

WE MAKE THESE GREAT OFFERS IN ORDER TO SELL THIS WEEK ALL OUR

Hand Embroidered Robes and Waist Patterns

(PARTLY MADE.) Real French Hand Embroidered Batiste Robes, very latest styles—regular \$12.50 and \$14.50 values, at..... 5.98

Fine Swiss Embroidered Batiste Robes, partly made, plenty of plain material and embroidery to make waist—regular \$6.50 and \$7.50 values..... 2.75

Waist Patterns—Real Hand Embroidered Linen and Fine Swiss Embroidered Batiste Waist Patterns, exquisite designs, values up to \$6.50 each..... 2.98

WASH LACES AND INSERTIONS

Dainty French and German Valenciennes Laces and Insertions, in various widths to match—special values, at..... 3 1/2c-5c-7 1/2c

A SPLENDID CHANCE TO BUY YOUR SHOES OR OXFORDS FOR FALL

SHOE SALE

We are offering thousands of pairs of perfectly made, high quality ladies' shoes and oxfords, newest style toes and heels, at..... 1.69

All new fall models in footwear—high shoes in the newest ideas for autumn—oxfords of the dressy sort, actually worth \$3.50 to \$5.00, at..... 2.49

A CLEARANCE OF MEN'S OXFORDS

Men's \$3.00 oxfords, now..... 1.49 Men's \$3.50 and \$4.00 oxfords, now..... 2.49 Men's Florsheim oxfords, highest grade, now..... 3.75

INTERESTING STORE NEWS

Lingerie and Linen Waists

These waists with the fine open work embroidery fronts, many pretty hankerchief linens, \$3, \$4 and \$5 values, at..... 1.98



Stylish Summer Waists, 69c

Embroidery panel or lace inserting trimmed effects, all new and very dressy—worth \$1.50 and \$2.00 at..... 69c

Latest Arrivals in Ladies' Fall Tailored Wear

Brandeis always leads the way in presenting the new styles for each season. The wonderful advantage given us by our own Paris office and our New York headquarters makes possible an exposition of correct style in advance of other houses.

We have been specially successful this season in obtaining new models very early. Simultaneously with their arrival in New York we give a glimpse of reigning fall mode to Omaha women. Our variety of styles in tailormades is particularly ample.

The New Tailored Suits for Autumn

The snug fitting models seem destined to take a place in the forefront of favor. The styles with skirted coats are very trim. Plaids and checks will be employed among the fabrics for these suits. The military styles are extremely fetching, as well as the Prince Chap effects. We mention smart suits for fall at..... \$25, \$32.50, \$37.50 and up to \$50

The Fall Walking Skirts are Very Dressy

These skirts have the wide flowing plaits this season and there are a number of minor departures in style that will make the skirts attractive—some are plain, and others trimmed with stitched straps. We mention skirts at..... \$5, \$7.50, \$10 and up

Clearance of all Our Summer Apparel

- Lingerie Dresses, in lawn and dotted Swiss, at..... 1.98 Silk Shirt Waist Suits, worth up to \$25, at..... 9.98 \$12.50 Shirt Waist Suits with embroidered fronts, at \$5 Silk Jacket Suits, worth up to \$40, at..... 14.85 Tailored Wool Suits, worth as high as \$40, at..... 14.85 Lace and Pongee Coats, worth \$8 and \$10, at..... 3.98 White Wool Suits, worth up to \$40, at..... \$10 1/2 length Silk and Cloth Coats, worth up to \$17.50, at..... 6.98 Odd Tailored Wool Suits, worth up to \$25, at..... \$5 Ladies' \$10 White Wool Skirts, at..... 2.98

THE LATEST FADS IN PURSES, BELTS, ETC.

- LADIES' FRITZI SCHEFF BELTS—in black and white French kid..... 49c LADIES' BACK STRAP PURSES—in fine seal leather—regular price \$1—a late and popular fad—at, each..... 50c Ladies' Embroidered Wash Belts—with fine pearl buckles—in Persian lawn and pure linen. A 50c value at..... 15c Ladies' Silver Tinsel Belts—20 styles to choose from—regular price 50c—at, each..... 25c BEAUTIFUL CRYSTAL BEADS—Finely cut—all the leading shades—\$1.00 values at..... 50c

2 BASEMENT SPECIALS

- SILK EOLIENNES, FINE MOUSSELINE DE SOIE and high class wash fabrics from our regular counter, that sold up to 75c yard, at, yard..... 19c FINE DRESS GINGHAMS for Children's School Dresses—all desirable shades—in full pieces, not remnants—regular 15c grade—at, a yard..... 8 1/2c

LINEN SALE

Sample Napkins, Table Cloths, Etc

We purchased these napkins for 50 per cent less than their import cost, from a New York linen house. These are all their travelers' and house samples of dinner napkins in Irish, Scotch and Austrian makes. All very fine quality and actually worth up to \$5 a dozen. These napkins have been on display in the window and will be sold Monday for— A HALF DOZEN..... 98c

All linen fine quality pattern table cloths in 8-4, 10-4 and 12-4 sizes, worth up to \$6—at, each..... 1.98-2.98

5c honey comb knit wash cloths—at, each..... 2c Balance of the 6c twilled cotton towel-ing, from the bolt, yard..... 2 1/2c

Monday A Big Day in SILKS

We offer 36-in. black Chiffon Taffeta, pure dye, worth \$1.35, Monday only, 79c

\$1.50 black Beau de Soie, 36-in., at..... 98c

27-in. black Beau de Soie, \$1.25 value, special, a yard..... 89c

50 pieces of 27-in colored Taffetas, worth \$1.00, Monday at, yard..... 69c

We are now showing silks for early shoppers on bargain squares, all nice new, up-to-date patterns, large variety of colors, at, a yard..... 48c-59c

\$1.00 and \$1.50 Silks for 35c New lots that have been shown in our window—fine, all silk taffeta, many in plain colors—satin foulards, in polka dots and floral designs, etc.—all this season's popular styles and worth \$1.00, and \$1.50 a yard—bargain square, at, yard..... 35c

TOWN THAT NEEDS NO TAXES

It Moders, Too, Knows a Good Thing and Pushes It Along.

MAY DECLARE DIVIDENDS BEFORE LONG

Port Arthur, Canada, Strong on Municipal Ownership and Has Figures to Justify Its Jubilant Blasts.

It is not necessary to go abroad and observe ancient cities the operation of public utilities for public profit. Port Arthur, Canada, is a modern town which furnishes a lesson in municipal ownership calculated to start a thrill of envy in communities south of the boundary line. A correspondent of the Washington Star tells about it in this way:

With what emotions would a property holder receive an official statement from the assessor's office that he would not be required to pay taxes therefor? And the same citizen would probably not survive the shock of later being requested to call at the district building to receive a check as his share of the municipal government. This state of affairs is about to be realized in Port Arthur.

Every stranger who drops into this hospitable little city at the head of Lake Superior, on the Canadian side, is forced to become familiar with the town's method and manner of doing business before he can make any sort of headway at all in any other direction. He may not be interested, but that matters not a whit. He must listen! Every citizen of the town is loaded to the guards with information about municipal ownership and carries around with him the latest quarterly statement of the railway and light commission. He knows to a cent just how much profits there was in the operation of the water works and can tell you to a mill the profits of the last quarter from the telephone system. Incidentally, he will explain between grins and chuckles that the railway of Port William, six miles away, is helping to pay the taxes due on Port Arthur's real estate, because the street railroad which connects the two towns of approximately the same population is owned by the municipal government.

Therefore, when a Port William resident pays 5 cents to the street car conductor he contributes a mite to every individual taxpayer in the rival town. That fact seems to tickle the Port Arthurian to death. If you are with a Port Arthur resident for half an hour and he doesn't mention the above conditions thirteen times it is considered remarkable by the natives.

Low Telephone Rates. Although the street railroad doesn't give the citizens any reduction in car tickets which other cities do not enjoy, the telephone service is much cheaper. The enthusiastic advocate of municipal ownership in this town—and every citizen in it in this class—will not forget to explain that the Bell company used to charge \$25 a year for a business telephone which is now supplied for \$8, and that a residence telephone now costs only \$12 a year. He knows, too, that Port Arthur is the only town on the American continent which owns and operates all of its utilities and is very fond of explaining how all this came about.

The most conspicuous citizen of this town is a member of the railway and light commission. The membership of this commission is restricted to three and one member is elected each year. It is by far a greater honor to be a member of the commission than it is to be a mayor or alderman. As a member of the board the citizen who has been so honored by the municipality must serve without pay.

most in the city itself, and all the power necessary for electrical operation of any kind, including manufacturing, is supplied by this kindly and convenient stream. The city has appropriated everything and the manufacturer must do business with it, but the terms are easy and no one seems to have a kick.

The controlling officials, saving without pay a few of the salaries which go to eat up the profits of public utilities elsewhere, and because of these and other reasons one would hardly be justified in pointing to this town of 10,000 people as proof positive that municipal ownership is justifiable in all American cities.

One-half of the taxes of Port Arthur are paid from the revenues derived from its water works, lighting plant, street railway and shipping docks. The total investment by the municipality was \$150,000, and last year the net income was \$36,000. Of course it would be impossible to continue these proportional figures if the city should grow to a larger population, and it would be likewise impossible in a city where millions were involved, but the officials devote their entire time to enterprises without compensation. Just now the members of the railway and light commission meet only after business hours and perhaps not oftener than twice a week.

Row with the Railroads. Port Arthur and Port William are the last shipping points for wheat, corn, wheat flour. Each has a magnificent harbor and gigantic elevators. Port Arthur and the Canadian Pacific railway have been for years and are now at war with each other. If there had never been a quarrel between the two there would never have been a row about municipal ownership under a Port Arthur date line.

Disinterested persons say that both the town and the road were at fault and that a hot-headed and cheery person of importance to each made their differences grow and finally become irreconcilable. Port Arthur contended that the railroad was trying to dodge the payment of taxes on property the title to which was under dispute, and a very self-assertive mayor caused a passenger train to be attached and held—like the elephant of the bankrupt circus—until payment was enforced. This little controversy naturally made the Canadian Pacific railroad officials feel kindly toward Port Arthur.

Sir William Van Horn, president of the Canadian Pacific, is pretty quick on the trigger anyhow, and his wrath on this particular occasion was something wonderful to see. After the power of speech had returned Sir William is reported to have waved his carefully maneuvered Smithfield over his head and declared that he would "make the grass grow in the streets of Port Arthur." The development of the rival town of Port William began with a rush, and for a while it looked very much as if Sir William would make his throat good.

But the god folks at Port Arthur are of the Micawber family. They began to sit up and take notice. They had a harbor, an ideal location for a city and a splendid waterfront just outside the city limits. If the railroad would not bring its tracks to Port Arthur they were determined to make their town gettable by means of an electric railway, and so the municipal ownership proposition had its inception. From the very beginning the systems were enough of a success to demonstrate that pitifully it would be a pronounced success, and the story which tells the tale most eloquently is the statement of income and expenditures issued by the corporation of the town of Port Arthur. It shows that from the street railroad the gross income was last year \$63,500, the cost of administration \$2,800 and the profits \$10,100; from the electric lighting plant the same relative figures were \$39,225, \$2,100 and \$11,500, and from the telephone system \$5,571, \$1,100 and \$2,301.

The figures given under "cost of administration" include the salary for superintendence and the clerical staff required for the operation of these industries. The street railroad is carrying charges on some \$152,000 worth of bonds. Of these, \$12,000 were devoted to improvement of the Current river. The lighting and telephone systems

INSURANCE IN NEW ZEALAND

Government Control Works Wonders in the Way of Saving.

POLICY HOLDERS PROTECTED ON ALL SIDES

Some Features of the Plan that Looks Very Attractive to One Who is Accustomed to American Methods.

One of the deepest of the many pleasant impressions which New Zealand makes upon the visitor is that in its public affairs it is a land of peace and probity. The incessant clamor of investigation into the conduct of public and semi-public business, the dust and stench of constant disclosures, which have come to be almost the normal condition of life in the United States, are practically unknown in that island colony of the southern seas. Such a national disgrace as the insurance scandals, which have so shocked and amazed the American public, would be impossible there. The methods of the government insurance department and the honesty and publicity with which the office is administered give absolute confidence to the New Zealanders insured therein. In thirty-six years there has not been even a suspicion of wrongdoing in the department.

Government life insurance has had a thorough test in the colony, but fire insurance is one of its recent experiments. The life insurance department began work in 1870, having been established because of the failure of two British companies in which many New Zealanders held policies. It was the result of a general public conviction that there must be greater security in life insurance and that their own government was the likeliest place in which to find it. The act establishing the department was passed by unanimous vote of Parliament.

Government as a Competitor. The government insurance office does business in competition with all the other companies that wish to enter its field, and it has not only beaten them in the contest, but is steadily gaining on their business. It does 41 per cent of the entire life insurance business of the colony, and now transacts the largest amount of new business. Ten foreign companies compete with it. Six of these are Australian, two British, and two are American—the New York Life and the New York Equitable. The two latter have been in the colony nearly twenty years, and hold together only 3,000 policies, assuring \$5,500,000. The big Australian Mutual Provident association is the only foreign company that transacts anything near the amount of the government business. It has been in New Zealand more than forty years and holds 30,700 policies, assuring \$10,000,000. The government office has in force over 41,000 policies, assuring \$25,000,000.

The utmost publicity is afforded by the reports issued annually and triennially, which give full details of the work and progress of the office. An English insurance expert has declared that in form and contents its annual report is well deserving of imitation by all offices that court public inspection.

Co-operation. The department is co-operative and is conducted on practically the same methods used by private mutual life insurance companies. It is entirely self-supporting, even to its telegrams and postage, and the expenses and taxes are borne by the policyholders, who share the whole of the profits. Its officials work for modest salaries, comparable to what they would be able to command elsewhere, and these they endeavor to earn by honest, efficient work and devotion to their duties. The department

BARREN DAYS FOR BARKERS

Sad-Faced Speller at Coney Sight for the Good Old Tent Show Times.

The barker I liked much the best at Coney was one I discovered in front of "The Fall of Pompeii." He was a smooth-faced, cadaverous looking young man who seemed to regard the calling of which he was so excellent an example as a terrible bore. It seemed to make but little difference what show he happened to represent, and I doubt if he had ever seen any of them. His methods varied greatly, but most of his effects were produced with a huge paper megaphone and a pointer such as are used in school rooms. He would wait until a party had passed him, and would then bring his pointer down with a resounding whack on the megaphone and cry aloud, "Look, look." The noise sounded exactly like a rifle shot and the party would invariably start to run and eventually turn to find the sad-faced young man pointing at the entrance to his show. Sometimes he would run behind people and bark like a dog or growl like a carnivorous animal, but having once thoroughly frightened his prey he always returned to complete silence, and the same interested pose. The second time I went to Coney Island I found that he had left "The Fall of Pompeii" and was selling tickets from a high stand in front of "The Canals of Venice." He had, however, not completely lost the love of his old calling, and during an occasional lull in business would once more attract attention to himself and the show by his unique methods. When I inquired why he had left "Pompeii" the erstwhile barker leaned over his stand and sighed deeply.

"There's nothing 'doin' over there, and I tried so hard to get 'em in I lost my voice," he always returned to complete silence, and the same interested pose. The second time I went to Coney Island I found that he had left "The Fall of Pompeii" and was selling tickets from a high stand in front of "The Canals of Venice." He had, however, not completely lost the love of his old calling, and during an occasional lull in business would once more attract attention to himself and the show by his unique methods. When I inquired why he had left "Pompeii" the erstwhile barker leaned over his stand and sighed deeply.

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NEWPORT HAS ORIENTAL FAD

Visit of Indian Rulers Starts Craze for Semi-Barbaric Ornament.

Due doubtless to the recent visit of the maharajah of Baroda and her highness the maharani, with the soft flowing folds of her vivid raiment and the floating bells, half concealing, half revealing the serious beauty of the high caste lady of the Orient, Newport has been attacked by the craze for eastern and semi-barbaric ornament.

The distinction of uncorrupted lines as presented by the maharani are the subtlest of an attraction which is shown one moment only to be hidden the next, are not the only precedents for the figured silk mullis in strange fantastic pattern. There is the echo of King Sisowath's suite in Paris and its effect upon the French leaders of the mode as excuse.

In Newport eastern vices are having an enormous vogue. My lady appears in a face covering so thickly embellished with lines, circles and curiously trailing vines that her features are completely obliterated below the eyes. Trines by contrast shine with an added luster and assume greater size in such a setting.

King Sisowath's observations on the Parisiennes' adaptation of too dancers' draperies indicated more amusement than admiration for the change in fashion his country had wrought. His highness of Baroda would doubtless be more pleased at any innovation which moderated the American stare. Some of the Newport belles have adopted a coiffure which does away with the bathing cap and yet enables them to keep their tresses within bounds during an encounter with King Neptune. They wear their hair in a somewhat exaggerated pompadour, the rat reaching practically all around the head, and cover the whole structure with a net matching the hair and almost invisible. This insures neatness and less salt water in the hair.—New York World.

Poisonous Candies.

Much the meanest and most deplorable of the "tricks of trade" in adulteration to cheapen the cost of the product is that which makes big profits on the cheap candies and sweet stuffs sold to the children. Fully three-fourths of 300 samples examined by the Pennsylvania authorities recently was found to contain adulterations, many of them poisonous, all of them dangerous when eaten in quantity. Not only are adulterants and poisonous chemical flavorings used in these goods but many of them are made amid filthy surroundings and under disgusting conditions. Deaths have been traced to the stuff and it is responsible for many illnesses the source of which has appeared a mystery.—Newark Advertiser.

Fire Insurance.

A little more than a year ago a fire insurance department was established in compliance with a strong popular demand. The fire insurance companies had kept rates at an exorbitant figure, and as the life insurance department had proved so successful, the people all over the colony demanded that the government should go into the business and establish fair rates and a more liberal policy.

ment were very low and were not framed to provide bonuses. But even these low rates produced surpluses from the beginning, and when it was found necessary to provide bonuses in order to compete with the private companies the rates were raised. The premium now charged on an endowment policy for \$500 taken out at the age of 20 years and payable at death or the age of 50 is \$11 yearly; in thirty years, \$18 in twenty years, \$22. Extra premiums are not charged for women nor for any occupation other than that of engaging in the manufacture or sale of intoxicating liquors. Under-average lives are accepted at increased rates, or the proposer, instead of paying an increased premium, may agree that a deduction shall be made from the sum assured in the event of death within a certain period.

The liquor question is always alive and extremely vigorous in New Zealand, and therefore it was found advisable to start a temperance branch, which contains only policies on the lives of total abstainers. The accounts of this branch are so kept that if there are any profits arising from superior vitality they may be enjoyed exclusively by those who have earned them. The bonuses in the two sections, however, after materially increasing, are not sometimes the other being a trifle the larger.

Board of Investments.

The investments of the insurance department are controlled by a board consisting of the colonial treasurer, the surveyor general, the commissioner of taxes and the insurance commissioner. The investments are mainly confined to New Zealand government securities and the Loan and Mercantile Bank of India, and on real estate. Its assets are \$15,800,000. Its income for 1904, from premiums, renewals and interest, amounted to nearly \$2,500,000, and its expenses were 20 per cent of the premium income. Since its inception it has paid \$13,000,000 in claims. During the last year there has been an increase of 32 per cent in the number of policies in force, of 40 per cent in the sum assured, of 36 per cent in the bonuses, of 38 per cent in the annuities, of 41 per cent in the income, of 132 per cent in the accumulated fund, and a decrease of 8 per cent in the expenses of management and of 23 per cent in the ratio of total expenses to total income.

An accident insurance branch was opened in 1901, mainly for the purpose of covering the liabilities of employers of labor, which had been much increased by the workers' compensation for accidents act, passed the previous year. Personal accident policies are also issued. The costs of conducting the business are carried entirely by the accident branch and the life funds are in no case liable.

A combined insurance and annuity scheme has been in operation since 1881. In return for monthly deductions amounting to about \$25 annually for every \$500 of salary the insurance department contracts to give a uniform initial insurance of \$50, increasing with the salary, until the age of 40 is reached, and after that an annuity varying with the age at entry. These policies are placed in a separate table but are merged in the general business and share in the distribution of profits. The scheme is compulsory upon all civil servants who do not insure of their own wish. But more than 50 per cent of the government employees have taken out their insurance of their own initiative. They may insure in whatever company they choose.

Endowment Assurance.

Endowment assurance is the class of policy chiefly issued. This fact makes comparison of New Zealand rates with those in this country somewhat difficult, but they are lower than those charged by the private companies doing business in the colony. The Australian Provident association pays larger bonuses, but charges higher premiums. But it is a much older institution and has branches in many parts of the world, while the department does little business outside the colony. The death rate in New Zealand is the lowest of any country in the world, and this fact, of course, helps to make possible both lower rates and larger profits. The premiums originally adopted by the insurance department

ment promptly made its rates the same. There the rate question has rested ever since, while the companies have been trying a flank movement. If a owner of an insured property takes out a government policy the underwriters cannot his insurance. If the government cannot take a risk the owner finds that the private companies at once raise the rates. The companies refuse to recognize the department or reinsure its risks. But it has been able to make insurance arrangements with Lloyd's in London and is not disturbed by the attempted boycott. It is careful not to jeopardize the interests of its clients in its flight with the private companies and if it cannot take the whole of a big risk it cancels its own business rather than subject the owner of the property to the boycott of the companies.

The fire insurance department has saved to the people in the first year of its operation more than \$500,000 in premiums. The commissioner is well satisfied with the results of the first year's work. He is a conservative man, and said that he did not intend to let a sufficient test of the merits of the scheme—Independent.

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