PLENTY OF MONEY AWAITS INGENUITY

LARGE FORTUNES FROM UNEX-PECTED SOURCES.

The Doctor Who Became a Millionaire in a Little African Island. Discovery That the Ostrich May Be Domesticated-Other Instances Which Show That Men with the Acquisitive Instinct Can Become Rich Anywhere.

Cyrus C. Adams, in Providence Journal.

It has often been said that a man gome way to make money even in the middle of the Sahara desert. Here 400,000. and there, in out-of-the-way places that many of us never heard of, men are today, making fortunes simply fortune in the discovery. It was easy because they have the money-making instinct and can see opportunities to acquire property where the ordinary Dr. Bibeiro that this African island toman would think it hard scrabbling to keep the wolf from the door. The Illustrations of this fact that are given below, are proof that the right sort man can make money anywhere, because he is keen enough to see the particular opportunities which his en-

The story of the accumulation of wealth in some of the almost unknown corners of the earth through the recent efforts of sharp, far-sighted men. is almost as marvelous as the growth of the late Cornelius Vanderbilt's for-Twenty-seven years ago a young physician named Mathieu Auguste Ribeiro landed on the little island of St. Thomas, not far from the African coast, in the Gulf of Guinea. Before he left the medical school in Portugal he had decided that the ranks of his profession were overcrowded at home and he picked out this little island as a place without a physician, where he might build up a good practice among the natives. So he landed there in 1870 with money enough to buy a mule and to keep him in food for about three months. He had left his wife and baby at home, for he wanted to be sure of success before taking his family so far away. Be began travelling on his mule, through the valleys and among the mountains, healing the sick, and soon he had a lucrative practice.

COCOA TREES.

He was the first to recognize the astonishing fertility of the soil of this He had the perspicacity to see that in point of light, of humidity and heat it had a great advantage over any other island along the coast of West Africa for the cultivation of the coca tree. This is the low tree whose seeds constitute the cocoa beans of commerce from which chocolate and cocoa are made and, though it was cultivated extensively in the West Indies, Mexico and Peru long before Columbus discovered the Western world, it had never occurred to any one that the conditions for growing this most lucrative crop were more perfect in the Island of St. Thomas, West Africa, than in most regions where the tree This fact was the discovery of the struggling young physician and it made him a rich man. He kept his valuable knowledge to himself until his operations became so exsive that all the world could see what he was doing. Day and night, for years, he was off on his mule, visiting the sick, and after he had removed his family to the island every cent that he could save went into the purchase of land. Land was cheap and in a few years he was the owner of various tracts that aggregated a large area. As fast as he bought land he hired natives to set out the young plants that he raised in nursery grounds till they were about fifteen inches high. He took part in this work himself and his wife also assisted him in setting out the plants. People looked on and wendered and it never seemed to occur to them that Dr. Bibeiro had found in the Island of St. Thomas just the conditions of rich, well-watered soil, humid atmosphere, freedom from cold winds and protection from violent storms that are es sential for the successful cultivation of the cocoa tree. They did not begin to wake up until he began to market his product and then they saw that he had another form of gold mine and began to get into cocoa tree raising themselves.

REPAID.

It was four years after his plants were set out before the trees began to bear at all, and it was eight years before they attained full productive vigor; and all these years the doctor and his family were living almost in poverty, turning all the money he could

TAKING THE CITADEL. In war when a town is taken by storm there is no use in merely capturing the outworks or fortifications: As long as the enemy holds the highest aroughold the town is not conquered. In warring against disease there is no use in simply evercoming the ininor symptoms. There are plenty of mere stimu-

composed of alcohol, which give a talse and temporary exhibitation followed by relapse, but Dr. Pierce's Golden Medical Discovery is a true and radical remedy. It contains no alcohol. It does not inebriste or create a craving for intoxicating stimulants. It does more than overcome the outer symptoms of disease. tacks it in its highest stronghold and routs it absolutely and completely from the very citadel of life. No honest dealer will advise you to accept a substi-tute for "Golden Medical Discovery" that he tasy make a little larger profit.

that he may make a little larger profit.

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earn into more acres, more plants, and the care of them. He could not borrow money on any security he could offer for nobody shared his enthusiasm nor had much faith in his experiment. His work, therefore, was limited by the capital he could raise as he went along, but when he began to send the finest of cocoa beans to market development was more rapid. In 1888 Dr. Bibeiro, eighteen years after he had landed on an obscure island which many Portuguese had never heard of, though it belonged to their country, was already regarded at home as a very rich man. and he had been made so by the products of his plantations. Though still a young man, he decided in that year to retire from business and return to Portugal with his family; so he sold all his property to the Banco Ultramarino for \$1,400,000 and returned home worth considerably over two millions. After nine years more of cultivation like the late Jay Gould would find and development the plantations he disposed of are now valued at \$2,-

This young man found what an island was good for and there was a enough for others to follow in the paths he made, and it is really due to day has the aspect of one great plantation on which labor is richly remunerated. Sixty thousand persons live on the little island, even 1,000 Chinese have it is the home of 5,000 whites. The plant that has given the island its greatest prosperity should not be confounded with the cocoanut palm, which is another thing entirely.

ANOTHER INSTANCE.

Thirty-five years ago a poor German lad named Carlos Schmidt emigrated to South America and settled coffee was in large demand all over good article was being raised in Brazil. He decided to give his life to coffee raising. Land was cheap, and in the course of years he enlarged the bounds of the few modest acres with which he began business, until, today, he owns what is said to be the second largest coffee plantation in the world. He has 1,800,000 coffee trees in bearing on 9.785 acres of land upon which he gives constant employment to 1,500 laborers. His plantation, with all the improvements in the way of houses, stores, bakeries and so on, is said to be worth over \$3,000,000. The few hundred dollars with which he started to make his fortune in that far-away land from which Canadians have recently been assisted to return, as they could not make a living there. The truth is that they went to Brazil without knowing the conditions before them or how to meet them, and they failed of course. When men cannot get along well in a new country it is not always the fault of the country.

OSTRICH CULTURE. In the middle of this century the leading zoologists who had given attention to the subject declared that the domestication of the ostrich was an Utopian idea. As late as 1861 the wellknown naturalist of France, M. Isadore Geoffroy Saint-Hilaire, declared that if the domestication of the ostrich was not absolutely impossible it would at least be a matter of extreme difficulty, and, in a commercial sense, could never be practicable. In his opinion, their captivity. If this were true, it simply in a few decades more. The great demand for ostrich feathers was supplied wholly from wild birds, whose plumage was obtained only by sacrificing the lives of the animals. The ostrich was already extinct in about half of his former habitat in Africa. A little later, however, Dr. Gosse, a member of the Societe d'Acclimation of Paris, wrote a pamphlet controverting the idea that the ostrich could not be domesticated, and about the same time a brood of ostriches was successfully

reared in the city of Algiers. This pamphlet and the news of the probable success of the experiment in Algiers came into the possession of two farmers in Cape Colony, one of whom was Mr. MacKinnear, who came to be known as the chief promoter of the domestication of ostriches in South Africa. In 1864 these two farmers placed two ostriches in an enclosure and began the experiment. The following year they had eighty ostriches in captivity, including a large proportion of young. This was the beginning of ostrich farming, and these two farmers were benefactors of their race and of South Africa, because they had discovered a new industry, which was destined to play a most important part in the commerce of a vast region. A constantly increasing area of South Africa that is not well adapted to any other form of industry is being devoted to this profitable business. Ostrich farming was greatly stimulated by the invention of Mr. Douglas, an incubator, which has proved a perfect success. With the use of this egghatching appliance, Mr. Douglas, in ten years, incerased his original flock of eleven birds to 900. This useful animal is no longer in danger of extermination, the feathers now come mostly from domesticated birds that are not killed to procure their plumage, and in 1895, the latest statistics at hand, \$6,-009,000 worth of feathers, from 350,000 rds, were sent abroad from the ostrich farms of Cape Colony.

THE MAIN CHANCE.

The other day the writer received a letter from a former newspaper employe in New York city whose name he is not at liberty to mention. had just arrived in the Caroline Island group of the Pacific, where he will probably spend the rest of his days; and if all the facts that took him there were told they would make a romantic story. It is enough to say that over 30 years ago his uncle, common satler before the mast, while the vessel on which he served was at the Carolines, decided that there was a fine chance to make money by preparing copra, the standard article of commerce from which coccanut off is made, and by supplying what the natives wanted of foreign manufactures. As soon as he could he return ed to the islands with a few hundred dollars worth of trade goods, and from day to this he has never seen Ameri ca, though his business has taken him now and then to Hong Kong and Australia. There are few men in the Pacific who today are as wealthy as this old sailor. Probably there is no other individual operator who carries on so large a business. He requires a fleet of 30 small sailing vessels in his enterprises among the little islands of this large group and foreign ports, For some time he has felt, with growing years, a desire to shift a portion of his responsibilities, and instead of selling out he decided to associate with himself his brother and nephew the conduct of his affairs.

Sunday-School Lesson for August 6.

The Promise of Restoration.

EZEK. XXXVI:25-36.

BY J. E. GILBERT, D. D., LL. D.,

Secretary of American Society of Religious Education.

of Judah, the monarchy, founded under Saul five centuries before and continued so long in the line of David, was utterly overthrown. But God did not forget His covenant with Abraham, through whose posterity Messiah would come to bless at the families of the earth (Gen. xii:3). Although deprived of political power, the Jewish people were destined to act an important part in the world's history. After a brief schooling as captives among strangers it was the purpose of God to restore a remnant to their beloved Jerusalem, afterward as a subject people to achieve a mission which they had failed to accept during their independence. To instruct them in this plan of God, Ezekiel, one of those carried away by Nebuchadnezzar, was called to the prophetic office. While heard of it and gone there to live, and Daniel was at court Ezekiel was among the exiles. Our lesson is part of his promise of restoration.

PARDON (Verse 25) .- Having announced God's purpose to bring the captives home (verse 24), the prophet sets forth the conditions of their return, to influence their future course. The first condition is deliverance from idolatry, which had caused all the nanot far from Santos in Brazil. It was tional calamities. This sin, so offennot long before it occurred to him that sive to the Almighty, had polluted the thought of the people and led to the civilized world, and that a very all manner of vile practices. God promised to cleanse them from all this uncleanness, that they might be pure in His sight, expressing this purpose in ceremonial terms. Literally it meant that He would forgive the transgressions. But this forgiveness implied antecedent reportance. The law of spiritual life under the old dispensation was the same as it is under the new dispensation (I John 1:9). There is no pardon for the impenitent. We must therefore understand Ezekiel as announcing in advance to the Jews what God is willing to do provided they turn from the evil of their ways to serve him (Isa. 1:16-18).

SPIRITUALITY (Verse 26)-Pardon is a change in the thought and feeling of God toward the sinful. While conditioned upon repentance it is free and unmerited. God is pleased to forgive-He is not obligated. But forgiveness is not the end of His gracious purpose, it is rather preliminary to a work which He proposes to do in the sinner. He removes condemnation that He may enter the deprayed heart and renew it. This act is generally called regeneration by theologians, a term that is somewhat obscure to the common mind. Our lesson describes it as giving a new heart, awakening new desires and hopes, taking away the stony heart and imparting a heart of flesh. This is effected only by the direct energy of the Holy Spirit (John, fii:8), who has always been the efficient agent in producing in man all hely affections. This is what the prophet declares the Alyoung could not be raised in a state of mighty will do to penitent Israel, what in fact He will not do until they are meant the extermination of the ostrich | penitent, what will make them once more His people.

> OBEDIENCE (Verse 27)-There is an order in the development of a new nature, and our writer most clearly de-

> self-made American was sharp enough to recognize the main chance when he saw it among these Pacific island specks, with the natural result that he is a rich man.

INDIA'S HOARDED WEALTH.

Millions of Gold Bricked Up in Secret Vaults-What Hindoos Save They Hide.

From the Springfield Republican. During the first decade of my residence in India I was for some years associated with a wealthy banker named Lalla Muttra Pershaud, the Lahore agent of the great banking house known as the "Seths of Muttra," and from him I learned a great deal about the system of hoarding practiced in all ages by the wealthy classes of India. He died at Brindabun about 1867. It may be explained that the title of "Lalla" used by native bankers has no exact equivalent in English. It might with equal propriety be translated master, professor, or banker

Both in ancient and modern times one of the stock objections of European nations against trade with India has been that that country absorbs a large amount of the precious metals, which she never disgorges. It has naturally been asked what becomes of these treasures, for we do not find in India that abundance of gold or silver which might naturally be expected and the reply has always been that they are withdrawn from circulation as currency by being hoarded. ages it has been a prevalent opinion in all eastern countries that there is a vast amount of treasure hidden in the earth, which, unless found by accident, is lost to man.

When up country last year I heard that Chowringhee Laila, manager to Lalla Muttra Pershaud, already mentioned, was in Gwaillor on some temporary business, and I called on him, as an old friend, at a place in the Lushkar, where he was residing, Among other subjects we discussed the action of the government in closing the mints, and I asked his opinion about the possibility of a gold standard for India and mentioned the facthat certain members of the Currency association considered that 50,000,000 sterling of gold would be sufficient to provide India with a gold currency. The Lalla laughed the idea to scorn. and assured me that 50,000,000 would not suffice to replace the silver hoards of even one state. "You know," he said, "how anxious the late Maharajah Scindia was to get back the fortress of Gwalior, but very few know the real cause prompting him. That was a concealed hoard of sixty cores 60,000,000 sterling) of rupees in certain vaults within the sentries, over which British sentinels have been walking for about thirty years, never suspecting the wealth concealed below their feet. Long before the British government gave back the fertress every one who knew the entrance into the concealed hoard was dead, except one man, who was extremely old, and, although in good health, he might have died any day. If that had happened the treasure might have been le This the owner forever and the world for

INTRODUCTION .- By the captivity | scribes that order-first pardon, then | God is profitable to others besides egeneration, finally obedience. The gracious dealings with men, in fact the xv:14). A disobedient man is not penihuman conduct and the only basis for a prosperous condition of society, and destructive to man (I John, ii:4). Hence the prophet represents the Almighty as declaring that the people after their return from captivity should walk in His statutes and keep His judgments. To that end His spirit will be givennot to minister to their enjoyment merely, but to re-enforce their wills and help them to a faithful performance of all the duties required of them.

COVENANT (Verse 28)-The promise of God goes forward to yet larger things. He offers to renew the covenant which the people had broken, a covenant or agreement between Him and them made with Abraham, their before (Gen., xii:2). There were two special features of that covenant which was a pledge that they should be the people of God, that He should be their they to represent Him among the nations, He to care for them. This feature was presented by the weeping prophet (Jer., xxx:22) as an inducement to reform, and repeated many times by our author (Ezek, xxxvii:27). Second, the covenant included a warranty deed to the land of promise, executed to Abraham (Gen., xv:18), renewal through Moses (Deut. xxxiv:4), and repeated after the conquest (John., xxiv:13). All this, which had been lost through the idolatry and wickedness of ual reform above recited was accomplished.

PROSPERITY (Verses 29, 30,33, 34). -It would seem as if the foregoing were enough. What more could a people ask than to be restored to the Diof their fathers. But God's goodness far exceeds human expectation and is supplemented by surprising prolater years come upon the land (Jer. in history as warnings to subsequent iii:6), the memory of which was assoappear, and the consequent reproach return and plenty should be in their ity, prosperity, upon terms within habitations (Deut. viii:8-9). The cities should be rebuilded and inhabited and son. He ought not to forgive those gladness should fill the hearts of the who cling to their sins. But having of the doctrine found in many places and He will bless the basket and store in Scripture (Psaim xxvii:25) that (Psaim lxxxiv:11). What He will do righteousness promotes one's welfare in this life (Matt.vi:33).

PUBLICITY (Verses 35 and 36) .- The good which the righteous receive from 1v:8), *******************

ages, because there was only one entrance to the hoard, which was most cunningly concealed, and, except that entrance, every other part was surrounded by solid rock.

"So the Maharajah was in such a fix that he must either get back his fortress or divulge the secret to the government, and run the risk of losing the treasure forever. When the fortress was given back to the Maharajah, and before the British troops had left Gwalior territory, masons were brought from Benares, sworn to secrecy in the temple of the Holy Cow, before leaving; and when they reached the Gwalior railway station they were put into carriages, blindfolded, and driven to the place where they had to work. There they were kept till they had opened out the entrance into the secret vault, and, when the concealed hoard had been verified, and the hole built up again, they were once more blindfolded, put into carriages and taken back to the railway station and rebooked for Benares under a proper es-

Chowdinghee Lalla went on to tell me hat for generations before the rise of the British power his ancestors had held the post of treasurer in the Gwafor state, and that, after the British had annexed territories around Delhi, one of his great-grand uncles had retired from the post of treasurer of Gwalier with a fortune of 20 crores of rupees (20,000,000 sterling). By great good fortune, all this money was quietly got into British territory, he declared; and 15 crores of it are at this day bricked up in a secret vault under a Hindu temple dedicated to the dess of wealth in the holy city of Brindabun. "Now," said the Lalla, "if the treasurer could accumulate so much what were the accumulations of the state likely to be? The treasures of Gwallor form but a very small amount compared with the total of the known concealed wealth of India. All the silver would be brought out and replaced by gold directly the government decreed a gold currency for India.

"Five hundred millions of gold would be absorbed and concealed before gold currency had been tweive months in circulation, Europeans, even those

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themselves. This is the one purpose last is the end sought in all God's of all God's gifts, so to bless the recipient that others may take note of proof of the previous states (John, the fact and honor Him (Matt. v:14-15). The Jews were made to know that tent, neither has he a new heart (Deut., their return and the blessings which v:29). The law of God is the rule of they should afterward receive would have this result. They had been in the midst of the nations. On every he is right who sincerely desires and side were people who had witnessed earnestly attempts to keep that law. their downfall and the long series of Sin is lawbreaking, dishonoring to God. calamities that had befallen them. As calamities that had befallen them. As a consequence the heathen had spoken lightly of the God of the Jews (Ezek. xxvl:2). But when the people shall come again and rebuild, when they shall till the gelds and gather in the harvest, when songs of joy shall be heard in the habitations formerly filled with sorrow, then the heathen roundabout shall know that the Lord has redcemed the desolate. All that will tend to carry His name and so to advance righteousness in the earth.

HUMILITY (Verses 31 and 32)-One possible danger must be guarded. A prosperous people are always liable to pride, and a proud people are not like-Illustrious ancestor, fourteen centuries by to serve God (Deut., vi:10-12). The Jews might again fall by this method as they did before, although warned. made it of incalculable value. First, it | They might conclude, as Nebuchadnezgar did (Dan., iv:30), that they had achieved the success of the post-cap-God, a pledge of mutual attachment- tivity period. As a protection against such a state of mind the Almighty impresses two facts upon the people. First, the evil of their doings would be deeply fixed upon their memories, so that they will think of themselves as unworthy the benefits bestowed upon them. Second, what God had offered to do was not on their account. There was no goodness or merit in them prompting Him to such kindness. He would have them perpetually ashamed of their ways (Ezek., xxxix:23). These two considerations would humble the Israel, should be regained if the spirit- Jews. They would understand that their return from Babylon was through the exceeding goodness of God even be yond their deserts (Psalm exv:1).

REFLECTIONS .- Our lesson is full of instruction for nations as such When any people through sin have sufvine favor and to the forfeited land fered misfortunes there is but one way of return, and that way is always open. Hence the calls to humiliation, confesdesire (Eph. iii:30). His promise of sion and reform, issued from time to spiritual blessing to the captive Jews time by chief magistrates, are based upon sound political principles. Many mise of temporal good. This latter states have gone down to irretrievable occupies a very large place in our les- death because they would not turn from son. The famine which had in the their evil ways, and their names live generations. But nations are only agciated with their captivity, should dis- gregations of individuals who need to consider the pervading thoughts of this of the heathen should cease. The lesson, Here is the gospel in Ezeklel. old-time fruitfulness of the field should To every soul God offers pardon, pur reach of all, highly acceptable to reapeople. Here is a plain statement forgiven, He will work within the heart for those that love Him surpasses the power of thought to conceive or words to express (I Cor., ii:9). There is promise of this life and the next (I Tim.

who have been in the country for years, have no idea of the hoarding propensities of even well-to-do natives, without counting the more wealthy bankers and traders. For example, my wife," said the Lalla, "has more than three lakhs of rupees hidden for fear of my dying before her, because I am much older than she is, and we have no son alive to inherit'my property. And I know nothing about the place where this money is concealed. On this I asked how natives managed to accumulate so much wealth. and the Lalla replied: "Natives don't spend like Europeans. Take the house of an well-to-do native merchant with an income of, say, a thousand rupees per month; at the very outside, 50 to 100 rupees would purchase the whole of the furniture in it Reyond a few purdahs (curtains) and beds, furniture in the European sense does not exist. Even the very wealthy, although they may have a carriage and horses, pos pess neither books nor pictures nor any expensive works of art: and when a feast is given to their friends a piece of a plantain leaf serves each guest for a dish, where Europeans spend hundreds of rupees in dinner and breakfast services of fragile, but most expensive, china and glassware. this the native saves and heards. The wealthy conceal their accumulations of gold and silver in secret vaults, except the ornaments, which are served for and worn by their women." I had to admit the force of all this reasoning.

EGYPTIAN ELECTRIC FISH.

From the Boston Transcript An interesting fish that inhabits th

aters of the Nile is the malapterurus lectricus, which is considered about the best species of electrical fish, for unlike the gymnotus and torpedo, its electric organs do not affect its mo ion. In a paper recently presented to the Royal Institution at London, the heory is advanced by Professor Gotch that the seat of the electro-motive force is the nerve-center itself, and not the offection of plates which have hitherto been considered the electric organ of the fish. These plates number about wo million, and consist of a medified iuscular substance separated by an dbuminous composition, while each i onnected by a single nerve fiber to the ierve-center. A measurement of the dectro-motive force of the cells by a apillary electrometer revealed the fact that the electro-motive force was of he same order as that produced by the entraction of a muscle, and amounted o about .04 or .05 volt. Between the excitation of the nerve and the maxinum electro-motive force there is a timelag of about 1-1000 of a second, and an oscillatory electro-motive force is enerated by a single momentary exitation of the nerve. At the lecture efore the Royal Institution already eferred to the electric current from wo of these live electric fishes shown with a telephone, and also shocks given to many of the audience. ome of these fishes were procured by the Senff expedition of Columbia university while at the Nile last summer, and are exhibited in the museum of the department of zoology of that in-



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