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GROVER.—I am driven from home, and I'm sadly forlorn:
I don't know just where I shall go.
The landlord got tired of *promise*, and said
I was English—too English, you know.

BENJAMIN.—I think I can manage to fill the White House
With some bric-a-brac not at all slow;
An Administration with sand in its heart,
That is Yankee—quite Yankee, you know.



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THERE ARE indications that where the McKinley sits is the head of the table.

PROTECTION IS GOOD, and that's most true, and we'll keep that same in '92.

 $\mathbf{W}^{\mathrm{ITH}}$  MR, BLAINE at the head of this cabinet our flag is right there.

 $B^{\rm OB}$  INGERSOLL gives the worthy dead such a rapturous send-off that their friends are inclined for a time to forget the question of the resurrection,

JOHN WANAMAKER is a selfmade man, and believes thoroughly in his Wanamaker.

PARADOX—The agricultural bureau will run to seed, but it will prosper just the same.

THE HARRISONS come of a good family. They have always been famous for licking Indians, Tories and Democrats.

THE MUGWUMP is a modest bird. All he asks is a chance to croak, with an occasional opportunity to swear like a parrot.

THE NEXT secretary of the agricultural bureau must be a man who knows beans, and necessarily he must come from Massachusetts.

CAN THE MUGWUMP hate Grover more than Grover hates the mugwump? Ex-Commissioner Edgerton says No in a loud, rasping voice.

\* \* \*

IN A RECENT prize-fight one of the men had two ribs broken; but as he was out-of-doors the next day it is fair to assume that the ribs belonged only to his jaw.

MINISTER PHELPS brought back 101 trunks. Apparently the state of Vermont will have to run itself half-way through Lake Champlain to accommodate the gentleman's goods and aspirations.

## TO-DAY AND TO-MORROW.

MEN NEVER honor themselves so much as when they honor the memory of Abraham Lincoln, who is as marked a figure in the second epoch of the republic as Washington was in the first, and who will grow larger until the man of the third comes, not on horseback, but with the dust of humility on his boots and the sweat of uncomplaining patience on his brow.

## THE MILL WILL GRIND.

BEN HARRISON, my joe Ben, when we were first acquaint, it seemed that you were talkative, but now we know you ain't. You keep your tongue to roof your mouth, and work your lips no more, and set your teeth and ice your chin to silence most galore. From out that tene-

ment of words there comes no voice or breath that seems to say you're anywhere this side of solid death. But yet we know there soon must come from that dammed overflow a thousand thousand names and thoughts, Ben Harrison, my joe.

## HARRISON-BLAINE.

PRESIDENT HARRISON and Mr. Blaine will get along well enough together. They are both great enough to be above those small jealousies and those little ambitions that have been visited upon them by the too industrious and too narrow newspaper. This will be an American administration, and the effort will be to exalt the interests and honor of the country, and not particularly the designs of any individual. Cut this out and paste it on your spectacles.

## PRESIDENT AND PARTY.

THE JUDGE is more than gratified to extend its greeting to President Harrison and congratulations to the Republican party on his inauguration. The four years of Democratic purgatory, with all its uncertainties, its probable punishments and impossible rewards, is ended. The country feels the serenity of confidence that comes of the resumption of a definite national policy in place of a series of political experiments.

The Republican party resumes the seats from which on a false plea it was driven. The "rascality" did not exist, and the prophesied political millennium to follow Democratic success has proven, like the apples of Sodom, delusive to the eye and ashes to the touch. The treasury accumulations said to be so menacing to business have not been relieved. The

Democracy, heretofore so clamorous for abolition of internal revenue taxes, "as the painful legacy of an abhorrent war," reversed its policy that it might strike a blow at American industries and American labor by the substitution of a reduction of the tariff. The semblance of civil service, even within party lines, was abandoned, and political rewards were distributed to political brigands. If a Republican senate had not resisted by its negative the purpose of the administration, humiliating treaties would have been concluded-treaties that gave away not only our rights on the seaboard, but the common rights of humanity for help in disaster and shelter in storm. The administration, as shown in the publication of the secret debates on the extradition treaty, purposed also to abandon our national right of political refuge. The outgoing administration, in its brief probation and power, has thus shown its utter incompetency in finance, as in its domestic and foreign policy-" a most lame and impotent conclusion."

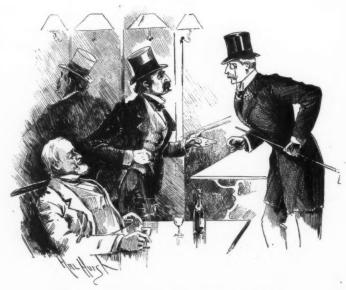
As a party another duty now confronts us. The policy and purpose of Republican organization are redefined. The protective plan, proven so essential to national prosperity,

is not to be changed." A cringing fear or humiliating subserviency to foreign bluster and bravado is not possible or to be expected. Audacity is preferable to cowardice. Self-respect, that generates respect, is the better. It is a duty of the party, having selected its chief, to now stand solid and loyal in supporting him. President Harrison will be powerless if insubordination creeps into the ranks. Disappointed political ambition, whose patriotism commences and concludes with personal preferment,

must give way to the broader and better purpose.

It is, or should be, fame enough to win success as a private if there are not epaulettes to go around. It is a larger glory to be an unnamed one of "the noble six hundred" than a commander in an unimportant skirmish. The Republican party can and should have full confidence in President Harrison's selection of his administrative assistants. A condemnation for simply conjectural possibilities is absurd. Future party success comes of present solidarity. Let us have peace, and the higher victory that comes of it.

The century, with wonderful appropriateness, ends as it commenced. A successor to Washington, after a hundred years, leads and joins the

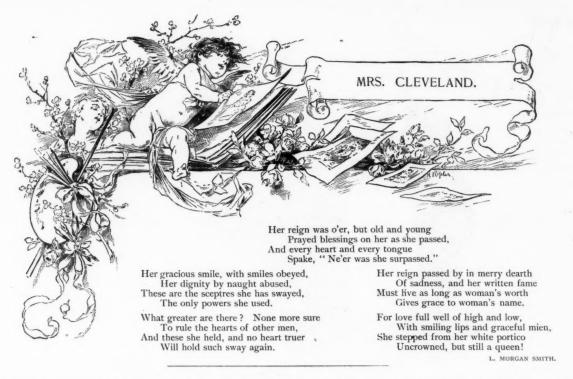


A SURPRISE ON BOTH SIDES.

BRICKLEY-" Excuse me, sir; that's a fine watch you wear. May I look at it?"

CORPLESBY—"Certainly. It's a chronometer presented to me by the British government for rescuing a crew at sea."

BRICKLEY—"Really? I wonder where they found the ticket? I lost it a year ago just after hocking that time-piece."



national gladness in again witnessing the free-trade English evacuation of the country.

## THE CLEVELANDS.

IT MUST be said of the Clevelands that they have given the public all the courtesy and entertainment within their power, and with the utmost good will. The president has always been amiable so far as might be judged. His sister, Rose Elizabeth, made very many friends as mistress of the white-house, kindly confining her intellectual eccentricity to her book. The advent of Mrs. Cleveland made a new era, an improvement on a very good one, and one which ought to have had another term. No man or woman living has a harsh thought or word for this young woman, and it is in every mind that she has done a marvelous thing, in view of her inexperience, in succeeding so well. Long live

Frances Folsom Cleveland! and the same to the honesty and democratic plainness of speech and action of the man of her choice. That speed to the going, and now welcome to the coming guests!

JOHN WANAMAKER has no bad habits. Even those he sells are worth all the money he asks for them.

THERE IS to be a good supply of ice after all. Lots of office-seekers think there is enough in the shoulder of Ben Harrison to last all summer.

THE ELECTORAL COLLEGE failed to pronounce for Mrs. Harrison and Mrs. Morton; but they will be there just the same, and what one lacks in beauty and popularity—as if either of them could!—the other will supply.



THOSE KNICKERBOCKER FULL DRESS SUITS.

MISS VAN PEYSTER VAN RINGE (to her brother just before the reception)—"Don't look so astonished, Tom! I don't see why I shouldn't innovate a little as well as you."

## **SENTENCES** PASSED BY THE JUDGE.

T is good for invalids to have what they want -invalids and idiots.

It is in the nature of disappointments always to come from an unexpected quarter.

If the foolish man were as wise as the wise man he would be less comfortable in his foolishness

Money will buy a horse to pull a plow, but not all of the gold in the king's coffers ever bought a friend.

There are duties as well as rights, and those who shirk their duties are unconsciously leaving unclaimed their rights.

A friend is sacred in his friendship, and from the moment that you make a utility machine of him you desecrate him.

With strong digestive powers a crossed affection is a matter of fleeting importance in the life of the average young

man; but when, like poor Mr. Dougherty, one has lost his constitution, the chances are that he will never survive the affliction.

Man is an undipped Achilles. No kindly river Styx having performed its service for him, he has been left vulnerable not only at one, but at every point; and the name of his Paris is legion.

A few thousand dollars dropped into one's cup of bereavement is said to sweeten the bitterness of its waters wonderfully.

If the wise man were as philosophical as the foolish man he would be made less miserable by the smallness of his achievements.

A man's safety does not lie in turning his back upon a suspicious hypothesis, but in giving it an honest and disinterested consideration.

Poverty is no disgrace, says Uriah. Well, that depends. Abstractly speaking, no condition is a disgrace. Only the acts which have established it deserve the criticism.

One of the sorriest delusions, and in spite of repeated overthrowals one of the longest-lived, is the contented thought that one's only vulnerable points of attack are those already taken.

Some natures are so selfish that they make even love a party to their selfishness. My wife may be a winning term of endearment, but its meaning is quite changed by making it "My wife."



#### A FINANCIAL EPISODE.

Mr. Dunnell—"You'll pardon me for taking advantage of a secluded corner, my dear Miss Bristoe, 'but I want to ask you a question."

Miss Bristoe—"T-this is s-so sudden!"

Mr. Dunnell—"I know I'm a bit abrupt, but I want to inquire as to the best time to find your father at home. He owes our firm for that last block of stock, you know."

OLD CHOCOLATE'S **JOCOSERIOUS** CHAT.

MAN dat wucks quick t'inks libely; an' a lazy head goes wid lazy han's.

De hired hoss mus' trabble fas', an' offen goes widout oats.

A ragged man doan' git no mo' repytashen by weahin' a new hat.

People wid one chile, laik a hen wid one chick, ah apt toe be toe kind.

De man dat can't ahgue a p'int bluffs anoddah by offahin' toe bet.

A padlock er no use on yo' chicken-coop ef dey is a bo'd loose in de r'ar.

A good story nebbah w'ars out 'less yo' tells hit twice in de same comp'ny.

De man dat 'signs toe wade in wickedness up toe his ankles am in obah 'is head befo' he knows hit.

Yo' can't make po'idge outen de fac' dat de beans ull be fit toe pluck nex' summah.

Long ez yo' er got a pantry full dar's no trouble abo't fin'in' 'nuff toe eat dinnah wid yo'; but hit er laikly dat w'en yo' er in hah'd luck yo' won't meet a one dat knows yo' in a day's walk.

De fudder yo' go on a wrong road de fudder yo' mus' walk back.

De cow dat gibs two qua'ts ob milk quietly am a bettah beas' dan de one dat gibs ten an' kicks obah de pail.

W'en yo' er bitin' de mos' 'licious mo'sel yo' er li'ble toe git de toofache.



"I suppose you began the new year right?" said old Mr. Bently to his son.

"Yes, sir, I did," was the response.

"What new resolutions did you make, my son?"

"A resolution, my father, not to make any new resolutions."

## LACONIC.

"Do you hunt wild beasts when on your expeditions?" asked a gentleman of an explorer.

"Oh, no," said the traveler; "they hunt us."

Our contemporary, Whose writing so dull is, Should take for his motto, Should take for his motto,
"Aut scissors aut nullus."



#### MISTAKEN IDENTITY.

MRS. SOLBRAKE (just as her youngest comes in)-" That's a little Chinese joss orother brought from Canton."

MRS. PASTOR—"I never knew before that there were any live ones."



#### MY PHOTOGRAPH.

THE picture-man's accustomed hand Arranged me with celerity, And hid my principal defects With judgment and dexterity.
He turned me right, he turned me left, With wonderful rapidity, Securing my inconstant head, To give it due solidity.

He placed a river at my back, And trees and rocks adjacently Adjusted, with artistic touch, And viewed the whole complacently.

Just drop your chin!" I dropped it, to

The best of my ability;
But shut your mouth!" he added, which
I deemed an incivility.

Across the room, with dirty face, A bric-a-bracket Psyche sat; The artist backward jerked his thumb And bade me keep an eye on that, And eke to smile and also wink, With dignity and suavity; Whereat I smiled full solemnly, And winked with awful gravity.

Twas difficult-but now 'tis done, With secret exultation do
I show to friends my photograph, And note their admiration too.

"How beautiful!" they cry, nor know
Their honest praise is praise of me,
Till, pressed to tell them whose it is,

"'Tis mine !" I say triumphantly. MRS. GEORGE ARCHIBALD.

## HE HAD SEEN THE EDITOR.

Mrs. Ransom-" Wasn't that a mean article the Bugle published yesterday about Mr. Savage?'

Mrs. Savage-" Yes, indeed; no foundation at all for it."

Mrs. Ransom-" Mr. Savage told Mr. Ransom last night that he was going to see the editor about it. Has he been yet?"

Mrs. Savage-"I guess so; I just received a note from John at Bellevue.

> There comes a time when woman is inclined To exercise her body as her mind; Jumps at an offer, and, with lively pace, She with the consequences runs a race.

## A CONSIDERATE TRAMP.

Mrs. Pancake-"I can't give you any money, but here's some bread and a piece of cold beefsteak.'

Tramp—"Thank you, madam; and will you now kindly tell me where the morgue is? If the lunch should prove fatal I would like to save the city any expense for an ambulance.'

## THE ROAD WAS CLEAR.

"Miss Slane has invited me to call on her," said Bjones.

"I wouldn't go to that house again for a small fortune," returned De Jinks, "and I wouldn't advise you to either."

"But you see, my dear fellow, she mentions in a postscript that her father has the rheumatism and somebody has poisoned the dog.'

## LIBERAL TO THE GUESTS.

Lady at the telephone in her own house.

"Hello, Central! give me 95." (Pause, and then Hello! from 95.)

Lady-"This is 95? Well, please send me up five dozen glass rotundas."

Merchant -" Excuse me, madam; we do not understand you. Please repeat."

Lady (repeats) -"Five dozen glass rotundas to serve cream in, you know. I am going to have a reception, and I hear in Washington they often serve ice-cream in rotundas. Five dozen, be sure, and cut glass!" (Merchant "cuts.")

### REVISED.

Gaggs—"How about De Papp, that the 'Hobsnob club' black-balled?"

Waggs-"Bah! In the familiar words of youth, 'He doesn't know enough to go in when it rains."

BEHIND THE TIMES.

SLIPPERY SAM (in Philadelphia)—"Say, Jerry! 'tain't no use. I'm goin' back ter York."

COOL JERRY—"What's der matter, pard?"

SLIPPERY SAM—"I worked a chump fer a thousan' down on Chestnut street, an' so help me! when I got back ter th' hotel I found they was confedrate bills. Folks here ain't heard that th' war's over." over.

Gaggs (glancing up at a third-story front)—" But he's in now, and this is scarcely a gentle shower.'

Waggs-"No? Really? Must have got caught in then."

"If I had but 10,000 a year, oh what cheer!
I'd spend the days gayly, that would I!
Now, what would you do with 10,000 a year?"
"Why, nothing, dear boy, for why should I?"

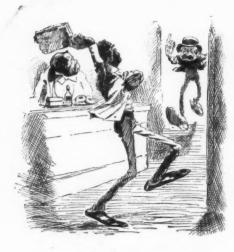




EDUCATION IN NEBRASKA.

TEACHER ( from the east)-" Now, children, all of you who intend to behave and be good-hands up!"

CHORUS-" No, you don't, pard. You ain't gittin' no drop on us!"







A QUICK LUNCH.

FIRST WAITER—" Heah comes dat cust'mer ob yourn whad's always in a hurry fer a san'wicher."

SECOND WAITER—"Umpah! I see um." (Swis-s-sh!)

CUSTOMER—" Here you are! — thanks!"

"Good day!"

### CONFESSIONS OF A DUDE.

T'S such a pity, you knaw, to be bawn with a mind. It's weally such a stwuggle to get entiawly wid of it, don'tchewknaw.

That weal, genuine, don't-caaw-faw-anything expwession is so doosid hawd to maintain when a fellaw's got a mind on his hands to get wid of:

Why, theaw aw times when me bwain gwows blawsted weawy twying not to act, you knaw.

Fact. You see I wasn't bwought up cowect. Me pawents couldn't wealize the amazing hold I was going to have upon sassiety as the leading dude in the deaw foah hundwed, and they actually began to edecate me. Fawncy! sent me to school, pon honaw. Oh, it was dweadful! All the time, you knaw, me inbawn, awistocwatic vacuity webelled, and finally me wesolution bwoke the cwuel bonds and I said, "Now, weally, you knaw, I won't."

But the tewwible mischief had been done. The feawful impetus given to me youthful bwain has nevaw yet been ovawcome, and the amount of activity I had to exawcise in standing by me we solutions has always sawt of haunted me, and made me

lack that complete wepose of mannaw me soul so longs faw.

It's such a dweadful boaw to feel intewested in things, don'tchewknaw. They say me mothaw was an awfully intewesting woman, and I suppose I inhewit it. It's such a pity to inhewit anything so blawsted active as an intewest, you see.

I've done vewy well faw a yeaw, though; I weally don't think I've avawaged moaw than one idea a day; but that's awful tiawsome when it comes, and I feel so exhausted when it goes—and then I wowwy so, faw I know I'll have anothaw to-mowaw, you see.

I wondaw if opium wouldn't do it up faw good. I weally think cigawettes have helped me. I'll ask me fellaw how many I smoke a day now, and if he thinks I could manage any moaw. If not, I weally think I'll have to twy opium. I'm so tiawed of that idea, don'tchewknaw.

## HUM OF THE COURT.

N OUR OPINION Rudolph perished of cerebrospinal meningitis.

THE VOICE OF WASHINGTON—The queen is dead, long live the queen.

BROWNING was the original fifteen puzzle, and every Boston woman thinks she is able to solve him.

BELLE STARR, who was recently shot out west, could whip her weight in men or wild-

cats.. She was twice married, and both her husbands were in the habit of making the morning fire. Gone to meet John Morrissey.

IF THERE is a princess in Austria who wasn't killed along with the crown prince, let her speak up and vindicate her reputation.

F THE LAW really won't put a stop to the white-cap business, then there must be a new kind of white cap to hang the old kind.

\*\*MRS. LANGTRY'S," says the Sun, "are the handsomest." This is intended, perhaps, as a Rosalind to Mrs. Potter's Cleopatra.

CORKERHILL, a private mansion near Philadelphia, was burned to the cellar recently. The fire was as much of a corker as the hill.

THE SISTER of Guiteau has written a book. Women of her kind ought not to write books until they are dead, and such women never die.

THE Troy *Times*, says the *Evening Post*, is troubled with great billows of grief. It is; but no paper ever enjoyed its boo-hooing as does that melancholy sheet.

ROSWELL is one of the Flowers that bloom in the fall; but these blooms invariably shed their leaves early in November and are not seen or heard of again for a whole year. Why bloom?

THE YOUNG EMPEROR of China has taken a wife and two concubines to begin with; but it is thought that he will some years later have six hundred women in his harem, and will then be as proud as anybody.



INCLUDED HERSELF.

OLD MISS PLAINFAZE (to pretty young lady)—"Our English nobleman, the marquis of Repley, is evidently not an admirer of American beauty. I heard him say he didn't care for your style; but don't let that worry you, my dear, for he actually said the same thing about me!"



#### LEETLE TOWHEAD.

1859.

MEMBER leetle Towhead Boy, allus cute

IVI an' jolly,
Useter play abaout the farm that to Stock-bridge? Golly!

Wa'n't but two year old, an' run-Lord, yeou couldn't cotch him!
Useter make the women folks mighty spry ter

watch him.

Wa'n't afeard o' man ner beast-thar, thet jest reminds me,

On'y, when I think on it, suthin' up an' blinds

He useter run abaout the barn with the hired men (darn 'em!

Larnt him swar-words-an' I vaow, wa'n't he quick ter larn 'em!)

Once we got a yearlin' colt jest ter try an' break him; Rollin' eye an' iron heels, but harnsome ez they make 'em. All the men was skeered, but Boy hankered ter get at him, Useter try an' git a chance " jest ter go an' pat him!" Golly, haow he useter tease—couldn't skeerce resist him: But they watched him clus, ontell one fine day we missed him! Didn't take us long ter git over ter the stable, Runnin' with aour cloggin' skirts fast ez we was able; Staggerin' ter the stable door, weak an' almost fallin'. Thar we heerd his leetle voice in the distance callin'. Haow we hurried, skeer'd an' faint with the awful danger, An' ther set Towhead, chirrupin', in the black colt's manger

Don't tell me ther ain't no God! don't I see him leanin Daown from heaven an' the clouds, pintin' aout His meanin' Holdin' thet ther leetle hand ter lead him safe from danger; But on'y God an' him ud fool araound the black colt's manger!

## AID AND ADVICE TO THE INJURED AND UNINJURED.

It is not serious to tumble to some things.

If a man falls in love it is unwise to attempt to rescue him.

If you fall into great property, a newspaper account of it is very consoling.

If a maiden's heart is broken, a check for \$10,000 is a good plaster to mend it with.

If a man tells you to "come off," do not jump at a conclusion, for you may not be able to collect your accident insurance.

## HOW IT HAPPENED.

All the city papers, before the concert, spoke about the repertoire of the soprano. Many otherwise excellent people do not understand French. A rural couple who sat near the stage were evidently among these otherwise excellent people. When the soprano appeared, very scantily clothed as to arms and neck, "How disgusting!" exclaimed the lady.

" Poor thing !" responded her companion, pityingly. " Probably tore her clothes 'most off practicing her ripper-teary!'

## AS OFTEN TAUGHT.

When Georgie Washington was small, No fact would he deny, What time his father's favorite tree He leveled, childishly; It was against his principles To tell a wicked lie! This is the noble reason why I ought to speak the truth, Because when Washingto He was a truthful youth.

A little girl she kindly helped A beggar-man one day, The beggar-man was very rich, With treasure hid away. And when he died he left it all That little girl to pay.
This is the noble reason why The poor I should regard, Because sometimes, when they are rich, They gratefully reward.

## VERY SUSPICIOUS.

"What grounds have you for supposing Mr. Porker a suspicious character?" asked the hotel clerk of the private detective.

"Why, just look at the register," returned the lynx-eyed officer. "He says he's from Chicago, but he has written the word out instead of spelling it Chgo!"

## IN "FAST" AMERICA.

She (kissing him tenderly)-"Good-bye, dear. Erinora will take good care of you.

He-"But why this extra affection?"

She-"Oh, I'm going to call on Mrs. Neubryde, 55th floor of the Honeymoone flats. Don't expect me till you see me, for their elevator's always stuck somewhere.



#### A BID FOR FUTURE COMFORT.

LITTLE PETER FRAYEDBACK-" Say, boss! that's my mother over there

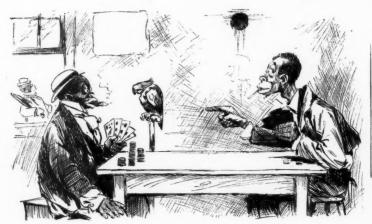
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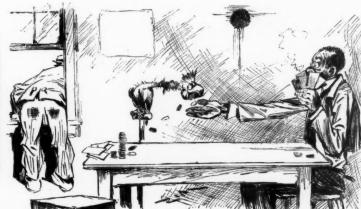
BY SHOE-DEALER—"Yes?"

LITTLE PETER—"You tell her that ones made of worsted with padded soles is th' most stylish, an' you gets a free ticket to our next Injun show."

## HOPE LONG DEFERRED.

"Ah!" thought Miss Priscilla Lingering, as her kitten tangled the spool of thread into a thousand mazes as it frolicked, "play on, happy one! You do not know how much better than a hundred bows to your string one true beau-knot would be!"

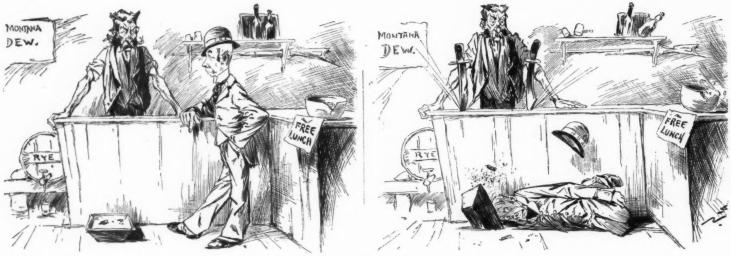




A PET OF SOME UTILITY.

Mr. CLAYPITT—" Fo' massy's saik! jes' look out 'r dat windy, Mistah Coles, en see 'f dat ain't Gawge Khinders god back frum Californy agin!"

"No, tain't him? Well, well, dat's s'prisin'. I t'ought hit wuz, shore!"



A NEBRASKA DUET.

TENDERFOOT—"Can't you hotel robbers out here furnish toothpicks for your guests?"

THE PROPRIETOR-" Cert'nly, young feller; cert'nly!"

## HE LOVED A CROSS-EYED GIRL.



TWUZ jest this way: I saw one day a chipper, cross-eyed girl.

Han'some? I guess! 'Twa'n't nuthin' less that set my head awhirl!
I a'n't so nice, nur so purcise that I can't beauty see
In things that you might likely view quite different from me.
I s'pose, now, w'en you city men git out o' doors ter gaze,
If a sunbeam shud kinder seem criss-cross, er in a haze,
Er if a breeze among the trees shud turn leaves wrong-side out,
Er blow the grass all in a mass, you'd think natur' about
Ez quick an' wild ez some sp'ilt child that's boun' ter squirm an' laugh
W'en some one tries ter hold its eyes ter git a fotygraph!
That is ter say, w'lle you folks may want everything ter look
Jest ez it would—jest zif it could!—ef it wuz in a book,
Plain ones like me jest like ter see odd things mixed with the straight;
An' w'at some folks think fit fer jokes quite offen hits my trait.

This cross-eyed girl wuz jest a pearl, ef I know w'at I say!
Her name wuz Jane; but she wa'n't plain, no more'n a summer day!
Her shape wuz trim—not fat, nor slim; her cheeks war like a rose;
An' how her eyes cud tantalize! 'Cause they war crossed, I s'pose!
Wall, I jest bore it till I swore I'd ask her fer her hand.
One huskin'-bee she went with me, an' all the way I planned
Ter git a chance, after the dance, ter make my meanin' clear.
I wuz in love; but though I struv, my feelin's grew more queer.
W'en we sot down t'husk Bill Brown kep' eyein' Jane; but she,
Though quite demure, I wuz right sure, kep' lookin' straight at me
With such a smile ez 'd make a mile seem like a rod or so
Ef you cud git one jest ez fit by wadin' through the snow!
After the dance I got a chance t' make my fancy known.
But 'twa'n't at me she looked, you see! Nex' day she married Brown!

## SLIGHTLY OBLIVIOUS.

Mrs. Smith—"John Smith, what do you mean by coming home at this time of"——Smith—"'Sh! It's all on your (hic) 'count, Mary. Wanter borrow a lantern t' find that box o' fried oysters I just bought fo' you. Had 'em in my hand this minute!"

Mrs. Smith—"Ain't you ashamed, John? Look at 'em, hanging on your arm!"





## A MISSISSIPPI AVOCATION.

PASSENGER—" What do you do on the boat?"
EMPLOYEE—" I's d'extry steam hand, sah. Kim down b'low 'n 'bout half
'n hour en yo'll see me a-wuckin'."

"Kim right down, boss. We's jes' gittin' ready fer a race wiv dat Belle ob Memphis."



## JUDGE'S PHOTOGRAPHS.

THE SWAGGER SHOP-GIRL

SHE'S as pretty as a picture of the regulation size, with a pink-and-white complexion and a pair of stunning eyes. Her waist is trim and shapely, while her hands are small and white, and her ankle is so fetching 'twould entice an anchorite. She is something like the fairy that one hears of on the stage, who's become a public idol and the dudes' especial rage; but not like the giddy damsel who in extra-dry and tights at a French ball kicks her slipper at the flickering gaslights; just a natty little maiden whom a pleasure 'tis to meet in the morning or the evening as she hurries through the street.

In the shop her cheery manner is a wonder to behold. All the pretty cash-boys love her, for she never seems to scold; while the wrappers in the shipping-room, the elevatorboy, and the porters and the drivers welcome her approach with joy. The dandified floorwalker watches her from morn till night, and the cashier in his cubby-box waits on her with delight when she draws her weekly salary and scribbles a receipt in a way that's fascinating and particularly neat. But at night-time she's so different that an angel were surprised to see a day-time suitor of an evening despised. She hammers a piano as a person hammers



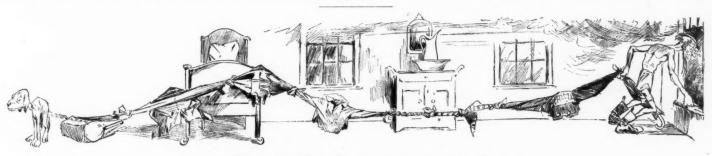
A BELLEVUE MYSTERY.

SENIOR SURGEON-" How's that case of heart

trouble coming on?"

JUNIOR SURGEON (forgetting himself)—"It's all settled, doctor; she accepted me this morning."

tacks, and a sentimental ballad from the instrument extracts; or she dons a dark-green habit with a filmy veil of pink and serenely goes a-loping round a dusty riding-rink; for she thinks a swell existence is all bright and never dim, and she has a deep desire to be counted in the swim. So for



## A NIGHT OF PERIL IN A METROPOLITAN HOTEL.

Granger Darby-"Well, this is ther fust time I ever been in peril, an' I reckon if I don't find a ankerage fer my fire-escape perty soon it 'll be ther last time."

money with each fanciful idea or thought she copes, from concocting funny stories to addressing envelopes.

What her future will be no one can successfully foretell; in all human probability 'twill be both gay and swell. But when she deserts the counter and comes forth in bridal dress, all her friends will sigh and simper and call marriage a suc-DEWITT STERRY.

## A REASONABLE REASON.

I knew he sometimes took a glass; But when he gravely swore He'd drink no more if I'd say "yes," I said I'd think it o'er.

I'm almost sure he likes to flirt; But when his lovely eyes Look straight in mine to tell his love. Why, my resentment dies.

But oh! I didn't know, you know And now I do, you bet
I'll say a most emphatic "no"—
He smoked the cigarette.

ARISTINE ANDERSON

## THE SMALL BOY'S THOUGHT.

Freddy was with his mother in a cable-car going down-hill.

"Say, mamma," he inquired after a few minutes' thought, "who pushes these cars up-hill again for the next slide?'



#### A BLUNT CONCLUSION.

HE—" What a charming woman Mrs. Barblue is!"
SHE—" Oh, she's a bluestocking."
HE—" She may be, but she is sensible enough to wear dresses so long that the fact is never unpleasantly perceptible.

## WINDS.

The winter wind May be unkind To the man who has no shekels: But maidens find It's the March wind That fills their cheeks with freckles.

## PRACTICAL APHORISMS.

One hint is worth two bushels of advice.

Approach trouble as you would a mule-from the front.

Luck is seldom a good master. His pay-days are too uncertain.

If you haven't time to be good, step over and borrow a little of your besetting

There are two things which constantly grow in value with use-consciences and violins.

It is mighty curious how big some sins look until after a man has committed them himself.

When a man gets to be so good that he is satisfied with himself Satan begins to warm his gridiron.

Whenever a man offers you something for nothing you may be reasonably sure that his style of philanthropy works both ways.



On my lips a soft thanksgiving, And in awe I held my breath,

For unscathed I had been passing Through the very jaws of death.

### MEN WE HAVE MET.

EDWARD S. BRADFORD, MAYOR OF SPRINGFIELD, MASS.

WE have all heard of Springfield, and many of us have been through the city on our way to ancient and honorable tea-parties and independent corps of cadets huskingbees in Boston, but few of us ever had any idea that it was a city and had a real, live mayor at its helm. This misconception as to importance has been fostered by the fact that the train-hands on the Boston and Albany road invariably sing out "Massasoit house!" instead of "Springfield!" on reaching the locality; and while the average traveler doesn't know and doesn't want to know whether the Massasoit house is an animal cage or an ancestral estate, he is immensely surprised to hear "the mayor of this place" spoken of. Edward S. Bradford succeeded Elisha Burr Maynard as chief magistrate of Springfield. Mr. Maynard was a Democrat, but this little item did not affect his non-reëlection in the least. The Springfield people are a fun-loving community, and they concluded that Mr. Maynard's middle name approached too closely to the stale and unprofitable for the highest exemplification of executive ability, and so they shelved him and wrapped the mantle of authority around Mr. Bradford. The latter is not only spoken of, but is recorded as being the handsomest man in Massachusetts; and he and a General or a Colonel (we forget which) Butler of Lowell long ago ceased to be friends over a dispute on this point. He is tall, stylishly spare, and fully equipped with graceful four-wheel carriage and elegant address and manners. A little girl who met him on the street one day remarked to her mother, "If angels weren't always dead people I'd like to be lifted up and hunt for Mr. Bradford's wings." Mayor Bradford was born in Rhode Island, but the people of Springfield are full of tact and never speak of the unfortunate fact in his presence, So strongly is Mr. Bradford identified with the Baptist church that it was only a touch-and-go as to whether the trustees should deposit him in the corner-stone of the new edifice soon to be dedicated on Springfield's thoroughfare of costly temples, and taken all around he is an eighteen-carat representative of a brisk, clear-headed New England man. It's a great pity that he hasn't a larger borough than Springfield to keep in the traces.

## THE SLEIGH-RIDE PARTY.

Young voices rang out on the evening air. Ah! a merry, gay crowd was along. But the wind it blew cold though the sky was fair, and the hills and dales echoed the song. First "Rockabye Baby" was yelled out of tune, then "Sweet Genevieve" floated in space. The horses grew weak at "The Man in the Moon," and the college songs broke a strong trace. Young voices were hushed on the following day. Oh! why were the singers so still? The larynx will bu'st if you use it that way. Here's the doctor! "What, swallow that pill?"

## DURING THE STRIKE.

At my side an angel hovered, Guarding me with jealous care; Death, though longing for a victim, Had not harmed a single hair. Would you know my threatened danger? I rode up Sixth avenue. And my angel? A six-footer In policeman's suit of blue.

B. L. LAMPREY.

## PLENTY OF EXCUSE.

Reginald—"Mercy, Maria! these potatoes are burned, the biscuits are tough and the tea is simply tasteless."

Maria—"Well, dear, I'm sorry, but you know this was my afternoon for writing my column of recipes for the Bugle."





THOSE DELICATE FRENCH FEET.

MR. ED. GODFREY (at stage entrance)—" She's coming now, dear boy. I choose for the first bow!"

Monsieur Sicard (the French horn-player)—"Sacre! eet ees ver' chilly to-nights."



#### THE CHALLENGE.

SHE THINKS:

A SERIOUS thing this love affair—
To make him know I quite despair
That here's for him my waiting hand.
I wonder would he understand
If I a challenge should prepare?
I'll fling my glove—this mousketaire,
And challenge him to combat fair
Of love, not war—will he withstand?
A serious thing

A woman's heart thus to ensnare.

How handsome he—none can compare—
Those dusky eyes are simply grand.
O lovesick me! I must command
His love or to a convent I'll repair.

A serious thing!

#### HE THINKS:

My lady's glove as it lies there— Dainty, tan, a mousketaire— Reminds me of her little hand, The prettiest one in all the land, Dimpled, soft, and sweetly fair. To kiss that little hand I swear

I'd give—what folly, man, take care!
Bethink the haughty reprimand.

My lady's glove—
She flung it with defiant air
At me—it fell on yonder chair—
By Jove, I think I understand—
A challenge! that I'll not withstand.
I'll kiss her! Yes, thro' you I dare,

My lady's glove.

EDITH SESSIONS TUPPER

## THE AMERICAN ERA OF CRITICISM.

T HAS been wisely suggested that we use only genuine American in our dramatic, musical and literary criticism.

So hereafter the genius that slings the ink in this sanctum after an organ recital, "by some of the best talent in our fair city," will follow this suggestion.

He will not talk about tremelo, and roulades, and octaves, and staccato, and pianissimo, and orchestration, and cadenza, and instrumentation, and tempo, and extemporization, and rallentando, and chiaroscuro, and modulation, and cantabile, and fortissimo and coda, and motif, and saissessant.

Here is an example of critical analysis in the pure and unadulterated musical American dialect:

"Last night the opera known as "'Radamisto'' was pitched at an enthusiastic audience, that caught onto the fine points like a cyclone

catches onto destruction. The piece takes its name from the catch-ascatch-carl vigor with which the different screechers yell their 'rahs and damns at each other whenever they get a chance.

"The first heroine shakes her voice at you till it sounds like a milk shake in July with at least a dozen sticks in it. Then her beau jumps his eight notes at one leap and lands in the middle of several bars ahead with the air of a jack-pot winner.

"The first girl's rival dashes out from behind a pasteboard dado and lights down on the woman she hates with both feet, and a run in her voice equal to the speed of the victor in a free-for-all race.

"The hero is all humped up by this performance, apparently, but manages to do some bang-up shrieking on his own account as he makes a home-run and gets behind the banjo in a don't-trifle-with-me chair. Picking this up in a cover-you-and-go-you-one-better manner, he thrills the



MORNING ON THE SLEEPING-CAR.

Mr. Burnap—" I don't know where you come from, stranger, or who you bo, but, b' gum! I ain't never refused ter shake with a man yet when he puts out his hand."



ALMOST TICKLED TO DEATH.

Mr. Kit James (of Sangerties, on the avenue)—" I knowed it wuz a darned open winter, but I didn't expect to find th' fliës so thick in this 'ere city."

marrows of his two paralyzed girls by his gee-whizz solo, 'Don't tell me there's a cantharides on me.'

"After a panting rest of two bars-during which the responsive audience test the efficacy of the patent concealable bars in their seats by dropping their dimes in the slots and realizing 'straights' with cloves-the three raise the roof with the rallying cry of, 'Oh, who's in the next cabinet?' At this open challenge to their guessing powers the delight of the enraptured audience takes the shape of a combined shout, amid which is distinguishable the approved answer to this popular conundrum, 'Oh, 's there, you bet.' Now from a dozen different cracks in the scenery rush in the grand windup chorus. The leader corrals them in a face-themusic - and - never - turn - your - backs - to-the-audience bunch, and in one eleven-story-and-a-mansard-roof squeal they give vent to the real motive power of the piece, which has lain over the rest of the gymnastics all along, and, true to the American code, they wind up with the national anthem, 'Hi, boys! what'll you take?'

"This is the under-cadence of every heart present, and with a Texas-mustang-get-there rush, without any tenderfoot polite nonsense, the crowd scoots, calling out their approval to the singers in the welcome words, 'See you later,'

## THE DUDELET'S SOLILOQUY.

(TO POP OR NOT TO POP.)

She's taking fencing lessons now.

By Jawve! me mind feaws much
That she will foil me when I put
Me question to the touch.

She's always got the best of me When we with wawds would fence; And now she'll cleaw the topmost wail— I'd bettaw hasten hence.

This number contains a 2 page supplement of the Holyoke Envelope Co.

Judge



INAUGURATION, M





rude actions indulged in. I will climb the Corinthian column and pulverize the proboscis of any gazelle who tries either. You want to listen to the baccalaureate of the old man when he shouts or take a long vacation. Chaste English is what we teach, and hyperbolical figures and such guff will not go down with the faculty. We will put down all rudeness if we have to knock out every galoot in the under-graduate class. The subject of our lecture is

#### CRANKS.

The crank is the medium through which motion is imparted to all machinery, and the crank in society is the medium through which all original ideas are forced through the thick skulls of mankind in general. The crank rises above the teeming millions because he is different from them, and that difference, which consists in the possession of a small but carefully selected stock of brains; makes him conspicuous. The crank does not attract attention by acting as hostler, and stable-man to a pair of Siberian bloodhounds or a St. Bernard dog which was bred in Hester street and whose ancestors smelt salt-water only when fish-brine was put on them to kill fleas. The crank does not wear a buttonhole bouquet because every ass on his street does. The crank goes four blocks out of his way to return a borrowed umbrella. He does not try to talk English and dress Cockney when his features reveal the fact that for fourteen generations his nose has been used in New England to split pumpkins on, and his cheek-bones shine like red morocco pads on a coach harness. He does not change his suits as many times in a day as the trump does in a euchre deck, just to be in fashion. The crank does not borrow five dollars of every man who smokes a cigar with him, and he will pay a debt more readily than a compliment. The crank is prompt, sharp and savory, and so is salt, but both are pretty necessary in the world and in well-regulated food.

Young men, you may have heard of Columbus, not in Ohio, but in Genoa, Italy. He was a crank. He told the whole world, "Go west, young man, go west," and it went west, and the Gould system of railroads and the new aqueduct, not to speak of the Rochester knockings and the more persistent and effectual knockings of John L. Sullivan, have grown out of that advice.

When Columbus refused to buy his wife a pug dog, and continued to wear tight pants after the fashion changed, the populace of Genoa called

him a crank; but he got there all the same, and had a cannon named after him, the Columbiad, which sounded and kicked, both like thunder.

Galileo was a crank. He asserted in one of his advertisements of a clock he had patented, "The world moves, great reduction in clocks," and they snatched him up and told him to recant. "Recant," said he, "I really can't," and went on and perfected his inventions, which resulted in the Waterbury watch.

Washington was a crank. In 1775 you could find a million people in England who said he was a crank. They told him in '76 that it was all right for the colonies to submit, and remarked of the stamp act, "It's English, don't chew know," and Wash carefully placed his thumb on his nose and worked his fingers like a fan as he remarked, "That's what's the matter." And the English wished to get his remains to hold a post



mortem on, but Washington put himself in the hands of his friends and they elected him father of his country, which position he will probably hold a good while if Lowell will keep still about it. (This is ironical, but the iron entered my soul when Lowell said Cleveland was the greatest American who ever lived.)

Grant was a crank from 'way back. He persisted in putting down the rebellion in his own way with much slaughter and mighty little profanity and less strategy. He would knock the albumenoid stuffing out of the confederacy and then everybody would cry out, "Why, that is not according to Hardee—that is not the way everybody else has done;" and then he would slab off another great hunk of the late lamented and gouge out the bowels of the expiring rebellion and wink like a sagacious weather-cock in a cyclone and remark that he didn't care a solitary, imperturbable clam how much people called him a crank. I would rather to-day, boys, have General Grant's reputation as a crank than to have the monolith in Central park for a tombstone. You hear me!

Oh, what a crank Lincoln was! How his clothes wouldn't fit him, and he had bunions on his big feet, and his trousers bagged at the knee, and my, my, what a great homely mouth he had; and stories—well, boys, if I catch any of you telling Lincoln's stories I will pull you bald-headed. Well, I say no more. There never was a great man yet who did not begin business as a crank. I would rather be a speckled bean in a two-bushel bag of nice white ones than to lose my identity as one of the two millions.

I want to find the young man you called a crank. He can take my fine boots and gold watch when he goes to a party, and can go fishing with me in June. I want to be on the right side of that youth. He will be able to give me a post-office if he lives twenty years. All of you who have brains enough may go now and digest this cart-load of truth.

Unlock the door, janitor.

THE OLD PROFESSOR.

## Drexel, Morgan & Co.,

WALL STREET, CORNER OF BROAD,

NEW YORK

Drexel & Co.,

Cor. of 5th & Chestnut Sts., 31 Boulevard Haussmann.
PHILADELPHIA. PARIS.

## DOMESTIC AND FOREIGN BANKERS.

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Messrs. J. S. MORGAN & CO., No. 22 Old Broad St., London.

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## The BEST CUMMED GOODS in the WORLD!

Every Size, Color and Grade known to the Trade.

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We use a Pure Article of Gum!

OUR GOODS are sold AS LOW AS ANY, and naturally meet with the

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Envelopes Delivered in New York, Philadelphia and Boston Free.

# NO ACID, SOUR UNPLEASANT TASTE!

We make Two Distinctive Lines of

# PAPETERIES,

One especially for STATIONERS.
One adapted to the demands of NOTION TRADE.

CHEAP, MEDIUM AND FINE

BOX PAPERS IN LARGE ASSORTMENT,
BOTH PLAIN AND FANCY.

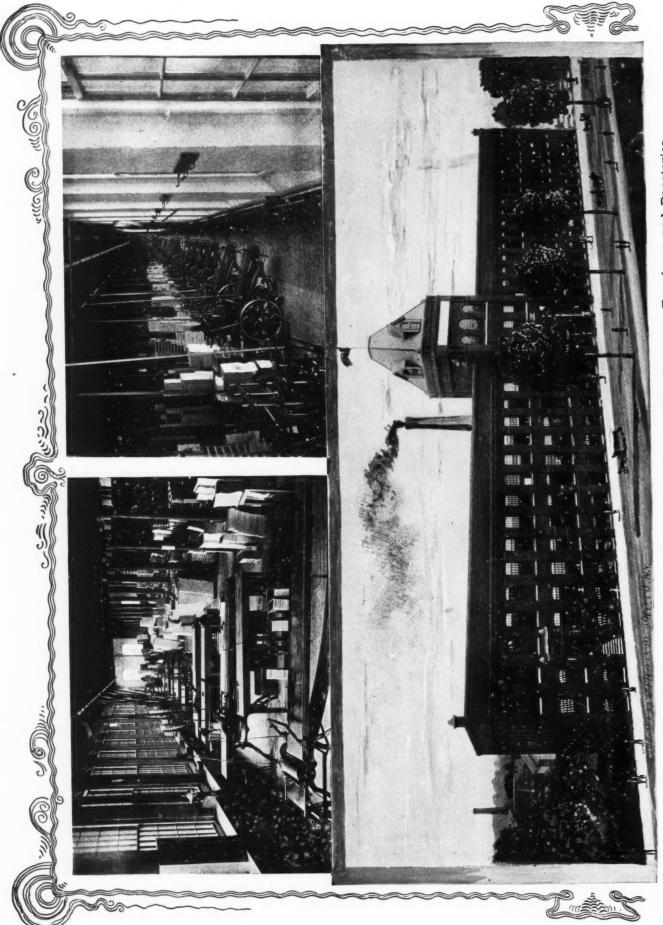
Five Hundred Varieties. New Styles Twice a Year.

THE ACKNOWLEDGED LEADING LINE.

# ENVELOPES AND PAPETERIES.

(See other side.)

SUPPLEMENT TO JUDGE.



New Factory of Holyoke Envelope Co., Holyoke, Mass., Manufacturers, Envelopes and Papeteries. (SEE OTHER SIDE.)

SUPPLEMENT TO JUDGE.

#### AN INVALUABLE BUSINESS BOOK.

AN INVALUABLE BUSINESS BOOK.

How to Advertise in this age of competitive struggle is as vital as to advertise at all. Advertising well done is a power immeasurable; advertising poorly executed is of indifferent success. The advertising expert is a creation of modern necessity. Few men can, without natural aptitude for the art, become professional advertising experts; but any man with the average man's ability can learn sufficiently of the practical science of advertising to become respectably proficient in this essential to successful business. An advertising textbook is as indispensable as the primer; and yet no man has hitherto essayed to write it. It has remained for one young man, by experience and natural ability thoroughly fitted for the work, to present to the thousands of local advertising firms the first full treatise on this important subject. "About Advertising and Printing" is the title of the book, from the pen of Nathaniel C. Fowler, jr., for several years, and still, manager of the advertising and printing departments of the Columbia Bicycle Manufactory. A remarkable book! A unique volume! A most thorough, practical and valuable work on its subject. Emphatically indispensable to any man or woman who expends in a year as much as ten dollars for advertising and printing, and proportionately of greater worth to the one who is reckoned an extensive advertiser. The thorough reader of this book cannot remain ignorant of the subject; he must become an effective advertiser. The book is published by L. Barta & Co., 54 Pearl street, Boston, Mass., and is sent by mail, postage paid by the publishers, on receipt of two dollars.

An old lady's idea of a ballet girl is "an open muslin umbrella with two pink handles."—Cleveland Union,

When Baby was sick, we gave her Castoria. When she was a Child, she cried for Castoria. When she became Miss, she clung to Castoria. When she had Children, she gave them Castoria

To keep the head warm in these frigid days, it is to be assumed there is nothing better than a stove-pipe hat .- Boston Courier.

All lovers of the delicacies of the table use Angostura Bitters to secure a good digestion, but the genuine only, manufactured by Dr. Siegert & Sons. At all druggists.



"DANDRUFF should ever be neglected, because its natural end is in BALDNESS."

"The persistence of ITCHING is peace-de-stroying and exhausting to the vital powers."

SCRATCHING is not nice, nor half as satisfying as a SHAMPOO with

## PACKER'S TAR SOAP

which allays Itching, cures Dandruff and Skin Diseases, pre vents Baldness and leaves the skin delightfully smooth, soft elastic and healthful. Removes odors from perspiration, etc

THE PACKER MFG. CO., 100 Fulton St., NewYork.

## SAFETY FUND INSURANCE.



## FIRE INSURANCE COMPANY. 135 Broadway,

LOSSES PAID SINCE ORGANIZATION.

## TEN MILLION DOLLARS.

Total Assets,	Janu	ary	ıst,	18	80	,	\$ 2,360,135.39
Net Surplus,	*						379,540 28
Reserved for all		ilitie	s,				\$500,000 00 1.480,595.11

All Policies of this Company are now issued under the N. Y. Safety Fund Law.

THOS. F. GOODRICH, PETER NOTMAN,

President. WEST POLLOCK, Secretary. GEO. C. HOWE, Ass't Sec.

## THE MUTUAL LIFE INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

Assets

\$126.082.153 56.

The Largest and best Life Insurance Company in the World.

The New Business of the Mutual Life Insurance Company in 1888 Exceeded \$103,000,000.

Its Business shows the Greatest Comparative Gain made by any Company during the past year including

A gain in assets of	-		-	-		\$7,275,301 68
A gain in income	of -	-		-	-	3,096,010 06
A gain in new pre	miums	of	-		-	2,333,406 00
A gain in surplus	of -	-		-	-	1,645,622 11
A gain in new bus	iness of	f	-		-	33,756,792 85
A gain of risks in	force	-		-	-	54,496,251 85

## THE MUTUAL LIFE INSURANCE COMPANY

## Has Paid to Policy-holders since Organization \$272,481,839.82.

The wonderful growth of the Company is due, in a large degree, to the freedom from restriction and irksome conditions in the contract, and to the opportunities for investment which are offered in addition to indemnity in case of death

The Mutual Life was the first to practically undertake the simplification of the insurance contract and strip it of a verbiage in the mazes of which could be found innumerable refuges against claims of policy-holders who had, however unwittingly, departed from the strict letter of the agreement. That this appealed powerfully to the popular taste is evident from the fact that in 1888 the company wrote over

\$1c3,000,000 of new insurance.

The Distribution Policy of the Mutual Life Insurance Company is the most liberal contract offered by any company, and produces the best results for the policy-holders.

## FOR ALL SORTS AND CONDITIONS OF MEN.

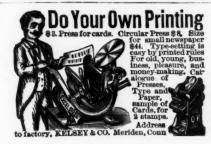


At no time during life is there a period when a man can derive no benefit from a dose of Beecham's Pills. Boys who look upon the apple when it is green find a staunch friend in them. Club men, with a fondness for late hours and terrapin stew, cry for them. Middle-aged and old men, who know the value of good health, are never without them. In fact, Beecham's Pills are essential to every proper and wellregulated life. For weak stomach, impaired digestion, disordered liver, Beecham's Pills are invaluable! They act like magic. A few doses bring back the ruddy glow of health to the cheek, restore the keen edge of appetite, and give renewed energy to the whole human frame.

Special.

Beecham's Pills are now being introduced into the United States. Ask your druggist for them; if his stock is depleted, send 25c. to B. F. Allen & Co., 365 and 367 Canal Street, New York, who will mail you a sample box.

PREPARED ONLY BY THOMAS BEECHAM, ST. HELENS, LANCASHIRE, ENGLAND.





## FORTY-FOURTH ANNUAL REPORT

#### INSURANCE CO. **NEW-YORK** LIFE

Office: Nos. 346 & 348 Broadway, New York.

JANUARY 1, 1889.

Amount of Net Assets, January 1, 1888......\$79,912,317.17

#### REVENUE ACCOUNT.

Premiums	\$22,301,931.11
Less deferred premiums, January 1, 1888	1,174,340.36—\$21,127,590.75
Interest and rents, etc	4,702,109.07
Less Interest accrued January 1, 1888	488,477.59— 4,273,692.08—\$25,401,282.83
	\$105 919 800 00

#### DISBURSEMENT ACCOUNT.

Losses by death, and Endowments matured and discounted (including reversionary additions to same).	QK 49K 096 78
Dividends (including mortuary-dividends), annuities, and purchased insurances.  Total Paid Policy-holders \$10,973 0.005	5,547,143.27
Taxes and re-insurances.  Commissions (including advanced and commuted commissions), brokerages, agency expenses,	303,062.84
physicians' fees, etc Office and law expenses, salaries, advertising, printing, etc	3,558,440.80 654.690.12—\$15,489,263.81
	\$89,824,336.19

ASSETS.	
Cash on deposit, on hand, and in transit	
policies, included in Liabilities, is estimated at \$1,500,000). 1,045,089.48 Agents' balances. 298,959.43 Accrued Interest on investments, January 1, 1889. 451,605.24	.\$89,824,336.19 <b>3,655,850.36</b>
	80,186.55

## TOTAL ASSETS, January 1, 1889,

Appropriated as follows:	
Approved losses in course of payment	\$555,555.62
Reported losses awaiting proof, &c	302,964.77
Matured endowments, due and unpail (claims not presented)	56,511.88
Annuities due and unpaid (claims not presented)	26,865.69
Reserved for re-insurance on existing policies; at the Actuaries' table 4 per cent. interest	8,985,757.00
Reserved for contingent liabilities to Tontine Dividend Fund January 1, 1888,	

Reserved for re-insurance on existing policies; at the Actuaries' table 4 per cent.  Reserved for contingent liabilities to Tontine Dividend Fund January 1, 1888.	interest7
over and above a 4 per cent. Reserve on existing policies of that class  Addition to the Fund during 1888.	\$5,315,720.83 2,043,665.84
DEDUCT— Returned to Tontine policy-holders during the year on matured Tontines	\$7,359,386.67 935,609.54
Balance of Tontine Fund January 1, 1889	

Reserved for premiums paid in advance	40,004.41
Divisible Surplus (Company's new Standard)	\$86,397,936.30 \$7,082,250.25
	\$93,480,186.55

POLICY-HOLDERS.	INSURANCE IN FORCE.	ASSETS.	NEW POLICIES
1886\$7,627,230	Jan. 1, 1887\$304,373,540	Jan. 1, 1887\$75,421,453	188622,027
1887 9,535,210	Jan. 1, 1888 358,935,536	Jan. 1, 1888 83,079,845	188728,522
1888 10,973,070	Jan. 1, 1889 419,886,505	Jan. 1, 1889 93,480,186	1888 33,334

Number of policies issued during the year, 33,334. Risks assumed, \$125,019,731.

Total number of policies in force January 1, 1889, 129,911. Amount at risk, \$416

## TRUSTEES:

WILLIAM H. APPLETON, WILLIAM H. BEERS, WILLIAM A. BOOTH, HENRY BOWERS, JOHN CLAFLIN. ROBERT B. COLLINS,

ALEX. STUDWELL, ELIAS S. HIGGINS, WALTER H. LEWIS, EDWARD MARTIN, RICHARD MÜSER, C. C. BALDWIN,

JOHN N. STEARNS, WM. L. STRONG, W. F. BUCKLEY, HENRY TUCK, A. H. WELCH L. L. WHITE.

6,423,777.13

THEODORE M. BANTA, Cashier.

WILLIAM H. BEERS, President. HENRY TUCK, Vice-President. A. HUNTINGTON, M.D., Medical Director. ARCHIBALD H. WELCH, 2d Vice-Pres't. RUFUS W. WEEKS, Actuary.



L. DOUGLAS \$3 SHOE GENTLEMEN.

d. Examine his
AND-SEWED SHOR,
ED WELT SHOE,
O FARMERS' SHOE,
UE CALF SHOE.
AN'S SHOE.
YS' SCHOOL SHOES,
I, Button and Lace.

DOUCLAS FOR LADIES.

CAUTION If any dealer says he has the W. L. DOUGLAS SHOES without name and price, stamped on bottom, put him down as a fraud. If not sold by your dealer, write W. L. DOUGLAS, BROCKTON, MASS.

THE



KODAK. The operation of making a picture consists simply of pressing a button. One Hundred instantaneous pictures are made without re-loading. No dark room or chemicals necesprice \$25 00.

and k room or chemicals necessary. A division of labor is offered, whereby all the work of finishing the pictures is done at the factory, where the camera can be sent to be re-loaded. The operator need not learn anything about photography. He can "press the button"—we do the rest.

Send for copy of Koday Price and the sent to be supported by the sent for copy of Koday Price and the sent to be supported by the sent for copy of Koday Price and the sent for copy of the sent for cop

Send for copy of KODAK Primer, with sample photo-

THE EASTMAN DRY PLATE AND FILM CO., Rochester, N. Y.

## PENN MUTUAL LIFE

The Forty-first Annual Statement of this Company is now in type. Get it. It is important to you if you are insured, if you are uninsured, if you favor life insurance, if you are averse to it, if you are indifferent. Get the statement.

## PENN MUTUALLIFE

Great progress in 1888. income of over THREE AND A HALF MILLIONS. Total assets nearly Fourteen Millions. A clear surplus of more than Two AND A HALF MILLIONS OF DOLLARS A membership of over 26,000 persons. Nearly FIFTEEN MIL-LIONS of new business in 1888. \$68,000,000 insured.

## PENN MUTUAL LIFE

It is a mutual company—the members, the policy-holders, get large annual reductions from premiums. Over Four Millions of Dollars saved from interest earnings over and above cost of management.

## PENN MUTUAL LIFE

Learn about non-forfeiture, extension and incontestability; about cash and loan values; about novel plans and features adapted to every need. Send to Home Office, 921 and 923 Chestnut Street, Philadelphia, Pa. Inquiry by letter or postal receives prompt at-



GOLD MEDAL, PARIS, 1878. BAKER'S Breakfast Cocoa.

Warranted absolutely pure Cocoa, from which the excess of Oil has been removed. It has more than three times the strength of Cocoa mixed with Starch, Arrowroot or Sugar, and is therefore far more economical, costing less than one cent a cup. It is delicious, nourishing, strengthening, easily digested, and admirably adapted for invalids as well as for persons in health.

Sold by Grocers everywhere.

W. BAKER & CO., Dorchester, Mass.

## RHEUMATISM CURED.

Robert G. Eldert, Valley Stream, N. Y., writes:

"I am a boatman, and upwards of sixty years of age. I have suffered severely from rheumatism of the lower part of my back. My back ached without cessation, and at times I thought I would be paralyzed. I procured two ALLCOCK's POROUS PLASTERS and put them across the lower part of my spine. In twenty four hours all pain had ceased. At the end of a week I put on two fresh ALLCOCK's POROUS PLASTERS, wore them ten days, then took them off, and washed my back with a little alcohol, which removed every trace of the plasters It is now three months since the plasters cured me, and I feel very much stronger and better than ever before."

Beware of imitations, and do not be deceived by misrepresentation. Ask for ALLCOCK'S, and let no explanation or solicitation induce you to accept a substitute.

## SCHOTT BROS. BUTTON - MAKING MACHINE.

UNITED STATES PATENTS:

- APRIL 12th, 1887. No. 361.088.



Thousands are in daily use in the United States. A machine by which a merchant can at once have first-class buttons made (of any size) out of Same Material as Costume, Cloak, Coat or Jacket is made. No Bother matching Skades.

It is in use now by all the leading dry goods and tailoring establishments of the United States.

Is Simple in Mechanism; Unequaled in every way; gives Entire Satisfaction, and has Come to Stay.

IMPROVED.

Price \$7.50, net cash

Machine complete to make the three sizes.

What Better Match in Buttons Can there be than a Button made of the Same Material?

Easiest selling and best paying article in the market. We want agents in every city in the United States. Address

## SCHOTT BROS., Providence, R. I.

## AT•FOLKS•

Send \$1.25, \$2.10 or \$3.50 for a retail box, by express, prepaid west of New York and east of Denver, of the best Candies in the World, put up pure. Suitable for presents. Try it once. Address C. F. GUNTHER, Confectioner, 212 State St..Chicago

## AMERICAN BANK NOTE COMPANY,

Business founded 1795. Incorporated under laws of State New York, 858. Reorganized 1879. Engravers and Printers of Bonds, Postage and Revenue amps, Legal Tender and National Bank Notes of the United ates; and for Foreign Governments
Engraving and Printing, Bank Notes, Share Certificates, mods for Governments and Corporations, Drafts, Checks, Billis Exchange, Stamps, etc., in the finest and most artistic style om Steel Plates, with Special Safesuards to Prevent Counterling. Special papers manufactured exclusively for use of e Company

ting. Special papers instandant extends the first of the control o

as MacDonough, Pres.

B. MacDonough, Pres.

D. Shepard, & V.-Pres.

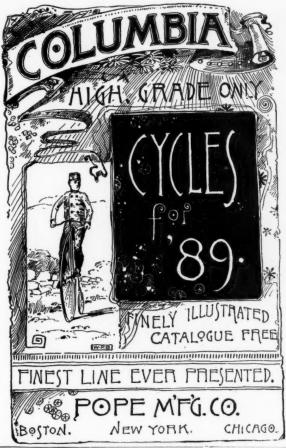
G. Robertson, & V.-Pres.

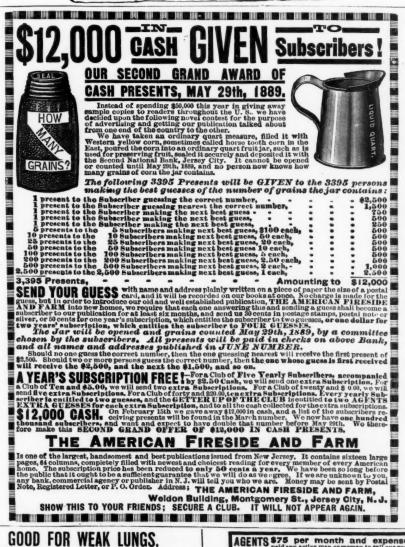
J. K. Myers, Ass't Treas.

## KNOX'S WORLD-RENOWNED

ABSOLUTELY PERFECT.

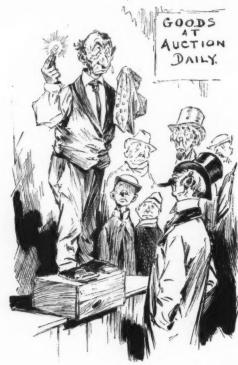
Retail stores, 212 Broadway. corner Fulton st.; 194 5th ave. under Fifth Avenue Hotel; 340 Fulton st., Brooklyn, and 191 & 193 State st., Chicago. Agents for the sale of these high class Hats can be found in every city in the United States.





## GOOD FOR WEAK LUNGS.

Monte Cristo Whisky. The best produced. 75 cents and \$1 per bottle: Sent in cases of six and twelve bottles.
CHILDS & CO.. Proprietors,
543 and 545 Tenth Avenue, and 568 W. 42d Street, New York.





A CHANGE OF SENTIMENT.

SIMONSTERN (the auctioneer)—"Here I hef a chenuine tiamont ring, vort' dree hundert unt feefty tollar. Der vidow ohf a man dot died sudden has godder sell it. How mooch am I offert?"

CUSTOMER (promptly)—"Ten cents!"

SIMONSTERN—" Take it avay, unt pay at der desk. Chakey, pring up der nexd lot!"

## "THE IDEAL LUSTRE"

Is a Peculiar Brilliancy of the Teeth,

Ruddy Healthfulness of the Gums,

Ideal Felt Tooth Polisher.

"IDEAL" In Name, Nature,

Results,

as slight familiarity will prove.

Recommended by Prominent Dentists everywhere, among them Dr. T. B. Arnold, 127 W. 34th St., N. Y., who writes: "It has no equal for Polishing the Teeth and Hardening the Gums."

Dr. C. H. Bartlett, a noted dentist of St. Louis, calls it: "The Beat thing ever offered to the Its Economy. Holder (imperishable) 35 cents. Polishers only need be renewed. 18 (boxed) 25 cents. Dealers or mailed.

HORSEY M'F'G CO., Utica, N. Y.

Are at present the Most Popular and Preferred by Leading Artists Warerooms, 149, 151, 153, 155 East 14th St , N. Y.

PHILADRIPHIA, PA., 1719 Chestnut Street; CHICAGO, ILL., 236 State Street; SAN FRANCISCO, CAL., Union Club Building; St. Louis, Mo., 1522 Olive Street.



## 400 RECITATIONS

AND READINGS. We will send to any address on receipt of 30 cents, a handsome book, bound in paper cover, and cotaining 400 of the best recitations ever issued, Address, J. S. OGILVIE, Publisher, 57 Rose Street, New York.

## If You Have

CONSUMPTION BRONCHITIS SCROFULA

I COUGH OR COLD THROAT AFFECTION WASTING OF FLESH

Or any Disease where the throat and Lungs are In-flamed, Lack of Strength or Nerve Power, you can be Relieved and Cured by

PURE COD LIVER OIL

With Hypophosphites. PALATABLE AS MILK.

Ask for Scott's Emulsion, and let no explanation or solicitation induce you to accept a substitute. Sold by all Druggists.

SCOTT & BOWNE, Chemists, N. Y.

75 Words a Minute Attained.



Thoroughly Made, Practical, Rapid, Business.

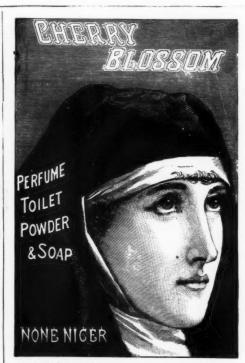
Single Case, **\$10.00**; Double Case, writes 72 characters, **\$15.00**. Walnut Case, **\$2.00** extra.

CATALOGUES FREE. AGENTS WANTED.

Typewriter Dept., Pope Mfg. Co., 79 Franklin Street, Boston; 12 Warren Street, New York; 291 Wabash Avenue, Chicago.

THREE WELCOME SPECIALTIES BY MAIL. Rembrandt—155 exquisite illustrations, \$1. Daily Words for 1889—English, German or Danish—86,500 sold annually—30 ets. paper, 40 ets. cloth. Susacuae Spool-Holder, for thread, silk or cotton, indispensable to every lady—10 ets.

H. T. FRUEAUFF, 15 S. 4th St., Easton, Pa.





The Oldest and the

Prevents the hair from falling off, eradicates Keeps it in the most beautiful scurf, dandruff, etc. condition, and is warranted to cause new hair to grow on bald places.

BARCLAY & CO., 44 Stone St., New York City,

# Liebig **COMPANY'S** Extract of **Meat.**



For Improved and Economic Cookery. Cooking may be rendered more palatable, more digestible, and more economical by its use in Soups, Made Dishes, and Sauces for Poultry, Fish, Game, etc.

As Beef Tea. An efficient tonic and stimulant. Very nourishing and refreshing.

Recommended as a Nightcap instead of Alcoholic Drinks.

Caution.—Ask for Liebig Company's Extract of Meat, and see that each jar bears the signature in Blue of Justus von Liebig as shown above.



The recognized Excellence as regards both STYLE and QUALITY INVARIABLY MAINTAINED by

## Espenscheid's Hats.

"SPRING STYLES"

have been introduced at his Salesroom.

One Hundred and Eighteen (118) Nassau St., NEW YORK.
N. B.—Exclusive Styles for Young Men.

# A Telling Story.

Total circulation of THE PRESS for the six months ending August 1, 1889, - - 7,220,350 Total circulation of THE

PRESS for the six months ending February 1, 1889, 15 625,071

Total Gain in six months, 8,404,721 WORLD RENOWNED HATS. Gain in daily average in six months. - -

No Newspaper in America or the world ever had so remarkable a growth as THE PRESS.

THE PRESS has the Largest Daily Circulation of any Republican paper in the United States.

But one other morning paper in America has so large a circulation as THE PRESS.

## The Press, 26 & 28 North William St., NEW YORK.





#### FINDING FAULT.

AUNT MINDY (doing a little hypothecating act with Mrs. McGagan's wash)—"I do 'spise dem Irish! D' ideah ob usin' comm'n cheese-cloth fer sheets! 'Tain't hones' t' fool folks so."

Great

## AMERICAN

Hatter.

Absolutely Perfect.

## RETAIL STORES:

212 Broadway, corner Fulton Street; 194 Fifth Avenue, under Fifth Avenue Hotel; 340 Fulton Street, Brooklyn, and 191 and 193 State Street, Chicago.

Agents for the sale of these high-class hats can be found in every city in the United States.

PURE, DELICIOUS,

## Bonbons and Chocolates.

NOVELTIES IN

Fancy Baskets and Bonbonnieres,

863 BROADWAY, bet. 17th and 18th Sts.
150 BROADWAY, cor. Liberty St.,
NEW YORK.

Mail Orders receive prompt attention.

## BOOKKEEPING FOR NEWSPAPERS.

Langworthy's Labor-Saving System—especially designed for keeping the accounts of newspapers and publishers. Refer to the Junge, New York Daily News, Albany Journal, Utica Globe, Union and Advertiser, Post-Express and Herald of Rochester. Correspondence solicited.

H. P. LANGWORTHY, Accountant, Rochester, N. V.

## R. DUNLAP & CO.

Desire to announce that their Spring styles of Silk and Felt Hats are now on

## **NEW YORK, CHICAGO,** PHILADELPHIA.

Our Hats are on sale only at our Retail Stores and authorized agents in all the principal cities of the United States. None genuine without our trade mark.

# DENNIN'S

## RHEUMATISM and GOUT.

Certain, Safe, and Speedy, whether Acute, Sub-Acute or Chronic.

The Cure exhibits its most extraordinary powers by relieving in a few days the Rheumatic pains which have gnawed and agonized for years. Sold by Druggists, or will be sent by Express paid to any address, at \$1.50 per bottle, or \$7.50 per half dozen.

CHARLES DENNIN, The Pharmacist, First Place, corner Court St., BROOKLYN, N. Y.

Orders by Mail will receive prompt attention,

Twenty-Ninth Annual Statement -: OF THE:

LIFE INSURANCE CO.

NEW YORK.

W. A. BREWER, Jr., - President.

NET ASSETS, Dec. 31, 1887......\$8,387,360.39 RECEIPTS during 1888:

Premiums . . . . . \$1,831,526.93 Interest, Rents, etc., 451.477.86 2,283,004.79

\$10,670,365.18

## DISBURSEMENTS.

Paid Policy-holders for Claims by Death, En-dowments, Cash Dividends, Surrendered Pol-

icies, etc.......\$1,219.584.35
All other expenditures, in cluding taxes....... 526.828.45 1.746.412.80

NET ASSTES, Dec. 31, 1888.....\$8,923,952.38 Add excess market value of stocks, with interest accrued and due and unpaid, also deferred and unpaid premiums, 595,324.91

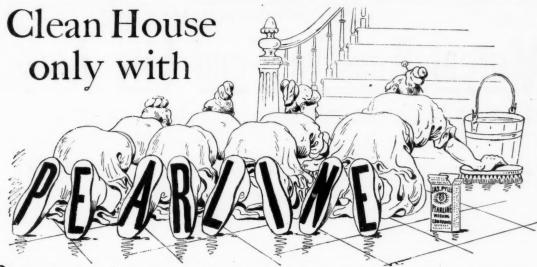
GROSS ASSETS, Dec. 31, 1888. \$9,519,277.29
Deduct total liabilities. 8,960,827.71 Surplus at 4% valuation..... \$558,449.58

Surplus by former N. Y. standard....\$1,089,735 58
Policies issued in 1888. 4,321 for..... 9,551,611
Policies in force Dec. 31, '88, 19,273 for 42,768,034

W. HAXTUN, Vice-President and Secretary. E. S. FRENCH, Sup't of Agencies.

CYRUS MUNN, Assistant Secretary. I. C. PIERSON, Actuary. J. W. BRANNAN, M.D., Medical Examiner.

B. W. McCREADY, M.D., Consulting Physician. FOSTER & THOMSON, 52 Wall St., New York,
Attorneys.



Because there is nothing which is harmless, that will make things perfectly clean with so little labor in so short a time; besides, it is economical and makes the work easy.

Do you Suppose—that anything could attain such popularity as PEARLINE enjoys, and hold it, without wonderful merit-that people would use it year after year were it harmful to fabric or hands-that the hundreds of imitations are attracted by anything but its wonderful success?

You'll do well to use Pearline—see that your servants use it; insist that they do not use the imitations which they are often induced to try because of the worthless prize given, or by the glib and false argument of some peddler. JAMES PYLE, New York.



CRYSTAL GELATINE COMPANY, BOSTON, MASS.

## THE KIMROSS COLLAR



#### ENTIRELY NEW.

Comfortable to Wear. Stylish in Appearance. Its Popularity Assured. Ask your Dealer for it.

Originated and made exclusively by the

GALLUP NOVELTY WORKS, Troy, N.Y. THE ONLY CIGAR WITH A NATIONAL REPUTATION.



Endorsed by over 3,000 merchants—the cream of American stail trade. One Agent (merchant only) wanted in every town. R. W. TANSILL & CO., 55 STATE St., CHICAGO.





For months I suffered from a very severe cold in head. Fly's a very severe cold in head. Ely's Cream Balm has worked like magic in its cure after one week's use. I feel grateful for what it has done for me. Samuel J. Harris (Wholesale Grocer), 119 Front Street, New York



IF YOU WANT TO

## **Build a House**

DON'T FAIL TO BUY

## Ogilvie's House Plans

It contains plaus and specifications for all kinds of houses costing from \$500 to \$5,000, and is just as valuable as most books that cost \$5.00.

It will be sent by mail postpaid to any address on receipt of only 25 cents. Sold by all booksellers or address all orders

J. S. OGILVIE, Publisher,

P. O. Box 2767. 57 Rose St., New York. Please mention Judge.



## PURE GOODS SOLD ONLY!

For over a Quarter of a Century our Teas and Coffees have been used by the people of the U. S., and how satisfactorily the many million customers can best testify. They have so testified and keep increasing daily by using our goods, thus showing the great faith they have in the quality of the same, our manner of conducting business, and in the true commercial principle, Only One Profit, between the Purchaser and Consumer! We ask all lovers of

PURE TEAS, COFFEES & BAKING POWDER, to use more caution and think of the poisonous trash that are being hawked all over by these unscrupulous traders.

ONE PRICE TO ALL.

THE GREAT ATLANTIC & PACIFIC TEA COMPANY.

The Largest Importers and Distributors in the World. Headquarters, 35 and 37 Vesey Street, New York.

#### VITALIZED PHOSPHITES. CROSBY'S

For 15 years has been a standard remedy with Physicians treating mental or nervous disorder Not a secret. It aids in the bodily and wonderfully in the mental growth of children. Young men with impaired mental faculties can regain their strength by its use. It restores the energy lost by nervousness, debility, over-exertion: refreshes weakened vital powers in old or young. Vital Phosphite, not a Laboratory Phosphate or soda water absurdity. It is used by the Emperor Dom Pedro, Bismarck, Gladstone and other great brain workers.

For sale by druggists, or mail, \$1.

F. CROSBY CO., 56 West 25th Street, N. Y.





## ANNUAL STATEMENT OF

# The Mutual Reserve Fund Life Association,

Home Offices, POTTER BUILDING, 38 PARK ROW, NEW YORK,

E. B. HARPER, President,

For the Year Ending December 31, 1888

For the Year Ending December 31, 1888.		
Balance December 31, 1887		\$1,472,200.49
Admission fees received at home office	\$439.25 129,042.10 349,856.23	
Annual dues Advance Payments—Dues Medical examiners Medical examiners' fees paid by applicants, not received at home office	32.05	
Medical examiners' fees paid by applicants, not received at home office Mortuary calls  Mortuary calls (France) Charges—Fees for alterations in policies Interest—Dues account Interest—Mortuary and reserve fund bond and mortgages.  \$52,476.68 Other sources	2,137.558.64 4,799.82 604.35	
Interest—Dues account Interest—Mortuary and reserve fund bond and mortgages \$52,476.68 Other sources 4,782.96	2.00 87,289.64	
Total income		2.550.551.98
Total	-	
DIODIDODREDING		
Death losses	\$1,582,332 23 2,738 94	
DISBURSEMENTS.  Death losses  Assessments returned to rejected applicants Special deposits repaid Commissions and fees retained by, or paid or allowed to agents on account of fees and dues Admission fees retained by agents. Commissions paid banks and collectors, or allowed for collecting assessments, cost of levying same and exchange Salaries of managers and agents not paid by commissions. Salaries of officers	4,346.04 107,744.41 129,042.10	
exchange Salaries of managers and agents not paid by commissions.	78,687 30 28,050.00 39,025.00	
Salaries and other compensation of office employees  Medical examiners' fees paid by home office.	41,417.25 6,293.50	
Medical examiners' fees paid by applicants.  Rent, \$25,180.63; taxes, \$10,512.13; advertising and printing, \$47,857.29.	32,220.00 83,000.00	
Salaries of managers and agents not paid by commissions. Salaries of officers Salaries and other compensation of office employees. Medical examiners' fees paid by home office. Medical examiners' fees paid by applicants. Rent, \$28,180.68; taxes, \$10,512.18; advertising and printing, \$47,887.29 Legal expenses, \$4,324.20; traveling expenses, \$6,919.76; actuarial expense, \$7,299.08; postage, \$6,314.04; agency expense, \$14,077.46; general office expense, \$15,264.42; furniture and fixtures, \$562.42. Expenses in adjusting and settling \$1,582,882.28 of death claims	84,762.43 40,601.48	
Total disbursements		\$2,068,998.65
Balance December 31, 1888		\$1,953,753 81
Bond and mortgage on improved property in the city of New York held by the Insurance Department, State of New York, and the Central Trust Company of New York  Bond, city of St. Louis, gold, interest 3 to per cent Cash deposited with Central Trust Company, New York Cash deposited with Bank of England, London, England Cash deposited with National Provincial Bank, London, England Cash deposited with Bank of Montreal, Canada. Cash deposited with Third National Bank, Boston. Cash deposited with Fourth National Bank, New York. Cash deposited with Union Trust Company, Philadelphia Cash deposited with Continental Bank, St. Louis Cash deposited with Mercantile National Bank, New York. Cash deposited with Banque Ville Marie, Montreal Cash deposited with Societe de Depote et Credit Foncier, Paris Cash deposited with Sundry other banks Cash in office— Mortuary account Special deposits and sundry accounts, Mortuary Department Special Associated Special As	4,964.12 888.78	
Special deposits and sundry accounts, Mortuary Department		
Agents' ledger balances secured. Furniture and fixtures.	26,288.62 68,482.75 7,877.64	
Total net or ledger assets		\$1,953,753.81
Interest due on securities \$973.00 Interest accrued on securities 18,031.58 Interest accrued on bank balances 2,919.90		
Mortuary calls called and not yet due. \$780,818 04 Mortuary calls due and unpaid December 31, 1888, actually received in January 86,886.86	16,946.48	
Mortuary calls—less estimated cost of collection \$817,699.40 46,108.18		788,537.69
Total access to		
Total assets		Ψω, 142,201.00
Advance assessments Bonds issued to class of 1881 Bonds issued to class of 1882	219,936.80	
Losses adjusted and not yet due Losses in process of adjustment Losses resisted Net present value of all policies or certificates in force December 31, 1888, computed as renewable term insur	238,900.00	3
ance for sixty days, actuaries' table of mortality, with interest at four per cent.	. 423,773.00	
Total liabilities		
Net surplus		\$1,528,448

The following officers were elected for the ensuing year:

## President-EDWARD B. HARPER.

Vice-President—O. D. BALDWIN, President American Loan and Trust Company. late President Fourth National Bank.

Second Vice-President—NEWELL W. BLOSS.

Treasurer—CHARLES R BISSELL Elected unanimously but resigned; resignation accepted and HENRY J. REINMUND elected Treasurer and Comptroller.

Chairman Finance Committee—Dr. S. A ROBINSON.

Secretary—F. T. BRAMAN.

Medical Director—Dr. J. W. BOWDEN.

Assistant Medical Director—Dr. H. M. HITCHCOCK.

Assistant Secretaries—J. M. STEVENSON and B. W. T. AMSDEN.
Executive Committee—N. W. BLOSS. E. B. HARPER, H. J. REINMUND.
Secretary to Executive Committee—J. W. BOWDEN, M.D.
Director of Agencies—WILLIAM MILLER.
Supervisor of the Death Claim Department—JOHN MULLIGAN.

Counsel—Messrs. TAYLOR and PARKER.

Council Officers—WARRING KENNEDY. Hon HENRY L LAMB. Dr. D. M. CALDWELL. THOMAS P. BALDWIN. WILLIAM WILSON. STEPHEN H. TYNG. W. H. HAYWARD. Ex-Lieutenant-Governor JOSEPH A. HARWOOD of Massachusetts; E. D. JONES, Glasgow, Scotland; ISAAC H. SHIELDS, Philadelphia, Pa.





PREPARED FROM THE

Sanative Salts of the highly renowned Springs of the German Health Resort. SODEN in the TAUNUS, under the supervision and control of W. STOELTZING, M.D., Member of the Royal Board of Health.

They are to be used with great benefit in all

## CHRONIC CATARRHS of the THROAT, LARYNX and LUNGS.

By their action the mucus is dissolved, quiet and ease obtained; owing to their rare advantages they alleviate an often very trying cough and then bring about the longed-for recovery. Their influence has been exceedingly beneficial in cases of the different CATARRHS OF CONSUMPTIVES, the CHRONIC CATARRHS of the STOMACH and INTESTINES, CONSTIPATION, HEMORRHOIDS, ENLARGEMENT of the LIVER, and other ABDOMINAL COMPLAINTS

DIPHTHERIA can be prevented by the use of SODEN MINERAL PASTILLES, as it has been demonstrated that the spores of the disease settle only in throats affected by Catarrh, and the tormenting WHOOPING COUGH is changed to its mildest form.

Singers, Speakers, Preachers, Lawyers, Teachers, and all whose avocation requires tinued use of their voice will experience gratifying relief by using these Pastilles.

The most renowned Medical Authorities recommend and prescribe them.

At the International Exhibition at Brussels the SODEN MINERAL PASTILLES were awarded THE HIGHEST DISTINCTION, SILVER MEDAL, by a jury of medical men.

FOR SALE BY ALL DRUGGISTS AT 50 CENTS A BOX.

Sole Agency for the United States, Soden Mineral Springs Company, Limited, 15 Cedar Street, New York.

## "STAR" FOUNTAIN GOLD PEN.

THE WAR STAR \* THE TOTAL OF THE

Send for circulars. Agents wanted. Fountain Holder, fitted with best quality Gold Pen. Stylo, \$1; Fountain, \$1.50 and up.

J. ULRICH & CO., 106 Liberty Street, New York.

## REMINGTON STANDARD



## WON **COLD AND SILVER MEDALS**

Championship of the World, At Toronto, in open contest, Aug. 13, 1888.

151 WORDS PER MINUTE, WITHOUT AN ERROR.

The above is an authentic record made by Mr. Frank E. McGurrin, at Detroit, on January 21, 1889, on a memorized tence, thus **BEATING ALL PREVIOU~RECORDS** of correct work by 30 words per minute, and placing "Remington" still futher beyond reach of competition. Photographic copies of certified work furnished on application.

WYCKOFF, SEAMANS & BENEDICT, 327 Broadway, N. Y.

States. Steady employment: wasness 25.50c the United States. Steady employment: wasness 25.50c the United expenses advanced: no talking required. Local work for all or part of the time. ADDRESS WITH STAMP.

EMORY & CO., Sixth and Vine Uta.
CINCINNATI, O. NOATENTION PAID TO POSTAL CARDS.

**UP-TOWN OFFICES OF** 

## The Cheque Bank, Limited,

Are at the Travelers' Exchange,

30 Union Square, New York.

See their Advertisement on Outside Back Cover.

## INSOMNIA-SLEEPLESSNESS.

DR. B. F. HOWARD'S Hypnotic and Mind Balm is an infallible remedy for insomnia; it is purely vegetable, and aids in the cure of other diseases. Dr. Howard was a great sufferer from this terrible malady. He cured himself and can cure others. Address for particulars, enclosing stamp, Dr. B. F. HOWARD, 37 Tremont St., Boston, Mass., or he can be seen at office daily.

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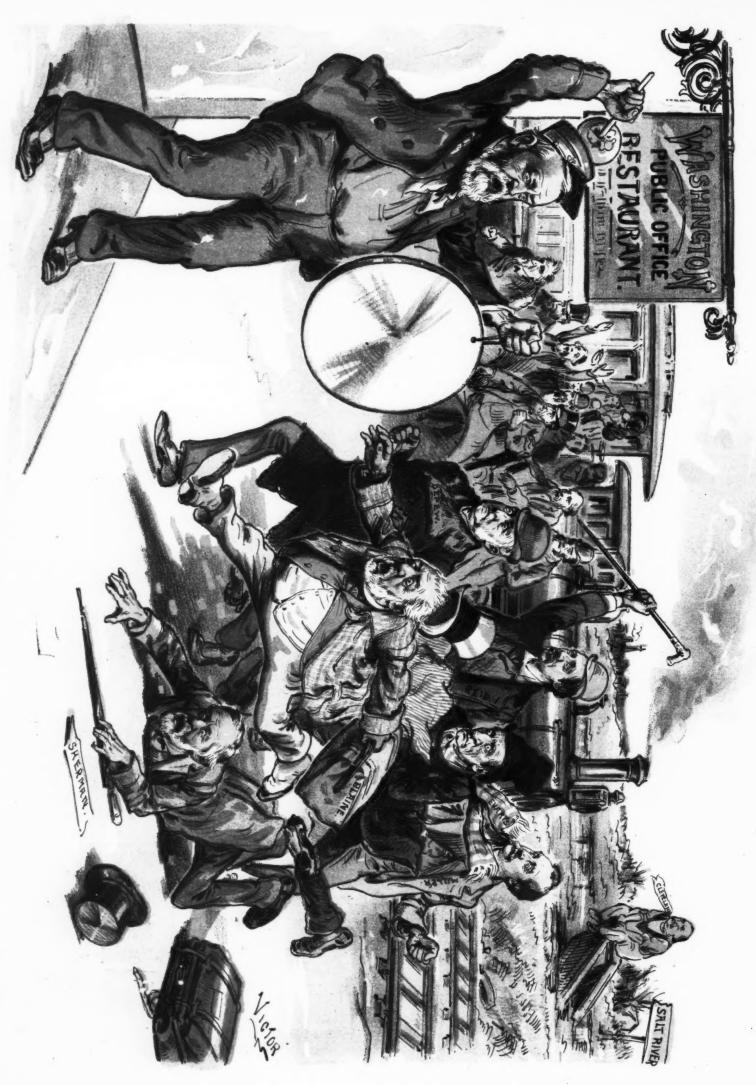
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For the Year Ending December 31st, 1888.	
Amount of Ledger Assets, January 1st, 1888	97,955.46
Income.	
Premiums \$22,047,813.35 Interest, Rents, etc. 4,911,164.24 \$26	5,958,977.59
Disbursements.	5,256,933.05
Claims by Death and Matured Endowments	
Total paid Policy-holders \$11,884,457.44	
Dividend on Capital. 7,000.00° Commissions, Advertising, Postage and Exchange. 2,785.01.57 General Expenses, State, County and City Taxes 2,152.947.19	6.829.906.13
Net Ledger Assets, December 31, 1888\$89,427,	026.02
· Assets.	
Bonds and Mortgages. \$25,660,786.64  Real Estate, Including the Equitable Buildings and purchases under forcelosure of mortgages. 15,948,156.40  United States Stocks, State Stocks, City Stocks, in Trust Companies and other Investments. 34,398,598.95  Loans secured by Bonds and Stocks (Market Value, \$1,042,207) 825,000.00  Keal Estate outside the State of New York, including parchases under foreclosure of mortgages. 6,747,239.81  Cash in Banks and in transit (since received and invested). 5,349,342.67  Due from Agents on account of Premiums. \$81	9,427,026.92
Market value of Stocks and Bonds over book value	2,072,718.53 868,004.5 <b>1</b> 2,075,173.00
Total Assets, December 31, 1888\$95,042,	922.96
I hereby certify, that after a personal examination of the securities and accounts described in this statement, I find the same to be true and correct as stated.  JOHN A. McCALL, Companier.	
Total Liabilities, including legal reserve on all	
existing Policies (4 per cent. Standard) \$74,248,	207.81
Total Undivided Surplus, over 4% Reserve 20,794.	
Of which the proportion contributed (as computed) by Policies in general class, is \$8,081.732 Of which the proportion contributed (as computed) by Policies in Tontine class, is 13,812,983 We certify to the correctness of the above calculation of the reserve and surplus.	L15 L00
From this surplus the usual dividends will be made.  GEO, W. PHILLIPS J. G. VAN CISE,	
New Assurance written in 1888 \$153.93 Total Outstanding Assurance	16,126.
Increase of Income	8 128

## THE

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