

**YARNLETS RARE**

A writer tells this story of old-time Indianapolis. "The people living near a veteran pork packer's establishment stood the smell a long time, but at last entered a complaint. The case was brought up in a squires court, and the defendant, after listening to the charges attentively, remarked in an injured tone: "Well, it seems to me that any man who doesn't like the smell of a hog is just a little too good for Indianapolis."

He went into a drug store and bought a bottle of some patent stuff, which was advertised thus: "No More Coughs. No More Colds. 25 Cents a Bottle." Three days later he went to the druggist complaining that his throat was stopped up, and that he could scarcely breathe. "I've drunk all that patent cough mixture," he said. "Drunk it!" yelled the man; why, that's an India rubber solution to put on the soles of your boots!"

"Who ever saw a perfect man?" asked the revivalist. "There is no such thing. Every man has his faults, plenty of them." The revivalist continued: "Who ever saw a perfect woman?" At this juncture a tall, thin woman arose. "Do you mean to say, madam," the evangelist asked, "that you have seen a perfect woman?" "Well, I can't just say that I have seen her," the woman replied, "but I have heard a powerful lot about her; she was my husband's first wife."

Her stock of German was scanty. The day after her arrival in Berlin she went to make a purchase. After she had made known her wishes in halting German the old woman who waited upon her exclaimed: "Is the fraulein an American?" The fraulein was. "And do they all speak like you?" continued the old German. On receiving an affirmative answer she lifted her hands to heaven with the words: "Thank God! My boy went to America to escape the conscription. He does not speak a word of English, but if they all speak like you my poor boy will understand every word."

**IN CONSULAR FIELDS.**

Consul Smith, of Moscow, writes that the imports of agricultural machinery and implements into Russia continue large, amounting in 1905 to over 20,000 tons. The chief ports of entry for this line are Novorossisk and Alexandrow. The formation of the International Coal Mining company is reported by Consul-General Guenther, of Frankfort. The capitalization is \$3,800,000, the stock being taken by a group of German and French banks. They will exploit the coal deposits in the grand duchy of Luxemburg.

Consul Brittain, of Kehl, explains the new method of keeping clean the congested streets of the larger German cities. Metal tanks are inserted at intervals to the level of the street and covered with iron lids. Into these the effluvia is easily swept. In the night the tanks are hauled to the dumping grounds.

Consul Culver, at London, Canada, reports the invention of a bearing adjustable axle nut by R. C. Williams of that city, which will prevent vehicle wheels from "backing off." The Adjustable Axle Nut company, of London, Canada, has been formed to manufacture these nuts, and will probably need a machine shop equipment.

**NOTES ON NATIONALITIES.**

There are no paupers in Serbia. Even the poorest people succeed in establishing homes, and most own them. A Chinese often presents his intended bride with a pair of geese, and they are regarded as emblems of conjugal fidelity.

The head of an Eskimo family gives his doctor a fee as soon as he comes. If the patient recovers, it is kept; if not, it is returned.

The Korean is, as a rule, an improvident individual in a chronic state of impecuniosity. He is always ready to receive a loan on almost any terms.

In Bolivia the natives of the interior wear hats and shirts made of the bark of a tree, which is first soaked in water and then beaten until pliable.

The Japanese have a chorus on the stage called Joruri. The Joruri singer who the actor is supposed to be thinking of, and he shows his emotions by his gestures and the expression of his face.

Ladies seldom rise in Spain to receive a male visitor, and they rarely accompany him to the door. For a signaller to give a lady—even his wife—his arm when out walking, is regarded as a decided violation of propriety.

**FOR NERVOUS PEOPLE**

Michigan Mother Preserved to Her Family by Dr. Williams' Pink Pills.

When the blood is impoverished the nerves starve and neuritis or something more serious swiftly follows. Nervous people are generally pale people. By supplying through the blood those vital elements that the nerves need, Dr. Williams' Pink Pills for Pale People have performed the most remarkable cures that make it impossible for any nervous sufferer to neglect them.

A recent case is that of Mrs. Peter Morrisette, of No. 315 Eleventh street, Alpena, Mich., who writes as follows: "My trouble started with childbed. After one of my children was born I had a kind of paralysis. I was very weak and my mouth was a little crooked. I was always tired and was so nervous that I could not bear to hear a dog bark or a bell ring—even the little bird in its cage would annoy me. I had dizzy spells, and was not able to be left alone. My doctor gave me different kinds of medicine, changing it several times. When it was evident that he could not help me he said he did not understand my case. This was three years ago and I was very much discouraged, when my brother, who had taken Dr. Williams' Pink Pills, recommended them to me. I tried them and noticed a change for the better when I was taking the second box. Dr. Williams' Pink Pills cured me and I have been well ever since. I now do all my own housework, sewing and washing for seven of us."

Dr. Williams' Pink Pills have also cured diseases caused by impure or impoverished blood such as rheumatism, anemia and after-effects of the grip. All druggists sell Dr. Williams' Pink Pills or the remedy will be mailed, post paid, on receipt of price, 50 cents per box, six boxes for \$2.50, by Dr. Williams' Medicine Co., Schenectady, N. Y.

**WOMAN IN BUSINESS**

**MAKING OF INVESTMENTS A POINT FOR HER TO STUDY.**

A Woman Should Exercise Great Care in Placing Her Surplus Funds—She Should Secure a Competent Legal Adviser Before Loaning Money with Mortgage Security—How to Insure the Validity of a Deed—Real Estate a Good Means of Safeguarding Money.

BY KATHERINE LOUISE SMITH. Closely pertaining to banks and kindred business is the investment of surplus funds. Often a woman has money that she feels ought to be safely placed where it will bring a good rate of interest. Possibly she has had some bitter experiences in losing money, but she feels it ought not to remain idle. If she puts it in a savings bank she will get only a small rate of interest. If it is in a national or state bank she will get none at all, unless she buys a certificate of deposit. Many times it seems as if all around there were chances to make money, but she does not know how trustworthy these investments are. "Look before you leap" is a safe motto in this case, for it is better to get no interest or a very small per cent. than to run the risk of losing one's principal.

It goes without saying that the fundamental principle regarding the management of property is to abstain from the various forms of speculation and to deal entirely with established forms of investment. This is essentially so in the case of women. A man can often retrieve his fortune if he has lost it in some wild scheme, but women seldom make more than a living at the best and often, if money is inherited, are utterly unable to replace it. Concerning any investment two considerations are necessary. The first and important one is safety. The second is the amount of interest paid for the money.

Broadly speaking, investments can be divided into two classes, those including real estate and bonds and those in which money is advanced upon the promise that it will be returned with interest. In this case security is given. In regard to the first class of investment, the general rule is that United States bonds are safe securities. These are closely followed by bonds of states, counties, towns and villages. In this last case, the past and present financial history of the state and county is to be taken into account, and the character of the people residing therein. United States bonds draw a small per cent. The per cent. on state and other bonds varies. Bonds which draw small interest can be placed with savings banks as a safe and good place to let money lie until an equally reliable investment presents itself at a high rate of interest.

In loaning money the rate of interest is agreed upon by the lender and borrower of the money. Every state has a certain fixed rate and interest above that is liable to be called usury, but in some states there is a certain rate allowed by contract. Montana is the only state at present where the legal rate of interest is ten per cent. The following simple table of interest calculation often helps in computing interest on a loan.

Rule.—Multiply the principle by as many one-hundredths as there are days, and divide as follows:  
Per cent. 4 5 6 7 8 9 10 12  
Div. by .90 72 60 62 45 40 36 30  
For example, interest on \$100 for 50 days at six per cent. will be 100x50, or 5000. Dividing this by 60 equals 83; in other words, 83 and a fraction cents.

When a woman desires to loan money with mortgage security, a safe rule to follow is never to loan over one-third to one-half of the value of the property. Personal inspection of the premises is desirable and precaution should be taken to find out if the title is clear. Some women are capable of investigating the records, but the majority will do well to apply to a lawyer or corporation whose business it is to examine real estate and abstracts. Many of these companies guarantee that if the title shall prove defective they will make good the loss. All deeds and mortgages should be placed on record in the office established by law, for delay may cause complications. A mortgage should be acknowledged before a proper officer, should contain a redemption clause and should be signed and sealed. Every correct mortgage describes the property minutely, tells where it is located and the time when the debt becomes due. If the amount borrowed is not paid the mortgagee at the time specified for payment, or if the interest has not been paid when due, the property can be foreclosed; that is, it can be sold to satisfy the debt, after a certain time allowed for redemption. If the property brings more money than is required to satisfy the debt, unpaid interest and cost of foreclosure, the surplus must be paid to the owner of the property mortgagee.

If the question of investment with no immediate gain is under consideration, real estate may be a good means of safe-guarding money. Before putting money in land, the woman must consider that the value of land fluctuates, that she must meet the yearly taxes and that it may be some time before she can get back the original cost with a fair rate of interest. The same precautions must be employed regarding the title as in lending money on real estate mortgages. No one wants a defective title and the only way to ascertain it is to take nothing for granted and to have the papers investigated by a competent person. Many people live for years in one house and never suspect until they try to sell it that the title is defective. To be absolutely sure is the only safe way.

In buying real estate, the instrument by which the property is conveyed from one person to another is called a deed. Certain requisites are necessary to insure its validity, and these should be understood by all parties to the contract. They are that the person should be of proper age and sufficient understanding; that there should be a satisfactory consideration; a thorough knowledge of the contents and proper attestation and delivery. Careful attention to these rules will prevent law suits and this, as well as every other legal paper, should be carefully drawn up.

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Suffered Severely with Eczema All Over Body—A Thousand Thanks to Cuticura Remedies.

"For over thirty-five years I was a severe sufferer from eczema. The eruption was not confined to any one place. It was all over my body, limbs, and even on my head. I am sixty years old and an old soldier, and have been examined by the Government Board over fifteen times, and they said there was no cure for me. I have taken all kinds of medicine and have spent large sums of money for doctors, without avail. A short time ago I decided to try the Cuticura Remedies, and after two boxes of Cuticura Soap, two bottles of Cuticura Resolvent, two treatments in all, I am now well and completely cured. A thousand thanks to Cuticura. I cannot speak too highly of the Cuticura Remedies. John T. Roach, Richmondale, Ross Co., Ohio, July 17, 1905."

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Magistrate Who Can Tell the Calling of Persons by Distinguishing Marks.

"A man's occupation," said a magistrate, "marks him so unmistakably that I can tell at a glance what he does for a living." "There is, for instance, the violinist. You can tell a violinist from the fact that he carries his head to one side. "The groom and the cavalryman have long legs, and, when they stand still they hold their legs wide apart, as though there was a horse between them. "The painter may be detected by the mark of the palette hole in his thumb. "The pianist's enormous hands identify him. From constant practice they become abnormal. Weber, you know, could stretch two octaves the vapors of mercury, copper or arsenic have a green mucous membrane, and greenish hair and skin. "The players of flutes and clarinets have thick, distended cheeks and tough and leathery lips. "The scrubbers of floors have swollen knees and are afflicted with the disease called housemaid's knee, they limp."

**MODERN SHOE DRESSINGS.**

Their Making a Different Proposition from That of Old-Time Blacking.

"Time was," said the manufacturer of shoe dressings, "when everybody wore black shoes, and the leather commonly worn was calfskin. In those days shoe blacking was to most people just shoe blacking, a paste blacking put up in a round flat tin box. "We did import from France a paste blacking that came in oblong square wooden boxes, and from England a liquid polish that came in wide-mouthed stone bottles; but the great majority of people when they wanted shoe blacking just bought a box of the blacking of the size they wanted, and that was all there was to it; though even in those days there was an art in the manufacture of shoe blacking, and some manufacturers turned out a product that came to be well and widely known. "Still shoe blacking was then to most people just shoe blacking; while to-day there are plenty of people who never saw one of these once universal, familiar old-time flat round tin boxes, and shoe dressings are now made in great variety and put up in many forms, and the manufacture of shoe dressings has progressed from an art to a science, in which the chemist plays his daily part. "These great changes in the business have been brought about mainly by the modern introduction into general use, for shoes, of many different kinds of leather, and leathers of different colors and shades of color, and by the widespread use of canvas shoes, these including great numbers of white shoes, calling for white dressings. "So, while once the manufacturer of shoe blacking simply continued to make shoe blacking, with such improvements in its composition as experience suggested, now the manufacturer of shoe dressings keeps track of the leather markets, of all the new leathers and other materials put out for use in shoes, and he must know to what extent these are likely to prove popular, and be prepared with dressings suitable for them when the shoes come in the market. "The chemist comes in here in the compounding of a dressing that shall not only be suitable, but advantageously adapted to the leather upon which it is to be used. "And so we now have dressings in the form of powders and of cakes, and we have cleaners and dyes, as well as many liquid and paste dressings. And while formerly the sale of blackings produced here was practically confined to this country, American shoe dressings now follow American shoes all over the world."

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**SEEKING INFORMATION.**

How do you like your teacher, Louis? "O, well enough; but he doesn't know much!" "What makes you think so?" "Because he's all the time asking me so many questions!"—Heiters Week.

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"Time was," said the manufacturer of shoe dressings, "when everybody wore black shoes, and the leather commonly worn was calfskin. In those days shoe blacking was to most people just shoe blacking, a paste blacking put up in a round flat tin box. "We did import from France a paste blacking that came in oblong square wooden boxes, and from England a liquid polish that came in wide-mouthed stone bottles; but the great majority of people when they wanted shoe blacking just bought a box of the blacking of the size they wanted, and that was all there was to it; though even in those days there was an art in the manufacture of shoe blacking, and some manufacturers turned out a product that came to be well and widely known. "Still shoe blacking was then to most people just shoe blacking; while to-day there are plenty of people who never saw one of these once universal, familiar old-time flat round tin boxes, and shoe dressings are now made in great variety and put up in many forms, and the manufacture of shoe dressings has progressed from an art to a science, in which the chemist plays his daily part. "These great changes in the business have been brought about mainly by the modern introduction into general use, for shoes, of many different kinds of leather, and leathers of different colors and shades of color, and by the widespread use of canvas shoes, these including great numbers of white shoes, calling for white dressings. "So, while once the manufacturer of shoe blacking simply continued to make shoe blacking, with such improvements in its composition as experience suggested, now the manufacturer of shoe dressings keeps track of the leather markets, of all the new leathers and other materials put out for use in shoes, and he must know to what extent these are likely to prove popular, and be prepared with dressings suitable for them when the shoes come in the market. "The chemist comes in here in the compounding of a dressing that shall not only be suitable, but advantageously adapted to the leather upon which it is to be used. "And so we now have dressings in the form of powders and of cakes, and we have cleaners and dyes, as well as many liquid and paste dressings. And while formerly the sale of blackings produced here was practically confined to this country, American shoe dressings now follow American shoes all over the world."

**Modern Shoe Dressings.**

Time was, said the manufacturer of shoe dressings, when everybody wore black shoes, and the leather commonly worn was calfskin. In those days shoe blacking was to most people just shoe blacking, a paste blacking put up in a round flat tin box. We did import from France a paste blacking that came in oblong square wooden boxes, and from England a liquid polish that came in wide-mouthed stone bottles; but the great majority of people when they wanted shoe blacking just bought a box of the blacking of the size they wanted, and that was all there was to it; though even in those days there was an art in the manufacture of shoe blacking, and some manufacturers turned out a product that came to be well and widely known. Still shoe blacking was then to most people just shoe blacking; while to-day there are plenty of people who never saw one of these once universal, familiar old-time flat round tin boxes, and shoe dressings are now made in great variety and put up in many forms, and the manufacture of shoe dressings has progressed from an art to a science, in which the chemist plays his daily part. These great changes in the business have been brought about mainly by the modern introduction into general use, for shoes, of many different kinds of leather, and leathers of different colors and shades of color, and by the widespread use of canvas shoes, these including great numbers of white shoes, calling for white dressings. So, while once the manufacturer of shoe blacking simply continued to make shoe blacking, with such improvements in its composition as experience suggested, now the manufacturer of shoe dressings keeps track of the leather markets, of all the new leathers and other materials put out for use in shoes, and he must know to what extent these are likely to prove popular, and be prepared with dressings suitable for them when the shoes come in the market. The chemist comes in here in the compounding of a dressing that shall not only be suitable, but advantageously adapted to the leather upon which it is to be used. And so we now have dressings in the form of powders and of cakes, and we have cleaners and dyes, as well as many liquid and paste dressings. And while formerly the sale of blackings produced here was practically confined to this country, American shoe dressings now follow American shoes all over the world.

When a woman desires to loan money with mortgage security, a safe rule to follow is never to loan over one-third to one-half of the value of the property. Personal inspection of the premises is desirable and precaution should be taken to find out if the title is clear. Some women are capable of investigating the records, but the majority will do well to apply to a lawyer or corporation whose business it is to examine real estate and abstracts. Many of these companies guarantee that if the title shall prove defective they will make good the loss. All deeds and mortgages should be placed on record in the office established by law, for delay may cause complications. A mortgage should be acknowledged before a proper officer, should contain a redemption clause and should be signed and sealed. Every correct mortgage describes the property minutely, tells where it is located and the time when the debt becomes due. If the amount borrowed is not paid the mortgagee at the time specified for payment, or if the interest has not been paid when due, the property can be foreclosed; that is, it can be sold to satisfy the debt, after a certain time allowed for redemption. If the property brings more money than is required to satisfy the debt, unpaid interest and cost of foreclosure, the surplus must be paid to the owner of the property mortgagee. If the question of investment with no immediate gain is under consideration, real estate may be a good means of safe-guarding money. Before putting money in land, the woman must consider that the value of land fluctuates, that she must meet the yearly taxes and that it may be some time before she can get back the original cost with a fair rate of interest. The same precautions must be employed regarding the title as in lending money on real estate mortgages. No one wants a defective title and the only way to ascertain it is to take nothing for granted and to have the papers investigated by a competent person. Many people live for years in one house and never suspect until they try to sell it that the title is defective. To be absolutely sure is the only safe way. In buying real estate, the instrument by which the property is conveyed from one person to another is called a deed. Certain requisites are necessary to insure its validity, and these should be understood by all parties to the contract. They are that the person should be of proper age and sufficient understanding; that there should be a satisfactory consideration; a thorough knowledge of the contents and proper attestation and delivery. Careful attention to these rules will prevent law suits and this, as well as every other legal paper, should be carefully drawn up.

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