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ce verse to any part of the sort at the production of the state of the sort length always the state of the state of the sort length always the state of the state of the sort length always

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PUPILS Who are about to leave about to leave about the problet on High School about the great advantage of practical course of instruction

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Baby Carriages

Paper

With Ceilings and Borders to match. Fine combinations, all | yearly. for 1899. We have the choice

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The latest designs in Coal and Wood Heating and Cook Stoves. Easy manage, easy on fuel. Tinware in profusion of best quali Orders taken for Eavetroughing to be put up when desired. Call and ge General jobbing promptly done.

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Well assorted stock on hand at prices to sul Proprietor

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Best Family Flour, "Norval Brand." Pure Manitoba "Queen." All kinds of Mill Feed. All kinds of Chopped Grain. Baled Hay.

Another car Corn just in. HIGHEST PRICES CASH FOR 100,000 BUSHELS EACH KIND OF GRAIN. We hereby solicit your patronage an would like to buy your grain

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Capital Authorized \$1,000,000 Capital paid up.....

Guelph Branch We are now issuing Money Orders payable at parat any branch of Chartered Bank in Canada, excepting the Yukon District, at the following

.10 cents.

HIGHEST CURRENT RATE OF INTEREST paid on sums deposited of \$1 and upwards. Interest allowed from date of deposit to date of withdrawal and paid or compounded half Advances made to responsible farmers on their own names at the lowest current rates. No charge made for collecting sales notes if payable in Guelph.

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John M. Bond & Co. Linoleum and

Matting Department.

We have just received another large shipment of those popular Japanese Mattings-good variety of patterns. This is CLEAN, TIDY, HEALTHY Floor Covering.

When you are in Guelph

call and see them.

John M. Bond & Co

Special Sale

Fancy Goods, Class, China.

Prices away down. Fine finished Crokinole Board, complete

Bobity \$1.00. Framed Pictures, 500. Eic., etc.

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Guelph.

Two Kinds of Men

There are two kinds of men to be found everywhere those who are obliged to dress Forthe laborer we have heavy, substantial boots; for the business man comfortable, sensible shoes; for the boys but that. and girls good knockabouts, novelties in footwear.

OUR SPRING STOCK

now coming in and em-

braces goods sure to please our customers as to style, quality and prices. CALL AND SEE OUR NEW LINES.

WILLIAMS. MILL ST.

> LOOK HERE 12 VARIETIES FOR 25c.

Take your choice. Full sized packets. VEGETABLES. 1—Beet, Bollpees, round.

Egyptian, flat-round.

Cabbage, Winningstround. -Cabbage, Winningstadt,
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14— Danver's market, curied.
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16—Water Melon, Ouban.
17—Onlone, large, red, Wetbersfield.
18— yellow globe Danvers.
19—Parsnips, hollow grown.
20—Hadish, French Breakfast. 23—Squash, hubbard.
23—Squash, hubbard.
23—Tomato, extra early Atlantic.
dwarf champion. nosy gem, white tipper. FLOWERS. 25-Asters, mixed.

95—Mignonette, sweet. 97—1 ansy, mixed. 95—Petunia, mixed. 29—Nasturtiums, mixed, tall. 30—Bweet Poss, fibe mixed. 31—Wild Flower Garden, field, mix. Free by mail post-paid on receipt of price.

Free. Providing this compon is out for 12 packets for 25c (postal note or aliver) we will include one packet Show Fairs pumphin, price 15c, free of charge, to Acton Fairs Pages subscribers.

GEO. J. THORP.

Poetry.

AN ELECTROSTATIC PAIR. He was the gallant engloser Of a glant dynamo:

She sang tothe wires the whole day long With a chorus of "Hello!"

He loved this telephonic maid, Till his heart's vibrating plate Was magnetized and polarized Ata mitliamperio rate.

His love he well expressed in ohms, And ampheres, or even in volta; In voltale phrases and dynamo figures, Or currents, are lights and bolts. Said he: "By the great broken circuit, Or more, by the Ruhmkorff coil, Your negative answers will drive me

To some subway under the soil.

Not a spark of inductive affection, Not a positive 'Yes' have I had; I'm afraid the wires have grounded In favor of some other lad." Then regret, like a galvanometer, Or an astatio needle, it smote her ; And she said: "Of love I have ions

As strong as an Edison motor."

In arm ature, and held ber there :

And she was the belle electric

Of this thermo-electric pair.

So he opened the circuit and clasped her

Electric Journal

Select Family Reading.

The Reason Why.

"I don't mind telling you why I didn't cast my first ballot for the saloon, if you want to know. It waen't Connell's fault that I didn't vote that way, for he came into the shop with money in lair pocket. Yee, sir! O, you don't know how fliey watch us joung fellows! They know when we're twenty-one almost as well as our mothers do.

"Well, it's been lived times at our house for a good while, and I've been about discouraged. You know how it is : first a cut down and then short hours, till you don't feel as though you could afford to est. Mother was sick in the winter and Neille -sho's the little lame eister-always has to have more or less extra done for her. So when Connell asked me if I wanted to carn ten dollars next Tuesday by doing the right thing, of course I knew what he meant, and all the fellows knew. Four of us were going to cast our first ballote, and he wanted us to go for license. Well, sir, I wanted the money. I didn's see any-

thing but that, and it looked large, I tell "One of as four was Frost, a fellow who holds himself pretty high. He's quite s dude about teeth and fingernails and neckties, even in the shop, and goes to Church Colluloid, &c. every Sunday. But still you can't help tiking him. He's got a way of saying good morning that makes you think better of

> "He was mad clear through because Connell hinted at a price. "What does he take us for?" says he. "They say there's that can be bought for five dollars aplece. If that so, what's the world coming to? I take it that my ballot is myself on 'lection day, and I don's sell myself at any price. I calculate that what I vote for is what I'd fight for, and what I'd die for if 'twas the The man with the pass drew his morning across ?" thing to do, don's you, Will all.

"That's what Frost said, and what he after work. "I never means to vote for the saloon," says I, "but things are so mized-you see I can't count but one." Frost seemed to different conductor on, and the railway read my mind, and says he: "Will, you're roughly while at work and shaky. I can't let you go this way," and those whose occupation in- he stopped short on the corner. Then I volves no difference in attire. says: "But we can's get no-license in this city, anyhow. The summies put in lots of money, and these hard times make an X

look larger than common, I tell you." It seemed as though I couldn't see anything and for the ladies the latest | jury and a murderer was on trial and you | not detect the sign. knew he was guilty, would you vote to les

him go free ?" "Of course I wouldn's," says I. Frost, .. The saloon's on trial and it's gailty of ten thousand times ten thousand murders, and you know is. You're on the

jury same as I am, and if you rote to let is go free, you're saying it's all right." "O no," I says, "I'm no friend to it. could, I'd stamp out the whole business, you know.". "Bah," says Frost : "no man who says

that and votes for license means it. Maybe' my small ballet won's count for much, but it's all I've got, and it goes on the right side-and is's myself." "Perhaps we stood there five minutes talking, and when we parted I says to myself : "He's made that ten dollars look small. If Connell thinks he's going to buy

me for that much, he's mistaken. then—there's the jury business !" "I had more thoughts in my mind that night about the responsibility of voters than I could write out in a day. Birange everybody doesn's study it up as Frost has. "Well, after supper mother speaks up

quiet like, and says she ; "Will, you'll be for voting next week, won't you?" "Yes'm," says I. "Mother's always acted 'most afraid talk to me since I grew up. I've let her know that I could take care of myself; but she's been good to me. "Will, you'll vote against floense, won's you?" she says. "I don's know why a fellow wants to formens the ones that think the most him, but something agly stirred inside

me, and I says: "O. I don't know ; just one vote won't make much difference." "You ought to've seen my mother's face iget then. She looked as though I'd struck her. She stretched out both her bands, and says s . Would you cast your frat vote for the saloon ?"

I guess 'twas the devil within me that

says: I'll get ten dollars if I do, and we

need it awful bad these bard times. fellow must look out for number one." 'No, sir,' she said olear and loud : must look out for number two! I've took care of you. Will, all these years, and when you you you vote for me. You tell the world, this is mother's ballot ! Why Because up to now you've been a boy. and all men that preach and lecture tell bow the mothers lattuence the bors." But its a poor kind of mother that sends day a boy

saloon was your father's enemy-I hoped you'd fight against it."

"What did I do then? . Same as you would it she'd been your mother, I had to tell her all Frost had said, and agree to count her in when I cast my ballot. I tell you it seemed something more than a tittle bit of paper when I thought of father and mother and Nellie, besides

myself. Br, now, you know why I voted 'no license,' and gut half a dozen other fellows to do the same."-Mrs. O. W. Scott, in Conneptiont Oitizen.

HE WAS A MASON.

"How is it you don't have to pay any fare ?" asked an unsophisticated youth of a prominent employee in a railway office.in this city, as the two came in from Dear born of one of the company's trains the other morning. The boy had several times noticed the railway man on the train, and always observed that the conductor modded pleasantly, but never asked for m floket. His pastoral curiosity was aroused, and he decided to learn why such apparent favors were abowu.

"Why, I'm a Mason," answered the man who held a pass, in a confidential matter. 'Gosh! It's a good thing to be a Mason,

WAS One." "Well, you seem to be a pretty decent sort of a fellow, and I don't mind putting you on so that you will be able to ride free rules of Masonry to divulge the secrets. but I guess you won't give me away." The youth pledged his hounr that he are sorry for." would keep it a secret till death.

"All right then, the mext time you come "I'm coming to Detroit to-morrow morning, broke in the guillable individual, his face radiant with joy.

"That so? Well when the conductor asks you for your ticket, just raise your right thumb to the stroulder, point the thumb straight behind you and wink the ere slyly. He will pess on." The "tip" was illustrated by the joker,

the victim practiced it all the way into the city and innumerable times after be The following morning the newly-made Mason was one of the first to board the passed the crossing, and was closely incoming train at Dearborn. The man followed by another. Then she ran into

was called to one side and put "next." "Here's the fare for that chap," said the perpetrator of the joke, "so you will not get into trouble over it." the railway man satin the rear of the car.

Presently the door opened and the conduc- side, landing her safely on the opposite tor shouted, "Tickets!" The youth straightened up and prepared himself. The man in charge of the train was soon at his side. He held out his twenty-six thousand voters in this State hand for the fellow's licket, and up went the latter's right arm like a lever, and he ber bat, and smiled sweetly at him as she winked. The conductor turned abruptly replied : to a passenger across the aisle to hide the amile that wreathed his features. The "Mason's" bosom swelled with satisfaction. here. Now will you please escort

paper before his face, and valuly endeavored to repress a burst of laughter. asked me, as we walked home together In the evening the two took the train at the depot. This time the youth took s seat near the door, and his instructor at the other end of the car. There was a man knew there would be fun.

The ticket puncher asked the young man for his transportation as soon as he entered the coach. Again his arm shot up to his shoulder and he winked as before. "I want your ticket," said the conductor.

in an approved tone. The same tactice on the part of the "Mason" were gone through again, he "Will," says Fross," if you was one of a believing that the man of the punch did couldn's understand it.

"What's the matter with you? Are you oresy," angrily asked the trainman. "I'm a Mason," answered the youth, and "Well, then, look out what you do," says | the parsengers in the nearby seats smiled

> "I don't care what in the - you are you'll pay your fare or get off this train." The railway man was in a paroxyem of anghter on the other end of the car, but the conductor's face was flushed with anger. The youth had not a gent, and so informed the brase-buttoned man with the colored lantern. There was a violent ferking of the bell cord and there was a sudden stop four miles from Dearborn. The "Mason" was assisted, none too gently to the ties below, and walked the remain-

> der of the distance to his home, taking a. short out (brough the folds. The next evening he and the railway. man mes on the street in Desrborn. "That was a nice job you put up on

be other day," said the youth sheepishly "Why, what's the matter?" asked the man who had witnessed the amosing poident of the night before. "The bondector put me off, and I ha walk four miles," be answered. "That's fanny, what did you do ?"

"I did just the same as you told me a s went all right going in, but it wouldn work coming back, there was a new, m "Are you sure you made no mistake ?" "I did just the same both times; n right arm and wink."

"Ab. now I see. You silly fellow, you

not have been a Massn."-Detroit Journal PAT'S ANSWER.

should have used your left arm and

eve coming back. Then again, he migh

A Boaton school supervisor has the reputation of being a very widely informed man, and much of his information, has been gathered by the simple method of saking questions of the man pearest bir

wherever he happens to be. One day, the supervisor was passin come of the large cotton-mills in Fal River. The river near by suggested the idea that the water-power was used to rus them; but to make sure he adopted neual method of questioning, the person in slaht. It changed to be Irishman, who was trundling a wheelbarrow of coal toward one of the engine

Look here, my man," said the super visor familiarly, 'do they run these mills The ores in the page. O my God the 1 ment? murmured the repertuon.

WIT AND WISDOM.

Oace upon a time a bluebird piped bis lay very early in the sesson. Thereupon numbers laid aside their winter underwear and accordingly fell ill. "Unsanitary piping," remarked the doctors, acutely, for there was unmistakable zymotic symptoms. This fable shows how important it Detroit Journal.

"That woman ' showed wonderful presence of mind when her horse ran away." "Is that what you call it? She

in her grave, and he goes and marries steel rail. another." "Dreidful !" declared the other; "I never heard of such a thing." | in a trap. The gravel between the rails "Jointly" or "Jointly and Severally" liable, "I should think not, indeed," went on showed that the animal had struggled to as specified. When a note reads "I

regular polyglot I''-Cornhill Magazine. "You know," said the collector rather plaintively, "you said that you would pay too," said the railway man. "Of course," me if I came to-day." "Well," answered | track. he added in an undertone, "it's against the Mr. Bildew, "you must bear in mind that buman nature is human nature. The best of us sometimes say things that we

POLITE POLICEMAN.

The Boston Herald tells of a brave policeman who is especially attentive to the wants of little woman who want to cross the streets. It is seldom that kind ness makes an error, but in this case the policeman's good-matured helpfolness was

The pleasant weather had brought out crowd of shoppers, and among them was s pretty little woman who seemed to be in terror of moving across the street. She stood on the corner and gazed at the passing throng, undmindful of the many admiring glances cast as her. A car

with the pass saw him. The conductor the street, and the policeman saw her just as she left the sidewalk. The second car was coming along under right of way, when the officer raised his hand and seized the little woman by the When the train started the young man arm. She was so light that he almost occupied a seat in the forward coach, and lifted her out of the way of the car, and dashed in front of a team on the other

> sidewalk. "There, you're all right," he said, as she stepped up on the walk and turned to face She shook out her skirts, straightened

that first car. I didn't want to come over

A BOY'S UNSELFISHNESS Here is an incident which shows how. oy can be both high-minded and unselfish for the sake of snother. Jamie Pettigrew and Willie Hunter were

the brightest boys in their class, and were each contending for the prize. Examinato got the prize.

von could. 'Then why didn's you?' I asked. he turned around with such a strange, kind look in his bonnie brown eyes.

it? There's poor Willie -his mother died last wock; and if it hadn't been examination day he would not have been at school. Do you think I was going to be so mean as to take a prize from a poor fellow who had just lost his mother ?" "

Jamie was certainly a noble, thoughtful

THE CIRL'S SOUND LOGIC. An Irish priest was walking to chape meditating on the temptations of his people, when three young women of his parish passed him. He knew, them to well-meaning, diffident girls, and became somewhat alarmed on seeing that a gentleman noted for sceptical sendencies slopped to speak to them. He therefore quickened his steps in order to hear the conversation and immediately spaich any skeptical teaching from the minds of his parishioners. After listening to the following however, he felt that further remarks were superfluous: "Good morning, girls. Is to the chapel you're going? What harm'! some to you if you stay at bome. haven's been to chapel in two years, and I weigh two hundred pounds this day." And one of the three answered : "You haven" been to chapel in two years, yer say, an yer weight two handred pounds. Sure m father has a jackess that never went chapel in his life, and he weight fou

hundred pounds ! Bates ye holler !"

SUDDEN -- FOR HIM. Poor Stammerten (who stutters like a corppopper, but who can sing passably)-Mum mam Miss Th-thu Thirtyamith-Mam-mum-Mand-I Jul-Jul-Jul-I Jul-Ju lol—I lal-lal-lal-

Mise Mand Thirtysmith (egging him or gently)-Well, Mr. Stammerton? Poor Stammerion (sanding his alippery rack) - Mont.mum-Maud, dad-dud-dar. ling, I lal-lal-I love you dud-devotedly Will you mum-mum-ob, darling; will you mom-mum-mum-Mire Thirtysmith (lesperately) - Sing

Poor Blammerion (lilling up his volm sops)—My dar gilling | I loo-o-ove you Will yo to contain ry me a a it Miss This yem in —Oh, Charles, this so—so sudden

STRANGE CAPTURE OF A

WILDCAT, On one of the last days of last November Nels Thompson, section foreman on the railroad near Si. Regis, Montana, started out with his men on whand our. Their work lay along the clay bluffs east of St. Regis. Rounding a curve, they were is for singing to have a scientific basis .- | confronted by a wildow, which crouched on the track in front of them; snarling

The first impulse of the meu was to ride apon it, but they decided that this might threw down the reins and yelled." ... I not be safe. They slowed up and prepared know she did, and the horse ran straight to make war upon it with what weapons down the street. If she had held on to the they had; and then they percelved thut reins, she would have doubtless steered | the animal was unabe to get off the track, him into the fence." - Indianapolis Thompson soon saw the reason. Directly below the track flowed the St.

A gentleman in a rural district drow | Regis River. Its banks were firinged with down upon his head a storm of adverse | ide; the day was freezing cold, and up the oriticism by marrying a second wife bank of the railroad led a wet trail, from a shortly after the demise of the first. Two spot where the fee was broken. This of those good ladies who look generally showed that the wildcat had swam the upon the surface of things, and who are stream and then climbed up the embankover ready with condemnation, were ment. Possibly he had sat down a discussing the disgraceful effair. "Why, moment on the track to listen; at any rate my dear, there's, his poor wife hardly cold his wet paws had promptly frozen to the

after wife like that -why, the man's a His struggles only brought his free feet more parties, it is deemed that each party against the rail; and as water was pouring is liable for the full face of the note in case down his forry sides along his legs, his the other maker fails to pay his portion. remaining paws were also freezing to the Taking the chances of the wildout's of the payee. getting loose at the last monien, Nels seixed a crowbar from the hanl-our.

rushed up to the animal and with two or three blows ended its life. A strong pull by all the section-men was required to detach the wildcats froz su feet, and pieces of flesh were left upon the rail.

SEEING THE POINT. The following story is told of a Phila delphia millionaire who has been doad for some years. A young man came to him

in business: "Do you drink?" asked the millionaire. "Once in a while." "Stop it | Stop it for a year, and then

one day and asked pecquiary aid to start

The young man broke off the habit at once, and at the end of a year came to see the millionaire again. Do you smoke?" asked the successful

"Now and then." "Stop it! Stop it for a year, and then come and see me again." The young man went home and broke away from the habit. It took him some

year, and presented himself sgain. "Do you ohew?" asked the philan-"Yes, I do," was the desperate reply.

time, but finally he worried through the

"Stop it! Stop it for a year; then come and see me again." The young man stopped chewing, but he never went back again. When asked by "Yes, I'm all right, but I ran out to take his anxious friends why he never oslied on the the millionaire again, he replied that he knew exactly what the man was driving at. "He'd have told me that now I have stopped drinking and smoking and ohowing, I must have saved enough to start

myself in business. And I have."-Youth's Companion. TWENTY CIGARETTES KILL

FORTY FROUS. That the cigarette is a deadly poison is tion came, and Jamie and Willie were left susceptible of proof. A few months ago I last in the field. Jamie missed question | had all the nicotine removed from a after question, which Willie answered and | olgarette, making a solution of it. I injected half the quantity into a frog, with the "At the close of the school," says the effect that the frog died almost instantly. teacher, "I went home with Jamie, and | The other half was administered to another instead of being case down at losing the frog with like effect. Both frogs were full prize he seemed rather to be glad. It grown and of average size. The conclusion is evident that a single cigarette contains Why Jamie,' I said, 'you could have poison enough to kill two frogs. A boy last year by Mr. Reed, su Englishman. answered some of those questions. I know | who smokes twenty olgarettes a day has | In the sittings of the Opium Commission inhaled enough poision to kill forsy frogs. in India, he recorded accurately, and after-"Of course I could," he said with a laugh. Why does the poison not kill him? It ward read over, the evidence of two Brabdoes kill him. 'If not immediately, he will | mans of whose language he knew nothing, He wouldn's answer for a while; but I die sooner or later of weak heart, Bright's and whom he has never seen before. He kept pressing and pressing him, till at last disease or some other malady which

recognize as the natural results of chronic "Look here," he said, 'how could I help | nicotine poisoning. In. place of the often beautiful, many | and young women to learn this art in order times wickedly obscene pictures which cigarette manufacturers often use in connection with their packages, or often as a premium, every package of olgarettes ought to bear a skull and oross-bones, and should be marked "deadly poison," like rough on rate, atricknia and other deadly drugs. -

Dr. J. H. Kellogg. WIT AND WISDOM OF INNOCENTS

Four-year-old Barbara went to church with her two sisters, and came home cry-"What is the matter with you, dear." inquired her mother. "He preached a whole stermon-about Mary and Martha," sobbed Barbara, "and n-never said. w-word about me." Mother-Oh, you dirty child, just see the dirt come off ... Allie-But I'm made of

Eight-year-old - Don't you know that boys, and indeed, it would be a valuable the sun is ever so much bigger than the accomplishment for girls. earth? Six-year-old-Then why doesn's keep the rain off? Earle had heard his father say that dogdays would begin the next day. According ly if the applicants had been socomplished to this, he stated himself on the from step stenographers; but they wished to do the

mud mamma. There must be a leak

somewhere.

came along. I want to get a Newfound

the trouble was. ""Nothing," was the

reply; "I'm just waiting for the dogs to

FEMININE DIPLOMACY. He-Why is it, Nellie, that I never hear you ask anyone if your hat is on strait as as I so often hear other woman do?

She-Why, dear, it's because I love you She Just think how disgraceful and lancy you'd feel like crying yourself." humiliating it would be to you were I to call anyone's attention to a hat I've worn

The following Bonday appeared in the very latest orestion of the MULIDAY VIT

INO YEARS

Where Slipshod Point is now. There used to be, when I was young.

A cruel king was he !

slight,-

And cloud poor mother's brow,

Just do it authow!".

But when in after life they longed To make proud fortune bow. He lot them find that fate no er smiles

On work done snyhow. For he who would the harvest reap, Must learn to use the plaw,

And pitch his tents a long way

From the Land of Anyhow!

A promissory note is a written promise

made payable to bearer or to the order An endoser of a note is one who writer his name across the back of it and by so doing guarantees its payment.

A note is negotiable only when it is

the holder must have taken it in good faith and have given value for it. When a note is endorsed, it becomes

tatement by a Notary Public that said note was presented and payment demanded Bank discount is the simple interest

maturity. Example :- Find bank discount and not proceeds of a note for \$684.00 dated July 7th, payable in 90 days and discounted

90 plue 8 equals 93;

rooseds of note. To find the bank discount and proceeds of a note at the given rate from the date of discount to the date of maturity. For the proceeds substract the discount from the face of the note, or if the note bears inter-

\$684.00 minus \$12.20 equals \$671.80.

\$684.00 drawn at 90 days. 90 plus 8 equals 93. 93 days at 7% equals \$12.20 bank di

pount at 7% and net proceeds of a note for

rocceds of note. Example No. 2;-Find the bank discount at 7% and net proceeds of a note for \$684 00 drawn at 00 days and bearing

Add 03 days interest at 8%.... 18 04 \$697 D1 Bank discount 93 days at 7% .. 12 45

STENOGRAPHY. The most extraordinary stenographic took down the sounds as they came from scientific physicians everywhere now their lips, representing each sound by its phonetic character. The New York Christian Advocate, advising young mon

> was our oumbrons writing. We urge parents to consider the propriety of adding stenography to the educational course which they mark out, especially for their

has recently decided that all boys who

"What makes that new baby at your house ory so much, Tommy? Tommy (indignantly) : "It don't ory so very much, and anyway, if all your teeth were out, and your hair off, and your legs so weak you couldn't stand on them. I

"But why on earth did you introduce me to your aunt as Mr. Darling? Did you forget that it was Boroggs !" .. Certainty in part blood, nervousness, and all stomach and kidney troubles is Hood's Barsaparilla.

PRICE THREE CENTS

THE LAND OF ANYHOW. Boyond the isle of What's the use.

The Land of Anybow. Don't Care was king of all this realm -

For those who served him with good heart, He treated shamefully! When boys and girls their tasks would

He'd say, "Don't care! It's good enough!

Business Men's Corner.

PROMISSORY NOTES.

to pay a specified sum at a time certain, e., on a certain fixed date, or at the happening of an event which must occur. A note may be signed by two or more There he remained, as fast as if caught parties, in which case they would be isn't it? Saves lots of fare, eb ? Wish I number one angelty. "Marrying wife free itself, but had been unable to do so. promise to pay," and is signed by two or

To get a good title to negotiable paper

necessary to protest it on the day it matures otherwise the liability of the ndorser ceases. A protest of an endorsed note is a formal

paid in advance for the number of days the note has to run. Most notes disconnted at banks do not draw interest, but if the note is drawing interest the discount is reckoned on and deducted from the amount due at

July 7th at 7%. 93 days at 7% equals \$12.20 bank

est, from its amount. Example No. 1:-Find the bank dis-

\$684.00 minus \$12.20 equals \$671.80.

nterest at rate of 8%. Face value of note\$684.00

Net proceeds of note......\$685 49 feat we have ever heard of was perform

to save time and labor in putting down things that are worth preserving, says : At a recent commencement of a school in Eugland-not of atenography,-Sir Henry Howorth, in responding to the president's invitation, said be was one of a class who deplore the fact that they were not taught shorthand when they were young. In writing his books his great difficulty had been in copying verbalim, in ordinary longhand, the material pertinent to the subject. Shorthand would have spared his eyes and saved both time and temper. He felt so strongly on the subject that he was insisting on having his own boys learn the art. He had travelled in dangerous and difficult countries where he found that one of his greatest difficulties

Pitiful cases of application to do copying have come under our notice here, where employment could have been made promptnext morning. When he had been there work in longhand. No one has any work about an hour his mother asked him what of that kind unless it be the copying of legal papers into the public records. One of the leading banks of the world

desire to enter its service must take shorthand a part of their preparation. GOOD REASONS.

WAS DIPLOMATIC.