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in China. The Chinese, however, have thousands of private banks. There are three or four hundred banks in Peking, three hundred native banks in Tientsin, and Canton has banks and pawnshops by the hundreds. The rates of interest are high and short loans in tight times reach thirty-three per cent. The pawnbrokers charge thirty-six per cent. a year, or three

does its arithmetical problems. These banks will give you drafts on any part of the world, or letters of exchange and credit, which will be good anywhere. Their chief officers are among the leading business men of the East, and they all seem to be making money. Speaking of the credit system, there are large stores run by foreign merchants at Shanghai, Hong Kong, Tientsin and at all of the ports of Japan. These have stocks of goods which would sell in any American city, and the most of their business is with the foreigners. It is nearly all done on credit. The silver dollar is so heavy that it takes more than a pound of silver to pay a ten-dollar gold purchase, and the result is, every thing is charged and settled at the end of the month. The purchaser signs what is called a "chit," a little slip of paper stating that he has made the. purchase, and these are kept until the account is rendered by the proprietor. If the foreigner takes a drink at a bar or treats his friends he will write out a chit. If he plays a game of billiards another chit, and if he buys shoes or sugar he renders the accounts in chits. That you are unknown to the storekeeper makes no difference. Any man looking half decent can get credit in China, and I am surprised at the carelessness manifested in such matters, a carelessness which, however, does not extend to Chinamen. The Chinese themselves do business largely on credit and every Chinaman of note has his bank account. The honesty of the Chinese in their business dealings is shown in the actions of Hou Qua, the Canton millionaire who died a few years ago, leaving at least \$50,000,000. One of the Chinese firms of Canton had failed. owing a great sum to foreigners. Hou Qua got up a subscription and paid the whole indebtedness. He headed the list of subscribers with \$1,000,000 out of his own pocket, saying that "Chinese credit must remain untarnished." This is the same man who, when the English were about to bombard Canton unless their demand of \$6,000,000 was paid within forty-eight hours, headed the subscription list with the sum of \$1,100,000. "I give," said he, *\$800,000 as a thank offering for the ousiness prosperity I have had. I give \$100,000 as a testimony of the fidelity of my son. And \$200,000 as a mark of the affection which I bear my wife." This man Hou Qua, though dead, is still greatly honored in Canton. His gardens there are among the sights of the city and his name is synonomous with business honor. A few of the rich men among the Chinese are Christians, and I visited one of the most noted of such at Foo Chow the other day. It is a city bigger than Chicago, and it is one of the chief tea centers of China. It lies in the mountains about four hundred miles south of here, and it is in what is called the Switzerland of China. It has a bridge of solid granite running across the river which flows by the city, twelve hundred feet long and containing fifty arches. It is called its wholesale fish market is equaled by no place, not even Billingsgate in is known as Ah Hok, and he gave \$10,000 not long ago to found a school science and culture of Christendom. He is a Christian himself, and just be-Fowler, of the Methodist church, performed the marriage ceremony which united his son to a Chinese maiden. The ceremony was the Christian cere-

"In about two hours after my arwomen, and fearful of arousing the rival a hansom cab drove up to the prejudices or sympathy of a jury for door, and out jumped Scoti. The cab man rung for his fare, and thinking Once in awhile an eminent cross-exhe had somehow captured the runaminer meets his match. This hapaway, I inquired how and where he pened to Henry L. Clinton in the Vanfound him. derbilt will case. Among the wit-

""Oh, sir,' said the cabby, 'I didn't nesses who testified to the queer class | hail him at all. He hailed me. I was of people who used to go to the Comstanding close by St. James Church a

Wear This Summer.

styles of foot-gear.

red low shoes.

by the necessity of the case, of every cent you spend on personal luxurles? She may dip into her purse for caramels, perfumes and flowers; your eigars, luncheons and other marginal

xpenses foot up a far larger bill. But his is all apart from the question with which we begin: "Shall the wife be a bread-winner?"

First and last, in many otherwise looking out for a fare, when in jumps happy homes, there is a good deal of the dog.' "Like his impudence," says friction and consequent discomfort I. 'So I shouts through the window: with regard to the management of the finances. Either there is not money enough to warrant the style assumed or attempted, or else husband and wife do backs, as much as to say: "To on, old not agree perfectly about the spending of it, or again, there is a lack of open-

to whom books are as the breath of life. She is the presiding genius of a home where the carpets and curtains, the pictures and sofas are a dream of luxurious case. But Mr. ---- sees no use for literature beyond the daily journal.

In many cases, and especially during the child-bearing years, the wife can not well be a bread-winner to any great extent. But, granting that the conditions are favorable, or that they may be made so, what reasonable objection can be urged to a wife's adding her share, pecuniarily, to the stock in trade of the family, increasing directly, so to speak, its available capital. It is not that men wish to be mean or churlish. They simply do not appreciate the situation. Were it reversed, and themselves compelled to ask for every dollar and shilling from the best of wives, how soon they would rebel against the tensing tyrrany of such a fate. Again, it is urged, and with much truth, that all women do not know the value of money. Women will be laboriously frugal in one direction and ridiculously extravagant in another. They are often insensible to the just laws of proportion, and, though they play at keeping accounts, are not more brilliantly successful in that role than was the child-wife of David Copperfield. Yet again, a man's sense of the fitness of things, his sturdy independence, is sometimes scandalized at the notion that he can not by his own right arm, his own good brain and hand support his wife and children. "I don't want her to do work while I can work for her," he protests, with eager and almost wounded feeling at the bare suggestion. "It will be time enough for my wife to earn money when I am laid by, or am a holpless. cripple on her hands." Suppose we put it in this way: The wife had acquired, before her marriage, some bread-winning art or accomplishment, as indeed every American girl ought to do, in these days of changeful circumstances. She sells her pretty decorated cups and saucers. her embroidery, her designs, her poems or stories, and has a small but regular income from that source. Perhaps she puts her artistic skill to the trimming of hats and the making of gowns. Possibly she had a wonderful knack at making pickles and preserves, or was famous for her bread or home-made cake. There are a dozen occupations which a woman may carry on, never leaving home, nor neglecting a solitary one of its dread in this regard, is conscious of no duties, while her nursery, her kitchen and her drawing-room are the more carefully looked after, that she has systematized her time and cut off extraneous pursuits. If she have the trained facility, the discipline of eye and head, for the finer tasks, why not exercise that marketable skill, while by the additional means thus gained she hires another servant to perform what to her is drudgery? If, with many young people just starting in life, the family are boarding, it is a distinct advantage to the wife to have some money-making avocation, saving ther from the temptations to idleness and gossip which lie at the root of much mischief when women have the leisure of a boardinghouse on their hands. That which cost us effort we prize. The penny saved may be a penny earned, but in the case of a woman "Could you not have called a cab, loyally working to help her husband along, the penny earned is likely to be the penny saved, and thriftily put at interest. Last, a husband's respect is increased, not lessened, if he see in his will never stoop to beg for it. I never wife the ability to produce that which

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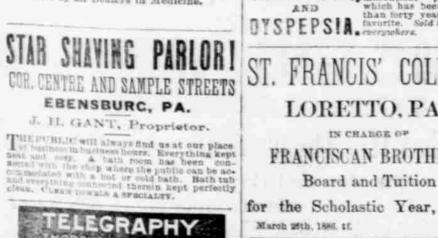
num used Aver's Pills, for liver inter always found them opt and encount in their action." Disk in the We Ye Wet I found countingtion which It is continuate form that I

are full exciting a stoppingle of the mean. Two looses of Ayar's Pills ef-stail a complete cure." - D. Burks, "Unite med Ayer's Pills for the past to the fund consider them in in-voluble family medicine. I know of its batter remainly for liver troubles,

al have always found them a prompt its for Associate "- Jonas Quinn, 50 for dysposia," - Jams "Having been trenhlish with costive-^a of sedentary habits, I have tried a Fills, hoping for relief. I am d to say that they have served me r than any other medicine. I attitud trial of their merits "- Samuel I. Jones, Oak st., Boston, Mass.

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per cent, a month, and the rates of exchange from one province to another are very heavy. China has no national currency, and each bank issues its own notes. These are much like our notes, save they are in Chinese characters and on cheap white paper. The only coin of the country is the cash, of which it takes from a thousand to fifteen hundred to make a dollar, and which, small as it is, is counterfeited.

The cash is a thin, round coin a little larger than one of the big American cents of a century ago, and sometimes no bigger than a nickle. It has a square hole in the center and is usually carried in strings of one hundred or one thousand each. Gold bricks and silver nuggets are used in making

large purchases, and the unit of weight is the teal or ounce. One ounce of silver or a teal is worth about one dollar and forty cents Mexican, and a common denomination is a ten teal piece, which is a chunk of silver cast in the form of a Chinese shoe. I saw some of these silver shoes at the Hong Kong and Shanghai bank in Peking. They are stamped with marks denoting the fineness of the metal within them, and they contain from 97 to 99 per cent. of pure silver. Gold bricks are of the size of little cakes of India ink, and these, like the silver, are subject to counterfeit. The business of the treaty ports, which includes that of all foreigners with the

Chinese, is done in Mexican dollars, and each business house has a man called a shroff, who does nothing else but count money and pass upon its genuineness. The Chinese are the greatest swindlers in a small way in the world. They appreciate the accumulating proprieties of little drops of water and ittle grains of sand better than any other people, and they will shave a bit of silver dust off of every dollar so small that you can not perceive the loss until they have saved enough to have made quite a profit. They bere holes in the coin, fill them with lead, and cover them with silver, and in taking money from the banks here it

is necessary to ring every coin. The Chinese do all their business with foreigners on a cash basis, though the credit system prevails largely among themselves. They are honest in their dealings and merchants tell me they stick to their bargains even if they lose by them. China has no bankrupt laws and debtors are linble to corporal punishment from their creditors. By not paying their debts they lose caste and are practically drummed out of business. It is a disgrace in China not to pay your debts, and, as a rule, the whole nation settles up at New Year's day, which comes in February. The result is that China never has a panic, and in the case of famine or failure of crops the Government sometimes loans money to the people. The silver dollar varies in value, and the Chinese now regulate

the value of a dollar by the rise and fall of silver in the markets of the world.

The biggest of the Chinese cities have their stock exchanges, and the queerest sight I have seen was the silver exchange in Peking. In company with Mr. Charles Denby, the son of our Minister, I went at seven o'clock one morning into the crowded Chinese city. We wound our way through streets so narrow that only donkeys and men could pass through them.

modore's office was Miss Susan King. a wealthy and highly-respectable lady of this city, a sharp business woman of mature years, who has traveled but he wouldn't stir. So I gets do n around the world, and yet happened to and tries to pull him out, and shows be unknown to Mr. Clinton or any of him my whip; but he sits still and the sharp detectives employed by William H. Vanderbilt to trace the man." As I seizes him by the collar 1 witnesses of the other side. Mr. Clinreads his name and address.' ton was, therefore, not well equipped when he tackled Miss King, and he

the softer sex.

says I, 'I'll drive you where you . a awent at her rather roughly, and this wanted. I dare say! So I shut the is what happened: door, and my gentleman settles hi-Q -How did you come to be at the Commoself with his head just a-looking out, dore's office? A .- I went to buy stock in the and I drives on till I stops at this New York Central railroad. Q .- Oh, indeed! How were you to pay for it? here gate, when out jumps my passger, a-clearing the door, and walks in Q -Ah. How much did you propose to buy? as calm as though he'd been reg'lar

A.-Thirty thousand dollars' worth. Q.-Ha, ha! And where did you expect to get \$30,000? A .- I had the money in my pocket. Q .- So you go around with \$30,000 in your pocket? How did you get this money? A .- ! made it in real-estate transactions. Q .- And how did you make it in real-estate transactions? A .- I bought real estate when

nobody wanted it, and I sold it when every It is not only in exposing rogues and spiking false swearers that cross-

examination is effective. By its ingenious use the most honest witnesses are often harassed and nonplussed. and made to appear in a ridiculous

light. Few witnesses have the presence of mind to defend themselves against the insidious or sudden attacks to which skillful cross-examination may subject anybody. Jay Gould has stood about as severe

cross-examination as anybody, and it is rarely that a lawyer can corner him. He testifies in a clear, distinct and perfectly responsive way, and seems to make it a study to answer quickly, so as to keep the lawyer hard at work and gain time for himself. He generally has his side of the case well in hand, and doesn't allow himself to get excited, and never makes the mistake of trying to get in testimony which is not responsive.

There is not generally so much buliying of witnesses as there used to be. The courts will generally protect a witness figainst insult or badgering. But the field of cross-examination is so wide that it affords ample opportunity for the annoyance of most witnesses and the amusement of the auditors, who don't care a rap so long as somebody gets hard knocks -N. Y.

Sun. -----Profitable Use of Apples:"

Some of us are feeding our apples to stock. I feed them to horses, pigs and poultry. For the general purpose horse of the farmer I know from experience that apples are a valuable food. I have had horses that were in a very low condition from worms entirely freed from this trouble by the use of apples, and my horses always the bridge of ten thousand ages. Its improve in the fall when running pathway is twelve feet wide. It is among apple trees, where they ate all more than one thousand years old, they want. I believe that a horse not and is as solid to-day as the granite at hard work would do as well on 4 of which it is built. The city has a quarts of oats and a peck of apples as wall six miles in circumference, and on a peck of oafs. If this were so, it would give apples a feeding value of about 24 cents per bushel. Now, if the London. This rich man of Foo Chow | windfalls and refuse apples are of any value, why should not good sound fruit be of still greater food value? or college to teach Chinese boys the My pigs eat apples when they don't eat meal. To about 50 hens I feed 2 or S quarts of apples daily, crushing them fore I arrived in Foo Chow our Bishop | a little with the food. The hens seem to fairly revel in them. -E. H. Hutchinson, in Farm and Home.

-The Living Church remarks: mony adapted to the Chinese, and the "This is a curious world. One new

ness about the resources of the married partners. "All right, my fine gentleman," Among wage-earning classes this oes not so often occur, where the nusband quite often puts his week's salary without reserve in the hands of his wife, taking what she chooses to give him for spending-money, and leaving to her the disposition of what-

ever his hard hand labor has gained. Where, however, there is a fluctufare.' "-St. Louis Globe-Democrat. ating incorn, and a man desires that his home 'l present a brave front NOVELTIES IN SHOES. to the world, making, for business rea-

The Kind of Foot-Gear Which Ladies Will sons, or those of personal pride, a goodly show in the eves of his towns-Just what to wear is a question of people and acquaintances, there is often great injustice done to wives. hardy perennial growth. The modiste, the milliner and the dress-goods men Their extravagance is taken for have done their best to solve the quesgranted by the uninformed. How tion, from their stand-point, and the shall the wife of a lawyer, doctor, or shoe artist, not to be outdone by his business man know precisely how to followers, has brought his skill and inarrange her expenses, if she is treated like a child or petted dependent, genuity into play and the result has been a large and varied addition to told to buy whatever she pleases and send the bills to her husband, she, in At an exhibition which has recently the meanwhile, uncertain how far she been held at Baltimore, over one thoumay go, till some day there is a mut-

sand different patterns in shoes and ter, a rumble, or a storm, when payslippers were shown, and a study of ment is asked; or, when a crash comes, their points of similarity or difference she finds that she has been walking is quite interesting. There are shoes heedlessly on a lava crust, with ruin of high degree and shoes of low deseething under her feet? gree, so far as pattern goes, yet all Entire and candid explanation of the

bear the stamp of excellence in quality. finances of the business firm, in which One of the novelties is the "Hading" husband and wife are partners, and the management of home affairs Fashion, it seems, has decreed that according to business methods and in red shoes and red slippers will be worn a common-sense way, would relieve a with black net dresses this season, congreat deal of embarrassment and presequently there is a great demand for vent no end of annoyance and pain. the Hading style of footwear. An-The most considerate of husbands do other pretty and popular fancy is the not dream, dear, generous souls, of the Russian low shoe, replete with metal dislike which the most trustful and embroidery in quaint mediæval deloving wives feel when obliged to ask signs, tolerably high heel and dainty for money, unless it be directly for little toe. The latest Parisian styles of purposes of household economy. It is low shoes. French kid bronze with real the exception that proves the rule. when, even after years of happy margilt embroidery, the latest London styles of black canvas low shoes with ringe, a wife is found who owns to no patent leather trimmings, the newest

Vienna fancy, a colored gantde suede, reluctant aversion-feels about her square cut. with buckle trimming, will husband's purse as she would about be popular this season, judging from her own. the demand. The "Langtry" is a low, Within the past year the wife of a red gant de suede shoe, with red leather man who spends thousands annually

trimmings, and is as stylish and handin the elegant and lavish support of some as its illustrious namesake. In his family, gratifying their tastes in addition to these leading novelties, the most delicately thoughtful manthere were blue suede Oxfords, golden ner, and furnishing the home in the brown ooze ties, gray undressed kid most sumptuous style-the wife of such ties and violet gant de suede ties with- a man has said to me: out number. There were mountain "If I could earn a few dollars a year of my own to do as I please with I

shoes and seaside shoes, tennis shoes and ball-room shoes, and shoes for alshould be perfectly happy.' most every thing under the sun. Another, married for many years The lines of slippers which show the to a merchant of large means, conmost recent results of inventive infessed to a relative that she had taken genuity and taste in this direction are a heavy cold and incurred the risk marked even lower than this, and conand agony of pneumonia, with the sequently disappear with great rapidiexpense attendant upon a physician

ty. There are slippers innumerable, and trained nurse, because she had of every style, shape and color. The imprudently taken a long walk on a new creations of art in the direction of windy day, when she was already out-of-door shoes, shoes for the tennis overtired. court, for the yachting trips, for boating, riding and driving, for picnicing or gone in the cars?" was the natural in the parks and tramping through

inquiry. the mountains, are marvels of neatness "I hadn't car fare!" was the amazand grace, breathing of rosy cheeks ing reply. "And if Eugene can not and laughing eyes and healthful divine when I am out of money, I sports in every supple line. -Shoe and Leather Review.

ER

ST. CHARLES

