THE INTERIOR JOURNAL.

FRIDAY, SEPTEMBER 6, 1872.

What Causes Hard Times.

R. M. P. writes:—"I am a farmer and know that the times are 'hard,' and would like to see some theory in the *Rural New Yorker* as to the cause of hard times. Cannot you give us one?" Yes, certainly. It is easy enough to construct a theory; it is not always easy to prove that it is a correct one. We have one, nevertheless, which we think self-evident. Here it is:

1. Too many spend money and too few earn it.

2. Too much money is spent wastefully and uselessly, and too little saved and made productive and accumulative by those who need it.

3. We buy too much abroad that we ought to produce at home.

4. We buy too much that we cannot and do not pay for cash down—too much of what we pay being what we do not actually need.

5. We are too wasteful, know too little how to economise and too have little disposition to do so.

6. We are too speculative, unscrupulous and actually dishonest in our efforts to make money.

7. Too many of us prefer idleness to industry, and too few of us know how to work and derive pleasure and profit from our labor.

8. We spend too much time learning what is not useful, and too little informing ourselves upon the best methods of promoting our material prosperity.

9. We know too much of politics, spend too much money as politicians, and know too little about political economy and the science of a stable and economical, successful public policy.

10. Our actions are governed too much by passion, prejudice and partisan feeling, and not enough by a broad, intelligent, liberal and patriotic conception of the duties which American citizenship involves.

11. We are too superficial and impatient, and lack the clear purpose and persistent, patient application necessary to permanent success.

12. We depend too much on our "sharpness," and "cuteness," and readiness to take advantage of circumstances, and not enough upon earnest honest labor.

13. We talk and read too much, and think and act too little.

14. We spread ourselves over too great a surface, and thus fail to dig deep enough in one place for the nuggets that will surely enrich us.

15. We lack in that higher morality which frowns down venality and elevates and encourages purity of life, probity of conduct, and scrupulous regard for a good and honorable name.

16. We do not teach our children that they must, nor how to, earn their own [illegible] them as a life of easy unscrupulousness, depending on their skill as make-shifts rather than upon their solid acquirements as men and women.

17. We roll about too much like stones that gather no moss, enriching carrying corporations and speculating capitalists, and defrauding ourselves of the substantial profits of our own industry.

18. We are devotees of show rather than substance, and pay homage to the glitter of a "success" which is but a robe covering filth, rottenness and corruption, social, commercial and political.

19. We build too many churches and cultivate too Christian virtues and spirt too little; we have too many schools and too few real teachers; we have too many false theories and too few true ones; we are too undivided in certain directions and not enough so in others; we adhere too closely to what [illegible] to depart from, and refuse to take hold of that to which we ought to cling.

20. In short, we are too much what we ought not, and not enough what we ought to be!

Is our theory satisfactory?

High Heels.

Nearly all the corns, bunions, incurvation of nails, etc., which are peculiar to civilization, being unknown pedal troubles in savage or barbarian life, are traceable to high heels. Notwithstanding that shoemakers know this to be true, they continue the fashion, which gives employment to chiropodists—or, as they are known in plainer language, corn doctors, a lucrative profession, which thrives by the folly of those who would rather be lame than wear easy shoes or boots of vulgar patterns. Any elevation of the heels drives the toes into closer quarters, and corns develop to notify the individual there is not room enough at the point of the shoe. Being to tight across the ball of the great toe joint inflames it extensively; that is a bunion. If the pressure is not removed, which is the only permanent relief, a distortion of the the joint follows, and a perpetual crop of corns is as certain as seed time in harvest. No heels—none of that trouble.

Hogs—Small Breeds.

A stock raiser of much experience, in an article upon overgrown and medium-sized animals, thus speaks of hogs, indicating his preference for the small breeds:

"There is not one single advantage to be claimed in favor of large hogs. There never was a monster hog which did not make the man who raised him pay for every pound he weighed. They don't furnish an ounce of meat gratis, but charge full price for every atom of their carcass.

When slaughtered, it takes a long time to get one cool to the marrow of the bone, and when the hams are put in salt, it is troublesome to finish them to the centre. Four hundred pounds live weight, is as large as hogs should be, in order to make good bacon. Beyond this size, there is a loss somewhere. Either the feeder, butcher or consumer is beat; and, as a general thing, every one who has anything to do with the big hog, will find if he observes closely, that they are not so profitable as the smooth, nice hog of only three hundred pounds weight. Small head, with little upright ears, and legs and feet delicate to perfection, are marks which indicate the greatest amount of flesh for any given amount of food consumed, and will more readily draw the attention of the butcher."

A Short Sermon.

Here is a bit of philosophy worth reading. It is an exposure of a very common delusion. It is a good rendering of an old idea:

"Two things ought to be strongly impressed upon young people of our country. The insecurity of riches, even when acquired, and their unsatisfying character. There is no fallacy so universally cherished as the notion that wealth is surely a means of happiness. The care of a large property is one of the most burdensome of earth's trusts. The only material good that comes from an estate is to be made out of a moderate income far more easily than a large one, and with fewer attendant disadvantages. Few thoughtful men would undergo the entire stewardship of a large estate on a positive bargin that they should receive no more for taking care of it than ordinarily falls into the lap of the owner. The scramble after wealth is due to a wrong estimate of good when it is gained."

THE KENTUCKY INSTITUTION
—FOR THE—
Deaf and Dumb
THE above Institution, located at Danville, will enter upon its fiftieth session on
Tuesday, October 1st, 1872.
Deaf mutes, residents of the State of Kentucky, from ten to thirty years of age, of good mind, good moral character, and free from chronic and contagious diseases, will be received as provided by law. Board and tuition free. For further information, apply to the Principal, JOHN A. JACOBS,
24-6t Danville, Ky.

Lost Land Warrant.
No. 54,209.
TO all whom it may concern: Take notice: That Land Warrant No. 54,209, for 160 acres of land, which issued under an act of Congress, March 3, 1855, to Sally Feland, of Lincoln county, Ky., widow of James Feland, deceased, late private in Capt. James Davidson's company, Kentucky Militia, war of 1812, has been lost by me, or stolen from my premises, near Stanford, Lincoln county, Ky., and that I will make application for a Duplicate Warrant, in lieu of the one thus lost or stolen, to the Commissioner of Pensions of the United States, at Washington, D. C.
23-6t A. M. FELAND, Stanford, Ky.

REAL ESTATE for SALE.
I HAVE 183 acres of good land situated 1 mile southeast of Pine Hill, on the the Knoxville Branch Railroad adjoining J. R. Crooks Co.'s best coal lands, and contains good veins of coal, which I will sell privately on good terms. Address
WM. J. CALLOWAY, Pine Hill, Ky.

L. H. PRYOR,
PAINTER
GLAZIER,
Paper Hanger,
Etc., Etc., Etc.
CALCIMINING
a specialty
Wall paper in great variety, always on hand, common, medium, and fine gilt, at city prices; and which will be furnished and put on at reasonable rates.
Graining in imitation of oak, ash, walnut, rose-wood, etc.
Orders for work or paper may be left at the drug store of W. H. Anderson, Stanford, Kentucky. 23-3m

T. J. ATKINS.
MANUFACTURER OF
Tin, Copper, and Sheet Iron WARE.
ROOFING and GUTTERING
done to order and at prices to suit the times.
PUMPS! PUMPS!!
Yard and deep well Pumps on hand and put up promptly.
JOB WORK.
All kinds of tin ware manufactured and warranted. Repairing done at all times.
CHEAP WORK.
Those desiring FINE WORK, GOOD WORK, and CHEAP WORK, should call at my shop, up stairs over Asher Owley's store.
4-1y T. J. ATKINS.

STEEL RAIL! DOUBLE TRACK!
Baltimore and Ohio Railroad.
The Great Short Line from Cincinnati or Columbus East!
Saving 67 to 110 miles, and arriving on trains in advance of NEW YORK.
Saving 50 miles, and arriving 6¼ hours in advance at BALTIMORE.
Saving 77 miles, and arriving 8¼ hours in advance at WASHINGTON.
Reaching PHILADELPHIA one train the quickest.
The Great Iron Railway Bridges!
Over the Ohio river, at Parkersburg and Bellaire, are complete. Morning and night lines of Pullman's palace drawing-room and sleeping cars are run on this route from Cincinnati or Columbus to Baltimore and Washington City.
WITHOUT CHANGE.
By this route you avoid all omnibus transfers and ferries.
Tickets for sale at all ticket offices in the south and west. L. M. Cole, general ticket agent; Baltimore, Md. J. L. Wilson, master transportation, Baltimore, Md. Sidney B. Jones, general pass agent, Cincinnati, Ohio.

U. S. Mail Line Steamers
For CINCINNATI AND THE EAST.
TWO BOATS DAILY
Making close connection at Cincinnati with fast through trains for New York and all Eastern cities.
MEALS AND STATEROOMS FREE.
Fare same as by other lines. Tickets for all points for sale at all general ticket offices in the south and company's office in Louisville, and on board the steamers.
For economy, pleasure and comfort take this line. FRANK CARTER, Sup't.

MILLINERY.
Mrs. L. BEAZLEY.
Fashionable Milliner and Mantuamaker,
Second door west of post office, Stanford, Ky.
The latest Parisian and Metropolitan styles of dresses, &c.,
CUT AND MADE TO ORDER.
LADIES' and CHILDRENS' BONNETS, HATS, &c.,
Made and trimmed on short notice.
A large stock of FASHIONABLE MILLINERY, NOTIONS, &c., on hand and at prices to suit the times. 1y.

NEW Grocery and Saloon!
T. S. PARSONS,
HAS just opened a first-class Saloon and Family Grocery on Main Street, Stanford, Kentucky, opposite Garvin House, and is prepared to furnish his customers choice
FAMILY GROCERIES, Confectioneries, Fruits, Etc.
HIS BAR
Is supplied with the choicest brands of Brandies, Whiskies, Wines, Tobaccos, Cigars, etc., the country affords.
He can furnish his friends the best
FOUR YEAR OLD
Anderson county whisky, the
FINEST IN THE MARKET.
HIS
Arctic Soda Fount
Is supplied with pure syrups, and is ice-cold at all hours. 22-1y
GO AND SEE HIM.

1,000 AGENTS WANTED
FOR THE
PEERLESS BEE-HIVE!!
Patented Dec. 26th, 1871, by
J. S. PROCTER,
Of Franklin, Kntucky.
To Bee-keepers Everywhere:
The following points of excellence comprise a few of the many, that may be truthfully claimed for my hive:
1. It is simple in construction, neat in appearance and is the most easily understood and managed movable comb frame Hive ever invented.
2. The only material required in its construction is 26 feet of lumber, the nails necessary to fasten it together and a few small scraps of wire cloth to cover ventilators. No a screw, screw eye, hook and eye, hinge, pivot, piece of tin, tin tube, glass, or other expensive material is used in its construction.
3. When properly used, it is the coolest hive for summer and as warm as the warmest for winter use, affording ample protection for the successful wintering of colonies on the summer stand.
4. By its use the necessity for "honey boards" or "honey bars" is entirely dispensed with, while the chambers may be contracted to suit the condition of any sized colony of from one single frame to ten, enabling the keeper to confine the animal heat to the space only occupied by the colony.
5. Less time and labor is required in handling, and the brood is less exposed than in using other first-class hives.
6. While it does not claim to be positively "moth proof" under all circumstances, yet it is provided with the least expensive and most effectual device for the capture and destruction of moth millers ever attached to a hive, and will do more to protect the bees from the ravages of that terrible scourge, than all the expensive and complicated "traps" ever invented and will in most cases insure perfect protection.
7. The construction is such that the frames and false ends fit equally well either the brood or surplus chamber.
8. A number of small colonies or nuclei may be used in the same hive, one or more may be kept in surplus chamber, receiving all the necessary natural warmth from the colony confined to the brood chamber.
Other advantages might be enumerated, but the above are deemed sufficient.
An examination of fifteen minutes, will, I believe, satisfy any *disinterested*, practical Apiarian, of the superiority of the
"Peerless" Hive
over any, and all others; and I CHALLENGE COMPARISON with any Hive on the AMERICAN CONTINENT, *North, South, East* or *West*.
Farm Rights and Sample Hive.....$10 00
Peerless Circular and Beginners Manual... 10
Territory will be sold very low to those wishing to purchase, and the terms made easy. For any further information enclose stamp, and address, plainly,
1-2t J. S. PROCTOR, Lock Box 84 Franklin, Ky.

LUMBER!
Lumber for Sale.
I AM PREPARED TO FURNISH ALL KINDS OF
Poplar Lumber, Cut and Sawed Shingles,
—AND—
BOARDS,
At the LOWEST prices for CASH.
ORDERS SOLICITED.
ALSO WILL CONTRACT TO FURNISH material and erect buildings on the most favorable terms. All orders left at the store of Dunn & Owsley, or Asher Owsley's, will receive prompt attention.
Stanford, Ky. JNO. W. GILHAM.

ALE! ALE!
A. GENSLE,
DEALER IN
A. TEMPLETON'S
OLD
CREAM ALE!
Wholesale and Retail.
BY DEALING WITH HIM PERSONS CAN GET THE BEST ALE FOR LESS MONEY, THAN BY SENDING TO LOUISVILLE OR CINCINNATI.
Send on your Orders.
EATING SALOON.
IN CONJUNCTION WITH OUR ALE Saloon we have an Eating Saloon, where meals can be procured at all hours of the day and night, and cheaper than elsewhere. I have constantly on hand all the market affords.
1y A. GENSLE.

1872. 1872.
Fresh Spring and Summer Goods.
E. B. HAYDEN,
South Side Main Street, Stanford, Ky.
I AM NOW RECEIVING AND WILL continue to receive during the spring and summer season a fresh stock of choice dry goods, including all the late styles of
Ladies' Dress Goods,
Embracing in part
PLAIN and FANCY SILKS, GINGHAMS, MOZAMBIQUES, ALPACAS, LAWNS, POPLINS, LUSTRES, &c.
Our stock of WHITE GOODS and NOTIONS always complete.
PRINTS, DOMESTICS, BROWN and BLEACHED COTTONS, COTTON YARNS, IRISH LINENS
At the very lowest market prices.
We call especial attention to our very large stock of
READYMADE CLOTHING, Boots and Shoes, HATS AND CAPS.
Also
Wall Paper, Mirrors, Queensware, Traveling Companions, Umbrellas, Trunks, Valices, &c.
GIVE US A CALL.
1y E. B. HAYDEN.

MILLINERY. MANTUA-MAKING.
Mrs. M. GILHAM
Has just opened a millinery establishment, up stairs over Craig & McAlister's store, south side of Main street, Stanford, Kentucky, at the old stand of Mrs. M. A. Wilging, and is now receiving a large and elegant stock of
MILLINERY GOODS, NOTIONS, FANCY GOODS,
—AND—
Trimmings.
All the POPULAR NOVELTIES OF THE SEASON.
MANTUA **MAKING** under the charge of Mrs. M. MYERS.
Done according to the most improved manner, and in the very latest **STYLES.**
PRICES Reasonable,
Ladies in this and adjoining counties will find it greatly to their interest to call and examine her stock before purchasing elsewhere.
Novelties AND **STYLES** That have never been offered to the trade in this section of country, can be found at Gilham's.
Remember THE **PLACE,** Up stairs over Craig & McAlister's store. 6-1y
NEW MILLINERY STORE.

GO TO THE
CASH STORE.
THE PLACE TO GET THE BEST
BARGAINS,
IS THE
NEW STORE
On LANCASTER STREET, above the old National Bank building.
WATERS & DAWSON,
Have just received a large stock of
Family Groceries,
CONFECTIONERIES, NOTIONS, PAINTS, OILS, DYE-STUFFS, CUTLERY,
HARDWARE,
TIN-WARE, JAPAN-WARE,
Farming Implements, Etc., Etc.
IN SOLICITING A LIBERAL SHARE of the patronage of this community, we beg to say that our stock was selected with a view to the wants and necessities of FAMILIES, and especially the FARMER.
OUR GOODS ARE ALL FRESH AND DESIRABLE, AND WE START IN THIS ENTERPRISE WITH A DETERMINATION TO
PLEASE OUR CUSTOMERS,
—AND NOT BE—
UNDERSOLD
By any house in
CENTRAL KENTUCKY.
WE have adopted the CASH SYSTEM, and intend to fully demonstrate to the people of this community, that it is
TO THEIR INTEREST TO PAY CASH FOR THEIR GOODS,
And that the FARMER, and MECHANIC can no better afford to follow the old system than the MERCHANT.
LET it be distinctly understood that our terms are INVARIABLY CASH, we ask One and All to come where they can
GET BARGAINS.
WANTED
ALL kinds of COUNTRY PRODUCE, the very highest market price in exchange for goods at the very lowest CASH PRICES.
11-1yr. WATERS & DAWSON.

DRY GOODS
—AT—
McALISTER & MILLER'S
BOOTS and SHOES
—AT—
McALISTER & MILLER'S.
Hats, Caps, Ladies Dress Goods
—AT—
McALISTER & MILLER'S.
CLOTHING
—AND—
Furnishing Goods.
—AT—
McALISTER & MILLER'S.
WANTED
20,000
Bushels of Wheat
—AT—
McALISTER & MILLER'S.
Bargains Offered
—AT—
McALISTER & MILLER'S.

TIN SHOP AND STOVES!
PETER STRAUB,
WEST END STANFORD, KY.
I AM PREPARED TO DO ALL KINDS of tin work at my shop near the Woolen Factory.
Always on hand and for sale
Heating and Cooking Stoves,
Odd Vessels, &c.
Steam Mill Boilers,
And other mill machinery repaired at all times.
Tin and Copper Ware on hand, for sale cheap. 1y

Brick! Brick! Brick!
Brick for Sale!
ADAMS & WATHEN,
Shelby City, Ky.,
Prepared to furnish brick, in any desired quantities, at
REASONABLE PRICES.
They have now on hand 200,000 superior made brick. Send them your orders.

WANTED.
We also desire to buy wheat, for which we will pay the highest market price in cash, or exchange fresh family groceries.
23-5t ADAMS & WATHEN.

MATHEW L. WRIGHT,
PAINTER,
WEST END, STANFORD, KY.,
RESPECTFULLY solicits work in his line. Will contract to work by the job and furnish material, or by the day, material furnished. **Prices Very Low.**

Do You Want a Farm?
600 ACRES
—FOR—
SALE!!
I OFFER FOR SALE, AT A GREAT sacrifice, my farm, situated one and a half miles from Stanford, near the Somerset pike, containing **600 ACRES.**
A large frame dwelling, with eight rooms, double porch, double veranda, and spacious halls. The farm is susceptible of division into two or more tracts.
Wood, water and soil can be found on this farm, which is as good as any fair average of land in this county.
Terms Easy.
A distilling site, unsurpassed anywhere, is on the land. A bold stream of clear, cold, never-failing water, and a substantial log house for the distillery is already built. Call on, or address DAVID GARVIN, or H. P. HARRIS, Att'y,
16-tf. Stanford, Ky.

Valuable Real Estate
—FOR—
SALE!
UNLESS SOLD PRIVATELY BEFORE the 20th day of September next, I will offer at public out-cry, my HOUSE AND LOT, situate on Danville street in the town of Hustonville. The house is new and well arranged, and contains four or five rooms, and necessary out buildings on the lot.
At the same time I will sell about FIFTY ACRES OF FIRST CLASS BLUE GRASS LAND on the Liberty turnpike about four miles from town. Adjoining the same there is about one hundred more of the same quality of land, which can be purchased at reasonable rates.
Any one desiring to examine the household or land will address or call on me, or Cook & Green, at Hustonville, Lincoln county, Kentucky. JAS. K. McCORMACK.
21-tds-tr-tf

STANFORD WOOLEN AND GRIST MILLS.
OUR WOOLEN AND GRIST MILLS are now in perfect running order, and will manufacture all kinds of
WOOLEN FABRICS.
and sell the same at reasonable prices.
Highest Cash Price Paid for Wool.
We will also grind CORN or WHEAT on shares, and pay the highest cash price for wheat.
Mill stuff, shorts, meal and flour always on hand and for sale at market prices.
Thankful for past favors we still solicit a share of the same.
R. & R. T. MATTINGLY.

WANTED
10,000 bushels
WHEAT
at the highest CASH prices.
16-tf CRAIG & McALISTER.

OUR
Illustrated and Descriptive Catalogue
—OF—
Hardy Bulbs
Is sent free to all who apply.
Address NANZ & NEUNER,
24-1m Louisville, Ky.

WARNER & BRO.,
DEALERS IN
Men's Furnishing Goods,
AND MANUFACTURERS OF
SHIRTS and UNDERWARE.

Falls City Shirt.

6 Shirts	$ 9 00
6 Shirts	12 00
6 Shirts made to order	15 00
6 Shirts made to order	16 00
6 Shirts made to order	18 00

FANCY SHIRTS.

Genuine Chevoit	$1 00
Imitation Chevoit	1 50
Percal	2 10

The best $2 00 white shirt in the city.
Send for price list and directions for self-measurement.
1-1y 66 Fourth St., LOUISVILLE, KY

S. D. MYERS,
Undertaker,
East Main Street, STANFORD, KENTUCKY
Keeps constantly on hand

METALIC CASES,

CASKETS and SHROUDS.
WOODEN COFFINS
Made to order on short notice.
IS PREPARED TO FURNISH PICTURE frames and mirror plates of all styles and sizes. All kinds of furniture repaired.
Terms cash or thirty days with note, negotiable and payable at one of the Stanford Banks.
N. B. All those indebted to me are requested to come forward and settle up immediately.
1y S. D. MYERS.

DENNIS & CLARK,

CARRIAGE MAKERS
North side Main Street,
STANFORD.....KENTUCKY.,
Will keep constantly on hand and for sale CHEAP FOR CASH,
CARRIAGES, BUGGIES, ROCKAWAYS, Spring Wagons, etc.,
of all kinds,
Unequalled in Style and Finish.
REPAIRING DONE PROMPTLY TO order. Such as painting, smithing, &c. Don't go elsewhere to have your work done, when your home mechanics can do it well enough. TRY US ONCE. 1y

NO CURE. NO CHARGE.
RHEUMATISM NEURALGIA
$1000 WILL BE PAID

$1000 Reward offered to the Proprietors of any Medicine for Rheumatism and Neuralgia able to produce one-fourth as many genuine cures in writing, in the same period of time as Dr. Fitler's Vegetable Rheumatic Remedy—the scientific prescription of an eminent educated physician, and the only reliable specific ever discovered.

$2000 Reward offered to any Person proving Jos. P. Fitler, M. D., to be other than a graduate of the celebrated University of Pennsylvania in 1836, and Professor of Chemistry and Toxicology.

$1000 Reward to any Chemist, Physician, or Others able to discover Iodide of Potassa, Colchicum, Mercury, or anything injurious to the system in Dr. Fitler's Rheumatic Syrup.

$100 Reward for any evidence that Dr. J. P. Fitler has not been particularly and successfully treating Rheumatism and Neuralgia for many years, as a specialty for many years. Curing 98 in every 100 treated.

$250 Reward for the same if any preparation for Rheumatism and Neuralgia warranted and sold under a similar legal guarantee, setting forth the exact number of bottles to cure or return the amount paid for same to the patient in case of failure to cure. Full description of cases requiring guarantee must be forwarded by letter to Philadelphia. The guarantee, signed and stating quantity secure, will be returned by mail with advice and instructions without any charge. Address letters, Dr. J. P. Fitler, 45 south Fourth Street. No other remedy is offered on such honorable terms.

$100 Reward is offered for any case of Neuralgia or Rheumatism of any form, uncomplicated curable, that Dr. FITLER'S RHEUMATIC SYRUP will not cure. The proof that no other specific exists is found in every community in persons afflicted for many years past and still suffering. If physicians could cure it, if a specific did exist, this would not be so. Dr. Fitler's Vegetable Rheumatic Syrup is sold by druggists at $1 25 per bottle—six bottles $6 50. Full information, with circular containing testimonials to physicians, clergymen, &c., may be obtained of W. H. ANDERSON, sole agent for Stanford. 24-6m

WHEAT!!
10,000 Bushels Wanted
AT
PRICES
AS
LIBERAL
AS THE
MARKET WILL ADMIT OF.
SEE ME BEFORE SELLING.
GEO. D. WEAREN.

THE SOUTHERN MUTUAL LIFE INSURANCE COMPANY
Of Kentucky.
Office, S. W. Cor. Third and Jefferson Sts., Louisville, Ky.
Assets Nearly $700,000.
DR. J. LAWRENCE SMITH, President; J. H. LINDENBERGER, Vice President; J. R. TEMPLE, Second Vice President; L. T. TRUSTIN, Secretary; E. D. FORKE, Medical Adviser.
JNO. B. SMITH, Treasurer; S. W. WILSON, General Agent; W. E. HARVEY, Consulting Actuary; W. F. BARRET, Legal Adviser.
THIS COMPANY CONTINUES TO INSURE LIVES ON ALL THE WELL-tried and approved plans. It avoids all FANCY SCHEMES as expensive and so active.
Its MANAGEMENT is under the supervision of the best business talent of Louisville.
Its financial position is thoroughly sound, affording the highest guarantees of security and fidelity.
Its business is growing rapidly, and is beyond the hazards of an experiment.
Experience has shown its location, both for safe and profitable investment of funds, and the healthfulness of the region surrounding, to be superior.
The POLICY which the Company issues has been carefully revised, and is fully up to the most advanced position of life insurance. Its provisions are at once definite, and comprehensive all that the Company or dissatisfy engages to do or contract, and as liberal as consistent with prudence.
Policies and dividends both nonforfeitable.
D. W. HILTON, State Agent.
J. C. COOPER, Local Agent.

$1,000,000.
GRAND GIFT CONCERT
At Library Hall, Louisville, Kentucky,
Saturday, Sept. 28th, 1872.
1,000 GIFTS. $500,000.
Highest Gift $100,000--Lowest $100.

BY authority of the Legislature of Kentucky the Trustees will give their SECOND GRAND GIFT CONCERT, consisting of Music, Vocal and Instrumental, at Louisville, Ky., September 28th, 1872, for the benefit of the Public Library of Kentucky. The best musical talent will be employed, and one hundred thousand tickets of admission sold.
PRICE OF TICKETS:
Whole tickets $10; halves $5; quarters $2 50; 11 whole tickets for $100; 22 for $200; 56 for $500; 110 for $1,000; 285 for $2,500; 575 for $5,000. No discount on less than $100 worth of tickets at a time.
During the concert the sum of
$500,000 in Currency
Will be given to the holders of tickets by distribution by lot of ONE THOUSAND GIFTS, as follows:
LIST OF GIFTS:

One Grand Gift, Cash	$100,000	1 Gift of	$2,000 each, Cash		2,000
One Grand Gift, Cash	50,000	4 Gifts of	1,000 each, Cash		4,000
1 Grand Gift, Cash	30,000	10 Gifts of	500 each, Cash		5,000
1 Grand Gift, Cash	20,000	20 Gifts of	200 each, Cash		4,000
1 Grand Gift, Cash	15,000	21 Gifts of	100 each, Cash		2,100
1 Grand Gift, Cash	10,000	25 Gifts of	200 each, Cash		5,000
1 Grand Gift, Cash	8,000	25 Gifts of	100 each, Cash		2,500
1 Grand Gift, Cash	6,000	45 Gifts of	100 each, Cash		4,500
1 Grand Gift, Cash	7,000	50 Gifts of	100 each, Cash		5,000
1 Grand Gift, Cash	5,000	60 Gifts of	300 each, Cash		18,000
1 Grand Gift, Cash	4,000	75 Gifts of	300 each, Cash		22,500
1 Grand Gift, Cash	4,000	612 Gifts of	100 each, Cash		61,200
Total 1,000 Gifts, all Cash					$500,000

After paying the expenses of the entertainment, the net proceeds of the concert will be applied to the payment of the balance of the purchase money due on the Public Library building, recently bought for $210,000, and the enlargement of the library and museum. The library already contains 25,000 volumes and the interest 100,000 spectators now open to the public every day and night, and which, by the provisions of the charter are to be forever free to the citizens of every State in the Union.
The drawing will be by blind children from 10 to 15 years of age, from two glass wheels, the contents of which can be seen by the audience, one of which will contain the gifts on printed slips, in sealed boxes, and the other leather tag with blanks on them, which will be all the tickets used.
The superintendent and assistants will be the well-known and well-known citizens
Hon. M. P. Hardin, Judge Court of Appeals, Ky.; Hon. J. Proctor Knott, late M. C. Louisville District; Hon. B. W. Bruce, Judge 9th Judicial District Ky.; Hon. Geo. H. Monroe, U. S. Marshal; Hon. T. E. Cotton, Chancellor Louisville Chancery Court; Hon. E. D. Standiford, President Farmers' and Drovers' Bank; Hon. John Barbee, Manager Royal Insurance Company, Liverpool; Col. Phil. Lee, Com. Ath'y 9th Judicial District; Dr. C. Gibson, Professor of Gynecology, Medical College of Louisville; Hon. Jno. Dr. T. S. Bell, Prof. Medical University, Louisville; Hon. J. G. Baxter, Mayor Louisville; Hon. T. L. Jeffersonn, City Attorney; Henry Woolford, Treasurer of Louisville; A. G. Brannin, Pres't Manufacturers' Bank; Phillip Judge, of the Louisville Hotel Co.; James Bridgeford, Pres't 3d National Bank; W. C. D. Wright, Proprietor Willard Hotel; J. C. Johnson, President Traders' Bank; H. Victor Newcomb, President of Louisville Gas Company; Henry Deppen, Pres't German Bank; Andrew Graham, Tobacco and Cotton Merchant; Dr. Bowen, Pres't L. & C. Short-line R. R.; Col. Ben. Ayres, Agent Adams Express Co.
It is expected that every ticket will be sold, but whether all are sold or not, the drawing will nevertheless absolutely take place. Should any tickets be left over on the day of drawing, they will be destroyed, and one thousand gifts offered will all be drawn and paid, but distributed in value in proportion to the per centage of unsold tickets. For instance, if only three-fourths of the tickets are sold, the capital gift will be reduced to $75,000, and all the others in proportion.
Tickets to which gifts are awarded will be paid on presentation at the office of the Public Library, room No. 4 Public Library building, the third day after the drawing, or soon any business day during the month thereafter. No gift will be paid without the ticket or its fractional part to which it was awarded. At the first concert given for the benefit of the Public Library gift was awarded to a citizen of Memphis, Tenn., but now of New Albany, Ind. The other gifts were allotted to persons scattered over the United States—some in almost every State in the Union. All the gifts were promptly paid, without counsel, on presentation of tickets to which they were awarded, and the Trustees now refer to any or all of those who drew gifts as witnesses of the integrity, promptness and strict principles upon which the gift concerts announced may be expected to be conducted.
Those who intend to buy should do so early. At the first concert given for the benefit of the Public Library, in December last, thousands of dollars received for tickets were returned because the concert came too late.
The FARMERS' AND DROVERS' BANK OF LOUISVILLE IS TREASURER, and all money received for the sale of tickets will be deposited there, to remain until the gifts are fully awarded for, and delivery of the gifts provided for the benefit of the Library.
The management is not dependent on the sale of tickets for the means of paying expenses, but is amply provided with funds now on deposit in the Farmers' and Drovers' Bank, for that purpose. The entire proceeds of the sale of tickets will stand unmoved in the bank as a guarantee for the payment of all the gifts advertised.
Purchasers of tickets will note that there are 1,000 gifts for distribution by lot at this concert, instead of 500 as at the first entertainment, in December last.
Arrangements have been made with the Adams Express Company, and its connections to transport tickets for the purchasers of tickets to the grand gift concert, at the following reduced rates of value: $10 ticket, 25 cents; $20 to $50, 50 cents; $60 to $75, 40 cents; $80 to $100, 50 cents. Where the express can be used conveniently, money may be sent by Post-office money orders, or registered letters, or bank drafts.
All tickets ordered and not paid for or returned before the drawing, will be cancelled by their non-payment. Purchasers of tickets will remember that tickets are cash, and that none can be sent on C. O. D. orders or on time and not paid for when the drawing comes off.
The Trustees have named the members of Hon. THOS. E. BRAMLETTE, late Governor of Kentucky, as their agent in the Grand Gift Concert, and he will see that all business arising from the sale of tickets is deposited in the Farmers' and Drovers' Bank to the credit of the Library fund, and that the drawing is fairly conducted and gifts justly awarded and promptly paid.
The public Library is now open day and night, and all citizens are cordially invited to visit the museum of its books, specimens and curiosities free of charge.
W. N. HALDEMAN, Vice President; JNO. S. CAIF, Sec'y; FARMERS' AND DROVERS' BANK.
At the earnest solicitation of the Trustees of the Public Library of Kentucky, I have consented to act as agent for the management of the Grand Gift Concert, to be held in Louisville, Ky., September 28th, 1872. To the management and control of this undertaking, my time and care will be devoted, and the sale of the first ticket to the payment of the last gift. It will be my duty to see that the money arising from the sale of tickets is deposited in the Farmers' and Drovers' Bank to remain for the payment of the gifts, to see that the drawing is fairly conducted, and that those who draw gifts are promptly paid on presentation of their tickets; and this duty I shall perform to the best of my ability. This enterprise has for its purpose of enlarging and making substantial the free library, already the largest and best public library in Louisville, and it is to be hoped that for no trifling purpose every ticket may be sold. The object is a good one, and the undertaking is fair to all. I shall do all I can to make it the successful enterprise it deserves to be, and I do not doubt it will succeed.
Tickets are now ready for sale at the office of the Grand Gift Concert Room, No. 4, Public Library Building, and all orders accompanied by the price will be promptly filled.
Circulars giving full particulars sent on application. THOS. E. BRAMLETTE,
10-6m Agent Public Library Kentucky, Public Library Building, Louisville, Ky.