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THE DAILY JOURNAL

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INTEREST PAID ON TIME DEPOSITS.

IMPORTANT TO INSURERS.

The safety of the assured depends as much upon the skill and knowledge of the AGENT as upon the soundness of the company. The ability properly to write policies and make the endorsements so frequently called for, as well as to give the advice needed and asked for by almost every person assured, is not acquired in a few days or months, but requires the study and experience of YEARS. It is well known that most of the delay and trouble attending the settlement of losses is the result of the ignorance of AGENTS through whom the insurance is effected, and their inability to render needed assistance at the time of and after a fire.

WILLIAM COURTENAY.

More Important to Insurers.

The undersigned represents a galaxy of INSURANCE COMPANIES of undoubted soundness, well established and favorably known in this city for their fairness in adjusting and promptness in paying losses. None of them have ever charged four per cent. discount on any claim against them, most claims have been paid at once without any discount. None of my companies have ever had a lawsuit in Miles City and tried to get out of paying honest losses. None of my companies have ever made, or tried to make, a technical or law point out of their AGENT'S failure to represent LEASEHOLDS, MORTGAGES, etc., which it is the local agent's DUTY to carefully inquire into and faithfully represent the facts in justice both to the insurer and the insured, and to guard against over-insurance, which is the bane of the insurance business. My knowledge of INSURANCE has not been acquired in a few DAYS or MONTHS, but is the result of study for YEARS.

CHARLES W. SEYDE,

Office in Stebbin's Block, Miles City, M. T.

Most Important to Insurers!

That certain insurance companies represented in Miles City have not yet paid a loss which occurred three years ago. That policies have been delivered to the assured without the agent's signature, thereby rendering them void and of no effect. That property has been insured for DOUBLE its cost in some instances by some of the local agents in town.

NEXT!

WILLIAM COURTENAY.

Consider Carefully

The Straits that Miles City Property Holders are Rapidly Drawing Nigh

Insurance Companies Threaten to Cancel all Risks Carried on Frame Business Houses

Unless Adequate Fire Protection is Assured—A Practical Man's Practical Suggestion.

(Communicated.)

A PRACTICAL SUGGESTION

Which should be Carefully Considered and Quickly Carried Into Effect.

Miles City, March 24, 1887.

Editor YELLOWSTONE JOURNAL:

Dear Sir—A letter just received from an insurance company concludes: "Miles City is now in the matter of losses our banner agency, a fact which will give neither of us any pleasure to contemplate." I have several letters of about the same tenor, some putting the matter in a stronger light, and other insurance agents in this city have similar epistles, some of which go so far as to intimate that unless some sort of fire protection is provided this city will soon be without insurance companies to carry on the frame ranges in our business portion. It is a serious matter to contemplate for many of our business men, one of dollars and cents, as well as reputation for our city. While we have a very progressive city in the way of electric lights, telephones, and other modern improvements, buildings which vie in beauty of architecture with the size and assortment of stocks carried by our merchants, we have no fire protection. Some time since you presented in your columns an able article on this subject, but there did not appear to be any marked response to your urgent appeal for that sort of improvement. I wish to second you in your appeal to the property holders and others having an interest in the prosperity of this city, in which appeal I am confident we are ably supported by such gentlemen as have well considered the matter and who are in a position to know that it is, or will be, one of the essentials of public safety and prosperity; and propose a plan, which, in my opinion, with perhaps some modifications, is feasible. Major Macqueen yesterday purchased a hand fire engine at Fort Keogh, which if not of the latest pattern, is certainly better than none. He proposes to turn this engine over to the city fire company, if organized, which will furnish the necessary hose. The engine carries two and a half inch hose, which will, if properly taken care of, last for years. It is of the usual size, and would answer all purposes for any engine which the incorporated city may supply hereafter. We would need from 300 to 500 feet of such hose, which will cost about \$1 per foot for good canvas hose. The necessary hose carriage will cost about \$250 or less. It will be argued that we have no water supply; admitting that our supply is limited, we have a number of tanks connected with artesian wells, holding about 150 barrels each, quite a number of open wells in the residence portion with a capacity of about 15 to 20 barrels each, all within easy reach and well distributed; about 15 barrels of water from a well, supplemented by that never failing Fox's water wagon, would, with proper appliances, have been sufficient to extinguish any of the late fires. I am satisfied that when the engine and hose are supplied, enterprising property owners will increase the water supply to a considerable extent. Now I would propose to accept Major Macqueen's offer, let the young able bodied men, to the number of about fifty or more, organize a stock company, supply the requisite capital by subscription, a bail, concert or theatrical performance. Drill, get into working order and infuse some interest in the direction which has so long been dormant in our community. Incorporation is now admitted to be an assured fact in the near future; most everybody admits that the city is large and wealthy enough to support municipal government, and that incorporation is the only remedy for all the evils lately complained of. When the city is incorporated the proposed fire company can sell or donate to the city what apparatus and appliances it has acquired, which will all be serviceable and suitable for future use. The expense connected with the organization proposed will be so trifling to individuals as to be hardly felt by anyone, and will be a factor in the assets of the incorporated city, and as such common property. Mr. Courtenay assured me this evening that he will liberally donate towards the organization of the proposed enterprise, and other gentlemen have signified their willingness to help the matter financially, and for the physical support there can be no doubt that there are more willing hands than are necessary, in fact success is inevitable if the citizens can be aroused from their present lethargy in a matter which is of paramount interest to a growing western community. Major Macqueen's generosity cannot be too highly appreciated and I say let us have a fire company by all means, resurrect and refit the old time honored hook and ladder truck, and at least make a showing of fire protection.

Yours Truly,

CHAR. W. SEYDE.

Referring to the above we have no hesitancy in saying that fire protection of some sort is an absolute necessity to the property owners and business men of this town. The various fires that have within the last four years swept the entire business portion of the town have been blessings to us in that they have effected the clearance of a lot of old shacks and shanties that were occupying valuable grounds, and the insurance money which was always promptly realized aided in the construction of permanent and handsome improvements, but the time has about come when the insurance companies will say: "We have got through. Your fires are too frequent and you do too little to prevent or extinguish them, to warrant any further protection at our hands." And it ought not to surprise any thinking man if this declaration was made on the part of the insurance companies to-morrow. It is a lamentable truth that we are not prepared in any way to fight a fire, and while we always have on such occasions, plenty of willing hands, without appliances or recognized authority, their efforts are misdirected, and rarely accomplish the amounts of good that is possible with the same elements organized and with even the simplest of appliances for fighting fire. The suggestion made by the JOURNAL some weeks ago and to which our correspondent refers, was that one of the fire engines at the post be purchased and a local fire company organized. At that time it was thought the steam engine was in condition to be used, but an examination of it by experts convinced them that it was not. The hand engine referred to in the communication as having been purchased by Maj. Macqueen is one of the old pattern hand brake engines in vogue in the large cities before the days of steamers, and at that time considered the "masheen" par excellence. It is in reasonably good repair and can at small expense be made thoroughly serviceable. Major Macqueen's offer is a generous one, and it now rests with the young men of the city to say whether we shall have fire protection or not. The only expense involved is the purchase of a supply of hose, and we are certain that the amount requisite for this purchase can be raised among our citizens by a subscription ball. It only needs a few active and energetic spirits to take the matter in hand and set the ball a rolling, and once started our fire ladders will be the most popular young men in the town. The scanty water supply need not deter anyone in taking hold of the matter. If we can only get an organized company to get the engine to the fire and do the "squirting," some means will be found to keep the machine in water, if it has to be fed to her by a bucket brigade. And we will guarantee that the first fire at which the engine does service, she will save more than the cost of the whole outfit.

A Recent Decision.

It has been decided by a judge of the supreme court of New York, say the Morning Journal, that prisoners in the state prison must be given their liberty at the expiration of the periods for which they were sentenced, less the commutation for good behavior, and cannot be detained on account of a fine. In other words, if ex-Alderman McQuade does not willingly pay his fine the state cannot force him to pay it by keeping him in prison until it is paid, as has been the practice. The court holds apparently that that would be imprisonment for debt. The state must collect its fine as any other debtor would, and if the prisoner has no property the state's chance to get the money is not a good one. In this decision there is no much comfort for persons to be sentenced in future, since courts will simply make the whole penalty imprisonment. Fines were imposed and the term was made shorter on that account. Sentenced persons will stay just as long in prison and will not even have the chance to get out upon paying a fine.

Two Guards at Beecher's Tomb.

Near Henry Ward Beecher's tomb two officials of the Greenwood Cemetery Association are stationed night and day, to see that no one molests the body of the dead preacher. The precaution is one that has been almost universally adopted in the case of prominent men who have died since the robbery of the Stewart vault. When Mr. Beecher expired his friends and several prominent medical men expressed regret that his brain could not be examined in the interest of science. Their great curiosity was naturally shared by a great many other people, and possibly this was what induced the cemetery officials and the family to watch the tomb.

Eleven Were Burned.

At Bossmer, Mich., on March 23rd, a boarding house occupied by laborers of the Colby mine burned and eleven men perished in the flames. The fire was first discovered by Mr. and Mrs. Miller, who kept the boarding house, and when they were awakened the whole building was in flames. They narrowly escaped with their lives and did not even have time to awaken the twenty miners who were sleeping on the second floor. Before they awoke the building was one mass of smoke.

Several who were not overcome by the smoke jumped from the windows and escaped, but ten perished. J. Lynch, one of the occupants of the place, says that there were four other persons in the same room with him. He was awakened by a room mate clambering over him toward the window. The room was full of smoke and flame at the time and he barely succeeded in breaking open a window and making his escape, from which he jumped to the ground, escaping with slight injuries. The house was a tinder box, and in a few minutes after Mr. and Mrs. Miller escaped was a mass of ruins. It was located in an open space near the famous Colby mine, and a great crowd of miners soon gathered, but too late to be of any use. When the charred remains were removed, identification was impossible.

Fast Time on the Union Pacific.

Western roads have not heretofore had the reputation of making as fast time as eastern roads, but the fact that a high rate of speed can be maintained west of the Missouri river was clearly demonstrated by the remarkable time made by the second section of train No. 2, that reached Kansas City Friday night. The train reached Cheyenne, W. T., about seven hours late, but when it pulled out for Kansas City it was sent over the road in a manner that made the telegraph poles unnecessarily close to each other. The distance between Cheyenne and Kansas City is 745 miles, and the average rate of speed for that distance was forty-nine miles an hour. Faster time than this has frequently been made. Indeed, for short distances it is not uncommon; but it is unusual to maintain that high rate of speed for 745 miles. The time made by the Union Pacific train between Cheyenne and Kansas City has never been equaled in the west, distance considered.—Kansas City Journal.

(Correspondence.)

MILES CITY, M. T., Mar. 26, 1887. M. G. Maples, Esq. Dear Sir—Recognizing in you a citizen directly interested in our public schools, a tax payer, a householder and one who has proven himself an advocate for the advancement of all that tends to promote the good and moral welfare of a community, we do most earnestly request that you allow yourself to become a candidate for school trustee of district No. 1, to serve three years from April 2, 1887. Respectfully,
MANY CITIZENS.

Odds and Ends.

Joseph Betz, of La Crosse, is accused of three wives, but the charges are not well sustained.

The President has made a contribution to the establishment of a hospital at Monrovia, Liberia.

At Washington Mrs. Nickerson No. 1 has secured a divorce from the gay Major who is in Canada.

Wm. Armstrong, secretary of the Baltimore fire insurance company, is \$3,000 short in his accounts.

Consul General Phelan, of Halifax, is in Washington. The fisheries dispute has impaired his health.

The charges that heads of departments are evading the civil service rules is denied by the commissioners.

The Cincinnati postmaster has withheld the mail of a fraud named Weber until bushels of letters have accumulated.

It is suggested that the treasury department in refusing to admit a Chinese idol free is a violation of treaty obligations.

The Cedar Rapids Gazette finds out that there is no saloons in 75 Iowa counties and that the Republicans want Blaine in '88.

Father McElynn declined \$48.81 sent him from Ireland by Michael Davitt, saying that the suffering poor of Ireland needed it more.

Four jurors are accepted in the trial of Schwartz and Watt, at Morris, Ill., for the murder of Nichols, the Rock Island express messenger.

An attempt to assassinate Geo. B. Bailey, Labor member of the Illinois legislature from East St. Louis was made Tuesday night at Springfield.

Timber trespass cases in the northwest which have been decided against the government will be carried directly to the United States supreme court.

James S. Wolfe, of Denver, and Morris Friedman of the third New York district, are the only Republican internal revenue collectors remaining in office.

The New Jersey court of pardons commuted the sentence of Janitor Titus, who was to be hanged for the murder of Tillie Smith, to imprisonment for life.

Col. Lamont says Dr. Sanders is mistaken about the President's health. Mr. Cleveland is feeling very well, is not so fleshy as when he came from Buffalo and gets plenty of exercise.

A rumor that Mrs. Langtry was to marry a Mr. Dasset in New York was disputed by that gentleman, who added that she was to marry Mr. Gebhardt as soon as she secured a divorce.

The sheriff has attached the business of C. M. Rothschild & Co., of New York on judgements confessed to the amount of \$30,000. The failure is understood to be caused by the failure of the Rothschild firm in Cincinnati.

Collections of internal revenue during the first eight months of the fiscal year ending January 30, 1887, were \$74,248,868, being \$917,607 less than the collections during the corresponding period of last fiscal year. The receipts for February, 1887, were \$180,063 less than the receipts for the same month of 1886.

C. B. Towers & Co.



Hard times bring low prices. 4,000 pairs of Children's and Misses' Shoes for \$1.00 cash, per pair; do not fail to buy as we offer this bargain for a short time.

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Hernia and Peritonitis
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DR. FLEISCH'S PATENT
MAGNETIC ELASTIC TRUSS
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