MEXICO

A FEW FACTS FOR INVESTORS

Do You Want a Safe and Reliable Investment? Then Read What We Have to Tell You.

NOW IS THE TIME TO MAKE MONEY WITH SMALL MONTHLY PAYMENTS.

From the Mexico Trader, March, 1899.

For years the Trader has preached the wisdom of not attempting to grow tropical products in the semi-tropics, which occasionally are visited by frost. We have always advised the would-be tropical agriculturists to go South and take no risks of nipping frosts, which work havoc not only to vanilla, coffee and other similar products, but also to orange trees, etc. The wisdom of our advice is becoming more and more apparent. On the 12th of last month a snowfall invaded a stretch of country comprising the cantons of Misantla, Papantla, Tlapacoyan, Tantoyuca, Chicontepec and Jalacongo, in the state of Vera Cruz, as well as a considerable extent of the sierra region of the state of Puebla, such as the districts of Teziutlan, Tlatlauqui, Zacapoaxtla, Tetela, Zacatlan and Huachinango.

The snowfall did damage to the extent of several millions of dollars. The Carlos Pacheco colony at Tlatlauqui alone lost over $1,000,000, their coffee trees, tobacco, sugar cane, etc., being completely destroyed. All the places mentioned are in Northern Vera Cruz. In the southern portion of the state frost is absolutely unknown in the lowlands. The same thing may be said of Chiapas and Oaxaca. The tropical agriculturist will do well to go where frost and snow cannot follow him.

TO THE PUBLIC.

We take this opportunity to acquaint the public with the above statement. Within the last two years the people of the United States have been made familiar with the vast resources of the republic of Mexico. They have learned that there is no country on the face of this globe richer in mineral deposits nor offering as great a field for agricultural development as our sister republic. This, of course, has attracted the attention of capitalists all over the world, who are taking advantage of the liberality of the federal government of Mexico in encouraging enterprises in that country. The vast agricultural opportunities have remained practically undeveloped until within the last few years. The growing demand for investment in Mexico has flooded this country with numerous unscrupulous land companies, and promoters of every kind have imposed upon the credulity of the public in the most outrageous manner. Semi-tropical lands have been disposed of under the false claim that it was beyond the reach of frost. The numerous facts stated in the article here cited well warrant the investor to make careful investigation before giving up his hard earned money to foster enterprises that have nothing to commend them but the glib tongue of the unscrupulous promoter. This class of people, unfortunately, have done serious damage to land companies who are conducting their business honestly and who are prepared to give to the investor value received. Mexico to-day offers better opportunities for investment than ever before in the history of this country. Foreign capital is pouring in, in vast quantities. The stability of the government is well recognized by the intelligent financiers of the United States. This was strongly demonstrated when the recent bond issue of the republic of Mexico was sold at par in this country. And in England, only in 1895, Mexican bonds could have been purchased at from 20 to 30 cents on the dollar, and now they are worth an even 100 cents, and hard to get at that. American-English capital is building a network of railways through the fertile valleys of Southern Mexico to connect with the Southern American railways, and thus making it possible for an American to get into a Pullman car at Kansas City and go to Costa Rica and Southern America. If we should state the actual progress that has been made in Mexico within the last few years, the people would look at it as the choice bit of fiction culled from Munchausen. Mexico City to-day has among her population not less than 1,000 Americans for every fifty that were in Mexico twelve years ago. It is estimated that there are not less than 20,000 Americans and English in Mexico City alone. In the business district of Mexico you cannot go a block in any direction without encountering an English, American or German business house. It is safe to say that within the next ten years the English language will be almost as familiar in the republic of Mexico as Spanish is now.

BASELESS PREJUDICE.

The vast territory of the United States has heretofore satisfied the American as a field for investment. And the baseless prejudice against Mexico has robbed him of many opportunities to share the magnificent returns that accrue to a properly and intelligently placed investment in that country. Happily, this condition is fast changing under the calm scrutiny and searching investigation of the capitalist and financier.

It has been found that the laws of Mexico are just as protective of financial interest in Mexico as are the laws of the United States to home investments. The appearance of the country and the intellectual standard of the native as found just south of the Rio Grande are no more an index of Mexico's agricultural worth or an expression of the educational standard of her people than the development and progress along the north bank of the Rio Grande express the intellectual and agricultural standard of this country.

HEALTHY CLIMATE.

Much has been said regarding the unhealthfulness of Mexico, and probably with some cause, when reference is made to the lowlands along the streams and near the Gulf. But a more healthy climate than that which is found on the lands averaging from 1,000 to 3,500 feet above sea level is not to be found anywhere. Upon the lands of the Grijalva Company white families have been located for over a year and up to the present we have received no report of illness among them. The temperature rarely exceeds 88 or falls lower than 65. This varying temperature, of course, during special periods of the year. There is scarcely ever a fluctuation of more than 6 to 10 degrees between day and night. During the winter months the temperature is lower, on an average, than during the summer. Frost has never been known in the state of Chiapas. Rainfall is abundant, but not excessive. Irrigation has never been necessary. The soil is extremely rich, which is evidenced by the large and heavy growth of timber and tropical verdure on the land.

TRANSPORTATION.

The transportation facilities to the land of the Grijalva Land and Coffee Company cannot be excelled. Not only has the investor a navigable river at his disposal, but also a railroad, which is now building from Chiltepec to Huimanguillo. This railroad passes very near the lands of the company, and if it is extended as contemplated to meet the railroad now building by C. P. Huntington from Placopalpan, which passes near Macintitlan, through the land of the Grijalva company, and thence to San Christobal to Guatemala, connecting with the Trans-American railroad. We do not believe that the investor will find it necessary to use railway transportation, from the fact that he will be able to reach Frontera, on the Gulf of Mexico, within several hours by river transportation.

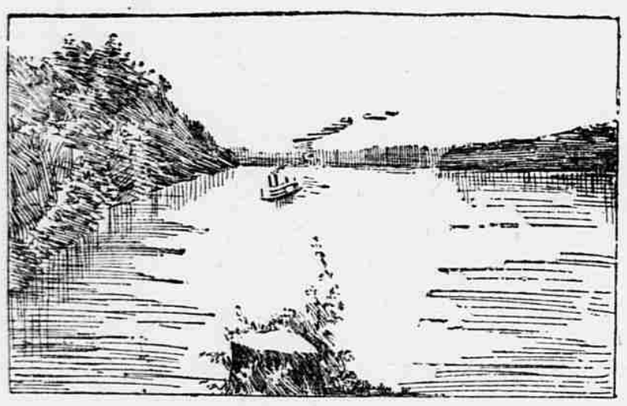
As regards transportation to the United States, we believe this question to be thoroughly solved by the Port Arthur people, who state that they will increase their steamboat facilities so as to include Frontera as a regular port of entry for all their steamships now plying between Port Arthur, Tampico, Vera Cruz, Progressa and a few other South American Gulf ports. Kansas City is destined to be the great center for export and import to and from Mexico, as Kansas City is located, only between 1,400 and 1,500 miles from the center of the tropics of Mexico.

NO LONGER PROFITABLE.

The man of very limited means no longer finds the United States a field for profitable investment; he cannot possibly compete with the vast combinations of capital that now control almost every enterprise of worth. It is an absolute business necessity for him to join with others of small incomes in an enterprise where the danger of being frozen out is completely done away with, and where he is not at the mercy of salaried officers, who get the money and leave only the experience for the investor.

THE GRIJALVA LAND AND COFFEE COMPANY, LTD.

About one and one-half years ago the Grijalva Land and Coffee Company was chartered under the laws of Mexico. The company was incorporated for $400,000, Mexican money. Among its assets will be found 113,500 acres of land, free and clear of any and all incumbrances, beautifully situated and lying along a navigable river that empties into the Gulf of Mexico at Frontera. The title to this property was declared by the well known lawyers, Louis Mendez, Rafael Pardo and Pablo Macedo, one of the few perfect titles in the republic of Mexico. In Mexico a company cannot incorporate for more than the cash value of its property. The value of the property is determined, not by the incorporators, who may place upon the property a fictitious value, but by commissioners appointed by the federal government, who look at and investigate the value of the property in question, and at such value the company may incorporate.



GRIJALVA RIVER LANDING AT THE COMPANY'S LAND

THE UNITED STATES TRUST CO., OF KANSAS CITY, AS TRUSTEE

Of this large body of land, the title to 12,000 acres is vested in the United States Trust Company, of Kansas City, Mo. The purchaser of any part of this land can feel assured that he will receive a good title thereto, and then he need not be alarmed by the thought that the property is far removed from the United States, and that he will have to deal with a foreign corporation, and that he will have to go to a foreign country to prove his claim in the event of trouble. All this has been remedied and the investor rendered secure by the company in that the title is held by a United States corporation, and that the trust company makes title to the purchaser. This clause is signed by the United States Trust Company, of Kansas City.

ADDITIONAL SECURITY.

Since the incorporation of the company an addition of 13,500 acres adjoining the lands of the company has been purchased and added to the assets of the company. Of this large body of land 3,000 acres adjoining the village of Grijalva has been set aside by the company for the purpose of being planted to the most valuable tropical products. Over half of this lot of land is now cleared and in cultivation. This body of land, when in full bearing, will be worth not less than $3,000,000. This property cannot be sold or incumbered, but stands as a bulwark of protection to every purchaser of lands, until the contract with the purchaser has been complied with in every particular.

OUR OFFER.

We will sell an acre of land for $300, United States currency. We will survey and fence the land and build a house for the help. We clear the land of timber and undergrowth, and plant it to either one, two or three of the following named products: Rubber, coffee, chocolate, cocoanuts, oranges, lemons or vanilla. We will cultivate, prune and attend the orchard so planted for a period of six years. Will pay all taxes of every kind assessed or levied against the land during this period. Also all expenses of surveying, clearing, planting, attending to or in any wise incurred during this period of six years. At the end of this time we will turn over to you the land in bearing and in first-class condition, free from all incumbrances, and make you a warranty deed to the land and improvements thereon, without further cost to you of any kind, and at the same time PAY YOU A DIVIDEND OF NOT LESS THAN 26 PER CENT of the total amount of money by you paid. And then, if you wish, we will manage your property for ten years longer, but if you wish to run it yourself we will purchase for a period of ten years longer the products of the orchard we have planted, and pay you the local market prices.

IRONCLAD GUARANTEE.

The Grijalva Land and Coffee Company, upon full compliance with the contract of purchase, guarantees to pay to the investor a dividend of not less than 26 per cent on total amount of the purchase paid, and as an evidence of good faith, the United States Trust Company, of Kansas City, trustee, is authorized, under its agreement with the Grijalva Land and Coffee Company, to retain in its possession not less than 26 per cent of all money paid by the investor, for the purpose of warranting the payment of the dividend guaranteed by the Grijalva Land and Coffee Company.

NO IFS.

The reader will readily see that this does not mean that he will get a dividend, provided the crops are gathered and sold, and provided that all expenses have been paid, including taxes and internal revenue, and provided that everybody on the line from the president of the company down has had a whack at the proceeds, but it means just what it says, that you get a dividend of not less than 26 per cent on the total amount paid. The reader will readily see that at the end of six years, when he receives the title to the property, the dividend that will be paid him will be sufficient to start him out with a capital to take care of his own property. But should he not desire to do this, the Grijalva Land and Coffee Company agrees to purchase for a period of ten years all of the products that they planted on his land, and paying therefor the actual cash local market value. As a further evidence that we do not intend to take advantage of anyone, we state further in our agreement with the purchaser, that if he cannot pay his monthly installments when due, he has three months in which to pay the same. Furthermore, he can dispose of his interest at any time that he may desire.

THE CHANCE IN A LIFETIME.

The value of the opportunity that we offer to all young men who are working for reasonable salaries can scarce be estimated from the fact that from a small fraction of their income they are enabled to slowly but surely lay up a fortune for themselves without in any manner interfering with their position in the United States. The amount of money required is so small that it would scarcely be missed by anyone. Just figure it out, what it means to you at the end of seventy-two months, at an outlay of $300 payable at the rate of $4.17 per month. At the end of seventy-two months we will give you a warranty deed to an acre of land, which should, and we feel certain will net you annually not less than 50 per cent of the total amount of your investment. Besides that we pay you a net dividend of not less than 26 per cent, which will amount to $78, which you receive in cash at the time when we make you title to the property. If anyone can show us a better thing than this, we would like to see it.

PROTECTION TO INVESTORS.

Should the Grijalva Land and Coffee Company, Ltd., fail to substantially comply with its agreement with reference to clearing and planting the land within the time specified herein, then the purchaser may, at his election, demand and receive from the company, first, a cancellation and return of all his remaining unpaid notes and a title, without cost, to the land herein sold, together with such improvements as may be thereon at the time; or, second, a cancellation and return of his notes remaining unpaid, and all the money the said purchaser has paid on his land, with 20 per cent additional thereon as liquidated damages which he has suffered by virtue of such failure. The company shall, upon complying with the remedy so elected, be released from further obligations to said purchaser.

ANNUAL INSPECTION AT THE COST OF THE COMPANY.

Article 12 of the agreement of purchase cites the following: Once each year the various investors may, for the purpose of acquainting themselves with the progress of the improvements, select one of their number as their agent to visit the lands of the Grijalva Land and Coffee Company, Ltd., and the transportation from Kansas City and return will, in case of such selection, be furnished by said company, such visit to be made during December or January; and each investor shall, on or before November 1 of each year, notify J. P. and J. H. Knoche, of Kansas City, Mo., of the name of the person whom he wishes to make such visit, the person who is the choice of the greatest number to be selected for such purpose; and notice of such election to be published in the Kansas City Star on November, the 10th of each year.

A FEW REASONS WHY THE GRIJALVA LAND AND COFFEE COMPANY CAN OFFER YOU A PROFITABLE AND SAFE INVESTMENT.

First—It is the owner of 100,000 acres of land, located along the Grijalva river, in the state of Chiapas, Mex., inland about 125 miles from the Gulf coast, in the line due south from Port Arthur.

Second—The altitude of the land is from 500 to 3,000 feet; temperature not less than 60 degrees nor more than 92 degrees, Fahrenheit; plenty of rain, perfect drainage, healthy climate; white colonists now on the land; frost has never been known in this section.

Third—The company does not owe one cent.

Fourth—Under its Mexican charter the land cannot be incumbered nor stock watered.

Fifth—The title is perfect and passed upon by Louis Mendez, senior counsel to the Mexican National railroad; also Rafael Pardo and Pablo Macedo, eminent Mexican lawyers, and by them pronounced one of the very few clean and perfect titles in the republic of Mexico.

Sixth—The treasury stock permitted was $200,000, Mexican money. Of this sum at the last meeting of the directors of the company, at Monterey, Mexico, February 15, 1899, $100,000 was retired, the remainder of $100,000 unsold was advanced from $100 to $150 a share.

Seventh—Nearly $4,000 in the treasury.

Eighth—3,000 acres reserved and being improved by and for the company. Some 700 acres of this already cleared and planted in tropical fruits, tobacco, etc.

Ninth—50 families now on the land.

Tenth—Over 3,000 acres of land sold to actual settlers, with the condition of sale that the land must be cleared and planted.

Eleventh—A contract for 150 to 300 laborers has been entered into to clear and plant the land sold under this agreement.

Twelfth—The title to 12,000 of the 100,000 acres of land owned by the Grijalva Land and Coffee Company is held by the United States Trust Company, of Kansas City, Mo., as trustees for the investors under this agreement.

Thirteenth—The United States Trust Company, of Kansas City, Mo., has a paid up capital of $250,000. Its officers are men all well known in the business and financial world.

Fourteenth — You have seventy-two months to complete your purchase. You have three months' grace in which to meet a payment.

Fifteenth—You are invited to visit the land of the company at any time you desire, and, to help you to keep posted as to what is being done, the company each year will furnish free transportation from Kansas City to the land and return to one investor selected by the various parties in interest.

Sixteenth—If the company fails to carry out its contract with you, you do not have to resort to a long drawn litigation to get your rights. The trustee decides, after an honest and impartial investigation, as to the justice of the claim. You are bound to get a square deal from the men comprising the United States Trust Company.

Seventeenth—Your indemnity is ample, sure and fixed. You can't be loser.

Eighteenth—Every possible safeguard is thrown about the investor to protect him.

Nineteenth—So certain are we of the profits that will accrue from the products gathered from the orchards between the fifth and sixth years that we can afford to pay you a dividend of 26 per cent of the total amount by you paid. The payment of this dividend is guaranteed by the United States Trust Company, of Kansas City, Mo.

Twentieth—This dividend places you on a solid financial footing to conduct your plantation and handle the product.

Twenty-first—At the end of six years we turn over to you without further cost, free of all incumbrances, the plantation in first-class condition.

Twenty-second—We agree to purchase from you for a period of ten years at the local market price, all the rubber, chocolate, cocoanuts, oranges, lemons and vanilla you produce on your land.

Twenty-third—We accurately survey your land, fence it for you, and build a house for your help.

Twenty-fourth—The planting and taking care of each product is under the direct charge of an experienced man in the department. We don't experiment. In the improvement feature each acre of land represents one share of stock at its par value of $300. The investor may purchase as many shares as he likes and pay for them in seventy-two monthly installments of $4.17 on each share. Only 1,000 shares, representing 1,000 acres, will be offered for sale during the first year. We are taking subscriptions for one or more shares, and just as soon as there are sufficient subscriptions, the subscribers are formed into groups composing twenty or more shares each.

OFFICERS OF THE COMPANY.

General Richard M. Gano, of Kentucky, president.

Hon. Thomas T. Crittenden, ex-governor state of Missouri, vice president.

George P. Levy, vice president Merchants and Farmers' National bank, Weatherford, Tex., treasurer.

C. W. Gano, San Juan Bautista, Mexico, secretary.

Hon. J. P. Taylor, counselor-at-law, Mexico City, auditor.

James H. Allen, president Allen-West Commission Company, St. Louis, chairman advisory committee.

J. P. Knoche, Kansas City, Mo., secretary advisory committee.

The United States Trust Company, of Kansas City, Mo., trustee.

Address all communications to J. P. and J. H. Knoche, agents, room 18, Masonic building, Kansas City, Mo.

STAMP COLLECTORS' NEWS.

Value of Mauritius Stamps—Stamps for Cuba—New Issue for Mexico.

A writer in Meekel's Weekly says: "Even the most enthusiastic of the many thousands of stamp collectors scarcely realize that a square yard of 2d blue Mauritius stamps (if it were possible to collect so many) would represent a value of £1,728,000. This means that you might cover your square yard of stamps with layer after layer of sovereign gold pieces, until your column of gold is five feet four inches high before you reach the purchasing price of the 1,728 which form the base of the column. To carry the gold necessary to buy this square yard, the original value of which was £14 8s, we should have to call into requisition three full companies, each man carrying a burden of over 100 pounds; the gold would outweigh 200 men of average weight, and at 5 per cent would yield a yearly income of £86,400. To carpet a floor fifteen feet square with these costly stamps would be beyond the resources of the richest of the world's millionaires, with two possible exceptions; for the carpet would cost no less than £32,400,000; while to paper an ordinary room with them would exhaust all our national revenue for a full year. Of course, if there was sufficient of these rare stamps for such a purpose, the present value of 2d blue Mauritius would be very far short of £1,000, at which it is assessed to-day."

The first shipment of Cuban postage stamps has been sent to Havana. It consisted of 1,500,000 ones, 2,000,000 twos, 400,000 threes and 50,000 special delivery 10-cent stamps. In the consignment were $5,000 worth of postage due stamps, which are the same as those used by this country except that the word centavo is printed on them. The Cuban stamps correspond in size and color to those used in this country. The 1-cent stamp is green, with a reproduction in miniature of the statue of Columbus which stands in the courtyard of the old Spanish captain general's headquarters. It represents Columbus standing with his left hand resting on a globe. Above the figure is printed "Cuba" and below "Centavo," with the numeral 1 on each side of "Centavo."

The 2-cent stamp has a group of three royal palms in the foreground, with several others in the distance. It has "Cuba" printed at the top, with "Centavo" at the bottom and the numeral 2 on each side of the centavo. It is printed in red. The 3-cent stamp is a royal purple, one with a miniature copy of the statue of "La Cubana," which stands in one of the plazas of Havana. The figure is seated on a raised dais, with a crown on its head and clothed in long flowing robes. A border of tropical foliage incloses a merchant ship, which is printed in blue, the ocean waves being reproduced in realistic design. The prettiest of all the stamps is probably the 10-cent one, which is a delicate slate gray in color, with a plowman and his team of oxen in the foreground, which represents a field, and in the distance plantation buildings appear.

The postmaster general of Mexico has just issued a description of the new set of stamps that will be issued at an early date. One cent will be emerald green and bear the national coat of arms; 2-cent, red and bear national coat of arms; 3-cent, sienna, and bear national arms; 5-cent, Prussian blue, and bear national arms; 10-cent, with national arms in orange on lilac ground; 15-cent, with national arms in crimson on pearl gray ground; 20-cent, national arms in Prussian blue on light red ground; 50-cent, with a view of the Falls of Juanacatlan in black, with pale violet border; $1, with a view of Popocatepetl in black with ultramarine border; $5, with view of Mexico cathedral in black with magenta border.

Among costly stamps must be reckoned the 10-cent Baltimore, which has been sold for $4,400, thus ranking with the $5,000 of the second blue Mauritius. The Hawaiian 2-cent stamp is valued at $3,500, and the 20-cent St. Louis at $3,000. Thus four old stamps, three square inches of "soiled paper," represent a small fortune of $15,900, or a yearly income of over $750.

Immediately after the convention at Detroit, which is to be held September 12, the stamp collectors of this city will hold a meeting for the purpose of forming a new club.

$19.00

To Pueblo, Colorado Springs and Denver and Return, Via Santa Fe Route.

The Concatenated Order of Hoo-Hoo meets in Denver September 9-13, 1899. A rate of $19.00 for round trip has been made for tickets to Pueblo, Colorado Springs and Denver and return. Sale of tickets is open to everybody—Hoo-Hoos and others. This is the last time this season such low round-trip rates to Colorado will prevail. If you've had no vacation, this is the time to take one if you want to minimize expenses. Tickets on sale September 6, 7 and 8, final return limit September 30.

The Santa Fe's trains afford the best and most comfortable service to Colorado.

GEO. W. HAGENBUCH, Agent,
Corner 10th and Main Sts.

New York and Return, $30.85—Wabash Fast Train.

On September 1, 2 and 3 the Wabash Railroad Company will sell tickets to New York and return for $30.85. These tickets will be good on the Wabash fast train, which is a day ahead of all other lines. Stopover is granted at Niagara Falls, if wanted. Sleeping car berths can be engaged now, at Wabash office, northwest corner Ninth and Delaware streets, on application, or wire or write to Henry N. Garland, Western Passenger Agent, Kansas City, Mo.

EPILEPSY OR FITS

I wish every person in the United States suffering with fits, epilepsy or Falling Sickness to send for one of my large 16-ounce bottles of medicine, free. It is very gratifying to me to be able to send you a remedy so effectual in the cure of a most stubborn disease. Where others fail I cure. Dr. F. E. Grant, room A, New Ridge bldg., Kansas City, Mo.

FETTER RATE BOOKS

WILL BE USED BY THE AGENTS OF KANSAS CITY.

James A. Waterworth, of St. Louis, Has Formed a Company for the Purpose of Making Rates, Inspections and Surveys.

James A. Waterworth, former president of the St. Louis board of underwriters, will furnish rate books to the different companies, on the same plan which has been in force in Kansas City by W. J. Fetter, secretary of the late Kansas City Underwriters' Association. Mr. Waterworth has announced the formation of the Board of St. Louis Insurance Survey, of which he is proprietor, and that his firm will make inspections and surveys and will furnish estimates of rates. It is said that before making public his plan Mr. Waterworth consulted with Attorney General Crow and Superintendent of Insurance Orear, and that they found no objections to the plans or formation of such a company. The companies will go very slowly about purchasing the rate books made by Mr. Waterworth, as they desire to be strictly within the law. Mr. Waterworth gave out the following regarding the subject:

"I beg to inform you that I have organized an independent bureau for making surveys and inspections of St. Louis property for fire insurance purposes in connection with which I propose to furnish estimates of comparative schedule ratings, based on my surveys, for the use of subscribers. While it is understood that there cannot be any agreement or understanding between the bureau and its subscribers as to the observance of estimates furnished, as measures of comparative hazards of risks in St. Louis and as guides to companies whose business does not justify them in keeping their own inspectors on the ground they will undoubtedly be valuable. The work will be carried on in all respects in strict conformity with the laws of Missouri."

W. J. Fetter & Son have made to managers of the different companies doing business in Kansas City the following announcement:

"In view of the law becoming effective on the 21st inst., which abolishes the Kansas City board of underwriters, we have carefully surveyed this city and suburbs and have in press a book of estimates of fire insurance rates, in two volumes. Supplements will be promptly issued to cover all changes in risks as they occur. More attention can now be given to inspection of buildings, with the view of removing objectionable features of fire hazard; also to electrical inspections. It is the aim of the undersigned to furnish these books and supplements at a cost not to exceed the amount heretofore paid for the maintenance of the board. It should be understood, however, that assessments will not be made on the premiums of companies for this week, but a specified amount per annum will be charged for services and books, payable quarterly, and adjusted annually to agree with the changes in conditions that may arise.

"Referring to the legal aspect of the matter, it is generally conceded that the sale of such books by the author and the purchase of the same by the individual companies is in no wise illegal. In the decision rendered by the higher courts there is no intimation of illegality. The law refers only to combinations of companies to maintain the estimate. In themselves they are looked upon in the same manner that a merchant consults a price current of values, to be used or not, as he may desire."

The books issued by the Fetter firm make the rates about the same as before existed under the Underwriters' Association, with the exception that rates on dwellings are slightly reduced. Business houses remain the same, in the general average, some have been reduced, while others have been raised.

Insurance Notes.

J. T. Ludlum, adjustor for the Delaware, of Pennsylvania, was in Kansas City for a few days during the past week.

Charles H. Luling, of the firm of Walker & Luling, general agents of the Bankers' Life, of Nebraska, was in Kansas City several days the last week. Mr. Luling makes his home in Wichita.

Frank Price, formerly connected with the George M. Ackley accident agency, has been appointed general agent of the Germania Life, with headquarters in Kansas City.

W. H. Reed, who resigned the general agency of the Phoenix Mutual Life, of Hartford, has accepted the appointment as special agent of the New England Mutual, under the general agency of Charles D. Mill. Ira B. Mapes has been appointed the general agent of the Phoenix with offices in the New England building.

Dr. J. T. Craig, medical examiner of the National Reserve Association, attended the meeting of the delegates of the national fraternal congress, representing fifty-two insurance companies, which convened in the Auditorium in Chicago. Dr. Craig addressed the association on "Medical Department of Fraternal Orders."

ATTENTION, G. A. R.

Take the "Battlefield Route" to the Thirty-third Annual Encampment,

To be held at Philadelphia, September 4 to 9, 1899. The Baltimore & Ohio Southwestern Ry. offers excellent service from the West with solid vestibuled trains, consisting of handsome day coaches, luxurious Pullman Drawing room Buffet Sleeping, Parlor and Observation cars, and B. & O. S-W. dining cars.

Very low rates will be made from all points and tickets will be on sale September 1 to 4, inclusive, good returning to September 12. By depositing ticket with Joint Agent at Philadelphia, between September 5 and 9, return limit may be extended, good to return leaving Philadelphia to and including September 30, 1899.

Every soldier knows the "B. & O." During the civil war both sides fought for its possession, and the territory through which it passes is dotted with fields of hard fought battles. Illustrated pamphlets will be furnished on application. For particulars call on Agents B. & O. S-W. Ry. or address O. P. McCarty, Gen. Pass. Agt., Cincinnati, O.; G. B. Warfel, Asst. Gen. Pass. Agt., St. Louis, Mo.

BURLINGTON ROUTE SPECIALS.

Round Trip Excursion Trips.

Pittsburg, Pa., $36.40; good to October 31.

Denver, Colorado Springs and Pueblo and return, $19, on sale September 6, 7 and 8, good to return September 30.

Philadelphia and return, $28.85, on sale September 1, 2 and 3, good to return September 30.

Omaha and return, $5.80; good going Saturday, return Monday following.

Buffalo, N. Y., and Niagara Falls. Rate, $39.75; good 30 days; round trip.

Boston, Mass. Rate, $57.00, round trip, until October 31st.

Portland, Me., $67.00; good to October 31st.

Harvest excursion, one fare plus $2.00, on August 15, September 5 and 19.

Tourist rates to St. Paul, Alexandria, Minn.; Charlevoix, Petoskey, Mackinac and all other Northern resorts. Diverse routes via lake and rail. For detailed information call on or address city ticket agent, 823 Main st.

Arrive Philadelphia by Daylight.

All trains from St. Louis Union Station over Vandalia-Pennsylvania Short Lines arrive Philadelphia by daylight, a great convenience for persons who will attend the G. A. R. National Encampment in September. For details about low fare address J. T. Foley, T. P. Agt., Kansas City, Mo., of J. M. Chesbrough, A. G. P. Agt., St. Louis, Mo.

$28.85—Philadelphia and Return—$28.85.
via
CHICAGO & ALTON RAILROAD.
September 1st, 2nd and 3rd.

You can go via Niagara Falls and return via Washington at slight additional cost. Yes, and stop over, too.

Through Pullman Tourist Sleeper to California Via Burlington Route.

Personally conducted, leaves Kansas City every Thursday, 10:40 a. m., via Denver and Salt Lake, through the beautiful mountain scenery of Colorado. Ticket office, 823 Main street.

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St. Louis to New York and Return,
Same dates and limits as Philadelphia.

ONE CENT PER MILE

TO

Philadelphia, Pa., and Return

VIA

Big Four Route

AND

CHESAPEAKE & OHIO RY.

Either via Chicago, Cincinnati and Washington, or via St. Louis, Cincinnati and Washington, stopover given at Washington.

On sale September 1st to 4th, good returning until September 12th. Can be extended to September 30th.

ALSO ONE FARE FOR THE ROUND TRIP, on which stopovers at Baltimore, Washington, Covington, Va.; White Sulphur Springs, W. Va., and any point between Washington and Huntington, W. Va., will be given.

ALSO ONE FARE PLUS $2.00, good going Big Four Route and Chesapeake & Ohio, and returning any other regular route, or vice versa. Stopovers named above given on the Chesapeake & Ohio, and same stops as any other line on the other roads returning.

THE CHESAPEAKE & OHIO RAILWAY runs through the old battle fields of Virginia, and has the grandest mountain scenery east of the Rockies; it's the most comfortable mountain road in America; through sleepers, through coaches, through dining cars.

ASK for your tickets "Via Big Four Route and Chesapeake & Ohio Railway," one way at least, either going or returning, and you will have a real pleasure trip.

PLENTY of room for everyone.

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The Old Reliable Doctor. Oldest in Age, Longest Located. A Regular Graduate in Medicine. Over 27 Years Special Practice.

Authorized by the State to treat *CHRONIC, NERVOUS and SPECIAL DISEASES.* Cures guaranteed or money refunded. All medicines furnished ready for use. No detention from business. Patients at a distance treated by mail and express. Medicines sent everywhere, free from gaze or breakage. Charges low. Over 30,000 cases cured. Age and experience are important. State your case and send for terms. Consultation is free and confidential, either personally or by letter.

Seminal Weakness and Sexual Debility, (Spermatorrhoea and Impotency,) producing losses, pimples and blotches on the face, rushes of blood to head, pains in back, confused ideas and forgetfulness, bashfulness, aversion to society, loss of sexual power, loss of manhood, &c., cured for life. I can stop all night losses, restore lost sexual power, restore nerve and brain power, enlarge and strengthen weak parts and make you fit for marriage.

Syphilis, that terrible disease, in all its forms and stages cured for life. Blood Poisoning, Skin Diseases, Ulcers, Swellings, Sores, Gonorrhoea and Gleet, and all forms of Private Diseases positively cured or money refunded.

Stricture permanently cured without caustic, cutting, bougies or sounds. No pain, no exposure. Patient can use the treatment at home.

Book for both sexes, 80 pages, 27 pictures, true to life, with full description of above diseases, the effects and cure, sent sealed in plain wrapper for 6c. in stamps. Read this little book and answer list of questions.

Rheumatism The Great Turkish Rheumatic Cure. A SURE CURE. The greatest discovery in the annals of medicine. One dose gives relief; a few doses remove fever and pain in joints;—a cure in a few days. Send statement of case, with stamp for circular.

Free Museum of Anatomy For Men Only. Replete with thousands of curiosities. The life-like models and wax figures deeply impress the mind;—a school of instruction—a sermon without words.

OFFICE HOURS: 8 a. m. to 8 p. m. Sundays 10 to 12.

N. B.—I have $500 deposited in the bank, which I will forfeit for above diseases that I cannot cure.

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THE KEELEY INSTITUTE,

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By the recent consolidation of the Kansas and Missouri Institutes, we are enabled to maintain one of the largest and best appointed Keeley Institutes of the great system administering Dr. Keeley's Gold Remedies for the cure of Alcoholic and Drug Addictions. Under the same management that has for eight years conducted the Keeley Institutes of Kansas.

IS NOT A PANACEA.

A Doctor's "Lightning Liniment" Fails to Cure, but Causes a Row.

A doctor's "Lightning Liniment" led to trouble between the doctor and Mrs. J. Siers, of 418 East Twenty-second street, and they were in police court yesterday morning to air their troubles. Mrs. Siers purchased several bottles of the liniment and it failed to effect a cure—at least she says so. The doctor lives in the same house with the Siers family, and they finally fell to quarreling over the merits of the medicine.

Mrs. Siers' children took up the fight for their mother and got to thumbing their noses and making faces at the doctor. That was more than he could stand and he caused the arrest of Mrs. Siers on a charge of disturbing his peace. Judge Burnham discharged her in the police court yesterday morning with the remark that if they did not cease their squabbling he would slap on a "court plaster" that would be more effective than any liniment ever compounded.

Cheap Rates to Colorado.

On September 6th, 7th and 8th the Union Pacific will sell excursion tickets from Kansas City to Denver, Colorado Springs or Pueblo at the low rate of $19.00 for the round trip, tickets good to return up to and including September 30th. Concatenated Order of Hoo Hoos hold their eighth annual meeting in Denver September 9th to 13th. The Union Pacific very properly has been selected as the official route for the order from Missouri river to Denver, and members and their friends going will all use Union Pacific. Remember Union Pacific is the only line running two fast trains daily from Kansas City to Denver and the only line running Pullman palace dining cars. Best line and best services. Last excursion of the season to "The Rockies." Ticket offices, Nos. 1000 Main street, 1038 Union avenue and Union station. J. B. FRAWLEY,
Tel. 1109. General Agent.

Dining cars on the Burlington route Chicago train serve supper out of Kansas City, and breakfast into Chicago, a la carte. Finest of service.

TOO LATE TO CLASSIFY.

FOR SALE.

ELEGANT WHITE DIAMONDS Mounted in rings, studs, scarfpins, watch cases, earrings, pendants, lace pins, collar buttons, or any way you wish, at the old prices; no 25 per cent advance here.

Solid gold, gold filled and silver, also chatelaine watches, one-half regular retail prices.

2,000 solid gold, genuine stones, set rings at half price.

DIAMOND PARLOR, 918½ Walnut st.
T. J. Turner, Manager.

Old gold and silver taken in exchange. Established 1869. Fine watch repairing reasonable.

LADIES—Spanish Female Fruit Pills are a safe and sure remedy for all irregularities; gives immediate relief; price one dollar. Call or write, Mrs. E. Brink, Agent, 808 East 9th st., downstairs.

75 BUTCHER blocks, 20 counters, ice boxes, new fixtures, made to order cheap; 6 hardwood mantels, $5 each.
REYNOLDS, 557 Grand ave.

WANTED—By two gentlemen, a large front room or suite, without board; must be close in and good location. Address A 16, Journal office.

FOR RENT—803 Penn st.; Eleven room brick, $40 per mo. S. S. Dickinson, owner, 918½ Main street.

1108 E. 11TH—4 unfurnished rooms, large and pleasant, no children, $18.50.

DINING room girl wanted. 1710 Holly.

Special New York Excursion.

September 1, 2, 3 and 4, via Vandalia-Pennsylvania Short Lines. Fare from St. Louis to New York and return, $21.35. Tickets good to leave New York returning until September 30. White or telegraph J. M. Chesbrough, A. G. P. Agt., St. Louis, for particulars.

Low Excursions East.

On September 1, 2 and 3 the Burlington Route will sell round trip tickets to PHILADELPHIA, $28.85, and NEW YORK CITY $30.85. For information call at 823 Main street.