

TO KEEP OFF THE RAIN.

THINK OF PAYING \$300 FOR AN UMBRELLA.

Yet Some People Who Have Plenty of Money Are Just Foolish Enough to Pay That Amount and Even More.

You can buy an umbrella for fifty cents or you may pay \$50 or a great deal more for one if you wish to. In one retail store in New York the umbrellas range in price from \$5 up to hundreds of dollars apiece.

Of the more costly umbrellas, some are made for men's use, the greater number of them for women's use. There are, of course, handles in many forms of gold and silver, and these at all sorts of prices—\$15, \$20, \$25, and \$30, and on up. For instance, one mounting with gold top might cost \$24; mountings of gold or silver enamel might cost \$10.

A woman's umbrella, the handle of which is mounted with gold and enamel and set with a large garnet, costs \$150. The price of one mounted with a head of gold set with a large amethyst is \$240.

Umbrella mountings are now made in very considerable variety of gun metal, and many of these heads are set with diamonds. A gun-metal umbrella handle may be in the form of a little ball, or globe, with a belt formed of a single line of small diamonds running around it.

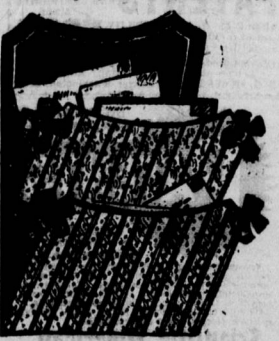
There are umbrellas with handles of rock crystal, cut in various forms; there are mountings of jade; there are mountings in whole or in part of various fine minerals; there are mountings of rhinoceros horn; and the com-

Whatever their means may be, not very many people pay more than \$80 for an umbrella for ordinary use; by far the greater number of those sold at higher prices are bought to give to some one as a present.

Letter Rack.

To make this rack, cut a piece of stout cardboard eight inches long and five and one-half inches wide; shape the upper end, as shown in the illustration, cover with grayish blue velveteen, cover the second one on two and

Cut the pieces that hold the letters, cut thinner card three and one-half inches deep by five inches wide. Cover with satin and trim with stripes of gold tissue gimp; line with pongee silk. Sew one piece by the lower edge to the straight edge of card for back.



The upper strap on each piece is finished by a bow of ribbon velvet.

A GAMBLER'S CHANCES.

Tests of the Law of Probabilities in Betting.

A law which cannot be depended upon seems a contradiction in terms, yet such is the law of probabilities. In tossing a coin 100 times the law requires that it fall heads fifty times and tails fifty times.

A law to be capricious, apparently, in its operation might be suspected to be no law at all, and the fact that it is not inexcusable in practice has given rise to "systems" of gambling, by which players seek to take advantage of the law and to make a broker's commission on their dealings with chance.

The best known of these delusive systems is the Martingale in all its various modifications. The basis of this system is the method of doubling the stakes after every loss, so that when the player finally wins once he recoups all former losses and receives a profit equal to his first wager.

"Supposing the bank would permit continued doubling, let us examine whether the player by the Martingale system really has yoked the laws of chance to his chariot. If you draw cards promiscuously from a deck and forfeit a cent for every time you draw a red card, winning one cent every time you draw a black card and doubling your stake after every loss—you will find that with a capital of thirty-two cents you can usually double it in about sixty-four draws, although the bet is always fair and the chances even.

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Supposing the chances are even and the player starts a Martingale with \$1 and loses; stakes \$2 and loses; \$4 and loses; \$8 and loses; \$16 and still loses. Now he has lost \$31 in all and has lost five times in succession. Mathematics assures us that the chance of losing five times in succession in an even game is one in thirty-two, there being thirty-one chances against it.

If he goes on losing until he has staked in all \$1,024—of which there is one chance in 1,024—he will probably have drawn the one unlucky chance which, out of 1,024 plays, he would be reasonably certain to draw, thereby losing \$1,023, or all that he had previously won, if the law of probabilities were justified.

This discussion has had in view only such gambling devices as offer even chances to the player, since it is obvious that if a player cannot get any advantages where the chances are even he certainly cannot where there is a percentage in favor of the proprietor of the game, or where the price he pays for a chance is more than the mathematical value of the chance, which is, of course, the case in all games run for profit, such as faro banks, lotteries, slot machines, and all card games in which the dealer gets a commission on the sale of chips.

The fascination of gambling lies largely in the capriciousness of the law of probabilities when applied to a small number of events. Mathematics assures us that the precision with which the law can be applied increases as the square root of the number of events to which it is applied. There could be no attraction in games of chance if the theory of chances worked out accurately in a small number of events—for example, if in tossing pennies the coin were certain to fall heads and tails alternately, as it should do to illustrate the law of probabilities with precision.

If a gambler's capital allowed him to play long enough in a fair game he would quit even; why then will he continue to play when there is a percentage in favor of the banker? Most probably because his observation, covering a relatively small number of chance events, leads him to believe that the law of probabilities is not inexorable and he chooses to follow what he thinks has been his experience rather than to listen to the indubitable conclusion of mathematics.

Biggs—Figgs has the clearest head of any man I know.

Diggs—That's right; there is absolutely nothing in it.—Chicago News.

INDIA IN A SAD PLIGHT.

CONDITION OF FIFTY MILLION BRITISH SUBJECTS.

Facts Concerning the Famine-Stricken Region—The Government Cannot Care for All—Heart Rending Tales of Suffering.

(Delhi, India, Correspondence.)

The appeal for aid for the famine-stricken people of this country has already borne fruit, but it does not begin to meet the pressing needs.

The Queen, or, in other words, the government, is doing everything possible for the starving people, but even so, the government can take care of only one-tenth of the people in the breadless districts. Fifty million are in peril of death for want of food; of these England can feed only five million. The remaining forty-five million can be helped by other nations. And other nations, in cases of distress like this, means principally the United States.

Some of the practical applications of the government's principle of helping without paperizing are as follows: Opening of grain depots, where corn is sold at cost price. This helps to feed the hungry and at the same time keeps down the price of grain.

Not all the sufferers from the present scarcity of food are recruited from the lower castes, or from what would be known in the United States as the masses. Thousands of those who are starving and at death's door are high caste people who a few months ago owned their own houses, lands, cattle and tools or farming implements, and were comparatively well-to-do.

From correspondents in the heart of the famine district come heart rending tales of individual sufferers. Two little girls, between four and five years of age, sat together near a cactus hedge. The poor wails were questioned, but were so reduced by hunger that they seemed not to comprehend what they wanted, where they were or who left them there.

A curious plant is the "tooth-brush" plant of Jamaica. It is a species of creeper, and has nothing particularly striking about its appearance. By cutting pieces of it to a suitable length and fraying the ends the natives convert it into a tooth brush; and a tooth powder to accompany the use of the brush is also prepared by pulverizing the dead stems.—Indianapolis News.

TOUSE'S FIRE COMPANY.

Little Opportunity to Fight Flames, But It Was Useful.

A stranger went into the engine house in La Salle street and asked questions. After he was enlightened he said to his informant:

"There have been some changes in the business since I was in it. I reckon on you never heard of the Touse volunteers?"

"The informant never had." "Touse is the name of the town. It's spelled T-o-u-s-e. It was a lively place in its day—down in the lower end of Buchanan county, Mo. County that St. Joe's in. It was a volunteer outfit, the company was. We had a hand engine and our uniform was red shirts, blue breeches, red-top boots and oleicth caps. You never see any caps like them now."

"Not to fires. There was but one fire in the town in two years, and that was a haystack."

"You hadn't much to do, then?" "Didn't we? We was in demand all the time. Touse was a great place in its day for runaway couples to get married, and as the captain of the volunteers was the Justice of the Peace he always called out the company to be present at the connubials, as he called them, and there was no marriage until we got there. Sometimes there was a dance after the wedding, in the public square, and the bride had to allmance left and sashay with every member of the volunteers before she did with her husband."

"Then we used to have foot races on the Fourth of July, and whenever there was a county fair we were the ones altogether lovely. In the winter time when the circuit rider came to town and got up a revival we always turned out, and if the sinners didn't come to town as lively as they should we would pull straws to see who would go up as mourners, and in that way the revival would be prolonged. It was always understood that the one that pulled the short straw had the privilege of backsliding after the season was over."

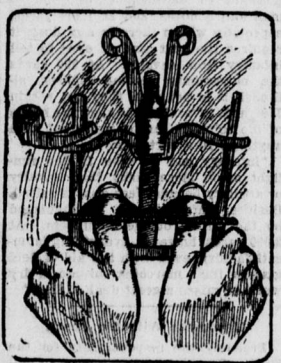
"There were no secret orders in Touse at that time, so when a prominent citizen kicked the bucket, as we said of a man when he died, the Touse volunteers turned out and planted him with Masonic or Odd Fellow honors, according to the wishes of his friends. There was no hearse in the towns, so we put the deceased on the engine. If his friends wanted Masonic honors over his grave our captain would tout the trumpet; if it was Odd Fellow honors that was demanded we rung the bell; and in that way strangers in Touse always knowed which way the deceased had affiliated, so to speak, in his life. There wasn't much in Touse that the volunteers didn't take a hand in."—Chicago Tribune.

FOUND IN GALICIA.

Medieval Tortures Still Used in the Smaller Towns.

The illustration is from the Vienna Extrablatt, which describes the horrors of medieval tortures still practised in Galicia.

For this crime Paul Rabrel, a commissary of police in the town of Sam-



(Thumb Screw).

bor has been sentenced to only eight months' imprisonment, while six of his subordinates received sentences varying from one to ten months for having obeyed his order.

Rabrel's favorite mode of punishment was the thumbscrew. His instrument of torture was even more cruel than that used by the Spaniards during the Inquisition in the Middle Ages.

The authorities have discovered that these tortures are inflicted in many of the smaller towns of Galicia, and a thorough inquiry has been ordered.

During the trial of Rabrel it was learned that at least a dozen prisoners had their hands and feet disabled by this cruel henchman. The press is indignant at the very light sentence imposed.

In the Hands of Friends.

The farmer had just arrived in town. "What," he asked of his new-found friend, "is a bunco-steerer, anyway? I have seen a great deal about them in the papers."

"Of course," replied his friend, "you know what a bunk is?"

"Certainly," replied the farmer.

"Well, a bunco-steerer is merely a man who steers another man to his bunk when he is unable to find it himself. He is a guide, a philosopher, and a friend. And now that question disposed of, I would like to show you where you are sure of getting not less than \$50 for \$1 if you follow my advice in the matter."—Chicago Evening Post.

SKIRMISHING IN LUZON.

One Hundred and Sixty Filipinos Killed Last Week.

ELEVEN AMERICANS WERE SLAIN.

Many Insurrectos Are Accepting Amnesty—Former Rebel Chief Wants to Fight Our Battle in China—Manila Health Officer's Report.

Manila, July 9.—The past week's scouting in Luzon resulted in 11 Americans being killed and 18 being wounded. One hundred and sixty Filipinos were killed during the week, and eight Americans who had been prisoners in the hands of the rebels were surrendered and 100 rifles were turned over to the United States officials. The enemy ambushed a wagon train between Indang and Naic. The Third Infantry lost nine men while on an expedition to punish the Indrones in the delta of the Rio Grande. In the Antique province of Panay a running fight of three hours' duration resulted in the killing or wounding of 70 of the enemy. There were no casualties among the Americans. The insurgents are slowly accepting the amnesty provisions. In some instances the Americans are suspending operations in order to give the rebels an opportunity to take advantage of the decree.

Many paroled rebel officers are agitating for the formation of native regiments for service with the Americans in China. They say that they would be able to raise 10,000 men accustomed to arms for this purpose, and as for the soldierly qualities of the Filipinos they point out the famous Seventy-third regiment, composed of natives, which served under Spain.

A report issued by Major Edie shows that the health of Manila compares favorably with that of other oriental cities. The death rate from October to June was 28 per 1,000. The total number of deaths was 8,855, of which 180 were caused by the plague and 1,075 by intestinal disease. The deaths from the plague above given do not include the Chinese who died from the disease. The sanitary conditions here have been greatly improved.

Excursion Boat Blown Ashore.

Buffalo, July 9.—The excursion steamer Pearl, which plies between Buffalo and Crystal Beach, ten miles from here on the Canadian side of Lake Erie, was blown ashore just after leaving the dock at Crystal Beach at about 10 o'clock last night. Her stern stuck in the sand, and the waves lifted her hull up and down. The captain feared the boat would be beaten to pieces, and as the water was shallow the 900 passengers were taken ashore in safety, but not without difficulty. At 3 o'clock yesterday morning tugs pulled the Pearl off the beach. About 300 of the passengers came to Buffalo on her, but the rest preferred to sleep in the dance hall at the beach rather than trust again to the gale, which had not fully abated.

Havana's New Charter.

Havana, July 9.—The new charter of the city of Havana will go into effect immediately after its publication, which will be made this week. The powers of the recently elected officials are thereby greatly increased. The city will have control of all matters within its boundary, particularly the establishment and regulation of the city administration, the adoption of measures relating to the arrangement and ornamentation of public ways, the comfort and health of the inhabitants, the promotion of their material and moral interests and the security of their persons and property. Neither the central nor the provincial government will have power to intervene.

Suicide Caused by Heat.

Chicago, July 9.—The suicide of Charles H. Leroy of Fullerton, Cal., on a Santa Fe train near Joliet is said by his brother, Dr. E. W. Lederer of this city, to be directly attributed to the intense hot wave that swept over the western states last week. He was a successful business man and had no private troubles to induce him to kill himself. Charles H. Leroy was one of the developers of the great oil wells in Pennsylvania and New York and went to California in 1892. Recently he acquired options and leases on oil lands in Santa Barbara county and was on his way east to arrange a financial deal to develop his holdings.

Tornado in New Jersey.

New York, July 9.—A wind and rain storm passed over Vineland, N. J., yesterday. A large building in the plant of the Vineland Window Glass company was blown down. The loss upon the building and its contents will be about \$5,000. At the Jonas Glass works at Minato, near this place, another large building was wrecked, causing a loss on building and contents of \$6,000. Many trees were blown down, and many window panes were broken, but so far as known no one was injured.

Mayor McGuire Promoted.

Albany, July 9.—Chairman Frank Campbell of the Democratic state committee has appointed Mayor James K. McGuire of Syracuse chairman of the executive committee of that body. As the head of this committee Mayor McGuire will handle and direct the gubernatorial campaign in the state this fall. Mayor McGuire was a conspicuous figure at the Democratic national convention which was held in Kansas City last week by reason of his staunch support of former Senator David B. Hill.

Woman at Her Own Funeral.

Bangor, Me., July 9.—Many persons gathered in church here yesterday to attend the funeral of a woman. A minute before it was time for the service to begin the woman supposed to be dead walked into the church. It was her brother whose remains were in the coffin. A mistake had been made in the transmission of the names of the two by wire. The woman was called "Ad" for short, and her brother was formerly known as "Ed."

More Hoboken Victims Found.

New York, July 9.—Three more bodies were found on the Sante. This makes 26 bodies that have thus far been taken from the wreck of the Sante since the fire. The bodies recovered were all found in the second cabin. In the after part of the ship, and they were horrible sights to look upon. They had very little clothing on and were all victims of fire. They could not be identified. This makes the total number of bodies recovered 146.

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