuperable objection. Asphalt is notseless, free from mud or dust, hence especially desirable in the handsome quarters of the city and about public buildings. It becomes slippery in damp weather. The expense of keeping it clean, weather. The expense of keeping it clean, however, is no greater than with wood pavements. There are in Paris 336,450 square meters of asphalt. A few of the older streets are laid upon sand or macadam. These the city keeps in order until such a time as they shall be relaid. The greater part are in charge of contractors, bound yearly to renew a certain proportion of the surface Asphalt is now always laid five centimeters thick over a perfectly smooth foundation of from fifteen to twenty centimeters of concrete.

The cost per square meter is from \$3.20 to \$3.50. Wooden pavement is in especial favor in Paris. Not sections of trees, like our own, but small blocks of word closely joined on a cement foundation, making streets smooth as a parquet floor. A fifteen-centimeter foundation of cement is covered with blocks about 23x8x15 centimeters (say) ten inches long, three wide, six high. They are laid in rows eight centimeters wide, perpendicular. the blocks in each row being so placed as to cross those of the one preceding. They are reckened as costing about \$4.50 per square meter, including the removal of the old pave

Nearly all the 714,000 square miles of wood pavement was laid by contractors. The care of it is pretty equally divided between the city and the contractors. Since 1886 the city has entered this field of paving with satisfactory results. The principal problem is the selection of wood. A hard close grain is desirable. Norway pine, pitch pine and pine from various parts of France have been used. Of late there have been experiments with karri and jarrah woods from Australia, a wood of extremely hard fiber not unlike osage or lignum-vitae. A sawmill has been set up within a few years, and its force is constantly increasing. The city claims to have saved last year 200,000 francs on the cost of wood pavements at contractors' rates. Moreover, 160,900 francs of this was actually paid into the city's other pocket in duties of imported woods.

o guard against drying or splitting tenden-ies. From time to time it is sprinkled with fine sands, which, becoming cruahed into it, form an almost impenetrable coating. Water may filter through it, but dirt remains on the surface, to be easily swept into the gutter. Hence the roadbed under water harbors no filth such as may be found when an old stone pavement is taken up. Not long

The wood pavement is continually watered

ago it was customaty to desounce the wood as a "microbe holder" but this claim has been completely disproved, and portions of the city having this pavement are found freer from epidemics than all others. Well laid and well cared 462 wood pavement remains in excellent condition for over nine years, even on such busy thoroughfares as the boulevards, the Rue de Rivoli or the Avenue de l'Omera had imay then serve again.

the boulevards, the Rue de Rivell or the Avenue de l'Opera, and may then serve again for many years on secondary streets.

Here is one of the notable French economies. When an eld pavement is taken up every part of it is untilized. Macadam is put through a sleve and the broken stone and sand saved for future use. Stone blocks are recall, worm por party and grant is a are recut; worn porphyry and granite is broken up for masadam, and the refuse is sold at a price fixed by law. The inspection of every block is as severe as that which it has undergone at first. Similarly, old of every block is as severe as that which it has undergone at first. Similarly, old wood paving is thoroughly examined; the good blocks are cleaned, redressed, creosoted and used again; the poor blocks make fue for the engines.

THE DIVORCE EVIL.

Some of the Causes Which Account

for the Present Tendencies. The extent to which the marriage relation is falling into contempt with a certain class of people in this metropolis, say its responsibilities, also the inspection and testing of various cements, stones, wood and In a majority of the cases brought to actual trial the wives were the complainants, and the evidence in each went to show that the hesband had been unfaithful. But it was also apparent that in a majority of instances of finances calls for money. At the state offices, at the doors of credit establishments, or disposal of garbage. Only distinguished siderate, and without any motive of affection It is inevitable that in such cases wellock should prove an uncertain venture, resulting, as a rule, in discontent and misery, but this fact hardly affords a justification for the os-tentatious display of the mutual unrest and disappointment in spectacular proceedings for divorce. It may be unreasonable to insist that parties who plunge into matrimony without any proper regard for its responsi-bilities, or any real appreciation of the con-siderations which should alone inspire it shall bear the penalties which they rashly incur; but it is certainly consistent with justice and in harmony with sound morals, that they should refrain from obtruding their felicities, often amounting to scandalous deformities of life, upon the public notice.
As to the best and most effective methods

of arresting the growing tendencies to di-vorce, illustrated by the fact that while in 1870 there was in this country one divorce to every 3,517 marriages, the proportion ten years later was one to 2,051, there is a great difference of opinion. Moral influences must be chiefly relied upon to check the evil, but something could be done in the same direction by a more vigorous and literal en-forcement of existing laws.

Some of our courts are not only exceed-

ingly lax in their interpretation of the sanc-titles of the marriage relation, finding ex-cuses for its dissolution in the most trifling causes, but they so minimize the penalties of the law as to deprive them of all their deterrent force. Another influence which contributes to the ease and frequency of divorces is the incongruity of the laws of the various states. A federal law making the causes and penalties of divorce the same in all our states and territories would put an end to a large proportion of the scandals which now find their way into the public prints, and help to re-establish in the public the obligatory character of the mar riage tle.

A Remarkable Cure of Rheumatism. While driving one day last winter. Mr. J.
M. Thompson, of Picker's Point, Pa., was caught out in a cold rain. The next morning he was unable fo move his head or arms owing to an attack of inflammatory rheums.

The island of Singapore itself was, until tism. His clerk telephoned for a physician, but before the doctor came suggested that he use Chamberlain's Pain Baim, there being a use Chamberian's Pain Baim, there being a bottle open on the counter. After being rubbed thoroughly with Pain Baim, over the effected parts, Mr. Thompson dosed off to sleep and when he awoke about a half hour later, the pain was gone entirely and he has not since been troubled. He says: "People come here from many fules around to buy this liniment."

Meeting of Two Former Classmates. "The other afternoon at Abbey's," relates a woman, "I assisted at a little scene that was not down on the bills, but which was a pretty episode nevertheless. I was in for the maid's assistance. fore the mirror while the attendant plied her needle and thread, and had barely taken her place when another woman entered, and with an eager, sparkling expression went straight

"'Weren't you Miss Caroline Blank?' she asked, excitedly; then with a laugh, 'but I know you were; I saw you outside and fol-lower you in here—don't you know me. Car-rie?" she broke off as the other interrupted, 'Oh, I do, indeed, or I shall in a moment—don't tell me, you are—why, who is it—oh, of course'—triumphantly, 'Molly Dash,' and two pairs of hands interclasped with a pressure whose warmth was evident. Then these wemen forgot where they were, forgot maid and the smelling salts spectator, and stood with shining eyes, and hands tightly clasped, talking brokenly, rapidly, and interrupting each other frequently, of the twenty-five years that had passed since they separated on commencement day at their alma mater. It was good to hear them and see them in their complete abandonment to the wave of Thus, 16 centimeters by 12 by old memories and attachmen's t was upon them. The play went outride, and it was Be

hardt who was the attraction, but greater than mimic emotions was the real feeling that was swaying them, and nothing else could be noticed for a time. It was so reviving that when they finally tore themselves apart and made their way down darkened aiales to their respective places was I able to slip my salts into my pocket and follow

J. W. Pierce, Republic, ta., says: "I have used One Minute Cough Cure in my family and for myself, with results so entirely satisactory that I can hardly find words to excress myself as to its merit. I will never 'all to recommend it to others, on every ocasion that presents itself."

Handy with a Gun. When two tramps demanded food of Farmer Schenck's wife, alone save her little daughter in the farm house near Narrowsburg, N. Y., she agreed to feed them if they would work for an hour. They were much amused when she fulfilled her part of the bargain first, and when they had eaten their fill of buckwheat cakes and fried pork they started away with many a jeer. But. Mrs. Schenck covered one tramp with a rifle and her little girl covered the other with a revolver. The tramps marched to the wood house, took up axes, and, with the woman and her daughter wathching them narrowly, chopped sturdily for an hour by the kitchen clock. At the end of the sixtleth minute Mrs. Schenck warned them off the place. Clearly Narrows-burg needs no missionalies of the gospel of the new woman.

A TEMPERED TROPICAL CITY

The Singularly Favored City of Singapore and Surroundings.

TROPICAL LUXURIANCE MINUS THE HEAT

Sketches of Life on Land and Sen it British Indin-Quaint Mingling of the Oriental and the European.

The historian of the transportation com mission of the Field Columbian museum, nov exploring the Orient, writes in Harper's Weekly concerning Singapore and the Straits Settlements:

Singapore, the capital of the Straits Settlements, and practically of the whole south ern end of the Malay peninsula, with its British settlements and its various protected states under native rule, is one of those favored spots which in the very nature of things were destined to greatness and pros perity. Its fine natural harbor forms the necessary stepping-stone between the Indian ocean and the ceas of eastern Asia, as well as the most central and convenient depot for the as yet unknown wealth of the rich islands of the Malay Archipelago. The inter change of the commerce of India on the one side, and China and Japan on the other, has in all the long centuries of its existence swept round the little island on which was built the ancient city of Sing-hapur, the rulns of which may still be seen close by the modern streets and quaye and esplanades of its successor in name as well as in situation. The island, which goes by the same name as the city, is but a small one, measuring only about twenty-seven miles in length by fourteen in breadth, and is separated by a narrow channel only from the long peninsula which forms the southern point of the Asiatic continent.

The Island, although not the oldest of the Straits Settlements, has been in British hard; since 1819, when it was purchased by the East India company from the predeces sors of the sultans of Johore, now one of the protected states of the peninsuls. The har-bor is well fortified, and year by year large sums of money are expended in improve ments and additional defenses. In the mean time, however, it is to its commercial facilities that the greatest attention is paid, with the result that the port of Singapore is in all respects one of the most free and convenient in the world.

The Straits Settlements, of which it is the capital, are Penang, Malacca, the Dinding Isles and the Cocos group, and of these, Penang and Malacca are the most important Penang, indeed, is the oldest of the sions, having been acquired by purchase in the year 1785 by the East India company. It is an island about fifteen miles in length by five miles wide, and in 1798 was added to by the purchase of a considerable strip of the mainland opposite. Malacca, which alone of these settlements forms part of the main-land, is a narrow strip of land about fortytwo miles long by twenty-five broad on the roast, and supports a large population, engaged generally in agricultural pursuits. Both these territories, as well as the Dindings

about twenty years ago, famous for its ex-tensive groves of spice trees, but at that time they were attacked by a blight which after a year or two caused them to be abandoned for purposes of trade. There are few more delightful places than Singapore and probably none that occupy a position anything like so near the equator. It is an island of delightful sea breezes that are almost unfailing, owing no doubt to its position, and the inhabitants have thus all the beauties of tropical scenery and vegetation with a climate far less exhausting to Europeans than any portion of the mainland in Asia within the tropics, or even for some distance beyond The city of Singapore, al-though possessing none of the special interest in the ladies' dressing room loiling on a which attaches to the more ancient cities of lounge, with my nose buried in smelling salts to overcome a sudden faintness, when during and religions, possesses already many of the associate with eastern and tropical countries Its population is large, there being some where between 4,000 and 5,000 inhabitants of the little island, of whom the larger par live in and immediately around the city Chinese and Malays form the bulk of this population, but there is hardly an eastern race which does not have some representatives here, and their variety of costume and appearance has much to do with the interest which attaches to every scene, whether or

land or water, about Singapore. Here, as in most of the eastern cities we have visited, the horse is to be regarded as a luxury. When used at all it is either for riding or for the carriages of the wealthy merchants or officials of the city in the even ing hours of pleasure or display on the great esplanade, where the "490" of Singapore er joy the sea breezes and criticise their neighbors. At other times, and for more business purposes, the public rides in the Jinrikisha, and is drawn by an active Chinaman. That a man is better than a horse for most purposes we had all believed before, but it was only the experience of a Singapore finrikisha that convinced us finally that, on the whole, he excelled that noble animal in drawing a carriage. There are said to be 7,000 man-drawn carriages that ply for hire daily in Singapore, and the mode of transit is at once pleasant, speedy and

cheap.

The harbor is, however, the real center of life at Singapore, and gr at as is the variety to be met with on land, it is nothing compared with that which prevails on the water. To those who have seen only an American or European harbor, with its steam and sall-ing vessels all very similar in type, it is hardly possible to give an idea of the endless variety to be met with in a port like that of Singapore. Everything, from the most primitive campe to the finest specimens of modern ocean steamers, which the simplicity or the trained ingenuity of man has devised for traffic on the water, now or fermerly, may be seen there crowding and jostling in what looks like a confused mass. There is order, however, at Singapore, for the harbor is well managed, and the officials are firm though pleasant, and the confusion is more apparent than real. Two special features add much to the picturesque character of the harbor scenes, one being the vast proportion of the boats that are used for dwellings. where the boatmen and even their families live, and the other the custom of erecting the houses for some classes of workmenspecially the workers in tin-on piles in the shallower waters of the harbor

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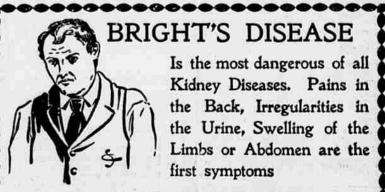
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