



Social Gossip

The Rev. Charles Miel, who officiated at St. Paul's on Sunday last, is not only a fluent and pleasing speaker in the pulpit, but a musician of thorough education...

grateful sigh as the party was finally landed at Pioneer Mills and the fun was over. Electric cars were in waiting at the depot, and many a sleeper...

On the same evening at St. Paul's Sunday-school rooms a social was given, the last of the series which the school have been giving through the winter.

The Clunie Opera-house presented a scene of very lively character on Thursday evening, June 27th, on the occasion of Company E's benefit. The Davison-Koumion combination surpassed itself in the rendition of "Captain Herne," despite the fact that Miss Davis had been ill and under the doctor's care all day...

Friday evening the lecture given in the English Lutheran Church on Sixteenth street was attended by a full house. The lecture was exceedingly interesting and there have never been at one time been displayed so varied a number of views as those illustrating this lecture.

Wednesday, the 24th, the Native Sons and their friends, uncles, cousins and aunts, in all a goodly number almost uncomfortably large, held a moonlight excursion by boat to Feather River and back. The evening was a perfect one for an event of this sort, and spooning, mooning and dancing made the time pass most agreeably for all concerned...

LOST AND WON.

INTRODUCTION. The following manuscript came into my hands about a year ago. My friend, John Williams, the writer of it, was at my house on a visit. I should rather call him the friend of my father, as he belonged to a generation previous to my own. He took a great fancy to me when I was a boy, and often told me his stories...

Did you see the procession of "bikes" up K Street on Thursday night, the 25th? It was a sight well worth seeing, and lots of people thronged the streets, having gone down town for that express purpose. Lanterns, two and three deep, hung to the front of each wheel and heralded the approach of this army of humping creatures...

If you want to have fun enough to make you sick for a week, go out to East Park some afternoon and watch the toboggan slide. Last Tuesday as a friend and myself strolled out that way, a peculiar incident occurred...

One stipulation was that I should not attempt to see her during that time. I thought I had better rather than risk that she was even more positive than before, and I yielded with the best grace I could.

In order to give her no excuses for further delay I set off the next day to visit a college friend, and stayed at his house five days. It took a day to reach the city, and a day to return. The week passed away, slowly and unobtrusively, and I am afraid my friend found me a dull companion. Promptly at the end of the specified time I presented myself at Mary's house.

"Well! Mary, what is my fate to be?" "Really, John," she said, "you must give me one day more, and I promise you to give you my final answer then. And thus we parted. The next day I came with hope deferred. The next day I went and I heard nothing. The sun sank in the west, and my heart sank with it. My heart was in my boots for many a day, but pride finally came to the rescue, and I determined to try to forget Mary and the whole female sex...

Before and After. "I remember," said Mrs. Wickwire, "you once said if you had the world you would gladly lay it at my feet." "Oh, did I?" asked Mr. Wickwire. "Yes, you did. And now I have to nag at you for three days to get you to lay a carpet."—Indianapolis Journal.

BUREAU OF INFORMATION.

Some Odd Questions Briefly Answered Herein. Information Given to Inquirers on Subjects of More or Less General Interest.

Eds. "Record-Union": Is it or is it not true that seven-tenths of the farms in the United States are mortgaged? Will you give us the facts, there is so much dispute about it now among political talkers out our way.

It is not true. According to the census of 1880 it is very far from true. Under that census the first time the actual data was gathered, far as could be done on a first trial, the work was continued up to 1894 and the result is opposed to what is generally talked by the pessimists.

The mortgaged farms constitute but one-fourth of the total number of farms in the United States, the other three-quarters being owned free of incumbrance. The average mortgage represents one-third the value of the farm upon which it is secured, but the total amount of farm mortgages is hardly one-tenth the total value of all our farms.

As soon as I got to the end of my journey I went directly to Mary's house even before going to my own home. She was decidedly cool towards me, though it had been years since we had seen each other. When I told her the story of my finding mamma's letter in my Spanish book on the borders of Spain, said letter is now framed and glazed and hangs above me. It has often been taken down and hidden by my wife, and many threats have been made to burn it, when I always manage to find it and bring it back—New York Evening Post.

MOMENTS OF INTRUSION.

How She Justly Rebuked Josiar at the Circus. Surfeited with wonders, the young couple from the country had succumbed to fatigue and were seated on a bale of hay in an obscure corner of the menagerie tent.

"Well," she said, "I dunno as I want to see no more sights for a long time." "That's just how I feel," he replied. "I'd be satisfied now to settle down an' live quiet the rest of my life." "What do you reckon is the most astonishing thing we've seen?" "It's hard to make a choice. But I know which I'd rather see this minute." "I reckon you'd like to be the flyin' trapeze man," she ventured. "No, sirree." "Maybe the ringmaster." "Nope." "Which would ye rather be?" "Do ye remember the animal in the glass tank they called an octopus?" "Course." "He had high on to a hundred arms." "I guess he had, though I didn't stop to count 'em." "I'd like to be him."

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land ranges from \$3 per acre in Arkansas to four times as much in Vermont, while the value of Vermont's land is doubtless two or three times as much as in the case of Arkansas. The indebtedness on acres is only equal to \$3 for each acre that pays taxes, such land being worth on the average \$19. In no State (excluding Massachusetts and Illinois) does the money borrowed on acres exceed a mean of about \$4 per acre of the land that pays taxes, ranging mostly between \$2 and \$3 per acre.

The rate of interest is high compared to the security. It varies from 5 1/2 to 9 1/2 per cent, and on farms averages 7 per cent. At the smaller rate the average mortgage on farms calls for an interest payment of \$62 a year, while the higher rate calls for a payment of \$107, the average being about \$78. The per capita interest payment thus averages \$8.50 per year, but goes as low as \$1.28 in Arkansas and as high as \$14.69 in Kansas and \$11.50 in Connecticut.

These are the results indicated by the census returns as far as made up—one inquiry complete for thirty-three, the other for twenty-two out of our forty-nine States and Territories. Can any farmer in the world make so favorable an exhibit of his farm's condition? It is the more remarkable here because of the marvelous changes in American agriculture since the war, the vast area of new land that has been converted into farms and the consequent downward tendency to values of farms and farm products.

Probably no other industry in America carries anything like so small a proportion of real estate indebtedness. In the farmers' case the mortgage represents the bulk of his indebtedness, except in the South, and those sections of the Western States in which large personal indebtedness is borne in the shape of chattel mortgages. This form of debt is probably greatest in those Southern States where the obligations on real estate is least.

The most important fact is that, taking these States noted in the table below to fairly represent the whole country, real estate mortgages amount to only 15 per cent of the estimated value of the lots and acres that pay taxes. The mortgages on acres are only 11 per cent of their value, ranging from 7 in Arkansas to 29 in Kansas. About one-third in number of the taxed acres are mortgaged, according to the average of fifteen States, Tennessee having mortgages on but little more than one-tenth of her assessed acres, while in Kansas the proportion is nearly twice as great.

Regarding only the mortgaged acres, their indebtedness averages 44 per cent of their estimated true value, being from 30 per cent in Indiana to almost double that proportion in Missouri. Yet, though Missouri farms which are not paid for bear a debt exceeding half their value, it should be observed that in this very State only about one-fourth of the taxed acres are mortgaged. This indicates that the breadth of Missouri farm land which is not paid for is comparatively small, but farms and village lots of an acre or more in extent that are not paid for are engaged for more than half their value.

The indebtedness averages \$13 per acre on mortgaged land, the true value of which is some \$30. In Massachusetts, Rhode Island and Illinois these figures are abnormally large by reason of the considerable proportion of suburban mortgages on acres that are necessarily included. But in other States the money borrowed on rural

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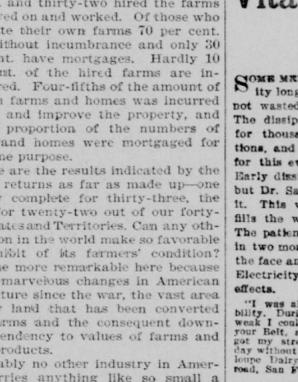
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I was almost broken down with nervous debility. During the afternoon I would get so weak I could hardly finish my day's work. I got your Belt, and had only worn it a month when I got my strength back and could work hard all day without tiring. Write for it. Place, Geo. W. Sanden, 1500 Broadway, New York.

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