A LITTLE FINANCE.

A STRONG LETTER FROM AN EXPERIENCED FARMER.

Facts and Figures to Show How the Alliance May Successfully Meet the Issues Before It.

The following letter will be read with interest:

Mr. R. A. Meares, Secretary of the Farmers' Alliance, Ridgeway, S. C.—Dear Sir: Your letter to hand. Replying I will say that the true policy of our Alliance is to borrow money. With the cash in hand, or in bank rather, all things are perfectly plain. The farmer knows what he is doing, and the party with whom he trades also understand the status of affairs and will offer much better terms. Compare this plan with the old way. We will suppose that a reasonable estimate for the necessities of any particular Alliance has been made, that the members have, after deliberation and consultation with each other, agreed upon the minimum amounts requisite to carry them through the season. These individual items aggregated, we will say amount to $5,000.

Now let us compare $5,000 in cash as against $5,000 in the old way. The interest on $5,000 from, say, the 1st of March to the 15th of November, at 10 per cent., would be in round numbers $395. But it is practicable to arrange for the payment of at least 4 cent. interest on the money lying idle, or on deposit, for it is of course contemplated that there will be only monthly drawings, consequently the interest account would be greatly reduced, and, in fact, not rate higher than 6 per cent. theoretically.

I think it perhaps not unreasonable to say that in the past or by the old plan the interest charged on merchandise was 50 per cent.; on $5,000 in goods, therefore, the interest account would be $2,500. The plan now proposed is to have our own agents and exchanges, thereby purchasing cheaper and dispensing with middlemen as far as practicable to enable our people to secure supplies at greatly reduced prices. This paln has everything to recommend it to those who are able to take care of themselves and furnish the cash, but unfortunately many of our best people handle no spare money, and although they are members of the order are practically outsiders as far as relates to substantial advantages. In fact they are worse than outsiders, for they are called upon to pay fees and dues as well as tax themselves with cotton bagging, etc., etc., really for the benefit of his more fortunate brethren. Now, sir, we live in a practical, materialistic and utilitarian age; fancy theories and grand air castles, be they never so artistically built, will not satisfy the wants of a hungry people nor furnish abodes for those who are ever without change to be driven from substantial homes and made tenants upon the lands of their fathers. But, repiles one of our public speakers, the merchants will be glad to have the trade of any of the Alliances, and to secure it will be willing to furnish all alike, both those who can give bomb-proof papers and those who can give simply liens upon their crop, and it is here that all the members are equal recipients of the benefits of the scheme. This theory is very fine, but what are the facts? The merchants themselves, so far from being anxious for this trade, actually decline the proposition and insist upon papers upon which they can borrow the money wherewith to run the business, and I intend no criticism upon the merchant, for, in my opinion, it would be a very poor business man who would use his own capital where the risks were so great and the margins so small.

But the difficulty is not only in the refusal of the merchants, for most of the Alliances submitting propositions for supplies have made exceptions o many of those who were able to get along without assistance, upon the plea that they had already arranged for the year. This was equivalent to saying, we wish you to furnish the doubtful portion of our Alliance, but those of us who can be made to pay propose to trade where we please. It is readily to be seen that there is nothing, absolutely nothing, in this grand theory upon which all the organizers of Alliances dwelt so eloquently in the beginning, claiming it, in fact, as the very keystone of this grand arch about to be erected.

We have now reached two conclusions:

First, that the plan of selecting agents, establishing warehouses, exchanges, etc., etc., all based upon a cash idea, is a most admirable arrangement for the moneyed men, but offers no immediate advantage to the impecunious. If I were attacking the Alliance idea I would say it was a fine scheme "to make the rich richer and the poor poorer." Our second conclusion demonstrates fully the utter folly of offering our trade upon the consolidation idea, i. e., having merchants compete for our whole trade, selecting that one who offered the lowest per cent. on cash price. As I said before, the farmers themselves have wisely abandoned this plan. I say wisely, because any one who proposes to effect loans, either in money or supplies, at a rate of not less than 25 per cent., to be met by earnings from a business-like farming which does not pay one-fourth of the amount, acts foolishly in his individual capacity, and injures his neighbor who is encouraged to do likewise. Now let us see if my estimate of 25 per cent. is higher than the rate which would be charged. In the first place, the money is raised upon the paper given by the members; here is a discount of 10 per cent., then merchants usually rate freights delivered from depot to store, etc., etc., at 10 per cent. more to be safe, then the cheapest proposition that I have heard of was 8 per cent. profit for the dealer aggregating 28 per cent. This is what I interpret 8 per cent. on cash prices to mean. It is then not to be wondered at that there are so many in each Alliance who wish to be excused when the general trade is to be offered. Distrusting the ability of members to meet such engagements and being able themselves to do much better, they ask to be excepted, and many seem satisfied to paddle their own canoes regardless of consequences to their poorer brother, notwithstanding the fact, well known, that they have sworn solemnly to make his care their care. So much in the way of general criticism. And it is a very easy thing to criticise—anybody can do this. The solving of the difficulty is quite a different thing.

We will now recur to the figures given above. Five thousand dollars in supplies, as per the new arrangement, at 28 per cent., would net the Alliance $3,600, but this plan has been shown to be impracticable. We must, therefore, consider the old lien and mortgage idea with its 50 per cent. premium. Here we would have $5,000 netting $2,500, and it is with the latter amount that I propose to compare the cash basis or money-borrowing plain. Five thousand dollars for nine months—the same time as computed in above example—would at 10 per cent. discount, net $4,625. We now have 4,625 against 2,500, or a saving to each Alliance of $2,125. But with a rebate of 4 per cent. on the amount not drawn we would theoretically be paying 3 per cent., but really about 9 pea cent. We are now entitled to a new calculation. Five thousand dollars at 8 per cent for nine months would be $3 instead of $3.76 and hence the exact amount saved would be the difference between $4,700 and $2,500, which is $2,200.

I apprehend, therefore, that you will have little difficulty in reaching the conclusion that it is better to borrow the money than to attempt to utilize either of the plans outlined in the general Alliance scheme.

It has been very wisely suggested by some one that before you could prepare hare soup it was necessary to catch the hare. This paraphrase suggests that before you borrow money it would be well to see where you can get it. We are consoled in the beginning by the fact well known that moneyed men and corporations are as much dependent upon the use of their money by others for their incomes as the farmer is dependent upon the working of his land by laborers for his rents; and it is only necessary to demonstrate that the money will be returned with 6 to 7 per cent., and we can get all we want. Now, what assurance can be given that the money will be returned? We have numerous Alliances in this county, numbering from forty to eighty numbers. Will anyone for a moment deny that these forty or eighty members can, if they choose, give a good bomb proof note for $4,000 to $20,000? But I hear some one saying that I have already proved that it was impossible to have them all come into the merchandise scheme. How will they be induced to sign this note? There is this difference: The one asked reasonable, sensible men to attempt something impracticable and foolish, the other suggests a scheme, the requirements of which can be met and which would result in widespread and permanent substantial advantages where it is most deserved and most needed.

My plan is for every member of the Alliance to sign a note. I care not whether he be worth one dollar or ten thousand, he must be identified personally. This gives him a right to see that all using this fund shall work their crops, spending nothing for whiskey or luxuries. The money would be in the hands of a finance committee who would prorate monthly allowances, taking liens on all, and such other sureties as are usually given from those who were able to place them.

I am greatly encouraged with the idea and would state so far as I know the attempt in this county upon this identical plan has been made but once. Forty-seven members were present, forty-six signed a note for $1,000—and in four days the money was subject to *their order in one of the banks in Columbia.* When I state that this Alliance has more needy members than any other in the county it will certainly be a matter of encouragement to all.

In conclusion, let me say that I consider it a question of "put up or shut up." If we are afraid to trust each other what right have we to expect aid and comfort from merchants or trusts? If it is still a question of devil take the hindmost amongst brethren, why shall we vilify those who recognize no obligation to us and in many instances, being strangers, simply pay us off in our own coin? In my opinion the time has arrived for the farmer in South Carolina to step to the front and regenerate this old land, not forgetting to regenerate himself. Many of us have been too prone to urge the making of a poor crop as an excuse for not paying debts which we could pay, and the credit of the country has suffered incalculably thereby. And in some instances we are blaming moneyed men for not putting out their money more freely when the fault lies with us. It cannot be denied that the banks of the State have been obliging to the farmers. Let us cease our crawling, brother farmers, and again assume the upright forms of men, and deal justly and fairly ourselves before we abuse others for their shortcomings. I am hopeful for the near future, and honestly believe that the time is at hand when with the proper exhibition of manhood and charity you can get all the help needed, which, properly expended, will hasten the advent of that better time so devoutly prayed for, when you will not need to borrow at all, but sitting under your "own vine and fig tree," untrammelled by liens and mortgages, you will enjoy in your declining years that ease and prosperity which has latterly fallen to the lot of few of us.

In giving figures my object has not been to be accurate, mathematically speaking, but to discuss facts and prinsiples generally.

T. W. WOODWARD.

Determined to Find Them Out.

The young men of this city will no doubt be sadly grieved to learn that our young ladies are secretly organizing a society which is to be conducted on this principle: It shall be the duty of every member to ascertain the conduct of the opposite sex, and any member guilty of treating any young man the least addicted to dissipation with even common civility will be subject to dismissal from the organization. Any young man who has heretofore been in good standing in the estimation of the society, and who shall commit an act unbecoming morality, shall be placed upon the black list and not accorded any further courtesies or recognition by any member of the society. Any member of the society who shall continue to display regard or affection to any black-listed male shall be dishonorably discharged and considered eternallo disgraced by the organization—Roanoke (Va.) Evening World.

—The Rev. Sam Jones preached at Dalton, Ga., on Sunday. He took occasion to deny that he intended to move to Kentucky and farm. Said he: "I am making more money than any ten bishops in the Methodist Church, and it would be foolish for me to go into anything like an experiment."

SOUTH CAROLINA THE PLACE.

What Has Been and Can Be Done in the Palmetto State.

Horace Greeley said, 'Go West, young man," and that saying has been taken literally by thousands. This father of journalism in America spoke figuratively when he used that expression and meant, have confidence in yourself; go where you must have the confidence, and go, too, where there is room and opportunity to develop yourself.

Thousands of young men, and old men, too, have gone West, where many have thriven, but where many more have succumbed to the too rough life. Of the former we have heard, of the latter we have not.

Success comes to those who deserve it, and hard work and strict attention to business will bring its fruit. There is such a thing as luck, but it seldom comes, and he who waits for it will be sadly disappointed. We must exert ourselves wherever we may be to gain the golden fruit.

Many young men feel that South Carolina is a poor State to live in. All admit the abundance of her resources, but deny the ability to develop them. Now, we wish to tell of a man who has made a fortune here, with disadvantages to overcome which few have. It is simply of his success in the business world and what he has done in it that we will write.

John L. Mimnaugh landed in New York in 1873. He came from the north of Ireland, where his folks are well-to-do. But he came to this country with only a nominal sum in his pocket and with the hope of fortune—making in his mind. He had no friends in this country save an uncle, Mr. James A. Gray, in Augusta, Ga., one of the noted merchants of that city. With him Mr Mimnaugh spent the succeeding five years and got his first ideas of mercantile life.

In 1878, with less than $1,000 to his credit, he went to Winnsboro and began business alone. Investing his money judiciously, he went to work and soon built up a large business. He kept his eye open for bargains and made several good trades, from which he realized much, while in the town among the red clay hills.

In 1883 he sold out his business in Winnsboro and came to Columbia. All of us know the rest. From a business conducted in one store room, he has built up a mercantile business second to none in the whole State. He recently bought the Agnew block, which he has had completely renovated. Both floors of this building are now taxed to their limit to accommodate the trade that is conducted therein, and the hale, hearty, jovial, energetic man whom you see watching every part of that business, has built it up entirely by his own pluck and push.

No help has he received from outside sources, and many are the difficulties he has overcome, but he has looked them all in the face and been discouraged at nothing. Now he can say he owes no man, and to the writer's personal knowledge his ledgers show a balance in his favor over the amount of $125,000.

In 1878 he was worth $1,000, and in 1890, $125,000. Is that making money fast enough? For the Agnew block he paid over $25,000, and every dollar he has paid in cash.

From that showing can one say there is no life in our State, that no money can be made here? We give this as an example of what can be done in one of the most hazardous trades known, one in which over 95 per cent. of those who engage in it cannot succeed.

There are many others that have done as well as Mr. Mimnaugh, but there are few who have done as much with as little extraneous aid. What he has done should be a great stimulus and encouragement to the young men of our State. That they can live in this beautiful, God-blessed land among those who have kindred sympathies and yet feel that the chances for success are as great here as anywhere else in this land.—Columbia Record.

THE COUNTY MEETINGS.

An Estimate of the Probable Vote on the Matter of Nominations.

The returns from the county mass meetings of farmers collected from the reports to the Greenville News and other newspapers give the following results:

Edgefield, Laurens and Marlboro instructed their delegates for March nominations and B. R. Tillman for Governor.

Union sends a delegation instructed to vote for March nominations.

Greenville, Fairfield, Anderson, Chester, Colleton, Marion, Aiken, Lexington and York send uninstructed delegations. The Fairfield, Chester and Aiken delegations probably contain strong majorities favoring nominations. The others are equally divided or contain majorities opposing nominations in March.

Oconee, Abbeville, Orangeburg, Sumter, Clarendon, Barnwell and Florence send delegations actually or virtually instructed against nominations.

Charleston, Hampton, Richland, Kershaw, Horry, Darlington, Beaufort and Berkeley held no meetings.

Spartanburg sends contesting and opposing delegations.

Lancaster, Pickens and Newberry are to hold meetings later.

Georgetown, Williamsburg and Chesterfield are not reported.

The indications are that 11 of the 35 counties will be unrepresented in the March convention. The remaining 24 are divided as follows.

For March nominations,	4
Against,	7
Uninstructed,	9
Contested,	1
To meet,	3

Counting by delegates, so far as reported, the convention will open with its members divided thus—

For nominations,	34
Against,	64
Uninstructed,	82

To control the convention the advocates of March nominations must capture more than two-thirds of the uninstructed delegates, and the three counties which are likely to send delegates, but have not yet done so.—Greenville News.

* * *

—Fire broke out in South Wilkesbarre mine Monday night, which cut off the escape of eight miners. It was at first supposed that they could be easily rescued through the Stanton mine adjoining, but this hope is now abandoned. A rescuing party from the Stanton mine Tuesday found the tools of the men whom they sought to save, but no trace of the men. They became bewildered and wandered directly into danger, and were burned to death.

AN INFIDEL'S PHILOSOPHY.

The Extraordinary Last Moments of a Vienna University Professor.

A most remarkable deathbed scene took place in Vienna three weeks ago. The hero of it was a young professor at the university there. He was a man of great brilliancy and learning. His lectures concerning the inner life of the soul were famous among the students, who visited them in crowds. He was regarded by his fellow professors in the philosophical faculty as the coming man in the department of psychology. Socially, also, he was a man of considerable prominence. He was married into a wealthy family, and took every opportunity to get for his wife and three children all the pleasure which the gay Austrian capital affords. At the theatre, on the promenade, and at the great court balls he was one of the most familiar figures.

Four years ago he fell ill of an incurable disease, and his physician warned him that only a radical change from his gay mode of life could hinder for a short time the progress of the malady. The young professor answered quietly that he would die as a philosopher should die, without an effort to defer his last day. He ate, drank, studied, lectured, and danced exactly as he did before the doctor warned him. A few weeks ago he lay down on his death bed. He read the same books and talked of the same frivolous amusements as usual up to one evening about three weeks ago. At 8 o'clock the doctor then told him that he would die within a few hours. The young professor discussed many topics entirely foreign to the subject of his fast-approaching death with his wife till midnight.

"I feel well, very well," he said to her finally, "so well that I would like to drink a bottle of champagne with you before I go. Kiss me—for I may go while you are away—and then have the wine put on ice." His wife obeyed. A few minutes ltaer he took the bottle from the servant's hand, poured out wine for his wife and himself, emptied his glass to her health, flung it on the floor, and dropped back on his pillow, dead.

The Vienna dailies, which have a constitutional prejudice against printing the full name of any man of high social standing, mention the hero of this strange scene only as Herr Professor F——. He was an infidel.—St. Louis Globe-Democrat.

READS LIKE REED.

The Farmers Split on March Nominations.

Pursuant to the call of Capt. J. W. Stribling, County Chairman of the Farmers' Association, about 150 farmers met in the Court House on Monday at 12 o'clock to elect delegates to the convention to be held this month in Columbia for nominating a State ticket, Capt. Geo B. Dean was elected Chairman, and R. A. Lancaster Secretary. Dr. R. M. Smith moved to appoint a committee to nominate delegates. Mr. Eber Smith wanted the delegates elected by the convention and moved to lay Dr. Smith's motion on the table. He was seconded by Capt. Stribling.

"Your motion is out of order" declared the chairman.

"Why?" came in amazement from Mr. Eber Smith.

"You are hostile to the objects of the meeting and have no right to vote."

It fell like a bomb shell, and pandemonium broke loose. Good farmers wanted to know why Capt. Dean had the right to judge their motives and to decree that they mere not entitled to speak in a farmers' meeting, to rule that the chairman of the farmers association of the County had no right to come into its conventions or to participate in its proceedings; an appeal was taken from the chairman's rulings and he ruled that he would entertain no appeal.

Things got warm. Mr. T. E. Moore was pouring hot shot into the chair, and a dozen other men trying to get the floor. Capt. Dean threw up the sponge and asked Dr. Smith to take the chair. This did not improve matters. Mr. Moore renewed the motion to table. Dr. Smith ruled it out of order "because he was hostile to the purpose of the meeting and had no right to vote." An appeal was taken. He refused to entertain it.

Rebellion was rampant but powerless.

"All in favor of appointing a committee of nine to nominate delegates to Columbia say aye," said the Chairman.

A score of voices cried "aye"

"It is carried," said Dr. Smith.

"Arnt you going to put the other side?" exclaimed Mr. Moore. "No" said Dr. Smith, "all who would vote against the motion are hostile to the objects of the meeting and are not entitled to vote."

"Well, I'll be durned," said somebody in the crowd.

Dr. Smith appointed the committee to select delegates. On this committee he appointed Maj. Claude C. Turner, one of the most rampant Republicans in the State, so conspicuous in the late election trials.

The committee retired and brought in the following delegation: Geo. B. Dean, Moses Wood, James W. Foster, J. B. O. Landrum, W. C. S. Wood, Elias Smith, E. C. Allen, M. P. Patton, John Dewberry, N. L. Bennett. Alternates—A. H. Dean, H. L. Farley, R. A. Lancaster, John Carver and R. M. Smith.

"All in favor of ratifying the nomination say 'aye,'" said Dr. Smith.

"Stop," said Tom Moore, "are you going to put the negative."

"No," said Dr. Smith. "All who vote against the ratification of the ticket are hostile to the purpose of the meeting and have no right to vote."

The vote in the affirmative was pretty loud, and the Chairman ventured to put the negative, but the vote against ratification was so strong that when a division was called for he refused it, and declared the delegation all elected.

A SECOND MEETING.

Capt. J. W. Stribling, the County Chairman of the Farmers' Association, deciding that this was not a meeting of the Farmers' Association, called another meeting. This meeting was composed entirely of farmers. Capt. Stribling was elected Chairman, and G W. Turner secretary. They went into an election of delegates, which resulted as follows:

T. E Moore, S. E. Mason, J. W. Wofford, Jas. H. Anderson, J. B O. Landrum, Moses Foster, J. M. Lanham, J. J. Vernon, N. F. Walker, J. W. Stribling. Alternates—C. Eber Smith, W. J. Smith, A. P. Lancaster, F. L. Anderson.

They will contest for seats in the convention.—Spartanburg Herald.

Bright's Disease.

This insiduous ailment, if too long neglected, will undermine the strongest constitution and bring the victim to a premature grave. Heed the timely warning, and regain health at once by a use of the proper restorative, that great strengthener of the urinary and digestive organs, B. B. B. (Botanic Blood Balm).

David Runkel, Cullman, Ga., writes: "I used a hundred dollars worth of medicine for Bright's disease, but it did me no good. I then took B. B. B., which relieved me. My appetite is restored and I urinate without pain."

J. A. Maddox, Atlanta, Ga., writes: "I had great trouble in passing urine which was filled with sediments. My back and loins gave me much pain and I lost my appetite, strength and flesh. I became nervous and unable to sleep soundly. Two bottles of B. B. B. gave me entire relief."

Thomas Williams, Soddy, Tenn, writes: "I was troubled with severe kidney complaint and confined to my bed. Six bottles of B. B. B. made a well man of me." *

Chicago Begging for Money.

At least $15,000,000 will be needed. A third thereof may be said to be in sight. The subscription list may be increased and perhaps another $5,000,000 may be raised by bonds, but the problem would be greatly simplified if the government of the United States would advance $10,000,000 conditioned upon repayment in full. The bill as reported contemplates no appropriation other than $1,500,000 to cover the cost of a government exhibit, and the further sum of $100,000 to be expended for all purposes connected with the admission of foreign goods for the exposition. There is no clause providing for other government aid to the project. Whether or not any will be made will develop presently The prospect is that it will be greatly needed in the preparatory stages. If it must be had the time to ask for it is now.—Chicago Times.

The Mother's Friend, used a few weeks before confinement, lessens the pain and makes labor quick and comparatively easy. Sold by all druggists. *

Boston Street Car Manners.

The Boston Transcript relates this little story of street car manners: "A lady and gentleman enter a car at the same moment, the former by the rear, the latter by the front. The gentleman hastily appropriates the only vacant seat, which happens to be next to an individual who is evidently not a total abstainer. The inebriated party, rising from his seat, offers it to the lady, remarking at the same time: 'Madam, I offer you my seat; I am drunk today, but tomorrow I shall be sober; as for that man there,' pointing to the one who had just sat down, 'he is a hog today, and will be a hog tomorrow.'" This is a striking instance of *in vino veritas.*

Pianos Organs.

W Trump, 134 Main Street, Columbia, sells Pianos and Organs, direct from factory. No agents' commissions.

The celebrated Chickering Piano.

Mathushek Piano, celebrated for its clearness of tone, lightness of touch and lasting qualities.

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Sterling Upright Pianos, from $25 up.

Arion Pianos, from $200 up.

Mason & Hamlin Organs, surpassed by none.

Sterling Organs, $50 up.

Every Instrument guaranteed for six years Fifteen days' trial, expenses both ways, if not satisfactory.

Sold on instalments.

A Breathing Cave.

In the range of mountains in the western portion of North Carolina known as the "Fork Range," a most singular phenomenon exists It is the "Breathing Cave." In the summer months a current of air comes from it so strongly that a person cannot walk against it, while in winter the rush of air inward is just as great. The cool air from the cave in summer is felt sometimes for miles in a direct line from the mouth of the cave. At times a most unpleasant odor is emitted upon the current from animals sucked in and killed by coming in violent contact with the walls. The loss of cattle and other stock in that section during the winter months is always great and is accounted for it in this way: They range too near the month of the cave and the current carries them in. At times when the change from inhalation to exhalation begins the air is filled with hairs of the various animals. Not infrequently small dry bones have been carried for over a mile from the mouth of the cave, as though shot from an air-gun. The air has been known to change quite suddenly during exhalation from cold to quite hot, accompanied by a terrific roaring and gurgling sound. Many scientific men have visited the place, but the phenomenon still remains unexplained. The ~~present of~~ that section fear a volcanic eruption.

The Mississippi College.

Cal. Bowen, of Pickens, a member of the board of trustees of the Clemson Agricultural College of South Carolina, has just returned from Starkville, and says that there are know at the Mississippi Agricultural College 250 students. From what he saw of the institution and from his conversation with President Lee, he was convinced that there was no doubt of the college being a success. It had been seriously hampered in the past by opposition in the State and its operations had in late years been pinched by small appropriations. Last year, however, the appropriation had been liberal enough to put the college on a better footing than ever before. Another serious drawback had been destruction by fire of a number of the college buildings a year ago. The barns and stables were burned, which had necessitated the sale of a number of the cattle and the temporary limitation of some of the practical farm operations included in the college course. Temporary buildings were now occupied in place of those burned.—Greenville News

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—At the evening session of the Florida Chautauqua, Tuesday, Dr. J. W. Lee, of Atlanta, delivered a lecture on Henry W. Grady as editor, orator and man. The amphitheatre was filled to its utmost capacity and the audience was held spell bound while Dr. Lee delivered his oration.

—Press reports emanating from Topeka concerning an alleged scheme to colonize Oklahoma and make it a negro State, have greatly aroused the settlers at Downs. A secret organization there has decided to drive out the few negroes, and allow no more of that race to become settlers.

FACTS WORTH REMEMBERING

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GENERAL AGENT, Columbia, S. C.

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DEAFNESS & HEAD NOISES CURED by Peck's INVISIBLE TUBULAR EAR CUSHIONS. Whispers heard. Comfortable. Successful where all Remedies fail. Sold by F. HISCOX, only, 853 Br'dway, New York. Write for book of proofs FREE.

Agents wanted to sell Pinless Clothes Lines; no more clothes pins needed. It holds the heaviest and finest fabrics without pins. Clothes do not freeze to it and cannot blow off.
NO PINS
It is a perfect winter line. Sample line sent by mail for 50c., also 50ft. line by mail $1.25 prepaid. For circulars, price list, terms address the
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How Lost! How Regained,

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THE SCIENCE OF LIFE
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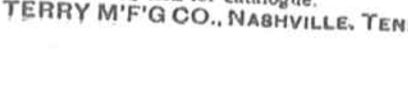

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