A CITY SET ON A HILL,

Built Almost Entirely by Building and Loan Associations.

EVERY MAN CAN BE HIS BANKER.

Financiering to Show How Property Can be Gotten for Nothing.

HOW TOWNS MAY BE BUILT BY THE POOR

The extent to which this city is indebted for its growth to building and loan associations is but imperfectly understood by the average citizen. Savings bank people, as a rule, look upon them unfavorably, as the idea of every man being his own banker does not put fat on Savings banks' ribs. Building and loan organizations generally had the misfortune to be mismanaged in their infancy and youth, and in this neighborhood the generality of them were caught by the panic of 1873 and lost money. There was a survival of the fittest, however, they coming through dentition and other infantile ills unscathed. People who were caught in mismanaged institutions are apt to be still prejudiced against the system. Some were run for speculative purposes, and the few made money at the expense of the many, and then mortgages were taken on property at the inflated values developed by the war, and when the panic came both sides were worsted.

The section of the city that appears to have realized the greatest benefit from these co-operative institutions is Mt. Washington. The first one started up there was named after the borough, and organized in 1868, and as it still exists under a change of name, or rather under two or three names, it has attained its majority. Joseph Zehfus, who became its President soon after organization, is still active in the general management. A man named Butler was originally the first promoter and President, Alderman Jacob Soffel Secretary, and Peter Soffel Treasurer. It organized with the taking of 156 shares, and after months of painful effort there was but little progress and but about $300 in the treasury.

BUTLER GOT OUT.

Butler became dissatisfied, and attempted to disrupt it. An interesting fight followed, and the shares fell to 100. Renewed effort built it up to 560 shares, and during its life it loaned $48,000; paid in stock withdrawals $3,574 30, and built more than 40 three and four-roomed houses, generally for day laborers, who could never have accumulated enough, save by accident, to have built otherwise. This run out in 1873, and although it met with mishaps arising out of inexperience it was so profitable that it was immediately reorganized under the name of the Prospect Building and Loan Association.

The Prospect organized in 1873, and during its first six years of life loaned $83,000 to its members, nearly all of which was invested in real estate and buildings on Mt. Washington.

The second series of the Prospect began October 21, 1879, and closed January 5, 1886; total number of shares, 236; dues paid, $44,944 75; interest paid, $9,336 33; fines paid, $246 85; transfers, $172 50; miscellaneous receipts, $277 70; loans, $59,782 13; stock notes lifted, $4,086; total profits, $9,882 68; expenses, $799 26; net gain, $9,083 42; profits per share, $38 50; dues per share, $161 50.

The third series, which closed April 3, 1888, was a duplicate of the second, except that it was on a larger scale, and its profits were $14,198. Not a dollar was lost in either the second or third series, and but two foreclosures of mortgages were made, and one of these was to perfect title. The fourth series of the Prospect got more money than was wanted, and swarmed some 23 months ago. The successions are not rated this way, as they only date from 1873, but the Prospect being really the continuation of the Mt. Washington, makes the classification legitimate. Another swarm is being prepared, as again money has piled up in the treasury.

HOW TO PREVENT STAGNATION.

The reader who is not posted should bear in mind that as such institutions grow old, all their members who originally wanted to borrow money get all they want and a surplus follows. To let it accumulate does not pay, and a question aries as to disposition. Non-borrowers may be made take their money back, but this defeats the end which this class had in view. The surplus must either be loaned to outsiders, or fresh blood enlisted. So far no trouble has been experienced in this direction. "The poor ye have always with you," likewise people who are willing to lend to the poor on undoubted security and this foundation forms a new series. As the new one has more calls for money than it can accommodate the parent organization lends its surplus, and when the child in its senility accumulates more money than it can lend, it returns its loan to the parent organization, and enables it to redeem its outstanding obligations to non-borrowers. These facts are embodied in a history of the Prospect by Dr. James E. Wilson. A series nearing its end cannot take mortgages.

The Mt. Washington German Building and Loan Association, first series, was organized in 1885, and it has loaned to date $73,675; cash paid on stock withdrawals, $6,729 35; date of expiration, October, 1890. The second series was organized in July, 1887, and it has lent to date $53,328; cash paid on stock withdrawn, $7,387 56. The third series was started last April, and has loaned to date $9,243 98, and has paid on stock withdrawals $237. These three series have built more than 100 houses on Mt. Washington.

Dr. Wilson states that at least seven-eighths of the houses built on the Mount last summer were on money obtained from these associations. There were 83 houses erected, and some of them cost between $5,000 and $10,000. There is

NO SPECULATION

in this way of doing business, but to one who had not made the system a study, specimens of accomplishment thereby would read like fiction. One instance is told of a day laborer who had saved $100, and who bought a lot with it years ago. He could get no further, however, his rent devouring his earnings to such an extent that he could not build a house. At lengh he saw a way to save $5 a week and took ten shares in a building and loan association. He then found a contractor who engaged to build him a house on a guarantee from the association of payment when completed. The arrangement was perfected and in less than five years, by paying rent to the association, the man had his house and lot free, and refused $2,500 for it, and he had lived in it four-fifths of the time, paying rent to the association.

ILLIES WHO NEITHER TOILED NOR SPUN.

Messrs. David Torrence, of the City Treasurer's office, and ex-Councilman Missinger cast their eyes about them some years ago, and found a property consisting of four lots and two frame houses on Mt. Washington, which had fallen into the hands of a savings bank, by the foreclosure of a mortgage of $800. They were members of the Prospect Building and Loan Association and got a loan of $800 and bought the property.

HOW THE PLAN WORKED.

They rented the houses for enough to pay assessment, interest, taxes and dues, and had $48 a year surplus. In six years and nine weeks the buildings and lots were paid for, and they meantime had $288 in their pockets and never paid out $1, and in addition could have sold the property for $3,000. Not content with this, when the property was paid for, they secured another loan on it from the association, and built two fine brick houses on the two vacant lots, and in a few months they will have clear an $8,000 property, yielding a rental of more than $600 a year on which they have not only never paid a penny, but have had $288 spending money clear. It has been said that a man cannot lift himself by the bootstraps, but in the light of this transaction the assertion is questionable, and yet it did not work injustice to anyone.

The institutions named are purely mutual. There is no speculation involved. They furnish a safe outlet for surplus accumulations, furnish a savings bank for people who wish to borrow at intervals without giving mortgages, and get a cheap rate of interest in an emergency. A member may take stock, and when he needs money he can borrow on a stock note and pay 6½ per cent interest, but his rebate in the shape of profits brings the interest down to 3½ per cent. In this mutual plan money is loaned to outsiders so long as there are members applying, and in 20 years there has rarely been any money to spare, either being borrowed on stock note or absorbed in the formation of a new series.

MAKING SAVINGS BANKS OF THEM.

The business men of Mt. Washington have of late years utilized these organizations for the placing of their surplus accumulations, and some of them carry as high as 50 shares, which in par value equal $10,000, and as during the dull season, when building operations are suspended, money accumulates, Mr. C. T. Bown has submitted a proposition to loan on four months' time on stock note: The advantage to the borrower is that if he is not able to lift his note it makes no difference. He is not obliged to do so, as he is merely borrowing his own money and gets it at 3½ per cent while his investment pays 6½ per cent.

As some of these organizations loan but 50 per cent on the appraised value of property, while others loan 66 per cent on the same, the former are considering the advisability of increasing the limit, as they labor under a disadvantage when the money market is dull. It is argued that it is perfectly safe to loan two-thirds of appraised value, if the Appraisement Committee be composed of conservative men, and in associations containing a considerable German infusion, such is generally the case. Mr. C. H. Beschi proposes also to form an association or lead someone to his plan, that will reduce the weekly installments so as to reach the poorest class to whom the saving of even a dollar a week may be a sacrifice.

Building and loan associations are not regarded favorably by savings bank people as they sap the resources of the latter and are not taxed, but the associations laugh the banks to scorn, and say that they, the building and loan associations, are now too strong to allow the imposition of any shackles; that they are the savings banks of the poor, and they point to the building of Philadelphia and Baltimore as evidences of what they can accomplish, square miles of houses in each of these cities having been built through their operation.

A CORNER IN CORN.

The Yellow Ears Take a Big Jump in the Chicago Market—Believed That the Price Will Reach One Dollar To-Day.

CHICAGO, November 29.—After a long interval of comparative neglect, the corn market commanded once more a position interesting to the speculators. A corner in the present month's delivery quickly developed itself. So unprepared were the keen scalpers, who are nothing if not watchful for signs of such movements, that one of their number sold 10,000 bushels for November delivery at 35½c, "Just for a scalp," as he said when he made the sale. A few minutes later he paid 41c to get it back, the $550 scalp hanging to the other man's belt.

The subsequent course of the market proved that the last purchase was wise, even if the previous sale had been foolish. The opening price of November was 33½c, and about the same time sales were made at from 34c to 34¼c. The price quickly advanced amid great excitement to 35c, 36½c, 39½c, then off to 38c, upward once more, reaching on the second stretch to 60c. Outside news and other influences outside of the corner are neglected or ignored, and the December delivery received some stimulus from the fact that the parties said to be the principal holders of seller the month contracts had been heavy purchasers of December for a week back. There is only about 55,000 bushels of No. 2 yellow corn in store here now. There was a fair amount of activity in the other futures, and an advance all around was in the end established, November closing at 55c bid, or 21¾c higher than it closed on Wednesday.

There were all sorts of rumors about the deal. Some people thought that it was run by Jack Cudahy, while others had it that it was the work of Eastern traders, and still others thought that certain wealthy aldermen were back of it. Quite a number claimed that Hutchinson was short 400,000 bushels of corn, but others were confident that he was running the deal. This was the way he sprang his great wheat corner last year, and it was regarded as a significant fact that he paid 61c for carlots of cash No. 2 corn this morning just after some had been sold for 55. It is predicted that the price will be put up to $1 to-morrow.

ISOLATED IN THE STORM.

The Terrible Experience of Six Men Amid the Waves of Michigan.

CHICAGO, November 29.—A thrilling scene was enacted yesterday three miles out in the lake, opposite Twelfth street. The storms of the last two days have made the lake very rough. At the point indicated contractors are sinking a heavy iron caisson to serve as an inlet for a new water supply tunnel which terminates there. A wooden crib surmounts it, and on Wednesday the heavy waves began to break off the boards covering it. There were 10 men at work in the caisson. Three tugs were sent out on Wednesday, and after working all day succeeded in rescuing four of the men. The others remained on board. In a little tower above the crib is a stove. This tower can accommodate only two persons at a time, and all night Wednesday and part of yesterday the six men took turns at warming and drying themselves at this stove and then descending to the crib, where they became soaked and ice covered.

Tugs were sent to their rescue, but could not get at them. Then the Government life boat was tried, with no better success. Finally Superintendent Sanger decided to risk everything in behalf of the imperiled lives, and after two and a half hours of most heroic and hazardous work, took off four of the men. The other two declined to take the chances of a leap into the tug, seeing how their companions were buffeted, and as there was room in the little tower for both of them, they were left there for the night. This morning a tug was sent out and they were taken off.

MOVEMENTS OF RIVER CRAFTS.

The Elizabeth Falls Foul of a Railroad Bridge—Boats Up and Down.

The steamboat Elizabeth caught one of her guy ropes in the railroad bridge at Homestead, while coming down the river yesterday forenoon, and tore down her smokestacks. They were repaired here and the boat departed at the usual time. The steamer Time left yesterday afternoon for Cincinnati to bring up a tow of empties. The steamboat Scotia departed yesterday afternoon for Cincinnati.

The Shirley came up only as far as Wheeling, and the next boat of the Cincinnati packet line will be the Rainbow, which will leave Monday afternoon. The John A. Wood and S. L. Wood were reported down as far as Vicksburg yesterday.

He Made His Escape.

Henry Allen, a colored man employed by Booth & Flinn, who are grading Jenny Lind street, McKeesport, yesterday placed some frozen dynamite cartridges on a stove in the firm's blacksmith shop to thaw them out. He stepped out for a few minutes and the dynamite exploded, demolishing the building. No one was hurt.

☞ LIFE'S GREAT PLAY, as viewed at Charing Cross, London, is criticised in to-morrow's DISPATCH by Joseph Hatton, the noted novelist.

LATE NEWS IN BRIEF.

—"Old Hutch" was caught in a squeeze in the Chicago corn market yesterday.

—The death of the Ameer of Afghanistan may cause serious complications in Europe.

—Fire yesterday morning destroyed the plant of the Hartford Carpet Company at Thompsonville, Conn., valued at $180,000; insurance, $175,000.

—The New York grand jury handed in a presentment of great importance yesterday. Among other things the abolition of the Board of Electrical Control was recommended.

—Judge Martine, of New York City, has refused the application for a new trial in the case of the murderer, Carlton. The execution will take place next Thursday.

—At Jackson, Mich., the Haehnle brewery was discovered to be on fire, and the entire plant, valued at $60,000, was destroyed. Insurance only $20,000. The cause of the fire is unknown.

—Leyrer's bakery, in Keyport, N. J., was destroyed by fire yesterday. Loss, $50,000. Jacob Leyrer, the proprietor, was burned to death, and his wife and son were also badly burned and may die.

—During the severe gale Thursday the steamer Queen City, running from Providence to Seaconnet, became disabled and ran ashore at Bristol Ferry. Tugs went to her relief. The damage is not known.

—Claus H. Van Haagen, who has been employed by a machine shop at Collegeville, has received $25,000 in cash and $65,000 in stock from the Chester Twist Drill and Tool Company for his invention of a machine to forge twist drills.

—Eight of the Blair, Wis., lynchers have been arrested. All have waived examination and given bail for $500 each. Thirty names are in the warrant. Three of the youngest have confessed. Prominent families are connected with the crime.

—William H. Harvey, who in March last murdered his wife and two daughters, was hanged in Ottawa, yesterday. The execution was one of the worst pieces of bungling ever witnessed, the condemned man being strangled slowly to death.

—A Berlin editor is being tried for high treason. The unfortunate editor had the misfortune some time ago to allow a paragraph to appear in his paper giving the information that "His Majesty Kaiser William rode in a second-class droschky."

—Warden Brush is preparing for the execution of Charles McElvaine by electricity, which is to take place at Sing Sing, during the week beginning December 9. The dynamo was received yesterday and the erection of a building to put it in was begun.

—J. C. Gilliland, cashier of the Citizen's State Bank, at Selden, Kan., was placed under arrest, charged with forging mortgages and thus obtaining money from Eastern loan companies. He was making arrangements to leave for Pennsylvania when he was arrested.

—Four little girls, children of Hugh Dunn, a wealthy mine owner, found a keg of powder in an abandoned working near Elliottsville, W. Va. In some way they exploded it, and were blown to atoms. Their mother lost her reason when told of the fate of her children.

—The weather at Buffalo grew colder Thursday about noon, changing the rain into snow, which fell unceasingly until yesterday morning. The snow is about a foot deep, and travel is considerably interrupted. Railroad traffic is somewhat delayed, but not seriously.

—On the arrival of the sailing ship Southern Cross at New York yesterday, the Captain and Mate were arrested by United States Marshal Purcell. It is charged that they are guilty of the murder of a Chinaman on the last outward voyage of the ship. The Southern Cross came from China.

—Hank Pritchard, a colored deck hand on the steamer Telegraph, became crazy drunk while that boat was just above Cincinnati, and, seizing an ax, he almost cut off the head of Richard M. Curry and fatally wounded James Butler, both colored. Pritchard was jailed at New Richmond.

—Jeff McKenney, one of the leading criminal lawyers of Milwaukee, and known all over Wisconsin, is lying at home with his face beaten to a pulp and suffering from other injuries that may result in his death. He was mysteriously assaulted by unknown men. The entire police force of the city is at work on the case, but fruitlessly.

—The general, or national, committee appointed by the Silver Convention has elected General A. J. Warner, of Ohio, Chairman, and Lee Crandall, of Virginia, Secretary. The chairman was authorized to name the time and place for holding the next convention and to appoint an executive committee of nine members to conduct the silver campaign.

—William F. Sartelle, of Worcester, Mass., a performer in a dime museum, was shot dead last night. He was performing a trick with a rifle which he apparently loads with leaden bullets, and then requests some one to shoot at him, appearing to catch the bullet in his mouth. This time he failed to substitute a pasteboard bullet, and William Flannagan, who fired the gun, shot Sartelle dead.

—Commissioner Mitchell, of the Patent Office, has rendered a decision on the application of Sigmund Odenheimer for a patent for the use of cotton as a baling fabric. Odenheimer claimed that only after great labor and expense did he discover that the cotton could be used for such a purpose, but the commissioner decides that the discovery was not such as the laws are intended to encourage and reward, and therefore denies the application.

—Four more bodies from the wreck of the bark Germania were washed ashore near Long Branch yesterday. Among them was the body of the captain, Theodore Ruger, one of the agents of the vessel, denies that she was unseaworthy. The same gentleman denounces the action of the life saving corps, and claims that they are cowardly and incompetent. He charges that they huddled together on the beach and made no effort to save the drowning crew.

—At the Merrimac County Home, in North Boscowen, N. H., Thursday, during the temporary absence of the matron from the building, a woman named Bennett, who was committed from London, N. H., suddenly attacked a slight, delicate woman from Chester, named Mrs. Sarah C. Wood. Seizing her around the body she carried Mrs. Wood to a bathroom and threw her into a tub. She held her down with her feet and, turning on the cold water, kept her in that position till the water covered her body and drowned her.

VESSELS WRECKED ON THE LAKES.

A Number of Them Ashore Upon One of the Treacherous Reefs.

CHEBOYGAN, MICH., November 29.—The Iron King, towing the Iron Queen, struck on Grey's reef yesterday during the storm. The former worked herself off by throwing part of her cargo of grain overboard. The D. C. Whitney is also on Grey's reef. The Leviathan and Gladiator left this morning to render assistance. The steam barge Fayette reports a steam barge ashore below Sheboygan Light, and a large three-masted vessel, with her main and mizzen-top masts gone, is ashore several miles below here.

Both are iced up to the mastheads. The crews, if safe, have not reported here yet. The storm, which set in from the northeast and veered to the northwest, was simply terrific, and all trains are delayed by the immense snowdrifts.

HIS GERMAN ACCENT

Didn't Correspond to His Irish Name, and Metz Got Into Trouble.

Officer James Mulvehill yesterday afternoon arrested William Metz for attempting to draw money due to James McGann at the office of Booth & Flinn. McGann is employed on the pipe line contract of Booth & Flinn near Verona. Yesterday Metz walked into the firm's office in this city, and representing himself as McGann, asked for all the money due him. He answered all the questions put to him satisfactorily, and was getting along very well until it happened to strike the bookkeeper that Metz's Teutonic accent was hardly the correct thing for a man whose name was McGann. When the officer was called in, Metz acknowledged that he had been lying, but said that McGann owed him some money and had authorized him to get the money in the manner described. Metz was locked up.

DOES NOT AFFECT THE U. S.

The Canada Decision in Edison's Favor Works No Local Damage.

Thomas B. Kerr, counsel for George Westinghouse, stated yesterday that the decision rendered in Ottawa, Canada, in the case of Edison versus the Royal Electric Light Company, would have no effect upon the business in the United States.

He said there was no reason for any excitement or apprehension by the Westinghouse interests on account of the decision.

☞ WALES, in to-morrow's DISPATCH, has an entertaining article on the frequenters of the postoffice and the trials of the window clerks.

HE REFUSED $25,000.

Rev. T. De Witt Talmage Didn't Want Money for His New Tabernacle Enough to Stay a Month in England—He Talks of the Big Tower.

[CORRESPONDENCE OF THE DISPATCH.]

ROME, November 11.—[Copyright.]—There is no mistaking the fact that the British people love Dr. Talmage. Of this I was convinced before setting my foot on British soil. When we arrived in Queenstown harbor the tugboat Flying Fox delivered mail to the passengers. The letters, telegrams and cablegrams received were innumerable, and I need not say that the great Brooklyn preacher got the lion's share of them. Of these offers of assistance in raising funds for the new and larger tabernacle were a whole avalanche of epistolary arrival. A representative of one of the foremost religious journals of the world came prepared to close an arrangement for a month's preaching tour through England, suggesting that the English people would cheerfully respond to the amount of £5,000 ($25,000) toward the tabernacle to be built in Brooklyn, if Dr. Talmage would spend that length of time with them. However tempting such a munificent offer must have appeared to him he could not be persuaded to entertain it, nor any of the numerous invitations literally showered upon him. He said:

While I am profoundly grateful for these cumulative manifestations of cordial sympathy and sincere affection on the part of this people, with whom I have in the past spent three delightful summer vacations, I must decline to entertain any proposition the conditions of which would be likely at all to interfere with the object of my trip, which is to personally go over over the ground rendered sacred by our Savior's presence, during His ministry in the flesh, in order to better fit myself for my life's mission, which is to preach the gospel of the blessed Son of God, as well as to aid me in the accurate preparation of a life of Christ that I feel called to write, and which must be completed the coming spring.

As we arrived in Paris the day after the World's Exposition closed, we were unfortunately not able to see it in its glory. Getting up early in the morning, however, we took a coach and drove over to the grounds in order to see the famous Eiffel Tower. When questioned as to his impressions of the Tower, Dr. Talmage said:

It surpasses my expectations. I never before saw the exquisite and majestic so effectively combined. The way to look at it is to let your eye start at the base and very slowly ascend, and by the time your sight has traveled to the top you will find yourself out of breath with emotion. A man who could build that tower could build a world if he had the materials and machinery requisite. Nothing that will ever be built on either continent can take anything from the originality and splendor of the intellect that planned that marvel before yet its two first bars of iron were interlaced. But the idea I have seen in some newspapers that we cannot equal that structure for our American Exposition of 1892, is an absurdity as high as Eiffel Tower. Our American architects and engineers are as talented, our building materials as strong, our foundations as solid, our skies as lofty. Surely the lines of beauty are not all exhausted. I warrant you there are already a dozen American artists who have a tower more graceful than this, either in their brain or actually put in diagram. Give our American genius a chance for such a structure. The history of this Eiffel tower proves not only that the thing can be done, but that it will be financially remunerative. As sure as we live we shall see in America in 1892 a tower higher, stronger, more delicately graceful and with larger financial income. If the Eiffel tower is 1,000 feet high, we can have a tower 1,500 feet high; if that weighs 150,000,000 pounds, we can have one weighing 200,000,000 pounds; if 10,000 persons can stand in it at one time, we can have 15,000 in ours. As America has the greatest cataract coming down, she might as well have the greatest tower going up.

LOUIS KLOPSCH.

THE SCOTIA'S NEW SKIPPER.

Capt. G. W. Rowley Retires on a Competence and Capt. Phillips Succeeds.

The steamboat Scotia arrived from Cincinnati during Thursday night. Yesterday a change of captains took place, and the retiring captain was entertained at a banquet.

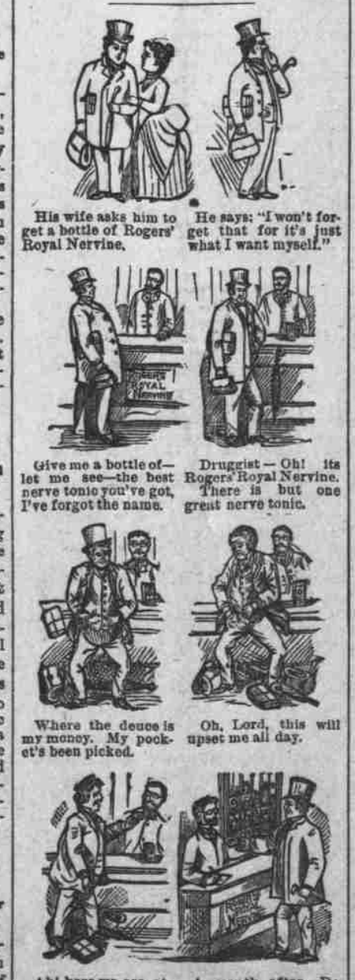
Captain G. W. Rowley, who left the Scotia, has been with that boat ever since it began running over six years ago, and has been on the river over 40 years. He has amassed a competence in his long service, and means to enjoy his later days in quiet retirement. He was succeeded by Captain John M. Phillips, who was formerly on the river, but has recently been in Arizona. His home is in Glendale.

A fine dinner was served on board the Scotia at noon by Steward McLaughlin. The table was well decorated with flowers, and the eatables were well served and heartily enjoyed. Captain Rowley made a short speech, recommending Captain Phillips to the good graces of all. Among those who were present were:

Captain Rowley and wife, Captain Phillips, Captain James A. Henderson and wife, Captain R. J. Henderson, Dr. Charles Phillips and wife, Robert Phillips and wife, Miss Carrie Johnston, of Cincinnati; Captain John R. Johnston, Stephen R. Johnston, Miss Wattles, Miss Bradley, William Phillips and wife.

☞ A HUSKING ROMANCE is told in to-morrow's DISPATCH by Laurel, who describes an old-fashioned husking bee in Vermont and its result.

THE NERVOUS MAN.



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LABOR TROUBLES.

The Important Statement Made by a Prominent Iron Worker.

A MATTER OF PUBLIC INTEREST.

"I am an iron worker by trade, and was brought up in the business from my boyhood, and I think it is to my work that I can partially lay the cause of my trouble."

The speaker was Mr. Francis Knox, of No. 1336 Second avenue. He is employed at the Eliza Furnace, operated by Messrs. Laughlins & Jones.

"I would become overheated at my work," continued Mr. Knox, "and would then step out into the air to cool off. I would catch cold after cold, but paid very little attention to them. Finally, some time ago, I found I was getting into bad shape. My head became stopped up and ached me continually. A dull, heavy pain directly over the eyes. My nostrils would clog up, first on one side and then on the other. My throat became raw, and was all choked up. A dry hacking cough set in. There would be a dropping back of mucus into my throat, and I was constantly hawking and raising large clots of phlegm.

"My trouble gradually grew worse. There was a constant ringing noise in my head. My eyes were weak and discharged a watery substance.

Mr. Francis Knox, 1336 Second Avenue.

"Sharp pains would shoot through my chest and side. The worst pain was in the small of my back. It was so severe at times that I was unable to bend over or lift any heavy weight. The slightest exertion would tire me. I would arise in the morning more tired than when I went to bed. I had no appetite. The very sight of food caused a nauseating feeling in my stomach. My heart would beat hard and fast. Then the palpitation would be followed by a slow, irregular beating and a feeling of faintness.

"Night sweats weakened me terribly. I lost rapidly in weight. At last I was obliged to succumb, I was so weak, and laid off from my work.

"About this time I read of a case similar to mine, which had been cured by Drs. Copeland & Blair. I called at their office, and, after consultation, placed myself under their care.

"Gradually I began to notice an improvement in my condition. First, my head became clear and my nostrils were no longer clogged up. The ringing in my head stopped. My eyes became strong. The soreness in my throat and pains in my chest and back disappeared. I have no palpitation of the heart. My appetite is good, and I arise refreshed and invigorated by my night's sleep. I gained nine pounds in 15 days. I have returned to work, and can now do as good a day's labor as the best of them. In fact, I stand to-day as well as I ever was, and owe my recovery to Drs. Copeland & Blair."

Mr. Knox can be seen at either of the places named above and this interview easily verified.

VERY PLAIN TALK.

Showing the Outline of a Route Which is Often Followed.

When a person with a delicate constitution has a tendency to catarrh or consumption—whether this tendency is inherited or results from taking cold easily—it is noticeable that that person invariably loses flesh and loses strength, showing that the nutrition is interfered with.

In such a case the sufferer should at once be placed under influences that will restore the defective nutrition and tend to invigorate the constitution.

It is to be remembered in every case the presence of catarrh is an evidence of predisposition to consumption, and no matter how slight the attack may be, it should be treated with the greatest care and the treatment should be continued until all traces of the catarrh have disappeared.

If the catarrh is allowed to reach the smallest tubes in the lungs—which condition is indicated by the spitting up of a yellow material—then immediate attention to the malady is demanded, or serious lung trouble will result.

Catarrh is, nine times out of ten, the cause that produces consumption, and hence no one can afford to neglect a case of catarrh, however slight. It is easily cured, if taken in time and treated regularly and correctly by a specialist. If left to itself it is rarely cured without a change of climate, but with each new cold it gets more and more troublesome, extending always a little deeper into the lungs until a cure becomes difficult and sometimes impossible.

"I should like to be treated," a lady remarked the other day, "but I would not like to have my name in the paper." Let it be stated that Drs. Copeland & Blair never publish a name or statement without the full and free consent of the patient, nor do they publish one hundredth part of the testimonials, letters and statements received by them from grateful patients. As observed, the statements given are entirely voluntary, and are given by the patients for publication. Drs. Copeland & Blair would never publish the most emphatic testimonial unless the patient giving it understood that it was to be printed and gave willing consent.

Treated by Mail.

Last May Miss Lottie J. Forker, of 299 Arch street, Meadville, Pa., placed herself under treatment by mail with Drs. Copeland & Blair for her catarrhal trouble.

On June 9 she wrote: "Your medicine is doing me good. I do not feel so tired, and my headaches have ceased."

August 26 her letter stated: "I feel quite like a different woman from the one I was when I commenced your treatment."

Mr. M. C. Wilson, who commenced using the home treatment early in July, wrote on the 25th of the same month: "I am improving steadily; feel much better than I have for years past."

August 16 he wrote: "I am feeling like a different being from the one I was when I commenced your treatment, and am glad to be able to make this statement."

DOCTORS

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OFFICIAL—PITTSBURG.

[No. 158.]

AN ORDINANCE—AUTHORIZING THE grading, paving and curbing of Thirty-sixth street, from Charlotte street to Railroad street.

Whereas, It appears by the petition and affidavit on file in the office of the Clerk of Councils that one-third in interest of the owners of property fronting and abutting upon the said street have petitioned the Councils of said city to enact an ordinance for the grading, paving and curbing of the same; therefore

Section 1—Be it ordained and enacted by the city of Pittsburg, in Select and Common Councils assembled, and it is hereby ordained and enacted by the authority of the same, That the Chief of the Department of Public Works be and is hereby authorized and directed to advertise in accordance with the acts of Assembly of the Commonwealth of Pennsylvania and the ordinances of the said city of Pittsburg relating thereto and regulating the same, for proposals for the grading, paving, and curbing of Thirty-sixth street, from Charlotte street to Railroad street, the contract heretor to be let in the manner directed by the said acts of Assembly and ordinances. The cost and expense of the same to be assessed and collected in accordance with the provisions of an act of Assembly entitled "An act relating to streets and sewers in cities of the second class," approved the 16th day of May, A. D. 1889.

Section 2—That any ordinance or part of ordinance conflicting with the provisions of this ordinance be and the same is hereby repealed, so far as the same affects this ordinance.

Ordained and enacted into a law in Councils this 11th day of November, A. D., 1889.

H. P. FORD, President of Select Council. Attest: GEO. SHEPPARD, Clerk of Select Council. W. A. MAGEE, President of Common Council pro tem. Attest: GEO. BOOTH, Clerk of Common Council.

Mayor's office, November 12, 1889. Approved: WM. McCALLIN, Mayor. Attest: ROBERT OSTERMAIER, Assistant Mayor's Clerk.

Recorded in Ordinance Book, vol. 7, page 202, 26th day of November, A. D., 1889. no28-98

[No. 159.]

AN ORDINANCE—AUTHORIZING THE grading, paving and curbing of Sheridan street, from Penn avenue to Ellsworth avenue.

Section 1—Be it ordained and enacted by the city of Pittsburg, in Select and Common Councils assembled, and it is hereby ordained and enacted by the authority of the same, That the Chief of the Department of Public Works be and is hereby authorized and directed to advertise in accordance with the Acts of Assembly of the Commonwealth of Pennsylvania and the Ordinances of the said city of Pittsburg relating thereto and regulating the same, for proposals for the grading, paving and curbing of Sheridan street, from Penn avenue to Ellsworth avenue, the street to be paved up to the building line without curb on the east side thereof, the contract therefor to be let in the manner directed by the said acts of Assembly and Ordinances. The cost and expense of the same to be assessed and collected in accordance with the provisions of an act of Assembly of the Commonwealth of Pennsylvania, entitled "An act relating to streets and sewers in cities of the second class," approved the 16th day of May, A. D. 1889.

Section 2—That any ordinance or part of ordinance conflicting with the provisions of this ordinance be and the same is hereby repealed, so far as the same affects this ordinance.

Ordained and enacted into a law in Councils this 11th day of November, A. D. 1889.

H. P. FORD, President of Select Council. Attest: GEO. SHEPPARD, Clerk of Select Council. W. A. MAGEE, President of Common Council pro tem. Attest: GEO. BOOTH, Clerk of Common Council.

Mayor's office, November 12, 1889. Approved: WM. McCALLIN, Mayor. Attest: ROBERT OSTERMAIER, Assistant Mayor's Clerk.

Recorded in Ordinance Book, vol. 7, page 203, 26th day of November, A. D. 1889. no28-98

[No. 161.]

AN ORDINANCE—AUTHORIZING THE grading, paving and curbing of Barton street, from Fifth avenue to Forbes street, in the Twenty-second ward of Pittsburg.

Whereas, It appears by the petition and affidavit on file in the office of the Clerk of Councils that one-third in interest of the owners of property fronting and abutting upon the said street having petitioned the Councils of said city to enact an ordinance for the grading, paving and curbing of the same; therefore,

Section 1—Be it ordained and enacted by the city of Pittsburg, in Select and Common Councils assembled, and it is hereby ordained and enacted by the authority of the same, That the Chief of the Department of Public Works be and is hereby authorized and directed to advertise in accordance with the acts of Assembly of the Commonwealth of Pennsylvania and the ordinances of the said city of Pittsburg relating thereto and regulating the same, for proposals for the grading, paving and curbing of Barton street, from Fifth avenue to Forbes street, the contract therefor to be let in the manner directed by the said acts of Assembly and ordinances. The cost and expense of the same to be assessed and collected in accordance with the provisions of an act of Assembly of the Commonwealth of Pennsylvania, entitled, "An act relating to streets and sewers in cities of the second class," approved the 16th day of May, A. D. 1889.

Section 2—That any ordinance or part of ordinance conflicting with the provisions of this ordinance be and the same is hereby repealed, so far as the same affects this ordinance.

Ordained and enacted into a law in Councils this 11th day of November, A. D. 1889.

H. P. FORD, President of Select Council. Attest: GEO. SHEPPARD, Clerk of Select Council. W. A. MAGEE, President of Common Council pro tem. Attest: GEO. BOOTH, Clerk of Common Council.

Mayor's Office, November 12, 1889. Approved: WM. McCALLIN, Mayor. Attest: ROBERT OSTERMAIER, Assistant Mayor's Clerk.

Recorded in Ordinance Book, vol. 7, page 205, 27th day of November, A. D. 1889. no28-98

[No. 163.]

AN ORDINANCE—AUTHORIZING THE construction of a sewer on Twenty-sixth street, from Penn avenue to the Allegheny river.

Section 1—Be it ordained and enacted by the city of Pittsburg, in Select and Common Councils assembled, and it is hereby ordained and enacted by the authority of the same, That the Chief of the Department of Public Works be and is hereby authorized and directed to advertise, in accordance with the acts of Assembly of the Commonwealth of Pennsylvania and the ordinances of the said city of Pittsburg relating thereto and regulating the same, for proposals for the construction of a pipe sewer 18 inches in diameter on Twenty-sixth street from Penn avenue to the Allegheny river, the contract therefor to be let in the manner directed by the said acts of Assembly and ordinances. The cost and expense of the same to be assessed and collected in accordance with the provisions of an act of Assembly of the Commonwealth of Pennsylvania, entitled "An act relating to streets and sewers in cities of the second class," approved the 16th day of May, A. D. 1889.

Section 2—That any ordinance or part of ordinance conflicting with the provisions of this ordinance be and the same is hereby repealed, so far as the same affects this ordinance.

Ordained and enacted into a law in Councils this 11th day of November, A. D. 1889.

H. P. FORD, President of Select Council. Attest: GEO. SHEPPARD, Clerk of Select Council. W. A. MAGEE, President of Common Council pro tem. Attest: GEO. BOOTH, Clerk of Common Council.

Mayor's Office, November 12, 1889. Approved: WM. McCALLIN, Mayor. Attest: ROBERT OSTERMAIER, Assistant Mayor's Clerk.

Recorded in Ordinance Book, vol. 7, page 206, 27th day of November, A. D. 1889. no28-98

[No. 160.]

AN ORDINANCE—AUTHORIZING THE grading, paving and curbing of Jumonville street, from Fifth avenue to Forbes street.

Whereas, It appears by the petition and affidavit on file in the office of the Clerk of Councils that one-third in interest of the owners of property fronting and abutting upon the said street have petitioned the Councils of said city to enact an ordinance for the grading, paving and curbing of the same; therefore,

Section 1—Be it ordained and enacted by the city of Pittsburg, in Select and Common Councils assembled, and it is hereby ordained and enacted by the authority of the same, That the Chief of the Department of Public Works be and is hereby authorized and directed to advertise in accordance with the acts of Assembly of the Commonwealth of Pennsylvania and the ordinances of the said city of Pittsburg relating thereto and regulating the same, for proposals for the grading, paving and curbing of Jumonville street from Fifth avenue to Forbes street, the contract therefore to be let in the manner directed by the said acts of Assembly and ordinances. The cost and expense of the same to be assessed and collected in accordance with the provisions of an act of Assembly of the Commonwealth of Pennsylvania, entitled "An act relating to streets and sewers in cities of the second class," approved the 16th day of May, A. D. 1889.

Section 2—That any ordinance or part of ordinance conflicting with the provisions of this ordinance be, and the same is hereby repealed, so far as the same affects this ordinance.

Ordained and enacted into a law in Councils this 11th day of November, A. D. 1889.

H. P. FORD, President of Select Council. Attest: GEO. SHEPPARD, Clerk of Select Council. W. A. MAGEE, President of Common Council pro tem. Attest: GEO. BOOTH, Clerk of Common Council.

Mayor's office, November 12, 1889. Approved: WM. McC