

FOR PRESIDENT, ABRAHAM LINCOLN, OF ILLINOIS.

FOR VICE PRESIDENT, ANDREW JOHNSON, OF TENNESSEE.

Electoral Ticket.

SENATORIAL: Morton M. Michael, Philadelphia, Thomas Cunningham, Beaver County.

Representatives: 1 E. P. King, 13 E. W. Hall, 2 G. M. Coates, 14 C. H. Shinn, 3 Henry Bunn, 15 John Wister, 4 Wm. H. Kern, 16 David M. Conaughy, 5 Bartis H. Jenks, 17 David W. Woods, 6 Charles M. Rank, 18 Isaac Benson, 7 Robert Parke, 19 John Patton, 8 Aaron Mull, 20 Samuel B. Dick, 9 John A. Hiestand, 21 Eberard Bierer, 10 R. H. Correll, 22 John P. Penney, 11 Edward Holliday, 23 E. M. Junkin, 12 Charles F. Reed, 24 J. W. Blanchard.

Union County Ticket.

For Assembly: Hon. A. G. OLMSTED, of Potter county. (Subject to the decision of the conferees.)

For Treasurer: ARCH. F. JONES, Coudersport Borough.

For Commissioner: E. O. AUSTIN, of Sylvania township.

For Auditors: I. C. THOMPSON, of Harrison township, and A. S. LYMAN, of Oswayo township.

Sherman captured Atlanta on the 2d inst.

C. S. & E. A. Jones are opening a new Stock of Goods.

Lucien Bird, offers to sell his establishment at Brookland.

The Coudersport Academy is again in successful operation.

The Lewisville Academy Building is among the real estate offered at Sheriff's Sale this Court.

The publication of the "Journal" is delayed several days this week by our absence.

There will be a special Borough Election on Friday the 16th for the purpose of electing three Councilmen, vacancies having occurred by removals from the Borough.

"DEMOCRACY" says abolition stands in the way of Union. Davis says it does not; they do not care for slavery; it is independence they want. Who's authority is the best.

A CONVENTION of the States is now the panacea of the Democratic quacks. But will their Southern patients take it? Let them use their influence to obtain its consent, first. We are ready.

Constables and others having business with the Courts of the County of Potter are notified to appear on Thursday the 22nd day of September, at 2 o'clock P. M. There will be no session of the Court prior to that date.

"DEMOCRACY" says peace can only be obtained by an armistice. The South say they will not accept an armistice except we concede the right of secession. But the Democracy, nevertheless, insist on an armistice. What do they mean?

The September number of the Ladies Friend contains a touching steel engraving called "The Blind Piper" with numerous engravings, and a variety of reading matter. This is an interesting magazine and deserving of liberal patronage.

THROAT DISEASES.—We would call attention to Brown's Bronchial Trochies. We have found them efficacious in allaying irritation in the Throat and Bronchia, and would commend them to the attention of Public Speakers, and others troubled with affections of the Throat. They are also an excellent remedy for hoarseness resulting from cold.—Congressionalist Boston.

IT IS A FACT worthy of ventilation, that whenever our armies achieve signal success, the cry of peace rings along the copperhead ranks. When the news of the fall of Atlanta reached this city, prominent copperheads were exclaiming, "Oh! 'tis devilish war! If we only had peace! But that is impossible until McClellan is elected President. The peace which these harpies want is one which will wreck the national honor by preserving the power of slavery, the breeder of sedition, treason and rebellion.

DEMOCRATIC HONESTY, in advocating PEACE, is illustrated by the fact, that while it was supposed the rebels were masters of the situation, not a single copperhead in the free States talked of peace; but as soon as it began to be demonstrated that the rebellion would be conquered, then the allies of the slaveholders' rebellion, the Democratic leaders, began to cry for peace. The peace movement may be regarded as the last act in the drama of treason, and the peace party as the reserve corps of traitors.

In the Tribune of last night we find the names of the following members of the 149th Penn'a among the wounded: Lewis Ernst, shoulder, flesh. Edward A. McDonald, thigh, flesh. Morris Kately, back, severe.

The modern democracy used to be awfully down on allowing niggers to fight. Now their Commissioners are sending agents South to enlist colored men to fill their quotas. Berks county, the strong hold of modern democracy, has an agent down in Dixie hunting up niggers to fight our southern brethren.

THE CONSISTENCY of George B. McClellan is exhibited in the fact that he accepts a nomination for a high office from a party of peace cravens, when he has nothing to recommend him to the masses but the notoriety he gained while in command of the Army of the Potomac. Is it not fair to suppose that the military chieftain who submitted to the control of traitors, will should be invested with civil power, also yield to the influence of the friends of treason? This is an important question for the people to consider.

PEACE PROSPECT.—Notwithstanding all that is said about peace in certain journals, the prospect does not look very promising for an early suspension of hostilities. The peace men in the north want peace and restoration of the Union. Their friends in the South want it and a separation of the Union. As these two wants are incompatible with each other in the form which they are presented it is evident that there will be no peace from either of these quarters. The public must fall back again upon Grant and Sherman, and if these two peace-makers are properly and patriotically supported, their endeavors will end in a lasting peace much sooner than we can hope from the efforts of the piddling politicians who wish to control events entirely too big for their mastery.

Gen. Seymour, recently exchanged at Charleston with other federal officers, arrived in Troy on Wednesday evening, and left the next morning for Williams-town, Massachusetts, where he awaits orders from Washington. He is quite feeble from the effects of confinement and insufficient food. Up to the period when he was transferred to Charleston, he suffered great hardships, and was afforded hardly sufficient food to maintain life. At Charleston, although our officers were nominally placed under fire they were decently treated. During the six weeks he was there only one shell came near them and that did no damage. The city is badly cut up by the firing from our batteries, and as many as fifty shells a day are hurled into the secession hot bed. Buildings on all sides are torn to pieces, and the damage is very great. From the "wreck of matter" produced by our firing it would seem that there will not be much of Charleston left if the shelling is continued as at present.

Our Ticket.

Hon. A. G. OLMSTED, the nominee for Assembly, has served the district two years with credit to himself and the county. In the last session of the Legislature he was considered one of the ablest members of the House. At the beginning of the session he was quite a prominent candidate for the Speakership, but resigned his claims in favor of an older man who came from a district which has not been represented in the Chair for some years. A gentleman writing from Harrisburg, says: "In the absence of the regular Speaker, Hon. A. G. Olmsted presided, and his decision, and firmness, and promptness were so manifest as to extort the admiration of all. Had he labored for the position he quite probably would have won it, and would have been an able and popular officer." Such is the commendation of persons living in distant parts of the State.

Capt. ARCH F. JONES, of Coudersport, the nominee for County Treasurer, has just been discharged from the United States service for physical disability, occasioned by wounds received in the memorable battle of Gettysburg. He has served the country faithfully and honorably—has refused promotion for the sake of benefitting the noble men who went into the company from this county three years ago, and we have never heard the slightest expression of dissatisfaction from any of his men who have returned as to his character as a brave officer and an honorable man. The Union party have done themselves an honor at this time in a peculiar degree by their support. He was once nominated for Sheriff and by reason of a sectional quarrel was defeated. This is all done away with now, we are united as far as laying aside by-gone issues are concerned and we have no doubt, from what we have heard from different sections, but that Capt. Jones will receive the unanimous vote of the Union men of the county. That he will make a capable, efficient, honest and obliging officer no one who is the least acquainted with him will dispute.

E. O. AUSTIN, of Sylvania, the nominee for County Commissioner, the people are well acquainted with—a man of good judgment, intelligent and worthy, he is well fitted to perform all the arduous duties of a Commissioner. That it is a responsible position is certain and that he will make a responsible officer is equally certain. Living in the southern section of the county, where they have not had for some years an officer in that position it is no u. o. e. than fair as an expression of good feeling towards the Union men of that district and the character of

Mr. Austin that he receive a hearty and cordial support. I. C. THOMPSON, of Harrison, and A. S. LYMAN, of Oswayo, the nominees for Auditors, are both honest, worthy and capable men, who we have no doubt will perform their duties faithfully and promptly. There was no nomination for County Coroner, although we think the office is vacant.

Something for Copperheads.

When a Copperhead tells you that the Abolitionists commenced the war which is now filling the land with cripples and mourning, just call his attention to the following record:

December 20, 1860.—Capture of Fort Moultrie and Castle Pinckney by the South Carolina troops. January 3, 1861.—Capture of Fort Palaski by the Savannah troops. January 3, 1861.—The United States Arsenal at Mount Vernon, Alabama, with 200,000 stand of arms, seized by the Alabama troops.

Jan. 4.—Fort Morgan, in Mobile bay, taken by Alabama troops.

Jan. 9.—The United States steamer Star of the West was fired into and driven off by the rebel batteries on Morris Island, when attempting to furnish Fort Sumter with supplies.

Jan. 18.—Fort Jackson, Forts Phillip and Pike, near New Orleans, captured by the Louisiana troops.

Jan. 14.—Capture of Pensacola Navy Yard and Fort Molrae by Alabama troops.

Jan. 18.—Surrender of Baton Rouge arsenal to Louisiana troops.

Jan. 26.—New Orleans Mint and Custom House taken.

Feb. 2.—Seizure of Little Rock Arsenal by Arkansas troops.

Feb. 4.—Surrender of the revenue cutter Castle to the Alabama authorities.

Feb. 17.—Triggs transferred the United States property in Texas to the rebels.

March 2.—The United States revenue cutter was seized by the rebels in Texas. After the Copperhead has read the above, then remind him that the events recorded all occurred previous to the inauguration of President Lincoln, and when that distinguished man of dough, James Buchanan, was the occupant of the White House. The rebels commenced the war, and Buchanan was their aider and abettor.

Union County Convention.

Pursuant to call, the Delegates met in County Convention at the Court House in Coudersport August 30th, and organized by electing A. Rounsville, President; Isaac Thompson and W. H. Hydon, Vice Presidents; and C. L. Hoyt, S. H. Martin, Secretaries.

On motion the roll was called, and a list of Delegates made out:

- Abbott—D. Conroy, C. Hengschel, Alleghany—H. Hendrix, J. H. Heggie, G. W. G. Judd, Bingham—C. L. Hoyt, L. E. McCann, Ira B. Carpenter, Clara—J. L. Brooks, Sam'l. Wakely, Coudersport—A. Rounsville, Z. J. Thompson, Benj. Rennels, Eulalia—J. M. Spafford, Seth Taggart, Genesee—R. F. Harris, J. C. Cavanaugh, Harrison—H. Outman, I. Douce, L. Thompson, S. Wilcox, George R. Smith, Hebron—W. H. Hydon, A. G. Davis, L. R. Burdick, Hector—C. P. Kilbourn, G. Bartlett, C. Thompson, Homer—A. U. Crosby, W. A. Crosby, Jackson—C. Elsworth, E. Hovenkamp, Keating—L. Jewell, P. Dinnee, Oswayo—Jerome Cheesbro, E. Lyman, Wm. Dexter, Pike—Sam'l. Brown, S. H. Marshall, Pleasant Valley—J. J. Roberts, Dan'l. Eastwood, Roulet—C. Knowlton, S. B. Pomeroy, Sharon—N. Parmenter, O. C. Warner, L. Canfield, P. T. Nichols, Sweden—H. L. Bird, Cyrenus Jones, Summit—James Reid, Martin Watson, Sylvania—R. K. Young, James Rees, Stewartson—D. B. Conway, Ulysses—R. Benton, A. F. Raymond, E. D. Lewis, D. Whipple, Jr., A. Bennett, West Branch—E. Crippen, O. Wetmore, Wharton—G. A. Barclay, J. W. Rennels.

On motion Resolved, That we begin with Representative and proceed with the nominations, viva voce. Messrs. A. G. Olmsted, John M. Kilbourn, and W. B. Graves were nominated for Assembly, and the Convention proceeded to ballot with the following result: A. G. Olmsted received 44 votes, John M. Kilbourn 10, W. B. Graves 7. Mr. Olmsted was declared the nominee of the Convention. Messrs. Capt. A. F. Jones, Walter Leonard, and H. S. Beebe, were named for Treasurer, and balloted for with the following result: Capt. A. F. Jones, 84; Walter Leonard, 22; H. S. Beebe, 6. Capt. Jones was declared duly nominated.

Messrs. E. O. Austin, Jerome Cheesbro, B. L. Grover, and H. Hendrix were named for Commissioner, and balloted for with the following result: E. O. Austin, 89; Jerome Cheesbro, 22; B. L. Grover, 4; H. Hendrix, 4. Mr. Austin was declared duly nominated.

Mr. I. C. Thompson, was named for Auditor to serve three years, and A. S. Lyman to serve one year, and balloted for with the following result: I. C. Thompson, 33; A. S. Lyman, 20. Both gentlemen were declared duly nominated.

Messrs W. H. Armstrong, and S. F. Wilson were named for Congress, and balloted for with the following result: W. H. Armstrong, 27; S. F. Wilson, 21. On motion, Resolved, That the Chairman appoint Congressional Delegates.

On motion, J. M. Kilbourn, and Z. J. Thompson, were appointed Representatives to Congress.

On motion, Resolved, That the Chairman appoint a County Committee.

Adjourned until 7 o'clock P. M. 7 o'clock, P. M.—Called to order by the Chairman, who announced the following named gentlemen as County Committee:

B. S. Colwell, Coudersport; H. S. Beebe, Harrison; C. L. Hoyt, Bingham; O. C. Warner, Sharon; S. B. Pomeroy, Roulet; S. H. Martin, Pike.

Chair appointed G. A. Barclay, P. A. Scibbins, Jr., and M. W. McAlarney, Congressional Delegates.

All nominations made unanimous, and minutes approved.

On motion, Resolved, That the old County Committee stand over until after the close of this campaign.

A. ROUNSVILLE, Pres't. C. L. HOYT, Sec'y. S. H. MARTIN, Sec'y.

POOR RICHARD'S REASONS FOR BUYING UNITED STATES SECURITIES.

The other day we heard a rich neighbor say he had rather have railroad stocks than the U. S. stocks, for they paid higher interest. Just then poor Richard came up, and said that he had just bought some of Uncle Sam's three years notes, paying seven and three-tenths per cent. interest. My rich friend exclaimed, "You! I thought you had no money to buy with!" "Yes," said Richard, "I had a little laid up, for you know it is well to have something laid up against a wet day, and I have kept a little of my earnings by me." Now, Poor Richard is known to all the country round to be a very prudent and industrious, and withal, wise man; for Richard never learned anything he didn't know how to make use of, and his wisdom and prudence had become a proverb. So, when he took out his savings and bought the notes, more than one was surprised, and it was no wonder rich Mr. Smith asked why. So Poor Richard, in a very quiet humble way—for he never assumed anything—replied, "I suppose, Mr. Smith, you know a great deal better than I do what to do with money, and how to invest; for I never had much, and all I got I had to work hard for. But I have looked round a good deal upon my neighbors, and seen what they did with their money and I will tell you some things I saw and what I thought of. One very rich man was always dealing in money, and he made a great deal, but was never satisfied without high interest. So he lent most of his money to some people who he thought were very rich, at a very high rate; and he often told me how he got, till one day the people he lent to went to smash. He got back about ten cents on a dollar on his money. I know another old gentleman, who had some bank stock, and he went to the bank and got ten per cent. dividend. The President and everybody said it was the best stock in the country—paid ten per cent. But what did the old man do but sell his stock the next day? Why? he said—'everybody.' Because, it pays too much dividend. And in six months the bank went to smash. Now, that I know to be a fact. Well, Mr. Smith, you say railroad stocks are best, because they pay high dividends? Can you tell me how long they will pay them? I like railroads. I helped to build one, and I got in for useful things. But I tell you what I know about them, One-third of the railroads don't pay any dividend, and two-thirds (and some of them cracked up, too) don't pay as much as Government stocks. Now that brings me to the Government securities, and I will tell you why I prefer them. I take it you will admit, Mr. Smith, that in the long run the investment which is best should have these securities: First, it should be perfectly secure; secondly, that the income should be uniform and permanent—not up one year and down the next; and thirdly, that it should be marketable, so that when your wet day comes, and you want your money you can get it back. And I think these notes or bonds have got these qualities more than any other kind of personal property you can name. Try it.

"First, then, I have been looking into that great book you call the Census Statistics. I used to think it wasn't worth much; but since I began to study it, I tell you, I found out a good many things very useful for me to know. I found out, by looking at the crops, and the factories and shipping, &c., that we (I don't mean the Rebel States) are making a thousand millions of dollars more than we spend. So you see that (since the increase of debt isn't half that) we are growing rich instead of poorer, as John Bull and the orakers would have us think. Then the debt will be paid, anyhow, no matter how long the war is. Besides, did you ever hear of a Government that broke before the people did? Look into your big histories, Mr. Smith, and you will find that the people break before the Governments. Well, then, I call that stock perfectly secure.

"Secondly, you want the income uniform and permanent. Well, I want you to take up a list of banks, railroads, mines, insurance companies—anything you choose—and tell me (honor bright, now!) how many have paid a uniform income for ten or twenty years. Not one in a hundred, Mr. Smith, and you know it.

"Now here is the Government will pay you without varying a tittle. Now I like something that gives me my income every year. Thirdly, you want something which is marketable any day in the year. Now, if you will ask any bank President, he will tell you that Government stocks are the only kind of property that is always salable, because they will sell anywhere in the world.

"Now, Mr. Smith, this is why I put my little savings in Government stocks. I confess, too, that I wanted to help that dear old country, which is my home and my country." "I confess," said Mr. Smith, "I hadn't thought of all this. There is a good deal of sense in what you say, and I will go so far as to put two or three thousand dollars in United States stocks. It can do no harm."

We left Mr. Smith going towards the bank, and Poor Richard returning home, with that calm and placid air which indicated the serenity of his disposition and the consciousness of doing right towards his country and his fellow man.

Given under my hand, this 30th day of August, A. D., 1864.

D. C. LARRABEE, Sheriff.

The Rochester Straw-Cutter. OLMSTED & KELLY, Coudersport, have the exclusive agency for this celebrated machine, in this county. It is convenient, durable, and BEAT. Dec. 1, 1860.—12

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Election Proclamation.

PURSUANT to an Act of the General Assembly of the Commonwealth of Pennsylvania, entitled "An Act relating to the Elections of this Commonwealth," approved the second day of July, A. D. one thousand eight hundred and thirty-nine, I, D. C. LARRABEE, Sheriff of the county of Potter, Pennsylvania, do hereby make known and give notice to the electors of the county aforesaid, that a General Election will be held in the said county of Potter on the Second Tuesday (Eleventh) of October, 1864, at which time District and County Officers, as follows, are to be elected, to wit:

One person for Congress, to represent the Eighteenth District, composed of the counties of Lycoming, Centre, Clinton, Tioga and Potter, in the House of Representatives of the United States.

Two persons for Members of the House of Representatives of the General Assembly of Pennsylvania, in conjunction with the county of Tioga, to represent the counties of Tioga and Potter.

One person for Treasurer of the county of Potter.

One person for Commissioner of the county of Potter.

One person for Auditor of the county of Potter.

One person for Coroner of the county of Potter.

I also make known and give notice, as in and by the 13th section of the aforesaid act and directed, that every person excepting Justices of the Peace, who hold any office or appointment of profit or trust under the Government of the United States of this State, or of any city, or incorporated district, whether a commissioned officer or otherwise, a subordinate officer or agent, who is or shall be employed under the legislative, judiciary, or executive departments of this State or the United States, or of any city or incorporated district, and also that every member of Congress and of the State Legislature, and of the select and common council of any city, or commissioner of any incorporated district, is by law incapable of holding or exercising at the same time the office or appointment of Judge, Inspector or clerk of any election in this commonwealth.

Also, that in the fourth section of the Act of Assembly, entitled "An Act relating to elections and for other purposes," approved April 16th, 1860, it is enacted that the aforesaid 13th section shall not be so construed as to prevent any Military Officer or Borough Officer from serving as Judge, Inspector, or Clerk of any general or special election in this Commonwealth.

It is further directed that the meeting of the return Judges at the Court House in Coudersport to make out the general returns, shall be the first Friday succeeding the special election, which will be the 14th day of October.

I also here make known and give notice that the places for holding the aforesaid special election in the several townships and boroughs within the county of Potter, are as follows, to wit:

For the township of Abbott, at the Germania Hotel in said township.

For the township of Alleghany, at the school house near the place formerly owned by Chester Andrews, in said township.

For the township of Bingham, at the Bingham Centre school house near A. R. Lewis, in said township.

For the township of Clara, at the school house near Sain Stevens, in said township.

For the township of Eulalia, at the New Court House in the borough of Coudersport.

For the township of Genesee, at the house formerly occupied by S. S. Rasco, now N. Blackman, in Ellisburg.

For the township of Harrison, at the House recently occupied by Ira Bartolomew, in said township.

For the township of Hebron, at the school house near Henry Ingraham's, in said township.

For the township of Hector, at the Sanderlin school house, in said township.

For the township of Homer, at the school house near Jacob Peet's, in said township.

For the township of Jackson, at the house formerly occupied by B. Barse, now M. Chespeil in said township.

For the township of Keating, at the house of Piny Harris, in said township.

For the township of Oswayo, at the Centre school house in said township.

For the township of Pike, at the house of Elijah Johnson, in said township.

For the township of Pleasant Valley, at the school house No. 2, in said township.

For the township of Portage, at the Sizer school house in said township.

For the township of Roulet, at the school house near George Weimer's in said township.

For the township of Sharon, at the Sharon Centre school house, near John Voorcees, in said township.

For the township of Stewartson, at the New Norway school house, in said township.

For the township of Summit, at the house formerly occupied by Jonathan Reison now M. V. Larrabee, in said township.

For the township of Sylvania, at the school house near J. M. Rees, in said township.

For the township of Ulysses, at the house of Atlas Bennett, in said township.

For the township of West Branch, at the house of S. M. Conable, in said township.

For the township of Wharton, at the house of Stephen Horton, in said township.

For the borough of Coudersport, at the Court House in said borough.

Given under my hand, this 30th day of August, A. D., 1864.

D. C. LARRABEE, Sheriff.

Court Proclamation.

WHEREAS the Hon. Robert G. White, President Judge, and the Hon. C. S. Jones and G. G. Colvin, Associate Judges of the Courts of Oyer and Terminer and of the Courts of Quarter Sessions of the Peace, Orphan's Court and Court of Common Pleas for the county of Potter, have issued their precept, bearing date the twenty-seventh day of June, in the year of our Lord one thousand eight hundred and sixty-four, and to me directed, for holding a court of Oyer & Terminer and General Jail Delivery, Quarter Session of the Peace, Orphan's Court, and Court of Common Pleas in the Borough of Coudersport, on MONDAY, the 19th day of September, next, and to continue one week.

Notice is therefore hereby given to the Coroners, Justices of the Peace and Constables within the county, that they be then and there in their proper persons, at 10 o'clock A. M. of said day, with their rolls, records, requisitions, examinations, and other remembrances, to do those things which to their offices appertain by their respective offices, and to the prisoners that are or shall be in the jail of said county of Potter, are to be then and there to prosecute against them as will be just.

Dated at Coudersport, Aug. 4, 1864, and the 86th year of the Independence of the United States of America.

U. S. 7-30 LOAN.

The Secretary of the Treasury gives notice that subscriptions will be received for Coupon Treasury Notes, payable from Aug. 15th, 1864, with semi-annual interest at the rate of seven and three-tenths per cent. per annum, principal and interest both to be paid in lawful money.

These notes will be convertible at the option of the holder at maturity, into six per cent. gold bearing bonds, payable not less than five nor more than twenty years from their date, as the Government may elect. They will be issued in denominations of \$50, \$100, \$500, \$1,000 and \$5,000, and all subscriptions must be for fifty dollars or some multiple of fifty dollars.

The notes will be transmitted to the owners free of transportation charges as soon after the receipt of the original Certificates of Deposit as they can be prepared. As the notes draw interest subsequent to that date must pay the interest accrued from date of note to date of deposit.

Parties depositing twenty-five thousand dollars and upwards for these notes at any one time will be allowed a commission of one-quarter of one per cent, which will be paid by the Treasury Department upon the receipt of the bill for the amount, certified to by the officer with whom the deposit was made. No deductions for commissions must be made from the deposits.

SPECIAL ADVANTAGES of this LOAN.

It is a National Savings Bank, offering a higher rate of interest than any other, and the best security. Any savings bank which pays its depositors in U. S. Notes, considers that it is paying in the best circulating medium of the country, and it cannot pay in anything better, for its own assets are either in government securities or in notes or bonds payable in government paper.

It is equally convenient as a temporary or permanent investment. The notes can always be sold for within a fraction of their face and accumulated interest, and are the best security with banks as collateral for discounts.

Convertible into a Six per cent. 5-20 Gold Bond.

In addition to the very liberal interest on the notes for three years, this privilege of conversion is now worth about three per cent. for the current rate for 5-20 Bonds is not less than six per cent. premium, and before the war the premium on six per cent. U. S. stocks was over twenty per cent. It will be seen that the actual profit on this loan, at the present market rate, is not less than ten per cent. per annum.

Its Exemption from State or Municipal Taxation.

But aside from all the advantages we have enumerated, a special Act of Congress exempts all bonds and Treasury notes from local taxation. On the average, this exemption is worth about two per cent. per annum, according to the rate of taxation in various parts of the country.

It is believed that no securities offer so great inducements to lenders as those issued by the government. In all other forms of indebtedness, the faith or ability of private parties, or stock companies, or separate communities, only, is pledged for payment, while the whole property of the country is held to secure the discharge of all the obligations of the United States.

While the government offers the most liberal terms for its loans, it believes that the very strongest appeal will be to the loyalty and patriotism of the people.

Duplicate certificates will be issued for all deposits. The party depositing must endorse upon the original certificate the denomination of notes required, and whether they are to be issued in blank or payable to order. When so endorsed it must be left with the officer receiving the deposit, to be forwarded to the Treasury Department.