The Scranton Tribune

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When space will permit. The Tribune is always alad to print short letters from its friends hearing on current topics but its rule is that these must be signed, for publication, by the writer's real name.

SCRANTON, DECEMBER 7, 1899.

The Dewey real estate deal; the Sampson-Schley controversy and the Green fildge water egitation are liable for a time to be forgotten in the flurry over Brother Roberts.

A Pointer to Parents.

T SEEMS to us that a word of pointed warning should be spoken to some of the parents in this town. We are having, amongst the young ones in the public schools, the usual and perhaps more than the average run of contagious diseases, notably searlet fever and diphtheria. Every day or two some pupil drops out of the line and the next information on the subject is that he or she is abod with a flerce disease

"A certain amount of this kind of thing is perhaps an inevitable vicissitude of life; at least it will do no harm to think so. But there is one phase of this prevalent sickness which arouses indignation and that is the carelessness manifested by some parents in exposing unnecessarily to the contagion in their own family circle the children of their neighbors and friends. Every little while we hear of scarlet fever patients released prematurely from quarantine and sent back to school to spread the terror there. Not infrequently parents pass directly from the sick room into the presence of others without taking the smallest precaution to prevent the transmission by them of the germs or seeds of disease. In a hundred ways, of course without evil intent, the welfare of the community is menaced and if the matter is not properly called to the public's attention the consequences may some day be serious.

The local physicians, we are persuaded, do in most instances their full duty In instructing parents into whose homes they are called. If they do not, they should henceforth do so. But the trouble is most likely to begin after the doctor's back is turned; and if in each community where a careless parent or nurse exposes to peril unnecessarily the children of the neighborhood some determined man or woman would volunteer to do a little missionary work in behalf of common sense, the probabilities are that we should soon detect the result in a declining death rate,

Aguinaldo may be reserving himself for a Christmas present for Uncle

Mr. Roberts' Delusions.

A STATEMENT telegraphed from Washington to the Philadelphia Record Brigham H. Roberts the representative-elect from Utah, says:

The action of the house in my case was not a surprise to me. The whole matter was evidently prejudged and the minds of members made up to follow the course that had been outlined. When the ques-tion comes to be considered by members of the house after pressure of public opinion is removed. I think the case will stand as a vicious violation of the wellestablished precedents which have fixed the rules of the house. The foundation is now laid for confusion, chaos and rev-olution in the organization of the house, and the rights of the members therein. A precedent has been established which will yet excuse the same denial of rights to a Roman Catholic, a Presbyterian, an agnostic or any one who may be unfortunate enough to stand under condemnation of a popular sentiment, lashed into a frenzy by misrepresentation and falsehead, as in my instance. I was met at the very bar of the house and denied the protection granted by the rules of that body and the constitution of the United States, because I was a member of an unpopular church against which there rests a sectarian hate. The matter of denying me the right to be sworn in is in itself not a very important matter, so far as affecting me personally is concerned but it is a fact that the right of representation of a sovereign state has been denied by this action.

It is an easy thing to charge misrepresentation and falsehood; but before such a charge against the millions of intelligent and patriotic American citigens who have lifted their voice against Roberts' admission can be believed it must be proved. The action of the house of representatives on Tuesday was not a rejection of the credentials of the representative-elect from Utah but the reference of these credentials to a special committee of nine members, charged with making a judicial inquiry into the facts, such inquiry to be reported to the whole house for final action. The opportunity will not be denied to Mr. Roberts to appear before this committee with persons and papers for the purpose of rebutting whatever may be brought before it in way of challenge of his right to sit in the congress of the United States. If the accusation against him that he has directly violated the law and the will of the United States with regard to polygamous cohabitation be disproved; or, in other words if this accusation be not established beyond reasonable doubt, then the committee, if it be just and fair, will report in favor of seating Koberts and the case against him will drop. If it shall appear, after honest and thorough inquiry, that Roberts is Unaccent of the offences charged: that good faith he has obeyed the law and the will of the country in the matte, at issue and that the outery against hin has proceeded under a general misappealension of the real facts, we be-Hevethere is enough manhood on that special committee and in the whole congress to do the just thing regardless. of public clamor; and doubt of this should not be entertained until created by the ligic of events.

There we no present call, therefore, for sympathy for or against Roberts. He is not camartyr. The issue before congress does not concern his religion or his conscience but his acts as a citizen. Belief in this country is free. Conselence is free. The right to wor-

beyond abridgement; but over all this freedom is the one qualifying clause: The man possessing this freedom must respect the rights of his fellow-man and render to the laws that are enacted by the majority honest obedience while he elects to live under them. The law says that a man shall not live with three wives. He cannot escape that law by saving that his conscience tells him to live with three wives. He cannot escape by alleging that it is his religion to practice polygamy. If such a rule were established, religious would soon spring up and promptings of conscience be alleged for the purpose of sanctioning every form of vice. The law takes note of acts. It says what shall and what shall not be done. If Roberts has done what the law says he should not do, the admission of him to congress would be a mistake, intensified by the special prominence of his transgression and the invitation which congressional sanction of it would extend to its widespread imitation.

The recently published statements of Consul Oscar F. Williams, at Manila, indicate that Aguinaldo may after all have been in the position of many other leaders, "in the hands of their friends," and unable to escape.

With Regard to England. HE LONDON papers take especial notice of one sentence in the president's message occurring in the paragraph referring to the South African war As published, the message said:

This recomment has maintained an at titude of neutrality in the unfortunate context between Great Britain and the Boer states of Africa. We have remained faithful to the precent of avoiding entangling alliances as to affairs not of our direct concern. Had circumstances suggested that the parties of the quar-rel would have welcomed any kindly expression of the hope of the American offices would have been gladly tendered

The London Chronicle and in fact all the London papers take this to indica'e an intention of coolness toward Great Britain, the Chronicle in particular "If the tone is a shade cooler in the references to Great Britain w owe it to Mr. Chamberlain's mischievous exaggerations. But for them the message would probably not have contained a sentence which was evidently hurriedly dropped into a paragraph without consideration of the bearing of its context."

The sentence thus referred to is evidently the one which reads: "We have remained faithful to the precept of avoiding entangling alliances as to affairs not of our direct concern." While it does seem to be a little out of line with its immediate context appertainbe expected to entertain the thought of an alliance, entangling or otherwise, yet the doctrine contained within it is timely as well as sound.

There are two extreme positions with respect to the relationship which should exist between the United States and Great Britain and common sense condemns both as unreasonable. One is that we should be ready to take a fall out of the English empire upon the slightest provocation. There is a fracour population, fortunately a small one, numerically speaking, which has been mis-educated into a kind of professional hatred of England. It is largely an impersonal feeling, very often automatic in its manifestations: but it has been so long entertaine! that quite without regard to any changes in conditions which time has brought or is likely to bring it selzes each passing occasion to give frantic wrenches to the lion's tall. On the other hand, we have an ele-

ment amongst us, very good fellows for the most part, who think it quite the thing to applaud indiscriminately all that bears the British label; and whose summit of hopeful expectation. so far as international politics is concerned, would be signalized by the ratification of an ironclad partnership between Jonathan and John, binding each beyond all reason into responsibility for the other's follies. It is hardly necessary to say that sensible Americanism plants itself somewhere between these outpost positions. It is happy in British respect and grateful for English good will, but it sanctions no chevalier quixotism in foreign policy and is content to let the relationship between the two branches of the common race rest upon a basis of ordinary amity, with ample margin for such departure toward warmer or colder feelings as circumstances and actions may from time to time demand.

Gold Democrats expect to support Bryan so long as there is no danger that success will crown his efforts,

The Congressional Library.

VERY VISITOR to Washingten who has inspected the beautiful building in which located or had opportunity to study the merits of this superb institution will, we are sure, be interested in some facts concerning the library extracted from Librarian Putnam's first annual report.

To run the library for the last fiscal year cost \$185,000. The amount disbursed on account of the maintenance of the library building and grounds was \$106,000. On June 30 last the library contained 957,656 pamphlets and books, 26,509 manuscripts, 52,181 maps and charts, 70.823 prints, 277,465 compositions of music and 50,320 bound votumes of periodicals and newspapers. There are 18,238 files of newspapers and the library is now preserving files of every considerable publication in the United States. In its reading room the library during the year entertained 121,270 renders. while in the reading room for the

blind, a new feature, 31,000 visitors were registered. Mr. Putnam urges strongly upon library, saying that the present classification is but a slight expansion of that adopted by Thomas Jefferson in our power, their welfare and not our There is no shelf list for the more flag has never waved over any community but in blessing. I believe the Flipinos

and many conveniences are absent which in other large libraries are considered indispensable. He asks authorlty to take up this necessary work and it is self-evident that he should have it. One important addition which he announces will be made within two months is a reading room, open day and night, which will contain for public use files of all the current newspapers and periodicals,

The general public touches the li-

brary most frequently through the

copyright department, and this, owing

to inadequate appropriations, is in bad shape. The law at present authorizes the employment in this department of only thirty persons and they are unable to keep up with current business much less clean up arrears. Six persons have been lent from other departments, yet these thirty-six, although they have contributed without charge 9,789 hours of overtime work, are behind in the business of the department, while the volume of that business goes on increasing at the rate of ten per cent, yearly. The department as now constituted returns to the government a profit of over \$17,000 a year, and Mr. Putnam thinks that the government can well afford to let him take \$10,000 of this profit and apply it to bringing the immense work of the department up to date.

The congressional library is a grand institution, but like most institutions run by congress it needs for its preservation continual battling against congressional misinformation or indifference. The library is now in superior hands: It is becoming year by year more efficient in organization and more satisfactory in results; and the present congress should indicate substantial appreciation and encourage-

Lillie Devereux Blake contends that romen make the best census enumer-This looks like an admission that a woman can ask questions faster

Although wearing football hair Mr. Roberts did not seem to have much success as a rusher.

President and the Philippines

From His Recent Message.

The future government of the Philiprests with the congress of the United States. Few graver responsibili-ties have ever been confided to us. If we scent them in a spirit worthy of our race and our traditions, a great opportunity comes with them. The islands lie under the shelter of our flag. They are ours by every title of law and equity. They cannot be abandoned. If we desering to the South African war, as to them, we leave them at once to anarchy which the United States could hardly and finally to barbarism. We fling them, a golden apple of discord, among the rival powers, no one of which could permit another to seize them unquestioned Their rich plains and valleys would be the scene of endless strife and blood shed. The advent of Dewey's fleet in Ma-nila Bay, instead of being, as we hope, the dawn of a new day of freedom and progress, will have been the beginning of an era of misery and violence worse than any which has darkened their un-

The suggestion has been made that we could renounce our authority over the islands, and, giving them independence, could retain a protectorate over them, This proposition will not be found, I am sure, worthy of your serious attention. Such an arrangement would involve at the outset a cruel breach of faith. It would place the peaceable and loyal mawho ask nothing better than to accept our authority, at the mercy of the minority of armed insurgents. It would make us responsible for the acts of the insurgent leaders and give us no power to control them. It would charge us with the task of protecting them against each other and defending them against any foreign power with which they chose to quarrel. In short, it would take from the congress of the United States the power of declaring war and vest that remendous prerogative in the Tagal eader of the hour.

It does not seem desirable that I should commend at this time a specific and final form of government for these islands. When peace shall be restored it will be the duty of congress to construct a plan of government which shall establish and maintain freedom and order and peace in the Philippines. The insurrection is still existing, and when it terminates further information will be required as to the actual condition of affairs before inaugurating a permanent scheme of civil government. The full report of the commission, now in preparation, will centain information and suggestions which will be of value to congress, and which I will transmit as soon as it is completed. As long as the insurrection continues the military arm must necessarily be suoreme. But there is no reason why steps should not be taken from time to time to naugurate governments essentially pop-dar in their form as fast as territory is held and controlled by our troops. To this end I am considering the advisabili-ty of the return of the commission, or ich of the members thereof as can be ecured, to aid the existing authorities and facilitate this work throughout the I have believed that reconstrucion should not begin by the establishment of one central civil government for all the islands, with its seat at Manila. but rather that the work should be commenced by building up from the bottom, first establishing municipal governments beautiful building in which and then provincial governments, a the congressional library is trai government at last to follow.

Until congress shall have made known the formal expression of its will, I shall use the authority vested in me by the constitution and the statutes to uphold the sovereignty of the United States in those distant islands as in all other places where our flag rightfully floats. I shall put at the disposal of the army and navy all the means which the liberality of congress and the people have provided to cause this unprovoked and wasteful insurrection to cause. If any orders of mine were required to insure the merci-ful conduct of military and navai operations, they would not be lacking; every step of the progress of our troops has been marked by a humanity which has surprised even the misguided insur-gents. The truest kindness to them will be a swift and effective defeat of their

The hour of victory will be the hour of demency and reconstruction. No effort will be spared to build up the waste places desolated by war and by long years of misgovernment. We shall not wait for the end of strife to begin the beneficent work. We shall continue, as we have begun, to open the schools and the churches, to set the courts in opera-tion, to fester industry and trade and congress the re-classification of the agriculture and in every way in our power to make there people whom Providence has brought within our jurisdic than a million books and pamphlets will soon recognize the fact that it has in the library, the catalogue now exship as any man shall choose is free isting is insufficient and antiquated world-wide journey to their shores.

THE REPORT OF SECRETARY OF TREASURY

[Concluded from Page 1.]

in one-half of one month the whole deposit fund would be exhausted; and so it would, were it not that the recipients of these checks themselves prefer a credit upon their bankers' books. Thus it comes that these checks and drafts are rather instruments for the transfer of property and credit than for the realization of money. They, however, perform in our domestic commerce and trade the same function that the dollar note of the government, or the fractional silver coin, performs that is to say, they are the agency by which goods are passed from one to another and by which trade accounts are settled. Thus it would appear that in the department of our com-mercial life, where checks and drafts and bank credits constitute the real currency, the movement of expansion and contraction is now governed by the mutual action of the banks and the business

The Need for Cash.

When the operations of trade are in their usual and regular groove, bank credits, with the accessories of checks and drafts, furnish all the mechanism of exchange that trade requires. With a periodical regularity, however, clearly marked, occurring year after year with the autumnal season, these instruments of exchange are proved to be inefficient for the service then required. Then the crops are to be harvested, the labor cost paid. The grain and the cattle are to be marketed. The western bankers and merchants who have funds or credit at rest with the barkers in the ilnancial centers find that checks and drafts are not suited to the purposes now in ques-tion. The bank credit is all right per se. but the form in which that credit is evidenced is not convenient. What they need for these uses is a form of credit Instrument easily recognized by the peo-ple, one convenient as to denomination, and one which will pass from hand to hand without being questioned. In short, their need is for paper money, or hard

Now, subject to one limitation-that of safety to the note holder, a qualification pever to be disregarded—it is impossible for anyone to name a good reason why the indebtedness of the banker in this field of the exchanges should not be exheid of the exchanges should not be ex-pressed as freely in his notes of hand of convenient size, as in one consolidated entry to the credit of his dealer, upon his books of account. It is precisely at this point that difficulty, embarrassment, and loss are occasioned. What would be a natural, economical, and effective oper-siton is by the leabilitiess and restrication is by the inhibitions and restrication is by the inhibitions and restric-tions of law now made impossible. In a state of freedom, the extraordinary wants of the country at harvest time would be largely, if not wholly, met by the conversion of bank balances, not available for these general purposes, into bank poles or paper more. These perbank notes or paper money. These, per-forming their function, would again re-turn when their service was ended, to be again transformed into "balances in bank," where, through the medium of checks and drafts, the larger commercial uses would be the better served.

Restrictions.

I have said that the present inhibitions and restrictions of the law make this natural course impossible. The prohibitive tax of 10 per cent upon the notes of state banks and the unreasonable restrictions and conditions imposed upon national banks as a condition of note is-sues by them are pointed to in justifica-tion of this statement. I can not do better, perhaps, than here to illustrate the argument by recent financial history. Or August 25, last, the banks of New York held in "deposits"—i. e., unliquidated debts to the public—the large amount of \$858,000,000. They held claims against the public (outstanding loans) amounting to \$756,000,000. They neld in cash-that is to say, various forms of money legal ten der by law-upward of \$227,000,000. The relation of things to each other was apparently normal and satisfactory. The merchant or the manufacturer or the general dealer could (xchange his obitgations with the bank for the bank's ob-ligation to him through a credit upon its books at the low cost of 25, 3, or 4 per cent per annum. The "reserves" of the bank, that controlling factor which finally limits their power to expand credit operations, were ample. About this time a new influence made itself felt. Bank-ers and merchants living in the Interior or the farther west, who owned or con trolled a portion of the credit balances standing on the books of the New York banks, needed to realize to some extent their balances in a form of credit obligation which would be convenient for the payment of harvest hands and the other incidentals of crop gathering.

Stringency Illustrated. If the New York banks could have is

sued their notes in the form of paper money, they would have furnished them, and thus discharged the credits standing upon their books, and this would have entirely satisfied interior and western needs. In that case there would have been no expansion of credits. By so much as notes were issued, by so much book credits would have been canceled. The bank statement would have been expressed in different form, with no material change in fact. "Deposits" would have diminished, "circulating notes," by so much, would have been increased, the total would remain the same. The cash "reserves," remaining unaffected, would have continued to be a sufficient guard to liabilities, and the course of the loan and discount market would have had no shock. But, as before stated, this course was not open. Nevertheless, the interior and western demand had to be met in the form in which that demand was expressed. In the absence of alternative resort was of necessity had to the cash reserves. Between August 25 and October 14, twenty-three millions of this fund, which limits and restricts the general credit operations of the banks, were sent to perform a function which could have been as effectively performed by bank notes of suitable denominations. Consider now the effect this produced. As stated, \$23,009,000 were sent out from the reserves. This depletion destroyed the guard of cash required by law for \$92,000,000 of deposits. The banks were no longer able to continue their main function, which is to give their credit in exchange for the credit of the individual. On the contrary, it became impera-tive, under the reduced holdings of cash, in order to bring liabilities down, to collect their claims from the public, and by this process reduce their credit obligations (deposits) to the public.

Interest-or, more truly speaking, the bank's charge for exchanging its credit against private credit—rose from 2½, 5, or 4 per cent to 10, 15, 25, 40 per cent. That element of the currency which bank credits furnished was contracted within a period of nine weeks to the ex tent of \$84,000,000. In common parlance, deposits were reduced to that extent. Put in the shortest form: In order to supply the interior with the use of a medium of exchange for a few weeks, to the amount of \$23,000,000, havoe was wrought in the regular engeling of our commercial life. It is pertinent to inquire whether this is the best of which we are canable. It is the general theory of our government that the largest liberty should be en-joyed by the people, subject only to such restraints as the welfare and safety o the whole may require, and in the field of banking it may be affirmed that this principle should be observed. I beg now to point out some of the general limitations and restrictions which congress has imposed in this department, and inquire

as to their justice, wisdom and adequacy Defects Indicated.

1. As to conditions of capitalization. 1. As to conditions of capitalization. The law requires a minimum capital of JOHN B. SMITH & SON, - Plymouth. 55,000 as a precedent to organization un- W. E. MULLIGAN, - Wilkes-Barra

der the national bank act. While this would seem to be a, fatr and moderate limit, it is undoubtedly too large for the resources of small communities, where banking facilities are much needed, and it is suggested that for places of a popu lation of 1,000 or less the minimum be re-duced to \$25,000.

2. The national bank act clearly rec ognizes the note-issuing function as a proper one, but it is plain that the orig inal condition; and limitations imposes have, under changing conditions, become substantially prohibitive in their terms This ought to be restudied, and as large a liberty given as may be consistent with

safety in the exercise of that useful function. 3. The law prescribes percentages which national banks shall carry in cash against their deposits and limits the amount of risk which the bank shall take in loans to any one individual, firm, or corporation. The percentage of cash reserves seems to have justified in practice the provision of the law, but the limitations on loans have been found to work with great inequality. The recom-mendations of the comptroller of the currency on this point, to be found in his report to corgress last year, merit careful consideration.

4. While limitations and restrictions exist in several directions, no limitation has ever been given as to the ultimate liability a bank may carry upon a given amount of capital. Upon this point the bank with \$50,000 capital stands legally as free as does the bank with \$5,000,000 capital. Cash reserves are a defensible sub-ject of legislation, because they affect he immediate solvency of the bank. The limitation of liability compared with cap-ital is equally so, since the percentage of capital and accumulated surplus affects the ability of the bank to bear its own sses. Capital, loans, and deposits bear healthful and proper relations to each other. Everything else being equal, the measure of risk is determined by the ex-tent of the loans; and for the ultimate solvency of the bank as to its deposits, the capital of the bank is the proper guaranty. The capital should, therefore, be relative and fairly adequate to the risks involved.

Remedy Needed.

It is mainly in the lack of adequacy to public needs that our national system is at fault. The repressive effect upon note issues destroys, or injuriously limits, one of its very important functions. How in certain particulars this injury results I have tried truthfully to show. In view of the weakness and limitations which time and experience have brought under notice, efforts have been made to modify the national banking act. In the house of representatives of the last congress certain bills were proposed embodying measures which I believe would be effective toward needed reform. These measures in their general principles are approved by the informed judgment of the most thoughtful of our people. It is to be expected that they will be again offered for the consideration of the present congress. Without indulging in specific recommendations at this time, which if made could be but repetitions of previous recommendations, I commend the subject to the thoughtful attention of the legislative body.

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I think there must be something in those Ripans Tabules we see advertised so much. They must be good for something. What makes you think so?

You know they have a black, yellow and red poster on all the stations of the Brooklyn Elevated R. R. representing a white-haired old gentleman who in the first place is tying on a red necktie—that represents morning: In the next place he is enting a piece of mince pie at a lunch counter-that's noon : and, finally, he appears with a night-cap on-evidently bed-time. It is the most conspicuous poster on the stations, and last night two well-dressed gentlemen stood looking at one of them and I overheard what they said.

At what station was this? At what station was this?

At Lexington and Sumner Avenues. One of them said that poster makes me laugh! The other one said why? Then the first one said the absurdity of a medicine making an old man such as that poster depicts look so happy at all times of the day and night. Then the other man, tapping him on the shoulder, said, why, bless your heart, I have taken Ripans Tabules for two years and I can verify the old man's silent testimony. Then he took a little vial out of his pocket and said to the other man, if you will use these according to directions, you will be more spiling that. ing to directions, you will be more smiling than this old man when you

come to be his age. A new style packet containing THE RIPAWS TABULES in a paper carton (without glass) is now for sale at some first stores. FOR STYR CRETE. I This low-priced sort is intended for the poor and the economical. One dozen of the five-cent cartons (190 abulles) can be had by small by sending forty eight cents to the EURANS CHERICA. COMPANY, No. 10 Spince hirest, New York—or a single carton (198 Tabules) will be sent for five cents.