CONDITION OF OMAHA'S TRADE

Jobbers Jubilant Over Favorable Turn in Business Affairs.

COUNTRY COLLECTIONS SATISFACTORY

Money Much Easier and Obligations of All Kinds Being Met with Surprising Promptness—Growth of Live Stock Industry.

The general business situation at the end of the week in this locality was very much what it was at the close of the week before—that is, entirely satisfactory to the jobbing and manufacturing interests of the city. Confidence in the future is increasing, the prospects are good, and the actual amount of business doing is larger than the most sanguine dared to hope for three months ago. The volume of sales as compared with previous weeks is well maintained and gradually expanding. At the same time it is very near to the season of midsummer dullness and the fact that business has not as yet commenced to suffer is of itself a subject for congratulations.

The month of June has closed and it requires no very deep research to bring out the fact that great improvement has taken place during the thirty days included in that period. The improvement is to be seen not only in an increased volume of business but in commercial thought and action as well, and those who have failed to recognize the bettered conditions are out of tune with the times.

"Why is it that it takes two days to get goods from you now where it only required one day a few months ago?" writes a country merchant to a local jobber. "I will tell you," answered the jobber, "we could fill your orders in the past, and all others received, and then have plenty of time for play. Things have changed; we can't do it now. We thank you for the kick. It reminds us of old times when there was plenty of snap to trade, when everyone was in a hurry, and when the demand was always a little in advance of the supply. We hope you may have plenty of the same kind of kicks from your customers." This little bit of correspondence between a merchant in the country and a city jobber will perhaps give a clearer idea of the actual condition of trade than any explanation, however closely it might go into details.

EASY FOR THE FARMER.

All improvement in business, especially in the west, which is an agricultural and stock country, comes from the soil. The farmers were the first to recover from the pinch of hard times and with the money obtained from the sale of their farm crops and live stock they carried prosperity to the country merchants, who have passed it along to the city jobbers and manufacturers. From the latter class it is spreading in all directions and is contributing to the general improvement in all departments of trade in the city.

A week ago mention was made of the changed tone of eastern financial papers in regard to the west and quotations were given as an evidence of the truth of the assertion. The following from the Chicago Economist, which has been copied into the Cincinnati Price Current and other papers of a like class, will serve to still further illustrate this point:

"But the most encouraging element in the situation is the returning prosperity of the agricultural class. In former years many of the farmers of the west made money rapidly and spent it unwisely. Afterward, when wheat sold below a dollar a bushel and finally went to half that price, it was commonly believed that the farmers were not getting the cost of production for their grain, and the most dire prophesies as to the fate of the country were made. As a matter of fact prudent and skillful men among the farming class did fairly well in the worst times. But the decline in the prices of agricultural products taught the farmers lessons of economy. As a consequence they are probably better off now than ever before, having paid a large percentage of their debts and being in a position to reap the advantages of the low prices for many articles which they have to buy. Meanwhile the price of wheat has recovered to a fairly satisfactory level, and the other leading cereal, corn, is sold at a handsome profit in the form of animals. It can be stated without qualification that current reports from the best sources in regard to the farmers are the most satisfactory for many years, and the outlook is good."

LOOKS ALL RIGHT FOR NEBRASKA.

Reports from the country the past week bearing upon the growing corn crop have all been of a most encouraging character. While the season was late to commence with, ample rains and hot weather have pushed the crop ahead rapidly and no state has any better prospects than Nebraska. In fact the great corn growing states of Iowa, Illinois, Indiana and Ohio have poor prospects, and the wise men of the Chicago Board of Trade are already figuring on an advance in the price of corn this fall and winter, which would mean much to Nebraska should the present brilliant prospects for a large crop be realized.

The live stock market at South Omaha continues to attract a good deal of attention from business men in all departments as it furnishes a very reliable index of what may be expected in the way of trade from the country during the next few months.

During the month just closed there arrived at South Omaha 68,364 cattle, 176,978 hogs and 38,561 sheep. As already pointed out in the market reports, the receipts of cattle were the largest of any month of June in the history of the yards, while the receipts of hogs were the heaviest for any month of June except June, 1894, when the crop failure of that year compelled the farmers to rush their stock to market before it was matured. Such a showing at this time is especially encouraging to the friends of the South Omaha market.

It is a well known fact that during the first months of the year business at South Omaha was not up to former years, but there has been such a large gain since then that the total volume of business for the six months of the year now passed is not so very much behind the record made even during the best years. In 1893 and 1894 the receipts of cattle for the first six months were larger than during the same period this year. In the receipt of hogs, 1891, 1892 and 1894 were the big years. The actual figures for the first six months of the years indicated are as follows:

Year.	Cattle.	Hogs.	Sheep.
1897	221,819	792,913	352,897
1896	218,898	627,098	140,421
1895	206,261	665,434	97,777
1894	275,118	921,599	124,704
1893	301,224	678,906	136,988
1892	242,761	881,652	86,684
1891	249,233	897,947	72,329
1890	206,215	614,932	72,287

It will be observed from the foregoing figures that the increase in the receipts of sheep this year has been so large that there is no comparison between this and former years.

Those business men who wonder why collections are so much improved in the country, and where the money is coming from, may perhaps gain some information from the foregoing figures if they will bear in mind that cattle are now selling at prices that will average $40 per head or over, and hogs $8.

MANY BRIGHT PROSPECTS AHEAD.

Merchants Reported to Be Enjoying a Heavy Trade.

W. H. Roberson, local manager of R. G. Dun & Co.'s Mercantile Agency, speaking of the week past in trade, says:

"H. E. Lee's announcement that the beet sugar and glucose works are assured had been anticipated. Nevertheless the community will respond with a thrill to the final announcement which ought to come very soon.

"Speaking of beet sugar brings to mind the fact that this important staple is in great demand in Omaha just now, and it will not surprise me to learn that the entire stock is exhausted before the coming week is gone. I know the Western Sugar Refining company, which has hitherto been largely relied upon, has withdrawn from this market, having sale for every pound of its product on the coast. The fruit packers and preservers of California are putting up an immense crop and hence the west experiences an unusual demand. Local jobbers are hurrying on imported sugar. One house has several carloads of Austrian sugar en route, but now the aid of all have ordered supplies by fast freight, one jobber predicts there will not be a barrel in town by Tuesday night.

"The cavil against local beet sugar factories has been pretty well disposed of by facts heretofore, but when it is known that one house here received $16,000 in a single check for beet seed furnished Oxnard, all doubt about the extent and importance of this Nebraska industry should be forever at rest.

"There is also a situation in the coffee trade, but it is different. The fight on Arbuckle and the overproduction of coffee have reduced the prices of all grades, and coffee is cheaper today than ever before, and still going down.

CONDITION OF JOBBING TRADE.

"In the various jobbing lines trade is good for the season and retail dealers are encouraged by the conditions. Usually July and August are light for retailers. So many families go away for the summer that it affects the volume of business. One large wholesale establishment dealing in news, novels, etc., is authority for the statement that July and August at this point show a falling off of fully 50 per cent in his line. Of course, this is exceptional. Other districts where there are pleasure and health resorts enjoy the reverse of this condition.

"Omaha is a great distributing center for manufactured products, like yeast, jellies, soap and baking powder. One house here began making a high grade baking powder about a year ago and boasts today that it sells more of this article in Nebraska than any other manufacturer in the country. This should afford encouragement to others.

"The Bee's campaign of home industries is largely responsible for the substantial results achieved by Nebraska manufacturers of meritorious goods.

"The announcement from Salt Lake City of the filing of articles of incorporation for reorganizing the Union Pacific railway is significant of the approaching termination of the receivership. The next thing of importance to Omaha is this reorganization. Being the natural and actual terminus of the great transcontinental line, Omaha's interests have always been close to the Union Pacific and Omaha hopes for a very early conclusion of the pending litigation.

"At South Omaha there is the usual activity and the commencement of actual work on Armour's plant has a stimulating effect all along the line.

"Things are moving our way."

OMAHA GENERAL MARKETS.

Condition of Trade and Quotations on Staple and Fancy Produce.

EGGS—Bulk of sales, 7c. Hot weather is causing heavy losses, in some cases as high as five to eight dozen per case.

BUTTER—Common to fair, 7c; choice to fancy, 10@12c; separator creamery, 15c; gathered creamery, 12c.

VEAL—Choice fat, 80 to 120 lbs., quoted at 5@6c; large and coarse, 4@5c.

LIVE POULTRY—Hens, 5c; cocks, 3@4c; spring chickens, per lb., 12@14c; ducks, 6c.

PIGEONS—Live, 75@90c; dead pigeons not wanted.

HAY—Upland, $5.00; midland, $4.50; lowland, $4.00; rye straw, $4.00; color makes the price on hay; light bales sell the best, only top grades bring top prices.

BROOMCORN—Extremely slow sale; new crop, delivered on track in country; choice green self-working carpet, per lb., 2@2½c; choice green, running to hurl, 2@2½c; common, 1½c.

VEGETABLES.

GREEN PEAS—Per ½-bu. basket, 50@60c.

PIE PLANT—Per lb., ½c.

CUCUMBERS—Per doz., 30@40c.

TOMATOES—Per 4-basket crate, 90c@$1.00.

RADISHES—Per doz., 10@15c.

LETTUCE—Per doz., 10@20c.

WAX BEANS—Per ½-bu. box, 75c.

STRING BEANS—Per ½-bu. box, 50c.

PARSLEY—Per doz., 20@25c.

ONIONS—Per lb., 2c.

LIMA BEANS—Per lb., 3c.

BEANS—Hand-picked navy, per bu., $1.10.

CABBAGE—Good stock, 2c.

POTATOES—New, per bu., 90c.

FRUITS.

APRICOTS—Per case, $1.15@1.25.

CALIFORNIA CHERRIES—Per 10-lb. box, $1.00@1.10.

BLACK RASPBERRIES—Per 24-pint case, $1.00@1.15; quart cases, $1.25@1.75.

BLACKBERRIES—Per 24-qt. case, $1.25@1.35.

APPLES—No shipping stock.

GOOSEBERRIES—Per 24-qt. case, $1.50.

SOUTHERN PEACHES—Per ⅓-bu., 75c@$1.00.

RED RASPBERRIES—Per 24-qt. case, $3.00@3.50.

TROPICAL FRUITS.

ORANGES—Mediterranean sweets, $3.50; St. Michaels, $4.00.

LEMONS—Messinas, $5.00@5.50; choice California, $4.25@4.50.

BANANAS—Choice large stock, per bunch, $2.00@2.25; medium-sized bunches, $1.50@2.00.

MISCELLANEOUS.

NUTS—Almonds, California, per lb., large size, 13c; Brazils, per lb., 10c; English walnuts, per lb., fancy, soft shell, 12@13c; standards, 10@11c; filberts, per lb., 10c; pecans, polished, large, 9@10c; jumbo, 11@12c; large hickory nuts, $1.25 per bu.; cocoanuts, 4½c each.

FIGS—Imported fancy 4 crown, 20-lb. boxes, 12c; 5 crown, 50-lb. boxes, 13@14c.

HONEY—Choice, 13@15c.

CIDER—Clarified juice, per half bbl., $2.35; per bbl., $4.00@4.25.

MAPLE SYRUP—Five-gal. cans, each, $2.25; gal. cans, pure, per doz., $12; half-gal. cans, $6.25; quart cans, $3.50.

FRESH MEATS.

DRESSED BEEF—Good native steers, 400 to 600 lbs., 6½c; good forequarters, steers, 5½c; good hindquarters, 8½c; western steers, 6¼c; fancy heifers, 6¼c; good heifers, 6c; good forequarters, heifers, 5c; good hindquarters heifers, 8c; good cows, 6c; fair cows, 5½c; common cows, 5c; cow forequarters, 4½c; cow hindquarters, 7½c.

BEEF CUTS—Tenderloins, 18c; boneless strips, 9c; strip loins, 8c; rolls, 8½c; sirloin butts, 8½c; shoulder clods, 6c; rump butts, 5c; steer chucks, 5c; cow chucks, 4c; boneless chucks, 4½c; cow plates, 2½c; steer plates, 3c; flank steak, 6c; loins, No. 1, 13c; loins, No. 2, 10c; loins, No. 3, 8½c; No. 1 short loins, 15c; No. 2 short loins, 12c; No. 3 short loins, 10½c; sirloin ends, 10½c; ribs, No. 1, 11c; ribs, No. 2, 8c; ribs, No. 3, 6½c; steer rounds, 7c; cow rounds, 6½c; cow rounds, shank off, 7½c; cow rounds, shank and rump off, 8c; trimmings, 3½c; beef shanks, 2½c; brains, per doz., 25c; sweetbreads, per lb., 10c; sweetbreads (calves), per lb., 40c; kidneys, per doz., 25c; ox tails, each, 2c; livers, per lb., 2½c; hearts, per lb., 1½c; tongues, per lb., 11c.

PORK—Dressed pigs, 7½c; dressed hogs, 5c; tenderloins, 9½c; loins, 5¾c; spare ribs, 3½c; ham sausage, butts, 5c; shoulders, rough, 4½c; shoulders, skinned, 5¼c; trimmings, 4½c; leaf lard, not rendered, 4½c; heads, cleaned, 3c; snout and ears, 3c; backbones, 2c; cheek meats, 3c; neck bones, 2½c; pigs' tails, 3c; plucks, each, 5c; chitterlings, 2c; hocks, 4c; hearts, per doz., 25c; stomachs, each, 3c; tongues, each, 7c; kidneys, per doz., 10c; brains, per doz., 15c; pigs' feet, per doz., 20c; livers, each, 3c.

HIDES, TALLOW, ETC.

HIDES—No. 1 green hides, 6½c; No. 2 green hides, 5½c; No. 1 green salted hides, 6½c; No. 2 green salted hides, 5½c; No. 1 veal calf, 8 to 12 lbs., 7c; No. 2 veal calf, 12 to 15 lbs., 4c; No. 1 dry flint hides, 9@10c; No. 2 dry flint hides, 8@9c; No. 1 dry salted hides, 7@8c; part cured hides, ½c per lb. less than fully cured.

SHEEP PELTS—Green salted, each, 25@60c; green salted, shearlings (short wooled early skins), each, 15c; dry shearlings (short wooled early skins), No. 1, each, 5c; dry flint, Kansas and Nebraska butcher wool pelts, per lb., actual weight, 10½c; dry flint, Kansas and Nebraska Murrain wool pelts, per lb., actual weight, 8@10c; dry flint Colorado butcher wool pelts, per lb., actual weight, 10@11c; dry flint Colorado murrain wool pelts, per lb., actual weight, 8@10c; feet cut off, as it is useless to pay freight on them.

TALLOW AND GREASE—Tallow, No. 1, 2¾c; tallow, No. 2, 2c; grease, white A, 3c; grease, white B, 2c; grease, yellow, 2c; grease, dark, 1½c; old butter, 2@2½c; beeswax, prime, 15@22c; rough tallow, 1c.

WOOL—Unwashed, fine heavy, 6@7c; fine light, 8@9c; quarterblood, 10@12c; seedy, burry and chaffy, 8@9c; cotted and broken, coarse, 7@9c; cotted and broken, fine, 6@8c. Fleece washed, medium, 15@18c; fine, 14@16c; tub washed, 16@18c; black, 8c; bucks, 6c; tag locks, 2@3c; dead pelled, 5@6c.

BONES—In carlots, weighed and delivered in Chicago: Dry buffalo, per ton, $12.00@14.00; dry country, bleached, per ton, $10.00@12.00; dry country, damp and meaty, per ton, $6.00@8.00.

STOCKS AND BONDS.

Week Has Been One of Settling Down After an Excessive Rise.

NEW YORK, July 3.—Dealings were small on the Stock exchange today in the aggregate and about one-third of the small total was absorbed by Tobacco, in which there was heavy selling and a notable decline in price. A half day's session of the Stock exchange preceding two days' suspension would naturally account for the dullness in part. Many dealers and brokers left town yesterday and took no part in the trading today at all, but it was expected that there might be a large volume of transactions during today's short session when the exchange authorities declined to grant a request by members last week to adjourn over from Friday, July 2, to Tuesday, July 6. The animation of the market at the time the request was denied warranted the assumption that a suspension for the extra half day might cut off a large volume of business. The decline in activity today cannot all be attributed to the fact that two days' suspension is to follow. The dullness reflects the continued conviction of dealers in securities that the present level of the market is as high as conditions warrant. The prevalence of this sentiment might be expected to hold the market without causing actual decline. But the heavy liquidation in Tobacco, a sharp decline in Tennessee Coal and Iron and the influence of the lower prices for American securities in London affected the tone of the market and were added to as far as possible by the efforts of the bear contingent. Manipulation for the decline and short selling were quite palpable and proved effective in the narrow and rather neglected market. Nevertheless there was not lacking a reflex of confidence in business improvements. These results showed no wide recessions, notwithstanding the heavy tone of the market, outside of the special cases mentioned, and Reading first preferred, the latter stock closing a point lower. Tobacco sagged at one time 2¾ points below yesterday's close and closed at 88¼, which is a rally of ⅝ per cent. Tennessee Coal and Iron fell 2⅜ per cent and recovered only the fraction of that figure, the weakness being due to reports of labor troubles with the company's employes. Brooklyn Rapid Transit was a marked exception to the general weakness and advanced 1½ per cent, closing strong at the top. Rio Grande Western preferred also showed further advance of 2 points. Otherwise fractional net losses were general, and in the grangers and international stocks quite marked.

The index of confidence in the general outlook for business indicated as being a factor today has been manifested during the week and perhaps in a progressive degree as the week advanced. The recognized organs of opinion in the iron and steel industry have expressed a degree of dissatisfaction with the progress making toward improvement in that business, a business which Wall street habitually looks to as a fairly reliable barometer of business at large. The strike of coal miners in the bituminous coal districts of Pennsylvania, Ohio, West Virginia, Indiana and Illinois has grown in impressiveness to the minds of security holders. The soft coal industry itself and the roads which transport the products have been regarded as a drag on the general improvement and the prospect of further disorganization and demoralization in the industry is regarded as a serious drawback to industrials in the future. These facts seem to reinforce the arguments constantly harped upon by the bears, during the period of the present advance in stocks, that prices of securities were outstripping the improvement in business and discounting an improvement that was, as yet, only promised. As a result the week has witnessed the culmination for the time being at least of the advance in prices of securities and the first clearly defined reaction since the movement set in over a month ago. There has succeeded a condition of dullness which has grown more marked as the week advanced. The market has, however, retained a large degree of steadiness and even of firmness in many leading stocks. The week's process might be fitly called one of assimilation and digestion. Monday and Tuesday saw the heaviest transactions on the Stock exchange of any day since that following the election last fall. On Monday all offerings seemed nothing more than the professional profit-taking which has been a feature at intervals of the steady advance in stocks. But Tuesday's transactions made it evident that the buying element which has led the advance has to a large extent liquidated its holdings and was not prepared at once to buy for another upward step in the market. St. Paul has been the leader of the market all week in point of activity and enormous speculative holdings in Burlington have been sold out and transferred to St. Paul. The weekly statements of gross earnings of St. Paul have shown an excess for each week in June over the corresponding period in any year since 1893. For the fourth week in June the earnings reported yesterday are in excess of the corresponding week for any year in the history of the road. St. Paul's net gain on the week is 1½ per cent and Burlington's net loss is nearly equal. The statement of both roads for May was also notably good. The returns of most of the railroad companies of the country continue to show improvement. In some cases it is the net earnings that show gains at the expense of continued retrenchment in cost of operation and unimproved gross returns. In other cases the increased gross returns are eaten up by added cost of maintenance and equipment, reflecting the necessary outlay deferred during the period of depression, and now made feasible by increased earnings. The number of properties which have come through the business depression in such good condition as to make the gains immediately available to the stockholders is comparatively small. A feature of the week has been the decline in sterling exchange to below the point where gold exports are profitable, even with the consideration, amounting to a premium, which is still offered for gold in Europe. A special order for $500,000 in gold which was received from Europe on Thursday found no takers. It is the general belief of exchange and specie export houses that this marks the termination of the outgoing gold movement for this year. The growth of bank clearings in June indicates an increased activity in business, though it is to be noted that the increase of banks outside New York is, according to the Financial Chronicle, only 1 per cent over last year, while for New York City the increase is 8 per cent, supposed to be largely due to stock speculation. Deposits in New York clearing house banks are several millions in excess of the highest previous record and currency continues to move to this center. But the week's expansion in loans of these banks is $3,178,217 greater than the expansion in the deposits for the same period last year. This indicates a step toward the absorption of the surplus idle funds in the New York banks, which have glutted the money market for many months, and reduces the excess of deposits over loans. Net changes for the week in the stock market are mostly losses in the active shares, but they only reach as high as a point in a few shares. Tobacco is off 2¾ per cent, Bay State Gas 2 per cent and Chicago & Eastern Illinois preferred off 2½ per cent. On the other hand, Sugar is up 2 per cent, Rio Grande preferred 3½ per cent, Rio Grande common 5½ per cent, East River Gas preferred 5 per cent, Chicago & Eastern Illinois, 6 per cent, Brooklyn Transit, Long Island, Pittsburg, Cincinnati, Chicago & St. Louis preferred and East River Gas 1 per cent or over and quite a number of stocks, mostly inactive ones, a less amount.

The bond market was strong and active during the week. Operations for foreign account were less notable. The high prices for prime mortgages are forcing more generous purchases of low-priced liens. The aggregate sales were $9,297,000. The principal gains are: Chicago, St. Louis & Paducah firsts, St. Paul gold 7s, Toledo, Peoria & Western firsts, and People's Gas of Chicago firsts, 4 per cent each; Cleveland, Cincinnati, Chicago & St. Louis bonds, Commercial Cable 1s and Brooklyn Transit 5s, 3 per cent each; Burlington, Cedar Rapids & Northern consols, Chicago & Indiana Coal 5s, Chicago & Western Indiana generals, Colorado Midland first trust receipts, Central Georgia first incomes, Baltimore & Ohio of 1925, Omaha & St. Louis first trust receipts and Houston & Texas Central debenture 6s, 2 per cent or over; Standard Rope 6s and Standard Rope income lost 4 and 1½ per cent respectively, and Kanawha & Michigan firsts, 2½ per cent.

The following were the closing quotations on the leading stocks of the New York exchange today:

Atchison	12¼	do pfd	158
Adams Ex.	151	N. Y. Central	101⅝
Alton, T. H.	59	Ontario & W.	17
Am. Express	113½	Oregon Nav.	20½
Baltimore & Ohio	10⅜	O. S. L. & U. N.	19⅝
Canada Pacific	64⅝	Pacific Mail	30⅛
Canada Southern	49½	Peoria, Dec. & E.	⅝
Central Pacific	9	Pittsburg	165
Ches. & Ohio	17¼	Pullman Palace	167½
Chicago & Alton	148	Reading	22⅜
C. B. & Q.	83⅜	R. G. W.	27
Chicago Gas	94¼	do pfd	48¼
Consolidated Gas	160	Rock Island	73¾
C. C. C. & St. L.	24¼	St. Paul	80¾
Colo. Coal & Iron	⅝	do pfd	139⅝
Cotton Oil Cert.	14	St. Paul & Omaha	63¼
Delaware & Hud.	109⅝	St. P. & O. pfd	144
Del. Lack. & W.	157½	Southern Pacific	15⅛
D. & R. G. pfd.	43½	Sugar Refinery	127¼
Erie	14⅝	Tenn. Coal & Iron	22⅛
Erie pfd	34	Texas Pacific	10⅛
Fort Wayne	167	Tol. & O. Cen. pfd	40
G. Northern pfd	122	Union Pacific	6⅜
C. & E. I. pfd	98	U. S. Express	40
Hocking Valley	2⅝	W. St. L. & P.	5⅛
Illinois Central	97¼	W. St. L. & P. pfd	14⅛
St. P. & Duluth	22	Wells Fargo Ex.	101
K. & T. pfd	31⅛	Western Union	84⅛
Lake Erie & West.	14	Wheeling & L. E.	⅝
do pfd	65	W. & L. E. pfd	3⅜
Lake Shore	169	Minn. & St. Louis	20
Lead Trust	29½	Den. & R. G.	11
Louisville & N.	50⅝	Gen. Electric	34⅝
L. & N. A.	½	Nat'l Linseed	14⅛
Manhattan Con.	91⅝	Colo. Fuel & Iron	17¼
Memphis & C.	15	do pfd	80
Michigan Central	98	Tol. St. L. & K. C.	5⅛
Mo. Pacific	19¼	do pfd	18½
Mobile & Ohio	20	Southern	9
Nashville Chat.	66	Southern pfd	29½
N. J. Central	84¼	Tobacco	74⅛
N. & W. pfd	28½	Tobacco pfd	80⅝
North Am. Co.	4	Am. T. & C. Co.	91
Northern Pacific	13⅛	C. C. Co.	160
N. Pacific pfd	40⅛	Am. Sugar pfd	107½
U. P. D. & G.	2	Rubber pfd	57⅝
Northwestern	116⅝	Leather pfd	60⅛

Total sales of stocks today were 158,535 shares, including: American Tobacco, 29,900; American Sugar, 6,400; Burlington, 6,300; St. Paul, 11,000; Tennessee Coal & Iron, 4,700.

New York Money Market.

NEW YORK, July 3.—MONEY ON CALL—Easy at 1@1½ per cent; prime mercantile paper, 3@4.

STERLING EXCHANGE—Easy, with actual business in bankers' bills at $4.86½@4.87 for demand and $4.85¾@4.86 for sixty days; posted rates, $4.86@4.87½ and $4.88@4.88½; commercial bills, $4.85.

BAR SILVER—60c.

MEXICAN DOLLARS—46c.

BONDS—Railroad bonds firm; government bonds firm; new 4s reg., 125⅛; coupon, 125¾; 5s reg., 114⅛; coupon, 114⅝; 4s reg., 111⅝; coupon, 112⅛; Pacific 6s of '98, 101½.

Closing quotations on bonds were as follows:

U. S. new 4s reg.	125⅛	C. P. 1sts of '95	101⅞
U. S. new 4s coup.	125¾	D. R. G. 4s	87⅝
U. S. 5s reg.	114⅝	Erie 2ds	64½
U. S. 5s coup.	114⅝	G. H. & S. A. 6s	107½
U. S. 4s reg.	111⅝	do 7s	97⅜
U. S. 4s coup.	112⅛	H. & T. C. 5s	109⅝
U. S. 2s reg.	96½	do 6s	105
Pacific 6s of '95	101½	M. K. & T. 1st 4s	84⅝
Ala., class A.	115	do 2d 4s	61⅜
Ala., class B.	105	Mutual Union 6s	107
Ala., class C.	98	N. J. C. Gen. 5s	117
Ala. Currency	98	No. Pacific 1sts	117
La. New Con. 4s	96	No. Pacific 2ds	57⅛
Missouri 6s	100	N. W. Consols	145⅝
N. C. 6s	126	do S. F. Deb. 5s	117
N. C. 4s	102	R. G. West 1sts	77⅜
S. C. nonfund	⅝	St. P. Consols 7s	139⅞
Tenn. new set 6s	83	St. P. C. & P. W. 5s	111¼
Tenn. new set 5s	105	St. L. & I. M. Gen. 5s	80⅝
Tenn. old 6s	60	St. L. & S. F. Gen. 6	113¼
Va. Centuries	64	Texas Pac. 1sts	92⅜
do deferred	3	Texas Pac. 2ds	27
Atchison 4s	84⅛	U. P. 1sts of '96	104½
do 2d A	50⅛	West Shore 4s	109
Canada So. 2nds	107¾	L. & N. unified 4s	85

Boston Stock Quotations.

BOSTON, July 3.—Call loans 2@3½ per cent; time loans, 2½@4 per cent. Closing prices for stocks, bonds and mining shares:

A. T. & S. F.	12⅝	Wis. Cent.	1½
American Sugar	127¼	Ed. Elec. Ill.	145
Am. Sugar pfd	107⅛	Gen. Elec. pfd	77
Bay State Gas	5⅛	Atchison pfd	24½
Bell Telephone	228	Atchison 4s	81
Boston & Albany	212	Gen. Elec. 5s	97⅜
Boston & Maine	160	Wis. Cent. 5s	120⅝
C. B. & Q.	83⅝	Allouez Mining Co.	50
General Electric	33⅛	Atlantic	21⅛
Illinois Steel	33½	Boston & Montana	133¼
Mexican Central	9	Butte & Boston	22⅛
N. Y. & N. E.	36	Calumet & Hecla	399
O. S. L.	17⅛	Centennial	7⅛
Rubber	12⅛	Franklin	15
San Diego	9	Kearsarge	19
Union Pacific	6⅛	Osceola	26
West End pfd	94¼	Quincy	116⅛
W. Elec.	21⅛	Tamarack	128
W. Elec. pfd	49	Wolverine	10⅛

London Stock Quotations.

LONDON, July 3.—1 p. m. closing:

Consols, m'y	112⅜	St. Paul com'mon	83⅛
Consols, acct.	112 11-16	N. Y. Central	104¼
Can. Pacific	66⅝	Pennsylvania	54⅛
Erie	15	Reading	11⅛
Erie 1sts pfd	44⅛	Mex. Cen. new 4s	72½
Ill. Central	99⅝	Atchison	12⅝
Mexican ordinary	20¼	L. & N.	52⅝

BAR SILVER—Quiet at 27 9-16d per ounce.

MONEY—½ per cent.

The rate of discount in the open market for short bills is 1 13-16d; for six months, 1 3-16d.

Gold is quoted today at Buenos Ayres at 192; at Rome, 104.47. American eagles are quoted at 76s 5½d.

New York Mining Quotations.

NEW YORK, July 3.—The following are the closing mining quotations:

Cholar	50	Ontario	5 00
Crown Point	20	Ophir	70
Con. Cal. & Va.	1 35	Plymouth	10
Deadwood	85	Quicksilver	100
Gould & Curry	30	Quicksilver pfd	7 00
Hale & Norcross	75	Sierra Nevada	84
Homestake	29 00	Standard	1 50
Iron Silver	35	Union Con.	40
Mexican	30	Yellow Jacket	35

Weekly Bank Statement.

NEW YORK, July 3.—The weekly bank statement shows the following changes: Reserve, decrease, $[illegible]; loans, increase, $[illegible]; specie, increase, $[illegible]; legal tenders, decrease, $[illegible]; deposits, increase, $[illegible]; circulation, decrease, $[illegible]. The banks now hold $[illegible] in excess of the requirements of the 25 per cent rule.

Weekly Statement Bank of Germany.

BERLIN, July 3.—The weekly statement of the Imperial Bank of Germany shows the following changes as compared with the previous account: Cash in hand, decrease, 74,000,000 marks; treasury notes, decrease, 2,360,000 marks; other securities, increase, 125,380,000 marks; notes in circulation, increase, 22,340,000 marks.

Foreign Financial.

BERLIN, July 3.—Exchange on London, 20m 42pf for checks.

PARIS, July 3.—Three per cent rentes, 104f 77c for the account. Exchange on London, 25f 2c.

LONDON, July 3.—The amount of bullion gone into the Bank of England on balance today was £9,000.

Financial Notes.

BALTIMORE, July 3.—Clearings, $3,263,254; balances, $367,707.

BOSTON, July 3.—Clearings, $21,079,476; balances, $2,895,962.

NEW YORK, July 3.—Clearings, $141,400,661; balances, $9,893,352.

PHILADELPHIA, July 3.—Clearings, $13,091,[illegible]; balances, $1,854,[illegible].

CINCINNATI, July 3.—Clearings, $[illegible]. Money, 2½@6 per cent. New York exchange, 25c discount to par.

ST. LOUIS, July 3.—Clearings, $[illegible]; balances, $[illegible]. Money, 4@7 per cent. New York exchange, 25c premium bid, 40c premium asked.

NEW YORK GENERAL MARKET.

Quotations of the Day on General Commodities.

NEW YORK, July 3.—Grain and provision markets are closed today.

HOPS—Quiet; state, common to choice, 1895 crop, 3@4c; 1896 crop, 6@9c; Pacific coast, 1895 crop, 3@4c; 1896 crop, 6@9c.

HIDES—Quiet; Galveston, 14c; Buenos Ayres, 19@19½c; Texas, 11c; California, 19c.

LEATHER—Quiet; hemlock sole, Buenos Ayres, 19@20c.

BUTTER—Firm; western creamery, 11@15c; western factory, 7½@10½c; Elgins, 15c; imitation creamery, 8½@12½c; state dairy, 10@14c; state creamery, 11@15c.

CHEESE—Quiet; state, large, 7¾c; small, fancy, 6½@7½c; part skims, 3@5½c; full skims, 2@3c.

EGGS—Steady; state and Pennsylvania, 11½@12c; western fresh, 10@10½c.

OILS—Cottonseed, quiet; prime crude, 20c nominal; prime yellow, 22@24c. Petroleum, dull; United, 80c, nominal; Pennsylvania crude, 80c bid. Rosin, dull; strained, common to good, $1.72½@1.75. Turpentine, dull; 26½@27c.

RICE—Steady; fair to extra, 4½@6c; Japan, 4¾@4½c.

MOLASSES—Quiet; New Orleans, open kettle, good to choice, 22@28c.

METALS—Pig iron, steady; southern, $9.25@10.50; northern, $10.00@12.00. Copper, steady; brokers, quiet at $11.00@11.50. Lead, steady; brokers, $3.35. Tin, quiet; straits, $13.60@14.50; plates, quiet. Spelter, quiet; domestic, $4.20@4.35.

Liverpool Grain and Provisions.

LIVERPOOL, July 3.—WHEAT—Closing: Spot, No. 2 red western winter, no stock; No. 1 red northern, spring, dull, 5s 2d.

CORN—Spot, American mixed, new, steady, 2s 9½d; American mixed, old, steady, 2s 9¾d; futures steady; July, 2s 9½d; August, 2s 9¾d; September, 2s 9¾d.

FLOUR—St. Louis, fancy winter, steady, 7s 9d.

HOPS—At London (Pacific coast), steady, 50@70s.

PROVISIONS—Beef, extra India mess, dull, 72s 9d; prime mess, dull, 45s. Pork, dull; prime mess, fine western, 45s; medium western, 42s 6d. Hams, short cut, dull, 29s 6d; short ribs, 26s; long clear middles, heavy, steady, 25s 6d; long clear middles, heavy, steady, 24s 6d; short clear middles, heavy, steady, 24s 6d; clear bellies, steady, 25s. Shoulders, square, dull, 25s 6d. Lard, prime western, steady, 23s 9d.

CHEESE—American, finest white and colored, dull, 42s.

TALLOW—Prime city, 17s 6d.

OILS—Cottonseed, Liverpool refined, steady, 15s 3d. Turpentine spirits, 23s 9d. Rosin, common, firm, 4s 6d.

London Colonial Wool Sales.

LONDON, July 3.—There has been considerable inquiry for wool on American account. About 3,300 bales Australia, 2,500 bales Falkland Islands and 1,500 bales of Cape of Good Hope and Natal have been sold since the close of the last series. The approximate offerings for next week, total 61,750 bales, comprising New South Wales, 18,800 bales; Queensland, 8,900 bales; Victoria, 6,300 bales; South Australia, 1,900 bales; Tasmania, 3,300 bales; Swan River, 2,500 bales; New Zealand, 24,850 bales and Cape of Good Hope and Natal, 2,500 bales. The imports for the week aggregated 15,989 bales, including New South Wales, 2,419 bales; Melbourne, 1,459 bales; South Australia, 31 bales; Stanley, 888 bales; New Zealand, 3,621 bales; Cape of Good Hope and Natal, 6,293; France, 532 bales; China, 244 bales and sundries, 32 bales. On July 7 250 bales of Cape of Good Hope and Natal will be offered. On July 15 4,500 bales of Australasian and Punta Arenas sheep skins will be offered for sale.

Cotton Markets.

LIVERPOOL, July 3.—COTTON—Spot, quiet; prices unchanged; American middling, 4 7-32d. The sales of the day were 8,000 bales, of which 500 bales were for speculation and export and included 7,100 bales American. Receipts, 2,000 bales, including 1,000 bales American. Futures opened quiet with a moderate demand and closed quiet but very steady at the advance. American middling, L. M. C., July, 4 16-64@4 11-64d buyers; August and September, 4 7-64d buyers; September and October, 4 63-64d buyers; October and November, 3 58-64d buyers; November and December, 3 55-64@3 56-64d buyers; December and January, 3 54-64d buyers; January and February, 3 54-64d buyers; February and March, 3 54-64d buyers; March and April, 3 55-64@3 56-64d buyers; April and May, 3 56-64d value.

ST. LOUIS, July 3.—COTTON—Steady and unchanged, with no sales. Receipts, 198 bales; shipments, 598 bales; stock, 15,722 bales.

Trading on the Curb at St. Louis.

ST. LOUIS, July 3.—The Merchants' exchange was closed today and will be closed Monday. Receipts of wheat today were 17,530 bu.; corn, 18,299 bu.; oats, 12,500 bu.; rye, flour, 2,575 bbls.

On the curb there was little life in the market and the leading feature was the strength in corn on account of reports of hot winds in Kansas, which sent prices up rapidly. July wheat was offered at 68 early, but later became stronger and was bid up to 68⅝@68¾c. There was no privilege trading, but 67¾c was bid for calls. September wheat was offered early at 66¼, but later sold at 66c. September puts were offered at 63¾c and at 65⅛c bid. Calls had 65½c bid. September corn had 25¾c bid, later was bid up to 24¾@25c. Calls had 25¾@26¼c bid and were offered at 25c.

Butter and eggs were unchanged.

Week's Imports and Exports.

NEW YORK, July 3.—The exports of specie from the port of New York for the week amounted to $792,693 in silver; no gold. The imports were: Gold, $63,477; silver, $92,718; dry goods, $3,965,396; general merchandise, $7,9[illegible].

Wool Markets.

ST. LOUIS, July 3.—WOOL—Firmer, with better inquiry; fair to choice grades, Missouri and Illinois, 16½@17½c; medium, 13@15c; fine, 10@14c; heavy fine, 11c; tub washed, 19@25c.

NEW YORK, July 3.—WOOL—Firm.

Philadelphia Produce Market.

PHILADELPHIA, July 3.—BUTTER—Firm; fancy western creamery, 15c.

EGGS—Steady; fresh nearby, 10@10½c; fresh western, 10@10½c.

CHEESE—Unchanged.

Oil Markets.

LONDON, July 3.—OIL—Linseed, 14s 3d.

OIL CITY, Pa., July 3.—Credit balances, 80c; certificates, no bids.

BREMEN, July 3.—OIL—Petroleum, 5m 20pf.

American Securities in London.

LONDON, July 3.—The market for American securities, after moderate fluctuations, strengthened on general speculative demand; closed steady, with a moderate demand.

Sugar Markets.

LONDON, July 3.—SUGAR—Beet, July, 8s 5d; October, 8s 8½d.

Spoiled It All.

"Some things make a man excessively weary," said a congressman from the northwest to the Washington Post. "I have been working for six months to get a certain post-office established out in my district, and finally succeeded, and the department sent out blank bonds to the man who was to be appointed.

"There had been some trouble about the name of the office to be established. The people wanted a name which conflicted with some other office and the Postoffice department selected another name for them. All this had been carefully explained to the people and to the would-be postmaster, through many letters.

"Now what do you suppose that fellow did? He secured bondsmen all right, but carefully marked out the name of the office selected by the department wherever it occurred, and inserted the name he had asked for at first. I suppose he thought he was too smart for any government official. But it will be a long time before he gets his commission or the people get the office."

Knew There Must Be One.

Chicago Post: She was rather an aggressive-looking woman, and when she beckoned to the library attendant he made haste to respond.

"I want the companion volume to 'The Descent of Man,'" she explained.

"The—the what?" asked the attendant.

"The companion volume to 'The Descent of Man,'" she repeated.

"I—I never heard of one," said the attendant doubtfully. "I don't believe there is any."

"Nonsense, young man!" she retorted, looking at him sharply. "I'm sure there must be something about the rise of woman."

Its Different, You Know.

Chicago Post: It was during a controversy over the value of a bicycle.

"There are cases, mamma," explained the young woman, "when the proper use of a bicycle is a most imperative, and I am sure that mine is one of them."

"Nonsense," returned the elder woman. "That's very nice talk from the point of view of a dealer in bicycles, but that is all. Now, if you want exercise—"

"But I don't, mamma," interrupted the young woman hastily. "It isn't exercise that I need, but recreation, and there's no recreation in doing the housework—none at all."

OMAHA LIVE STOCK MARKET

Receipts Indicate that Shippers Anticipated the Holiday.

SCANTY OFFERINGS SELL QUITE READILY

Dealers Take Everything in the Way of Cattle at Strong Prices—Hogs Strong at Five Cents Higher.

SOUTH OMAHA, July 3.—Receipts for the days indicated were:

	Cattle.	Hogs.	Sheep.	Horses.
July 3	159	4,671	....	....
July 2	2,083	6,536	117	....
July 1	3,111	7,412	2,130	....
June 30	2,491	6,922	1,153	....
June 29	2,022	8,931	5,852	....
June 28	2,035	2,130	1,859	....
June 26	1,060	9,017	500	....
June 25	1,414	8,690	265	23
June 24	1,902	8,184	....	....
June 23	4,255	7,087	2,021	....
June 22	4,150	4,245	367	....
June 21	1,341	1,835	18	....
June 19	923	6,345	....	....
June 18	1,427	6,239	1,759	....

The official number of cars of stock brought in today by each road was:

Buyers.	Cattle.	Hogs.	Sheep.
Missouri Pacific Railway	6	1	....
Union Pacific system	3	12	....
F., E. & M. V. R. R.	9	28	....
C., St. P., M. & O. Ry.	5	6	....
B. & M. R. R. R.	12	18	....
C., B. & Q. Ry.	1	1	....
C., R. I. & P. Ry., east	....	2	....
C., R. I. & P. Ry., west	....	1	....
Total receipts	41	69	..

The disposition of the day's receipts was as follows, each buyer purchasing the number of head indicated:

Buyers.	Cattle.	Hogs.	Sheep.
Omaha Packing Co.	....	561	....
The G. H. Hammond Co.	249	851	....
Swift & Co.	286	1,271	....
Cudahy Packing Co.	251	1,228	....
J. L. Carey	70	....	....
Hill & Lewis Co.	20	....	....
Hammond, Kansas City	....	106	....
Cudahy Co., Kansas City	156	....	....
Nelson Morris, Chicago	23	....	....
Other buyers	76	....	....
Left over	....	....	200
Total	1,065	4,417	200

Total receipts for the week with comparisons:

	Cattle.	Hogs.	Sheep.
Week ending July 3	15,512	39,578	8,637
Week ending June 26	14,868	42,[illegible]	2,315
Week ending June 19	12,259	43,[illegible]	15,[illegible]
Week ending June 12	16,841	[illegible]	8,[illegible]

There will be no market on Monday.

CATTLE—The week closed with light receipts of cattle, shippers evidently being afraid to forward many cattle with two holidays, Sunday and Monday, before them.

With so few cattle in sight the buyers were not long in cleaning the yards, everything in the yards being sold and weighed up long before midday.

There were no very good beef steers in the yards, but what cattle there were sold at steady to strong prices. The bulk of the cattle brought $4.10@4.50.

Cows and heifers also sold at strong prices and there was one load of heifers good enough to bring $4.20.

Only two or three loads of stockers and feeders were offered and they sold at about steady prices. Representative sales:

NATIVES.

BEEF STEERS.

No.	Av.	Pr.	No.	Av.	Pr.	No.	Av.	Pr.
[illegible]								

COWS.

No.	Av.	Pr.	No.	Av.	Pr.	No.	Av.	Pr.
[illegible]								

HEIFERS.

No.	Av.	Pr.	No.	Av.	Pr.	No.	Av.	Pr.
[illegible]								

BULLS.

No.	Av.	Pr.	No.	Av.	Pr.	No.	Av.	Pr.
[illegible]								

OXEN.

No.	Av.	Pr.
1	1300	2 75

CALVES.

No.	Av.	Pr.	No.	Av.	Pr.	No.	Av.	Pr.
1	170	5 50	2	150	5 75	1	240	5 75
1	190	5 50						

STOCKERS AND FEEDERS.

No.	Av.	Pr.	No.	Av.	Pr.	No.	Av.	Pr.
[illegible]								

HOGS—Hogs loaded up this morning in spite of its being the last day of the week and in spite of prospective holidays.

The market opened a little stronger, though hardly a nickel higher, and was active at the advance. The supply was soon exhausted and the market closed with everything sold.

The bulk of the hogs sold at $3.20, with quite a sprinkling at $3.22½ and $3.25. Yesterday about half of the hogs sold below $3.20.

The hog market of the past week can be no sharper in its upturns or in its reverses than has been the rule in most weeks of late. At the opening of the week the market was down to very nearly the low point of the month. On Tuesday it rallied sharply, the advance on an average amounting to 5 cents. Wednesday's market was steady to [illegible], Thursday's very nearly so, but on Friday came a break of 5 cents which was followed by a slight advance at the close of the week. Representative sales:

No.	Av.	Sh.	Pr.	No.	Av.	Sh.	Pr.
[illegible]							

PIGS—ODDS AND ENDS.

No.	Av.	Sh.	Pr.	No.	Av.	Sh.	Pr.
[illegible]							

SHEEP—There were no sheep here to make a market.

St. Louis Live Stock.

ST. LOUIS, July 3.—CATTLE—Receipts, 200 head, all Texans. Market steady; native shipping steers, $4.25@5.10; bulk of sales, $4.50@4.90; dressed beef and butcher steers, $3.90@4.90; bulk of sales, $4.25@4.50; steers under 1,000 pounds, $3.50@4.40; bulk of sales, $3.75@4.15; stockers and feeders, $3.00@4.25; bulk of sales, $3.50@4.00; cows and heifers, $2.00@4.25; bulk of cows, $2.25@3.25; bulls, $1.90@3.10; Texas and Indian steers, $2.75@4.25; cows and heifers, $2.25@3.25.

HOGS—Receipts, 2,000 head. Market steady; closed weak; light, $[illegible]; mixed, $[illegible]; heavy, $[illegible].

SHEEP—Receipts, none. Market steady; native muttons, $3.00@4.00; culls and bucks, $2.25@3.50; Texas sheep, $2.50@3.25; lambs, $3.50@5.75.

New York Live Stock.

NEW YORK, July 3.—BEEVES—Receipts, [illegible] head. [illegible]

CALVES—[illegible]

SHEEP AND LAMBS—Receipts, [illegible] head; [illegible]

HOGS—Receipts, [illegible] head; [illegible]

Stock in Sight.

Record of receipts of live stock at the four principal markets for July 3:

	Cattle.	Hogs.	Sheep.
Omaha	159	4,671	....
Chicago	400	7,500	1,000
Kansas City	50	2,000	....
St. Louis	200	2,000	....
Totals	809	16,171	1,000

East Buffalo Live Stock.

EAST BUFFALO, July 3.—HOGS—Pigs and light Yorkers, $3.60@3.65; roughs, common to good, $3.00@3.15; pigs, culls, common to fair, $3.00@3.50.

SHEEP—Good to choice lambs, $5.75@6.25; culls and common yearlings, $3.00@4.25; native clipped sheep, choice wethers, $3.75@4.00; culls and common sheep, $2.50@3.75.

Chicago Live Stock.

CHICAGO, July 3.—Prices for cattle were generally no higher than a week ago, with sales of native steers at from $3.90 to $5.15, the bulk bringing from $4 to $4.85.

Sales of hogs were at an extreme range of from $3.10 to $3.45, with the bulk at from $3.35 to $3.40.

Sheep were salable at from $1.75 to $3.85; lambs at from $3 to $5.75, chiefly at from $4.50 to $5.

Receipts: Cattle, 400 head; hogs, 1,400 head; sheep, 1,000 head.

THRIFT FOR WORKINGWOMEN.

A Simple Calculation on the Advantage of Saving.

One of the finest traits in real womanliness which does not differ essentially from true manliness, says the Philadelphia Press, is the hatred of dependence, a desire to be on one's own feet; no bread is so bitter to a noble soul as the bread of dependence, often grudged by those who impart it. The parent of dependence is lavishness, the parent of independence is thrift. She who has saved nothing is at the mercy of circumstance. When any reverse comes she first exhausts her little margin of credit, piling up debts which can not be paid; and then she is an object of charity. The illness of a week puts her behind; a serious illness remands her to the hospital as a charity patient.

Thrift, which means the denial of present enjoyment and present ease and the passion which for the sake of the permanent and widening future, makes the distant and unseen, but real, predominate over the present and seen. Thrift is the condition of real generosity. He who saves nothing can have nothing; he who has nothing can give nothing. The practice of thrift makes women acquainted with the methods of business, makes them understand accounts and transactions. The instances are both painful and frequent of women who are persuaded to sign some paper on the assurance of a supposed friend that it is a mere form, meaning nothing, and who suddenly awake to the fact that they have beggared themselves. Blind and ignorant trust invites fraud. When women are experienced and wise perhaps men will be honest.

Of course, to the exhortation that she should save, every workingwoman, as if by instinct, replies, "I can't save anything out of my scanty wage. It is impossible." We reply in the words of Richard Cobden: "You say it is impossible? If that is the only obstacle, let us set about it at once." What some women have done others can do. A young woman who began to support herself when she was 17 and who has always had to help thriftless relatives, now owns two or three houses and 100 acres of ground, and has money at interest, and all the result of her own earnings at the typewriter. The first thing is for a woman to make up her mind; for her to say, "I am going to save." Certainly she will never begin until—she begins. Then she will go over the field and see where the saving is to come in. Shall it be candy, ice cream, chewing gum? Shall it be in greater inventiveness in dress, so that half a dollar shall look just as well and wear just as long as a dollar? She begins to save half a dollar a week when she is receiving $6. Presently her income increases; but do not let the wants increase with it; rather let the margin go to the credit of thrift. "Jock," said a dying Scotch farmer to his son, "aye stick in a tree. It'll be growing when ye're sleeping." By the same token we would say to the workingwoman: "Invest your money (but never without security). It will be drawing interest when you are waking and when you are sleeping, when you are employed and when you are unemployed, when you are sick and when you are well; and by the time you are less young than you are now, and the capacity for labor has decreased, the weekly savings with the accumulated interest, will be a dependence for the remaining years.

From an official in one of our solid insurance and annuity companies we have received the following figures: A woman of 21 paying $46.45 a year (which may be paid quarterly), which is somewhat less than a dollar a week, in twenty years will have to her credit $1,339. If she is able to pay in $21.23 a quarter, which is considerably less than $2 a week, she will have $2,698. This may be used for the purchase or part purchase of a home. If there is a balance against it this may be made up by subsequent earnings or rent. Or for the latter sum she may purchase a bond paying $122 a year, with the principal paid to her estate at her death. Or beginning at 21 she can pay $25.62 a year in quarterly payments and at the age of 56, when her earning power will be declining, she can have $1,000. For $59.94 a year she can have $2,000, and for $129.88 a year she can have at the age of 56 $4,000. We have made these calculations as simple as possible. It may be that a woman's wage increases to $10 or $15 a week, and the amount of her weekly savings will increase in that measure. She can easily begin a new account on a larger basis. There is no limit to the usefulness and the beneficence of interest—when it is coming to you. These figures are derived from the published statements of one of our most substantial companies, which is adding to its policies of insurance at the rate of $20,000,000 a year, and which probably offers as near perfect security as anything human. In the event of the workingwoman's marriage the accumulation may buy a house, which should always stand in her own name. This possession will add very much to her comfort and self-respect. What sensation more delicious than to care for a house which is your own, to know that every adornment is an improvement to your own property, to feel that you yourself will pluck the flowers from every bush you set out, to realize that the roof under which your children are born is yours, to be exempt from the visit of the rent collector, to welcome the tax gatherer because he is an attestation of you, owning something?

But a word of caution: the workingwoman must not save at the expense of her health. A woman sometimes saves 5 cents by not taking a car and by walking a long distance when she is tired, but she takes it out of herself, and in the long run the saving costs twenty times the face of it in fatigue, in nerves, in looks (the latter being a asset that no women can afford to ignore). Do not save on rubbers and umbrella and waterproof; do not save on food, and in order that you may economize in food, you must know something of the qualities of food and wherein true economy lies and wherein false economy. Do not let your mind starve; the money that is spent on a magazine, a book, a lecture, bears good interest. And do not let your heart starve; as providence blesses you, you must bless others. Lift up those who are down, help those less fortunate than yourself. Remember the difference between the stagnant marsh that receives but does not give and the lake, full, free, joyous, because there is an outlet as well as an inlet.

We close with a stanza from a poet, who, perhaps, labors, in this case, under a disqualification in that you can understand every word he says:

To catch Dame Fortune's golden smile,
Assiduous wait upon her;
And gather gear by every wile
That's justified by honor;
Not for to hide it in a hedge,
Nor for a train-attendant;
But for the glorious privilege
Of being independent.

THREW AWAY A THRONE.

Shipwrecked Sailor for Whom a Cannibal King Abdicated.

Captain Curtis of the British ship Eurydice, which has sailed for Europe via Sydney, had a thrilling experience last year, part of which is now made public for the first time, says the Tacoma Ledger. He was first mate on the ship Flora Stafford when she foundered in the South Pacific ocean. The crew embarked in boats and after fifteen days of hardships, during which both provisions and water gave out, Curtis' boat landed on one of the main Caroline islands. Though they sometimes practice cannibalism, Curtis and his fellow sailors persuaded the natives to treat them kindly. In fact, the sailors claimed to belong to European aristocracy, and announced that war ships would be sent to exterminate the natives if they were harmed. Curtis was received with greatest deference and made friends with King Bickbikee, who he claims abdicated in his favor. Curtis describes his reign as follows:

"My reign was brief, but brilliant. Proclamations were sent to all subjects to desist from eating the flesh of any white man who might thereafter be cast upon the shores of my dominions, this being done so none of my helpless shipmates who were yet at sea would meet death at the hands of the subjects of their erstwhile first officer. Bickbikee had a daughter. She had most exquisite golden skin, and was tall, lithe and graceful. I wooed the princess and won her, and we had a gorgeous wedding. My reign ended after six months. When the first steamer passed the islands I had become tired of royal life and actually disgusted with the smallness of my kingdom. I kicked over the throne, threw away my scepter and swam off to the ship. My guard of honor witnessed the last act of my reign and summoned the former king from his banana patch."

After several months Curtis reached Hong Kong, where he was made skipper of the Eurydice.

DEATH OF A REBEL SPY.

Mrs. John Mance, a Strange Character, Passes Away.

Mrs. John Mance, one of the oddest of old characters, was found dead seated by the road side in Clay county, Tennessee, recently. Hers was indeed a strange and eventful life. Sixty years ago Jacob Schroder, a Pennsylvania Dutchman, emigrated to that part of Tennessee and settled down to farming and dealing in stock. His family consisted of two sons and a daughter. By frugal habits Schroder accumulated considerable property and was known as one of the wealthiest men of the section. The daughter, Kate, had many admirers, the favored suitor being Wilson Beggman, a carpenter. Owing to a fancied insult offered him by Beggman, old man Schroder was opposed to the marriage of his daughter and forbade Beggman entering the house. A few days after the wordy warfare between the two men old man Schroder was shot from ambush. Suspicion pointed to Beggman as being the assassin, but evidence was not sufficient to warrant his arrest. Two weeks after the murder Beggman attempted to elope with Kate Schroder. The eloping couple were overtaken by the two Schroder boys and Beggman was killed. The Schroder boys left for parts unknown. Two years later Kate Schroder married John M. Mance, a farmer and former admirer.

At the commencement of the war Mance, who was a strong southern sympathizer, was arrested and taken to Louisville, where he died in prison. Mrs. Mance always claimed his death was caused by the cruel treatment of his captors. Burning for revenge, Mrs. Mance entered the service of the rebels in the capacity of a spy. She was of great value to the confederates and was considered one of the most daring spies in the service. She was with Bragg when he raided through Kentucky, and at the battle of Perryville handled a musket in the front ranks. During the war she was usually attired in male attire, unless feminine attire suited her purpose better.

Many were her hairbreadth escapes from capture and death. One of the closest calls she ever experienced was while fording Red river, in Logan county, Kentucky. She had visited Russellville in search of information. An hour after her departure the federal commander of the town, learning she was a rebel spy, dispatched a company of cavalry to capture or kill her. The troops overtook the daring woman at the river, which was bankful and past fording, owing to recent rains. With certain death behind and a dangerous river in front, she plunged into the raging torrent. When half way across the stream the federal cavalry appeared and fired a volley at the fleeing woman. Her horse was killed and she received a wound in the shoulder. Supposing she had received her death wound, the troops left her to the mercies of the stream. She was washed against a pile of driftwood and reached the opposite shore. She reached her command, and gave information which resulted in the capture of Russellville the following week.

During her career as a scout she made oath that not until the independence of the confederate states would she ever sleep beneath a roof. At the close of the war Mrs. Mance returned to this country, sold her little farm and began a roaming life, which ended only in her death.

Securing a spring wagon, a horse and several head of milch cows, she roamed through southern Kentucky and northern Tennessee. Wherever good grazing could be found there she would camp for an indefinite period. Her wants were few and simple, and were supplied by selling milk and butter. A perfect storehouse of information, yet she never referred to her own life, and it was with great difficulty that this short sketch was secured.

At the time of her death she had twenty milch cows. These she had milked up to the hour of her death. Finding the grim monster beckoning, she seated herself by the roadside, leaned against a tree and was dead when discovered. She kept the oath made during the rebellion. For thirty-three years she never slept under a roof.

Interest at 5,000 Per Cent.

Mexican pawnbrokers and money lenders are distinctly outdone by the English usurers whose practices are undergoing Parliamentary investigation, says the Mexican Herald. One lady who kept a boarding house at Oxford borrowed £50, paying interest on that amount during the first month at the rate of 240 per cent! The second month she had cut the debt down to £25, but the usurer raised the interest to 230 per cent, and it went on as follows, according to the official report: Twenty pounds for the third month, 290 per cent; on £15 for the fourth month, 390 per cent; on £10 for the fifth month, 590 per cent; on £5 for the sixth month, 1,160 per cent. Then 1,212 per cent was charged for other five months on a trifling sum, as practically the whole of the £50 was paid back in six months. After this £8 was added as interest, making the interest charged at this period up to 5,000 per cent. In this case the lady fully secured the lender by depositing her plate. It is now proposed to make default penalties, fees and bonuses illegal, and to reduce pawnbrokers' interest to 25 per cent a year.

A Useful Wheel.

"Well, my son," said the editor of the Hillsville Breeze to his son, who wanted a wheel, "you'll find one in the front end of that wheelbarrow, and there is a big pile of coal ashes back of the house that will have to be moved. The handlebars are of white ash and are adjustable, so you can get any style of hump on that suits your fancy. It is regulated largely by the load you put on. The bigger the load the more you have to hump yourself. Be careful and don't mar the enamel on the frame, and keep the ball-bearings well oiled, so they won't cut into the cones. The tire is absolutely puncture-less, so you won't have to take a pump and repair kit with you. By the time you will have removed that pile of ashes I think you will have made a century run, also the perspiration. You'd better come in to dinner soon."

What's the News?

Boston Transcript: What funny people folks are! Bodge and Dodge meet. Bodge—What's the news? Dodge—Don't hear a thing; what is the latest thing with you? Bodge—Nothing new. By the way, we had quite a fire down our way last night. Three persons killed and half a dozen injured. Dodge—So? That reminds me that there was a collision on the Ruston & Gepper railroad a little while ago. Quite a number killed, I hear.

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