

TIME PURCHASES.

Who is it that pays for the Accommodations?

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The excellent remarks upon the cost of credit which we print below are clipped from the Rural New Yorker. Although written from the farmer's standpoint of view, they are equally applicable to the tradesman and manufacturer, and are exceedingly apropos at this time, when the business public is making an effort to shake off the terrible incubus of debt that has been fastened upon the country by this pernicious credit system.

Credit is a marketable commodity and costs the purchaser precisely what it is worth to the seller. In estimating its cost, there are several things to be taken into account besides the mere matter of interest. Interest is defined by the scientific political economist as remuneration for the use of money, which is property accumulated by labor, just as a house, or cleared land, or a ship, is property produced by labor.

For the use of a house or land, rent is paid; for the use of a ship, freight is charged; and for the use of money interest is charged. This is just and inevitable. When a person obtains the use of any money or money's value, he is called upon to pay, and is morally bound to pay, a reasonable sum for this use, and from time immemorial this has been called interest.

But delays in payment incur many other expenses than this. If every debtor was certain to pay his debt when due, there would be no necessity for the seller of goods or lender of money to calculate upon, or require, any other charge than the interest. But debtors fail to pay in an uncertain proportion to the number of them; but every year there are more or less of them who do not meet their engagements in time, or fail to pay at all; and actually—speaking literally and to the point—cheat their creditors, perhaps not intentionally, but none the less effectively, out of their just dues.

In business this risk of loss enters into the estimates of expenses as inevitably as interest upon the use of the money, and must be provided for out of the cost price of goods made and sold. "Again: A credit business involves the use of greatly-increased capital; several times larger than would be required if cash were paid on delivery.

titles of that Territory. The population, according to the census returns of 1870, was 86,786, and has since materially increased.

HOW QUEEN VICTORIA RECOVERED HER HEALTH.

Edmund Yates, writing in a London magazine, Time, says: The train, which we may assume is bound due north, and which contains the royal messenger and his precious freight boxes, has crossed the border, and before it has arrived at Perth day has broken over the Scotch mountains. Balmoral is reached at last. It is a sweet summer day, and the Queen is seated in the tent on the lawn, where she frequently breakfasts in the warm weather, and remains for hours by herself or with her ladies. The sorting of the contents of the colossal mail-bags will take upward of an hour, and then her Majesty will be informed that all is ready. Many letters are left for the royal hands to open. Thus a foreign sovereign, or one of the Queen's children, or it may even be one of her subjects whom she honors with her friendship, has addressed an epistle to her Majesty, in the same way that friends acquaintances and connections write to each other in ordinary life. But even this communication only reaches its proud destination by a slightly circuitous route. The autograph communication of the Czar or Kaiser would first go to the Russian or German Embassy in London, would then be sent to the Foreign Office in Whitehall, and would travel from the Foreign Office to Balmoral in one of the above-mentioned boxes. In the same way will be treated the letters of those members of the royal family who may from time to time be abroad, or for the matter of that at home. The Prince of Wales may employ the penny post in writing to an acquaintance. His Royal Highness has to resort to the state boxes when he addresses his august mother, and the letter is usually inclosed under cover to the Queen's Secretary. There is not one paper in these boxes which the Queen will fail to examine. On many she will ask for more information; on some she will give definite opinions which cannot be confined within the limits of a sheet of note-paper.

A SETTING GANDER.

A most curious taste developed itself in a gander pertaining to a farmer at Riverhead, near Redburn, Lincolnshire. This singular bird was determined to hatch. He first of all selected a wet stone as the object of his maternal affection; then a discarded tin kettle, and, last of all, he was discovered assiduously brooding on a waistcoat of his master's. It was finally decided to gratify his most unusual taste for family care and responsibility, and he was provided with five eggs. To the lasting triumph of his sex, he it said, he brought off his brood triumphantly. But, alas! his subsequent elation somewhat resembled the overwhelming pride of a bachelor who can sew on a button and make a bed, and who consequently imagines himself a greater authority in household matters than all the generations of women who have yet seen the light.

In the fullness of his heart, and the delight of release from long captivity, this deluded gander took such extravagantly long walks that he walked his poor little goslings into their untimely graves. We must "draw a veil" over the grief of the afflicted parent; but can we not imagine the sensation it would cause in the farmyard, and the impressive morals it would enable all hens, ducks and geese to point to their respective mates, as to their necessary ignorance on family matters, and the terrible consequences of their rashly undertaking duties for which nature unfitted them? Exchange.

A PRETTY STORY.

Here is one of those pretty stories that appeal to the superstitions in the nature of even the most practical, and which Hawthorne would have delighted to possess for his note-book as the basis of some future "sketch." M. Paquet, a medalist in the service of the French Government, as the story goes, was in 1865 commissioned to execute a medal bearing the head of Lincoln. It was early in April that M. Paquet, while carefully watching the progress of his work, perceived one morning a crack in the die extending across the temple. The Government authorities, pleased with the excellence of the likeness, ordered M. Paquet to finish the medal in spite of the blemish. A few hours later President Lincoln was shot, and strangely enough Booth's bullet took almost exactly the course of the crack across the medal portrait.

FALL TREES.

A tree 925 feet high, in the neighborhood of Stockton, Cal., has hitherto enjoyed the reputation of being the tallest in the world; but an official of the Forests Department in Victoria, Australia, lately measured a fallen eucalyptus in Gippsland, which was 495 feet long. Another tree of the same species in the Dandenong district of Victoria, still standing, is estimated at 450 feet.

SECOND SIGHT.

The Methods of Mind Reading.

"You do second sight?"

"Yes, I had a second-sight scheme at work before Heller ever thought of it, I guess. Since then I have improved upon it."

"Explain it."

"I am afraid that is going a little too far, but if you will not give the source of your information, I will try to explain it to you. So far as there being any supernatural agency at work it is not so, as you and every other sensible man knows. You have seen names written on a piece of paper, which, tightly folded, the reader pressed to his forehead, and, with wrinkled brow and his face sicklied o'er with the pale cast of thought, finally announced what is written on the paper. It is simply absurd to say that a man can read that which he does not see or can tell what is written if he does not see it, unless it is told him. Now there are several ways used by the professed mind-reader. Sleight-of-hand is most employed. It is astounding to the novice who does not see the piece of paper which he has written on deftly opened and read while his attention is being attracted. Some, times the operator following the motion of the hand that is writing can nearly guess the words or questions. But more frequently an assistant gets the question, and by the same code of signals transfers it to the mind-reader by the system of which I shall now speak. We will take up the simplest form in use, telling numbers as Heller did it. Of course I do not know what Heller's exact code was, but they are all on the same principle. Haides sat on the stage with her face turned away, while Heller went into the audience. A coin was handed him. 'Can you tell me what I hold?' he asks. 'Yes; it is a coin,' replies she. She took coin from the first letter in his question. 'Say what kind of a coin,' continues Heller. 'Silver,' she replies, with great promptness, and the audience are divided in wonder and delight. 'Should the coin happen to be of a date in 1600,' Heller would say: 'That's an old piece.' Now there are only ten figures, and letters can be easily agreed upon to represent them; so, if w was one, d eight, i two, and t four, the question would be, what date is this? That is readily understood, isn't it? Frequently the person who answers hesitates and says: 'Hold on a moment; I'll have it directly,' and the companion at once conveys the information. Now, all this is very simple as to figures, but to give replies where numbers are not concerned is much harder. In the performances in public halls the collection of articles from the pockets of the audience would not embrace a very wide range. When you have named keys, pocket-books, coins, watches, pencils, toothpicks and letters, the list is almost exhausted, and for all such articles a word can easily be adopted. But suppose a man comes with a piece of raw meat in a box; that would be a crusher for any two not thoroughly understanding each other; but it could be got over. A series of questions and side remarks would finally convey the letters necessary—for instance, the first remark might be: 'Regular as winter with your hard one, ain't you?' An intonation might be given after winter, so that the other person's attention should be directed only at the first three words, and so on until all the other words are conveyed. Naturally, the people who do this sort of thing do a great deal of it to keep themselves in practice. It requires steady attention, care, and, above all, quickness. Both persons must be as quick as lightning, particularly the one who does the talking. I may not have made this explanation very clear, nor have I given any code in use, but I have given you the principle, and that's all I will do."

Deal Gently with the Stomach.

If it proves refractory, mild discipline is the thing to set it right. Not all the nauseous draughts and boluses ever invented can do half as much to remedy its disorders as a few winter-classical—say, have a day of Hostetter's Stomach Bitters, which will afford it speedy relief, and eventually banish every dyspeptic and bilious symptom. Sick headache, nervousness, sallowness of the complexion, fur upon the tongue, vertigo, and those many indescribable and disagreeable sensations caused by indigestion, are too often perpetuated by injudicious dosing. An immediate abandonment of such random and ill-advised experiments should be the first step in the direction of a cure; the next step, the use of this standard tonic alterative, which has received the highest medical sanction and won unprecedented popularity.

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