

not exceeding \$100 or imprisonment not exceeding 30 days.

A bill by Mr. McCullough of Greenville, providing that county boards of education may, or may not, divide their schools up into convenient school districts as they see fit, and that children of one district may attend the schools of another district when it shall be more convenient and desirable to do so.

By Mr. Timmerman of Aiken, to require all public officials to give bonds in surety companies instead of personal bonds.

By Mr. De Loach of York, a bill providing that graduates of the South Carolina Medical College be admitted to the practice of medicine without being required to stand an examination before any medical board.

IN THE SENATE—Mr. Love got a favorable report on a bill to raise the commutation road tax in York county from \$1 to \$2.

The concurrent resolution to fix the day for the election of penitentiary officers was amended by the insertion of Friday, January 26, and returned to the house.

A number of other bills, which will be explained as they appear to develop in importance, were introduced.

SATURDAY, JANUARY 16.

IN THE HOUSE—Among the more important new bills introduced were the following:

By Mr. deLoach: To change the boundaries of Broad River township. The object of this bill is to keep that portion of Cherokee township which does not desire to become a part of the new county of Cherokee, in York county.

Mr. Caughman introduced the annual bill to require railroads to provide separate cars for white and colored passengers.

Mr. Toole introduced a bill providing that the qualified voters of each school district may elect their own school trustees, the voting to take place at precincts designated by the county superintendent of education.

Arrangements were perfected for the inauguration of the new governor and lieutenant governor to take place on Monday.

IN THE SENATE—This body was not in session during the day.

MONDAY, JANUARY 18.

In joint assembly—The two houses spent most of the day in joint assembly on account of the inauguration ceremonies, and but little other business of public importance was transacted.

TUESDAY, JANUARY 19.

This being a legal holiday in commemoration of the birth of Robert E. Lee, neither house was in session.

GOVERNOR W. H. ELLERBE.

He Took the Reins of Office on Last Monday.

The inauguration of Governor Ellerbe took place in the state capitol on last Monday with the usual ceremonies, in the presence of the largest crowd that has assembled on a similar occasion since 1876, the only exceptions being the inauguration of Wade Hampton and B. E. Tillman.

After prayer by Rev. Dr. Evans of Columbia, Chief Justice McIver administered the oath of office, and Governor Ellerbe delivered his inaugural address, laying down the policy he proposes to pursue as governor.

At the outset, he said that he was untrammelled by pledges inconsistent with the welfare of the people, and it would be his highest ambition to discharge the duties of his office faithfully and impartially.

He promised to do all he can by all worthy means, to lighten the burdens of taxation; to develop the resources of the state; to protect the industries of her citizens; to encourage immigration of the right sort; to foster our institutions of learning; to increase the facilities for education, and to sustain penal, charitable and other proper institutions.

Referring to the dispensary, he said that he was at first opposed to that institution. He had been convinced, however, that it was the best method that had ever been devised for the control of the liquor traffic, and was far better than any license system.

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partisan feelings and hail you all as Carolinians. I love my native state. I love her people. "I am proud of her grand and inspiring history; of the names of her illustrious sons; of the thousands of her honored dead who sleep upon every great battlefield of their country. I rejoice in the hope our future inspires, in the patriotism of our young manhood and in the self-sacrificing devotion of our young womanhood."

A the conclusion of his remarks, Governor Ellerbe was greeted with long and hearty applause.

NO NIGGER IN THE WOODPILE.

Dr. Black Explains That The Enquirer Is Unnecessarily Alarmed.

EDITOR ENQUIRER: I fear that in your editorial in your last issue on the subject of the proposed new county of Cherokee, you seem to be in a state of mind utterly unwarranted by the facts.

As I was chairman of the committee which was appointed to draft this bill, I desire to make an explanation of one or two points which you make.

In reference to transferring pending litigation, the bill provides that all litigation pending shall be transferred upon demand of the clerk of the court of the new county. The bill provides that this officers shall not be elected until the second Saturday in August next, and it will be the fall term before any transfer is made. How can this be "headed off"?

In regard to section 12, relating to townships, which you seem to think has dynamic in it, is as innocent as it appears to be. The object, and only object, in providing against a change of boundaries in Cherokee township in York county, and Gowdysville and Draytonville townships in Union county, was to preserve these townships as corporate bodies intact on account of bonded indebtedness due by them for railroad purposes. A careful reading of the bill shows that this prohibition extends only to the board of county commissioners of Cherokee county. How can this interfere in any way with the legislature giving relief to our friends of Southern Cherokee who may wish to be left in York county? No dynamic here.

In regard to salaries, they are fixed in the bill as a majority of the people in convention assembled wished, and are based upon salaries paid in Saluda county.

It appears to me, Mr. Editor, that you are unnecessarily alarmed. We do not wish to do the old county any harm, and we would not if we could. I love the old county, and only agreed to leave it when I became satisfied that it would, sooner or later, be divided.

This is a new era in the history of our state. New things are taking place, and the staid, sober old ENQUIRER must get accustomed to the new order of things and not see a "nigger in the woodpile" every time something new is about to be started up.

Your advice to York county's representatives to "keep their eyes skinned" is good advice at all times; but we of Cherokee were of the opinion that they were as yet our representatives, too, and as much bound to look after our interests, too. Think the matter over again, and you will feel better about it. Let us part kindly and give us your blessing.

J. G. BLACK. Blacksburg, January 18, 1897.

NERE-MENTION.

Secretary Herbert has ordered the Naval cadets at Annapolis to be in Washington on March 4, to participate in the inaugural parade.

The Italian government has prohibited the importation of Indian cotton for fear of the plague.

On account of the joy of the people over the defeat of the Pacific railroad refunding bill, the governor of California proclaimed last Saturday a legal holiday.

The senate expects to devote considerable time this week to the Nicaragua canal bill.

The Populist caucus of the North Carolina legislature has nominated Dr. Cyrus Thompson for senator to succeed Senator Prichard. It is still believed, however, that Prichard will be his own successor.

Albert S. Willis, United States minister to Hawaii, died in Honolulu on January 6.

Joseph A. Trapp has gotten a verdict for \$6,250 damages against the New York World. Trapp was a member of the jury which convicted John V. McKane of election frauds, and Trapp, with having attempted to bribe the other jurors.

Fifteen little boys and girls lost their lives last Saturday in a fire that destroyed the Buckner Orphan Home at Austin, Texas.

At Flat Rock, West Virginia, Lem Gwin killed three men at one discharge of a shot gun. Gwin had given a dance. The men came without invitation, and upon their refusal to go away when ordered to do so, Gwin shot them.

Senator Vest is opposed to the confirmation of the appointment of ex-Governor Francis of Missouri, as secretary of state, and as the result, the Missouri general assembly is in a wrangle. A resolution of censure against Vest was introduced in the senate a few days ago, and in the absence there of the necessary two-thirds approval. Neither resolution was passed.

The health authorities of New York and Brooklyn are making arrangements to guard against the introduction of the bubonic plague from India.

Fellow Citizens: The political campaign of 1896 is over. You have honored me as few men in South Carolina have ever been honored, and far more richly than I deserve. You gave me, I say it in no spirit of vain glory or of boasting, but in profound appreciation of the honor bestowed, you gave me, in the Democratic primary, the largest majority ever given a candidate for governor. Both factions of the Democratic party, as the vote cast indicates, gave me warm and enthusiastic support, necessarily such as could not have been given to any factional candidate.

My constant anxiety shall be, not to prove unworthy of your confidence. "I am your governor, the governor of the whole people. Our interests are mutual. It will be base and treacherous and ungrateful on my part, and unwise and unpatriotic on your part, longer to fan the fires of partisan hatred. On questions of public policy we cannot all agree; but when issues are settled at the ballot box, we can and ought to submit to the will of the majority honestly expressed.

I beseech you to resolve, on this occasion, to bury all factional feelings, and to join hands and hearts in your efforts to develop the resources of our beloved state, to build up her institutions, to promote her every interest. In assuming my official duties, I pledge you my best services. With all my strength of head and heart, I shall labor for the common weal, and, in my official capacity, shall treat both friend and foe with equal consideration. I rid myself of all sectional and

partisan feelings and hail you all as Carolinians. I love my native state. I love her people. "I am proud of her grand and inspiring history; of the names of her illustrious sons; of the thousands of her honored dead who sleep upon every great battlefield of their country. I rejoice in the hope our future inspires, in the patriotism of our young manhood and in the self-sacrificing devotion of our young womanhood."

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Special Notices.

Agents Wanted. We do not want boys or loafers to write; but men of ability. \$200 to \$500 per month salary or commission. State and general managers. RACINE FIRE ENGINE CO., Racine, Wis. January 13 4 wst

Communion at Bethel. The Rev. Dr. Thornwell has promised to assist the pastor of Bethel church in the communion service to begin on Friday, before the fifth Sabbath of January, 1897, at 11 o'clock a. m. PASTOR. January 23 6 s & wst

Ministers and Deacons. Following is programme of ministers, and deacons' meeting to be held with the Flint Hill church, January 29-31, 1897: FRIDAY, January 29, 11 a. m. Missions—Discussion to be opened by Rev. D. C. Freeman, Jr., and L. Shurley. General discussion at 12.30 p. m. Temperance—Discussion to be opened by F. C. Hickson. General discussion at 7.30 p. m. SUNDAY, January 30, 11 a. m. Denominational Schools—A. L. Stough. At 12 m. Higher Education by the State—F. C. Hickson. At 1 p. m. Common Schools—H. R. Mosely. SUNDAY, January 31, 10 a. m. Sunday School Mass Meeting—Professor E. P. Moses and L. Shurley. At 11 a. m. Address on Mexico—H. R. Mosely. PORT MILLS, 11 a. m. Preaching by Rev. D. C. Freeman, Jr. ROCK HILL, 11 a. m. Preaching by Rev. F. C. Hickson.

STATE OF OHIO, CITY OF TOLEDO, ss. LUCAS COUNTY. FRANK J. CHENEY makes oath that he is the senior partner of the firm of F. J. CHENEY & CO., doing business in the city of Toledo, county and State aforesaid, and that said firm will pay the sum of ONE HUNDRED DOLLARS for each and every case of Catarrh that cannot be cured by the use of HALL'S CATARRH CURE. FRANK J. CHENEY. Sworn to before me and subscribed in my presence, this 6th day of December, A. D. 1886. A. W. GLEASON, Notary Public.

Hall's Catarrh Cure is taken internally and acts directly on the blood and mucous surfaces of the system. Send for testimonials, free. F. J. CHENEY & CO., Toledo, O. Sold by druggists, 75c.

York Drug Store. It is my desire and purpose to continue the business (in all its branches) lately owned and conducted by my father, and would respectfully solicit the continued patronage of all his old customers. It is with regret that I find I cannot continue his business policy of crediting his customers until it suited them to pay; but my capital being limited, I am forced to do a strictly CASH business. I mean by that, if it is not convenient to send the money with your order (not knowing the price, or some other good reason) I will expect the account to be SETTLED at the end of each month. This is an absolute necessity, and I am sure my patrons will soon find that it is a great deal more convenient to settle a SMALL account MONTHLY than a LARGE account YEARLY.

I propose to keep a complete stock of Drugs, Paints, Oils, Glass, Putty, Toilet Articles, Perfumery, Stationery, Tobacco, Cigars, etc., and promise reasonable prices and prompt and courteous treatment to all who give me their trade. What knowledge I have of Drugs and Medicines is cheerfully placed at the disposal of my friends at all times. CLARENCE M. KUKENDAL, Successor to Jno. C. Kukendal. Agent for The Globe Phosphate Co's. Fertilizers, and Eagle Bicycles.

Market Reports. YORKVILLE, January 20.—Cotton 64 to 65. GALVESTON, Jan. 18.—Cotton quiet; middling 7; net receipts 6,298; sales 492; stock 146,355; exports coastwise 4,050; to the continent 9,874.

HYMENEAL. MARRIED—At the residence of the officiating officer, in Bethel township, on January 14, 1897, by L. W. Louthian, Notary Public, Mr. W. A. HARPER of Blacksburg, S. C., to Miss M. HARRISON of South Point, Gaston county, N. C.

MORTGAGE SALE OF DRUGS, ETC. ON TUESDAY, FEBRUARY 2, 1897, at 11 o'clock a. m., at PORT MILLS, S. C., I will expose at public sale, to the highest bidder for cash, all that stock of DRUGS, GROCERIES, FIXTURES, etc., belonging to J. B. MILLS in said town. The same having been mortgaged to S. M. MILLS, F. Massey and T. A. Mills, and in the terms and conditions of which said mortgage default has been made. THOS. F. McDOW, Attorney for Mortgagees. January 20 4 wst

TOWN PROPERTY FOR SALE. THE undersigned offers for sale, a HOUSE AND LOT in Yorkville, known as the "Meek House," occupied by Mr. O. E. Grist and situated opposite the O. R. & C. R. R. depot. The house contains six large rooms, a basement. The house is in good repair, and contiguous to water-works fire-plugs. On the premises is a well of excellent freestone water. Also, a cottage on Madison street. It contains four rooms. The house is in good repair and on the premises is a well of good freestone water. L. M. GRIST. January 20 6 wst

CLEMSON COLLEGE. THE FIFTH SESSION OF THE CLEMSON AGRICULTURAL COLLEGE, will begin THURSDAY, FEBRUARY 18th, 1897. To the regular four-year courses leading to the degree of Bachelor of Science, a special two-year course in Mechanics and Engineering has been added. The course of instruction include the following subjects: Agriculture, Chemistry, Horticulture, Dairying, Veterinary Science, Botany, Geology, Mineralogy, Mechanical, Electrical and Civil Engineering, English, Mathematics and History. Board, washing, fuel and lights for the session of 40 weeks, \$50. For catalogue containing full particulars, address E. B. CRAIGHHEAD, President, Clemson College, S. C. January 13 4 wst

THE STATE OF SOUTH CAROLINA. County of York.

COURT OF COMMON PLEAS. Julian S. Carr, Plaintiff, against The Southern Manganese Company and W. D. Rice, Defendants.—Summons for Relief—Complaint not served. To the Defendants above named: YOU are hereby summoned and required to answer the complaint in this action, which is filed in the office of the Clerk of the Court of Common Pleas, for the said county, and to serve a copy of your answer to the same complaint on the underscribers, at their office in Yorkville, South Carolina, within twenty days after the service hereof, exclusive of the day of such service; and if you fail to answer the complaint within the time aforesaid, the plaintiff in this action will apply to the court for the relief demanded in the complaint. Yorkville, S. C., Jan. 16th, A. D. 1897. GUTHRIE & GUTHRIE, and FINLEY & BRICE, Plaintiff's Attorneys. Attest: [SEAL.] W. BROWN WYLLIE, C. C. C. P. S.

NOTICE. To the absent defendants, The Southern Manganese Company and W. D. Rice: Please take notice that the summons, of which the foregoing is a copy, together with the complaint in this action, were filed in the office of the clerk of court of common pleas for the aforesaid county and State, at Yorkville, South Carolina, on the 16th day of January, A. D. 1897, by the undersigned, GUTHRIE & GUTHRIE, and FINLEY & BRICE, Plaintiff's Attorneys. January 20 6 w 6t

LOUIS ROTH. 6 POUNDS OF ARBUCKLE'S COFFEE FOR \$1.00. SIX POUNDS OF Oatflakes at 25 cents. SIX POUNDS OF A 1 quality Buckwheat Flour at 25 cents. SIX SMALL MACKEREL for 25 cents. ONE BIG FAT MACKEREL for 15 cents. LOUIS ROTH.

L. G. GRIST. S. M. GRIST. GRIST COUSINS. BOY DIXIE PLOWS SEEM to be the favorite one-horse soil turners at this time, judging by the increasing demand. We have just received our third shipment, and hope to fill all orders that come our way; but in order to make sure of one, we would advise that all who expect to buy, to call early. We are making close prices and will offer special inducements to purchasers of six or more at one time. Avery's Improved Georgia Stocks Are without doubt, the best plow stocks, on the southern market today. They are built on correct lines, out of good material, by skillful workmen. If you need a stock, you should not fail to get an Avery and one of our tubular steel singletrees. We Have Steel Plow Moulds, Trace Chains, Back Bands, Hames and Hame Straps, Collar Pads, Heel Screws, Breast Chains, Axes and Handles, Blind Briddles, and all the best quality Mill on the market at any price, for 35 cents. We Sell 20 Pounds Of Standard Granulated Sugar for \$1.00. Three pound cans of Yellow Pie Peaches for 25 cents. A Great Bargain. We have on hand a few pounds of Tobacco that cost us 45 cents a pound, that we will sell for 30 cents. It is 12 inch three. Fresh roasted Peanuts 5 cts. a quart.

J. J. HUNTER. 25. Twenty-five BOYS' Three-piece SUITS, with long pants—14 to 19 years—at a bargain. JACKETS. A small lot of Ladies' JACKETS—real fine quality—at a very low price. ONETA. Ladies' and Children's ONETA Combination WRAPPERS at closing out prices. 5 TO 3. Five-Dollar OVERCOATS reduced to \$3. Low prices, reliable merchandise, spot cash. J. J. HUNTER. W. B. MOORE & CO. WE KEEP WINDOW GLASS OF almost every size, and when we are out of the size you want, we have a diamond and can cut them for you. We also have the putty for putting them in, so there is no need of freezing for want of window glass. CHEESE. If you have on hand a lot of cheese ranging in weight from 100 pounds and can make it interesting for you if you care for cheese. BARBED WIRE And Barbed Wire Staples. Now is the time to fix up your pasture fence. You won't have time when your crop is planted. We also have poultry wire from 3 to 6 feet in width. It makes a nice yard fence. KEROSENE OIL. You can always get best grade oil from us and save yourselves much worry. A good grade of machine oil kept in stock at a reasonable price. TOBACCO BY THE BOX. If you want a box of Tobacco don't fail to see us. It will be to your interest. W. B. MOORE & CO. COFFINS ROBES AND CASKETS. WE now have probably the largest stock in the county to select from. Prices to suit customers, from the cheap to the fine. Walnut, Broadcloth of various qualities. Metallic and White goods in infants and adults sizes. Personal attention. New Hearse. W. B. MOORE & CO.

CLOTHING SACRIFICED.

Prices Cut to Threads and Every Garment Must Go.

NO MERCY FOR CLOAKS.

Bargains Which Will Surely Attract the Ladies.

From all the indications, "the weather bureau" people say that the hardest weather of the winter is yet to come; but owing to the advanced stage of the season, and which is supposed to be the time that cold weather is upon us, I have determined to flank, surround, slaughter, butcher and massacre my entire lot of Gents' and Boys' Clothing, Ladies Fine Wraps and Men's Overcoats. No mercy will be shown, no cost will be considered; but these garments must be routed and put on the run. Let everybody take part in this great battle of prices. Don't sleep on picket and have your friends shoot you for being a fool; but rush on to Strauss's and overpower the breastworks of low prices while the "lines are yet unbroken, capture the commissary and pick out your uniforms before the stampede.

Now is the time to buy Blankets and Bed Comforts and all heavy winter goods. Children's Long Cloaks, formerly sold at from \$1 to \$2.50, NOW only 50 cents! And I have them for children 6, 7, 8, 9 and 10 years old. Boys' Overcoats, formerly sold at from \$1 to \$2.50, NOW only 50 cents. Boys' Overcoats with capes, worth \$1.25, NOW only 50 cents. I have 1000 yds. of 7 years, formerly sold for \$1.25, NOW only 50 cents. Boys' Overcoats with Capes, 8 to 13 years of age, formerly sold for \$1.25, NOW only 50 cents. Boys' Chinilla Overcoats with Capes, 9 to 14 years of age, formerly sold at the extremely low price of \$2.25, NOW only \$1.25. While I haven't space enough to enumerate my entire stock of Boys' Overcoats, I have many styles at prices which are as proportionately cheap as those quoted above, and YOU will do well to make your selections RIGHT NOW. Ladies' Mackintoshes reduced from \$1.25 to 75 cents, and Misses from \$1 to 50 cents. Ladies' Balmorel Skirts, worth 75 cents, for 48 cents, while others have been reduced from 80 to 64 cents, and still others from \$2 to \$1. Ladies' Hermsdorf Black Hose, at 3 pairs for 50 cents. In conclusion, let me say that my stock of Ladies' Jackets is complete and that prices throughout the entire line has been slashed 33 per cent. H. C. STRAUSS.

J. H. RIDDLE. 1897. The year of 1896 is now recorded on the pages of a closed book, awaiting the pen of the historian to flare in the faces of posterity; but before closing a year's business which has been attended with the most amicable relations between ourselves and customers, we wish to thank them for their very liberal patronage during the year just closed, and especially for the promptness with which they have met their obligations with us. In the future we shall spare no effort, energy or enterprise to merit a continuance of your confidence and liberal patronage, assuring you at all times to protect your interest on all merchandise purchased of us. Wishing all a happy and prosperous New Year, and re-assuring them of our appreciation for past favors, we are Yours truly, J. H. RIDDLE.

THE SAVINGS BANK OF ROCK HILL, S. C. Capital, - - - \$50,000. Surplus and Profits, 31,000. WITH ample resources and every facility for the transaction of the Banking business in all its branches, this bank solicits the business of corporations, firms and individuals, tendering all the courtesies and accommodations that are usually extended by a WELL CONDUCTED AND OBLIGING BANKING HOUSE. Correspondence or a call solicited from those contemplating a change in their banking arrangements or the opening of a new account. Interest bearing certificates of deposit issued under special agreements. D. HUTCHISON, President, J. R. LONDON, Vice President, R. LEE KERR, Cashier.

JERSEY CATTLE, BERKSHIRE HOGS, A. H. WHITE, BREKDER, STOCK FOR SALE. Rock Hill, S. C. August 19 67 6m

LAST WEEK

We took Occasion to Notify You That the U. S. Weather Department had predicted a Cold wave for this Section.

THIS WEEK

We take occasion to notify you that DOBSON'S RACKET has predicted a long list of low prices that will surely FREEZE out High Competition.

RISK ONE EYE At the Articles and Prices Given Below. READ THEM OVER TWICE.

25 Horse Brushes, 10 cents, 25 Shoe Brushes, 10 cents, 25 Spring Balances, 9 cents, 25 Keyhole Saws, 20 cents, 25 Hand Saws, 30 cents, 25 Pairs Men's Wool Shirts, 25 cents, 25 Sheep Skin Gloves, 25 cents, 100 Men's Handkerchiefs, 5 cents, 25 Pairs Men's Cashmere Gloves, 25 cents. 25 Men's Drawers, 20 cents, 50 Men's Undershirts, 15 cents, 100 3-ply Linen Bosom Shirts, 49 cents, 100 3-ply Linen Bosom Shirts, 35 cents, 50 2-Foot Rules, 10 cents, 25 Tack Hammers, 5 cents, 50 Pairs Clark's Blind Hinges, 61 cents, 25 Tracing Wheels, 9 cents, 25 Whitewash Brushes, 5 cents, 25 Whitewash Brushes, 10 cents, 25 Bottles Machine Oil, 5 cents, 25 Saw Sets, 10 cents, 25 Dinner Bells, 45 cents, 25 Tea Bells, 25 cents, 12 Well Pulleys, 15 cents, 50 Sets Tea Spoons, 5 cents, 50 Sets Table Spoons, 9 cents, 50 Check Boards, 15 cents, 25 Razor Straps, 15 cents, 100 Pairs Ladies' Rubber Shoes, 25 cents, 100 Pairs Men's Rubber Shoes, 40 cents, 500 Packs Envelopes, 5 cents, 50 Ball Hammers, 10 cents, 50 Balls Shoe Thread, 8 cents, 1000 Cakes of Laundry Soap, 2 for 5 cents, 100 Cakes Toilet Soap, 1 cent, 100 Boxes Blacking, 1 cent, 25 Boxes Stove Polish, 5 cents, 25 Bars Stove Polish, 5 cents, 25 Picture Frames, 25 cents, 25 Picture Frames, 45 cents, 25 School Satchels, 10 cents, 100 Dolls, 5 cents, 50 Albums, 25 cents, 25 Albums, 50 cents, 50 Albums, 75 cents, 1000 Plugs Tobacco, 5 cents, 500 Plugs Tobacco, 10 cents, 25 Teething Rings, 15 cents, 25 Rattlers, 5 cents. Remember to read this list twice, and each time you read it, take a pencil and mark such articles you wish. Then steer for Dobson's Racket.

T. M. DOBSON & CO. A Snare And Delusion. IF you have taken out a life insurance policy in an Old Line high price "level premium" company with the idea that you would at some time in the future, while you yet drew the breath of life, receive substantial cash returns or "big dividends," we are here to tell you that you will be disappointed. Your policy will prove a snare and a delusion. It is all right for protection for your wife and children, as they will receive the face of the policy in case of your death, as they would also in a company that charges you half as much. A life insurance policy is a fraud as an investment for a living man, and is the greatest blessing of which we are made aware as the best we could wish as a means of protecting the widow and orphans, after the breadwinner has been removed by death. If You Will Lay Aside Your Prejudice AND COME to us with a desire to learn why it is not to your interest to carry high priced insurance, and how we can furnish you just as safe insurance for at least 40 per cent. a year less than the other costs, we are sure we can show you to your satisfaction that the MUTUAL RESERVE FUND LIFE ASSOCIATION of New York does business on a plan that is absolutely safe, and will protect your loved ones even better than they now are, at even a greater cost to you. Of course you are too prejudiced to investigate and imagine that the high price you are now paying makes your insurance better or safer, or better than it would be at less cost, we can't do