

POPULAR LOANS IN FRANCE

They Are Negotiated Without the Aid of Syndicates or Combinations.

PROCEDURE RESTRICTED BY LAW

Artisans and Tradesmen Anxious to Take the Securities at Par—Subscriptions Confined to the Population.

The placing of the so-called popular loan by the government at Washington leads directly to the methods of the French government in similar transactions.

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 invariably addressed itself to bankers only when money was thus wanted.

It is, indeed, an admirable spectacle to witness the one that takes place in that country when the government makes an appeal to the universal suffrage of private savings.

ANXIOUS TO GET THE RENTERS.

They will wait, women as well as men, in the line all night and all day, so as to be first in the line to get their money.

RENTERS AND BONDS.

I used the word bond just now, but that is merely to make myself more clearly understood by readers of this great newspaper.

To a certain degree it makes no difference whether the rent is called 3 per cent or 4 per cent, as the public must pay in 60 francs capital to receive 3 francs of rent, or income, and 100 francs of capital to receive 5 francs of income.

The method chosen for this reimbursement of a "consolidated" loan is as "easy" as possible, and then the state offers to keep the capital if the public will accept a less per centum on it.

I do not think that the French republic has placed a national loan since 1891, and I remember its name as the "emprunt de 1891" because 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 1,000 francs.

Before arranging for an emprunt the minister of finance holds frequent consultations with three or four of the leading members of the chief banking establishments; that is to say, with the directors of the Credit Lyonnais, with the Rothschilds, etc.

It is not often that the state permits these moneyed advisers to have more than one-fourth or one-fifth of the total amount, the great majority being reserved for the public subscribers; that is to say, the people themselves. Besides, the maximum price of each "rente" is fixed, and beyond this figure no person, banker or other mortal may advance the price until the new loan has been placed.

As I have already stated, the last time the French republic asked her children for a loan was only a few years ago, and then it was for a loan of nearly \$100,000,000, though she only wanted a part of it paid at once.

That was a great victory for the French republic; there is any reason on earth why a similar victory cannot be secured 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 Frenchwomen also, have great confidence in their country's credit. They consider that there is no money so safely invested as that which is entrusted 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 outside assistance.

SCIENCE OF PAVING IN PARIS

Street Improvement Carried on in a Thorough Manner.

HOW THE PUBLIC WORK IS MANAGED

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

The city of Paris covers about thirty square miles, 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.

It is, indeed, an admirable spectacle to witness the one that takes place in that country when the government makes an appeal to the universal suffrage of private savings.

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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.

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THE DIVORCE EVIL.

Some of the Causes Which Account for the Present Awful Condition.

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The extent to which the marriage relation is falling into contempt with a certain class of people in this metropolis, says Leslie's Weekly, is illustrated by the fact that in one day recently thirty divorce cases were before one of the New York city courts.

In a majority of the cases brought to actual trial the wives were the complainants, and the husbands had been unfaithful to their wives.

It is inevitable that in such cases wedlock should prove an uncertain venture, resulting, as a rule, in discontent and misery, but this is not the case in a justifiable number of instances.

As to the best and most effective methods for restoring the growing tendency to divorce, suggested by the fact that while in 1870 there was in this country one divorce to every 3,617 marriages, the proportion ten years ago was 1 to 2,011.

Some of our courts are not only exceedingly lax in their interpretation of the sacredness of the marriage relation, but they also cause but they so minimize the penalties of the law as to deprive them of all their deterrent effect.

While driving one day last winter, Mr. J. Thompson, of Becker's Point, Pa., was caught out in a cold rain.

The other afternoon at Abbeville, Va., a lady named at a little school that was not down on the bills, but which was a pretty episode nevertheless.

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A TEMPERED TROPICAL CITY

The Singularly Favored City of Singapore and Surroundings.

TROPICAL LUXURIANCE MINUS THE HEAT

Sketches of Life on Land and Sea in British India—Of the Mingling of the Oriental and the European and

The historian of the transportation commission of the Field Columbian museum, now 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 southern 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 prosperity.

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 Asiatic continent.

The Straits Settlements, of which it is the capital, are Penang, Malacca, the Dinding Isles and the Coos group, and of these, Penang and Malacca are the most important.

Both these territories, as well as the Dinding Isles and the Coos group, are highly productive of the most valuable tropical commodities.

The island of Singapore itself was, until the twenty years ago, famous for its extensive groves of spice trees, but at that time they were attacked by a blight which after a year or two completely destroyed them.

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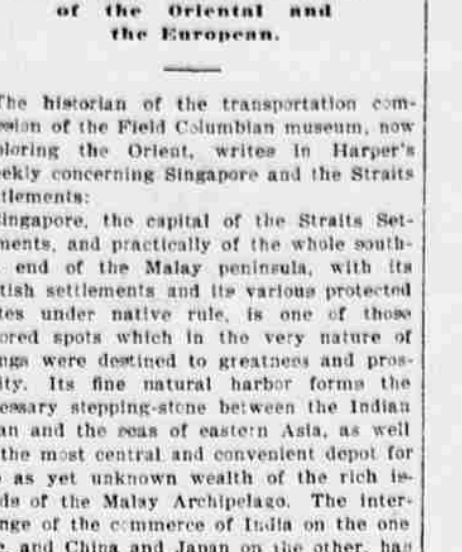
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BECAUSE

BATTLE AX

IS THE LARGEST PIECE OF GOOD TOBACCO SOLD FOR

10 CENTS



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BRIGHT'S DISEASE

Is the most dangerous of all Kidney Diseases. Pains in the Back, Irregularities in the Urine, Swelling of the Limbs or Abdomen are the first symptoms

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Picked Up In Church

Woolen's will not shrink in Wool Soap.

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"I'se In Town, Honey!"



"I'se In Town, Honey!" Aunt Jemima's Pancake Flour.

Quaker Wisdom.

"Wrinkled purses make wrinkled faces." Fat-ten your purse by the pleasant economy of eating Quaker Oats.

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