

THE INDEPENDENT

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HELENA, MONT., AUGUST 10, 1892. Montana ahead will always end the Daily Independent on file at their favorite hotels

THE WEATHER. Reported for the Independent daily by E. J. Glass, United States observer. Barometer 30.00 m. 8.00 a. m. 80.0

THE WORK OF CONGRESS. The St. Louis Globe-Democrat says: "The democratic house would not pass any good measures and all the bad ones it passed were killed in the republican senate."

The democratic house passed an effective measure absolutely forbidding Chinese immigration. The republican senate refused to pass the bill, but substituted for it an ineffectual and unconstitutional measure.

The democratic house passed a bill restoring to the public domain 51,000,000 acres of lands forfeited by railroad companies. The republican senate killed this measure, which was in the interest of the people of the country.

The democratic house passed a bill to promote the safety of employes and travelers on railways by compelling common carriers engaged in interstate commerce to equip their cars with automatic couplers and continuous brakes. This measure has been twice recommended to congress by President Harrison.

The democratic house also passed a bill preventing contractors upon any public works from employing the services of laborers and mechanics for a longer period than eight hours in any one day. The republican senate was forced to pass this bill. But of course it was a bad measure, for the Globe-Democrat says the house passed no other kind.

The democratic house, in the interest of the farmer, placing binding twine on the free list. Do the farmers of the country agree with the Globe-Democrat that this was another bad bill?

The democratic house passed a bill for the benefit of every man, woman and child in the United States, reducing the duty on woollen goods more than one-half. Do the consumers of the country agree with our St. Louis contemporary that this was a bad bill?

But probably the Globe-Democrat's real grievance is that the democratic house did not pass a force bill, and failed to spend as much money as its republican predecessor.

THE REAL ESTATE OUTLOOK. The New York newspapers record marked activity in the real estate market, both in city and suburban properties, for the first time since the recent business depression. The significance of this movement will not be overlooked by far-sighted investors everywhere.

What is the future of real estate in Helena? This question can best be answered in the words of a prominent and far-sighted resident capitalist whose advice being asked, said to the inquirer: "Blindfold your eyes, walk to any spot in the city and you can buy where you stop at current prices, with absolute certainty of good profit." Real estate periodically is said to depreciate in value but that is scarcely a proper form of expression. It loses in market value even when often worth more intrinsically. It rises and falls as a convertible asset, not by reason of surrounding conditions, but through the ebbs and flows of the world's financial tides. At certain fixed periods interest recedes and people cease to buy because their attention is attracted to other objects. The thousands of millions of values are affected by the comparatively small amount of money utilized for speculative purposes in times of prosperity and withdrawn during periods of depression. This advance and recession of interest in real estate can be calculated with the same certainty as an astronomical proposition. The so-called hard times of the past two years have left really all over the world high and dry, and fixed as immovably as a stranded ship, but the signs of the times all indicate that capital will soon flow in and lift it again into a condition of buoyancy.

As to local holdings it may with certainty be said that intrinsic values have been enhanced, and when the turn comes a higher standard will quickly be reached. The city has fortunately not been overbuilt and prices forced up beyond actual worth, hence the full effect of improvements will be realized without waiting to take up a lot of slack. The population has increased steadily, as evidenced by growing necessities for school accommodations. The banks have gained several million in deposits, and clearings correspondingly swelled. The street railway system, in point of mileage and equipment for the size of the city, has no equal. New manufactur-

ing industries have been introduced and are prospering. The mining and stock interests have never been in a healthier condition, while agricultural results have saved hundreds of thousands from going out for imported supplies. Several new railroads are a certainty and others promising. The military post will itself mean several thousand additional inhabitants and business annually of millions.

There is in the prospect everything that is favorable and nothing prejudicial. Three or five years hence, the year 1892 will be looked upon as one of golden opportunity. People will name absurdly low figures as the prices at which certain properties could then have been bought and envy the portion of those who were in a position to take advantage of them. Such as hold or bought will congratulate themselves on their shrewdness, while those who did not will marvel at a blindness and stupidity which prevented them from riding on top of the waves.

We are glad to learn that the suggestion that an art school be established in Helena meets with hearty approval from our leading citizens, and that there is every prospect the school may be opened this year. We are fortunate in having in Helena, in the person of Miss Wheeler, an artist of rare talent and enthusiasm in her art who would undertake the direction of such a school. All that is required is a sufficient sum of money to purchase casts, copies of old masters and a few other articles for the use of pupils. A suitable room could be obtained at small expense, and the incidental expenses of the school would be paid by the tuition fees. Surely here is a rare opportunity of which our citizens should avail themselves. A school, humble in its beginning now, would grow with the advancement of the city, and become an institution of which we should all be proud.

The ladies having in charge the woman's exhibit for Montana at the Columbian exposition have decided to invite designs for a fountain to be constructed of native Montana ores. Here is a rare chance for the artistic talent of our state to distinguish itself. Surely we ought to have among us artists, architects, draughtsmen, amateurs or professionals, to compete with those of the older states which will make similar contributions to the fair. The committee, of which Mrs. W. E. Cox, of this city, is chairman, would like to have designs and estimates sent in as soon as possible.

The people of Helena have suffered so much and so long from the misrepresentations of Mr. Russell Harrison's foul newspaper that it is hardly necessary to say to their friends in Butte and other communities that they do not sanction or endorse, nor are they in any way responsible for, the slurs on the west side metropolis and its representative citizens in yesterday's Journal. Helena will endeavor to retain the capital by all fair and honorable means but she will not do so by seeking to detract from the merits of any other community. Let this be understood once for all.

From every part of the state comes the news that democrats are organizing preparatory to a vigorous and aggressive campaign. With the state ticket in the field the campaign will fairly open and we shall have six weeks of music. Everything now indicates that the democrats will be easy winners, but they must not relax effort until the votes are counted. While we do not believe the vote in the electoral college will be close it is all important that Montana cast her first vote for president for Grover Cleveland.

INDIANA is a state of remarkably varied productions. There is Harrison and then again there is Holman. Both attract attention to their commonwealth, one as a great statesman and the other as the champion skiffman.—Pioneer Press.

And one arouses just about as much enthusiasm in the country as the other, although, of the two, Holman is rather the more magnetic.

COMMANDER WEEKS. An Interesting Sketch of the Head of the Sons of Veterans.

In its sketches of famous club men, The Club, the organ of the clubs of the country, gives the following: Although popular opinion and the usage of popular custom have for some time past familiarized us with the sight of elderly men filling the offices of club president, there are some clubs strong enough to pin their faith to the younger order of its membership, and elect it to the presidential chair. And thus forming an exception to the general rule, the New York Athletic club has chosen as its figurehead Mr. Bartow S. Weeks.

Mr. Weeks, who was born in 1861, is consequently only 31 years of age, or in other words, he is five years older than the institution of which he is president, and is the youngest club president in New York city. His career, corresponding with his years, is necessarily brief. He was educated at the public schools of this city, and graduated at the New York college in 1879, and at the Columbia law school in 1883 and was appointed to his first and present official position of assistant district attorney in January, 1891, by Mr. De Lancy Nicolai. Mr. Weeks takes a deep interest in all the organizations appertaining to the war. He is a member of the Sons of the Revolution, a companion of the Loyal Legion and commander-in-chief of the Sons of Veterans of the U. S. A. But it is as a club man we chiefly wish to deal with him in this column. In addition to being a member of the Bar association and the Alpha Delta Phi club, he is vice-president of the Democratic club, which he remembers under its old title of the Young Men's Democratic club. At the present time, when the N. Y. A. C. is actively engaged upon the question of building a new club house, it is of interest to refer to the building of the Democratic club, and to indicate the difference in financial standing of the two institutions at the commencement of operations. When Mr. Weeks was appointed chairman of the executive committee, he determined that the Young Men's Democratic club should have a house, and although they had only \$1,000 in the treasury, in nine months' time (and mainly in consequence of the energy and interest with which Mr. Weeks worked in the matter) they had bought property of the value of \$175,000.

The N. Y. A. C. starts out in a very different condition, and one of the most desirable sites in the city, with a magnificent outlook on Central Park, has already been secured, and another beautiful clubhouse will shortly be added to the architectural features of the metropolis. When one remembers the position that the N. Y. A. C. holds in American clubdom, and what it has done for athletics in America, it reflects additional honor upon Mr. Weeks.

The N. Y. A. C., from the time of its organization, gave the hall-mark which stamped performances of sterling silver and has always held first rank in amateur athletic circles. The club was started three years after the formation of the London Athletic club, and was the first institution of the kind organized in America. It gave the first open amateur meeting ever held in America; it introduced the present style of athletic costume, built and owned the first athletic grounds, constructed the first cinder running path ever made in America; it introduced handicapping, the first spiked shoes ever worn by an American. The twenty members with which the club was organized have grown to 2,800. The present handsomely appointed home has been found too small for their accommodation, and Mr. Weeks is working as earnestly and enthusiastically for the erection of the new club house as he did in the early days of the Democratic club. For he is honestly proud of his position of president of a club which, as regards social, financial and athletic standing, compares favorably with those of any club in the world. He has always before him the fact expressed in the charter of the club, that the object is not the building up and aggrandizement of the New York Athletic club, but the development and progress of amateur athletic sports in America.

ENTRIES FOR THE RACES.

Some of the Animals that Will Try for Prizes in the First Day. The fair opens next Saturday, and exhibitors murmur at their entries on or before that date. No entries will be received on Monday. Blanks can be had at Pope & Connor's drug store. The racing programme for Saturday is as follows: 1. Running, \$200, two furlongs. 2. Running, \$300, handicap, six furlongs. 3. Running, \$250, four furlongs. Entries for the above three races will be made Friday evening.

The Boston and Montana band will be on hand and discourse sweet music. They come twenty pieces, and appear in uniform. They have an excellent repertoire of high grade music, and their performance will greatly add to the afternoon's enjoyment. The Montana Central will run trains to accommodate the crowd that will attend daily. The fare will be 25 cents each way and the admittance to the ground will be \$1.00, ladies 50 cents, coupon tickets admitting a gentleman and lady \$5, ladies coupon tickets \$2.50.

TESTIMONIAL TO A MINISTER. Are to Be Tendered Rev. D. W. Oakes, of the A. M. E. Church.

The members of his congregation and friends generally of Rev. D. W. Oakes, pastor of the A. M. E. church, are going to tender him a testimonial this evening at the church on Fifth avenue. Mr. Oakes has labored diligently for his church the past year, and is about to leave to attend the annual conference. Quite a good programme has been prepared. It includes J. F. Ball's satisfactory talk to the public and the associations that have employed them throughout the circuit. Pools will be sold every evening, commencing next Friday, at the hotel Helena. Those who think they can give the winner by gift of high grade music, and their performance will greatly add to the afternoon's enjoyment.

NEW INCORPORATIONS.

Filed in the Office of the Secretary of State. The following companies filed articles of incorporation with the secretary of state yesterday: Beach Bird Mining company, by Eugene Frintz, Henry Peterson, Mathias Ferguson, Charles Hartman, Bertha Kupfel, F. W. Kupfel, Powell Coesby and John M. Foster; capital stock \$20,000, in 400 shares of \$50 each. It is to conduct gold mining in Jefferson county.

Attend the exhibition military drill at the auditorium Thursday night. Wadsworth Post G. A. R. There will be a special meeting of Wadsworth Post No. 3, G. A. R., at the post room to-day (Wednesday) at one o'clock p. m., to take part in the parade. All committees are expected to be present.

Attend the exhibition military drill at the auditorium Thursday night. Butcher & Bradley do not have to clear sales as their low price keep them leading to get goods to supply the demand. Troop A, Attention. All members are hereby ordered to report at the armory on Wednesday at 12:30 sharp in full dress uniform for mounted parade. By order of WILLIAM ZASTROW, Captain. G. H. PETERSON, Sergeant. Attention Canton schuyler Calfax No. 2. All chevalliers are hereby notified to meet at the hall Wednesday at one p. m. sharp, to take part in the S. of V. parade. Wm. Schorer, Capt. E. W. FISKE, Clerk. Private school in Northern and typewriting. Ben Pitman system taught. Mary E. Jackson, 18 Halley block. Change of Time on the Great Northern. Commencing Monday, Aug. 8, the Great Northern trains will leave Helena as follows: No. 1—Butte local, 8:50 a. m. No. 2—Atlantic express, (east bound), 10:15 a. m. No. 23—Pacific express, (west bound), 3:55 p. m. General Ticket Agent.

Second National Bank OF HELENA, MONT. PAID UP CAPITAL, \$75,000. SURPLUS AND PROFITS, \$25,000. A General Banking Business Transacted. President: E. D. SPURTON. Vice-President: GEORGE H. CHILL. Cashier: JOSEPH H. RENCK. Board of Directors: J. S. Sanford, C. G. Evans, G. J. Jones, C. H. Smith, E. D. Spurton, George H. Chill.

The Thomas Cruse Savings BANK OF HELENA. Incorporated Under the Laws of Montana. PAID IN CAPITAL, \$100,000. THOMAS CRUSE, President. FRANK H. CRUSE, Vice-President. W. J. COOPER, Cashier. W. J. SWANEY, Treasurer. Trustees: Frank H. Cruse, Wm. J. Cooney, John Fagan.

Allows 4 per cent. interest on Savings Deposits, compounded January and July. Transacts a general banking business. Deals in exchange on the principal cities of the United States and Europe. Deals in bonds and city bonds, and makes loans on real estate mortgages. Office hours from 10 a. m. to 4 p. m. Also on Saturday and Monday evenings from 7 to 9 o'clock.

Knowledge is Power. And the knowledge that the Diamond brand of Hard Wheat Flour manufactured by the North Dakota Milling Co., at Grand Forks, N. D., is the purest and best Flour made in the wide, wide world, is liable to be of as much use to you as any information which you are liable to acquire. Ask your grocer for it.

Furniture and Carpets. Shades, Lace AND Office AND School Furniture. Chemise Curtains. J. R. SANFORD, Nos. 112 and 114, Broadway, Helena.

The Northwestern Mutual Challenges All Competitors. Northwestern Mutual Life. Policy No. 133,990. JAMES STEPHENSON, of Omaha, Neb. Issued 1885. Age 48. \$5,000. Ordinary Life. Premium \$218.45. Dividend history: 1886... \$58 85, 1887... \$122 00, 1888... 61 05, 1889... 64 37, 1890... 136 61*, 1891... 72 39, 1892... 76 12. Total... \$917 00. Equitable. Policy No. 296,436. JAMES STEPHENSON, of Omaha, Neb. Issued 1885. Age 48. \$5,000. Ordinary life. Premium \$215.65. Dividend history: 1886... \$15 54, 1887... 17 54, 1888... 19 59, 1889... 21 64, 1890... 28 10, 1891... 30 35, 1892... 32 60. Total... \$329 00. TOTAL ADDITION BY DIVIDENDS: If all had been in the Northwestern... \$1,834 00. If all had been in the Equitable... 658 00. Difference in favor of Northwestern in 7 years \$1,176 00. On the basis of \$10,000 insurance. *Usual double dividend at end of fifth year.

First National Bank OF HELENA, MONT. PAID UP CAPITAL, \$500,000. SURPLUS AND PROFITS, 700,000. Designated Depository of the United States. Interest Allowed on Time Deposits. General Banking Business Transacted. Safety Deposit Boxes for Rent. Directors: S. T. HAUBER, President. E. W. KNIGHT, Cashier. T. H. KLEINSMIDT, Asst. Cashier. GEO. H. HILL, Asst. Cashier.

Merchants National Bank OF HELENA, MONT. UNITED STATES DEPOSITORY. Paid in Capital, Surplus and Profits, \$350,000. \$80,000. L. H. HERRSHFIELD, President. J. D. BAYBOND, Vice-President. AARON HERRSHFIELD, Cashier. Board of Directors: Thomas Cruse, M. S. Huntley, J. C. Curtis, L. H. Herrshfield, J. Swainson, J. Swainson, J. Swainson, J. Swainson.

Montana National Bank OF HELENA, MONT. UNITED STATES DEPOSITORY. Capital Paid in, \$500,000. Surplus and Profits, \$200,000. Directors: C. A. BROADWATER, President. L. G. PHELPS, Vice-President. K. E. MCDONOUGH, Cashier. A. L. SMITH, Asst. Cashier.

Helena National Bank OF HELENA, MONT. CAPITAL, \$500,000. Transacts a General Banking Business. JOHN T. MORPHY, President. SHIRLEY C. ASHBY, Vice-President. FRANK BAIRD, Cashier.

Montana Sapphires and Souvenir Spoons. C. B. JACQUEMIN & CO., Jewelers and Silversmiths. Dealers in Diamonds, Watches, Clocks, Jewelry and Silverware, Fancy Articles, Umbrellas, Canes, etc. PIANOS. Of the Best Makes Only. JEWELRY MADE TO ORDER. Engraving, Watch Repairing, Good Work Only.

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WHOLE LIFE DIVIDENDS On \$10,000 Insurance. In 1882, Mr. S. W. Sessions, of Lamson & Sessions Co., Cleveland, O., and Mr. William H. Emerson, of Chicago, Ill., insured their lives on the ordinary life plan, at age 55, but in different companies, and with different results, as follows: Company Northwestern. New York Life. Policy No. 113,964. Amount \$10,000*. Premium \$599.10. Cash dividends: 1883... \$62 52, 1884... 67 72, 1885... 72 32, 1886... 78 50, 1887... 81 52, 1888... 86 13, 1889... 76 72, 1890... 80 22, 1891... 83 72. Difference in premiums... 13 00. Total... \$1,665 40. Dividends received from the Northwestern 138 per cent more than from the New York Life. *Raised from \$5,000 for comparison. †Double dividend. Northwestern Mutual Life. Policy No. 87,426. HENRY S. OWEN, of Kansas City, Mo. Dated March 14, 1876. Age 21. Plan—Ten payment Life. Amount \$2,500. Premium \$97.10. Total premiums paid... \$971 00. Dividends, including 1892 305 00. Premiums less dividends to date... \$666 00. Mutual Benefit Life. Policy No. 85,117. HENRY S. OWEN, of Kansas City, Mo. Dated March 14, 1876. Age 21. Plan—Ten payment Life. Amount \$2,500. Premium \$97.10. Total premiums paid... \$1,059 30. Dividends, including 1892 256 90. Premiums less dividends to date... \$802 40. Difference in favor of the NORTHWESTERN, \$136.40.

W. E. Phillips, General Agent, Helena, Mont.