

THE CLARION. NATIONAL BANKS.

A Vast System—Their Enormous Profits.

GETTING RICH ON THE INTEREST OF WHAT THEY OWE.

Senator George's Revelations to a correspondent of the Courier-Journal:

Your correspondent asked a Senator a few questions today which were calculated to draw from him some of the most interesting and valuable facts which he had collected relative to National Banks and their business.

"Senator, is the number of National Banks increasing rapidly, and is their business profitable?"

"I say, yes, emphatically, to both branches of your question. Last year 171 new banks were organized with a capital of \$15,767,300. Only nineteen banks closed out their business. They represented a capital of \$1,865,000. There was, therefore, a net increase in the amount of the capital of the National Banks last year of \$13,912,300, and in the number of National Banks of 152. In three years and ten months National Bank notes increased in amount \$36,936,678. I think these figures show pretty clearly that National Banks are very profitable institutions."

"Have you any further proof of the profit which they yield?"

"Oh, yes. Take the following figures for instance: The capital of the National Banks of this country in amount is \$493,104,213. They have as gains and surplus the sum of \$131,977,451. They have as undivided profits the sum of \$41,180,310. These sums amount to \$193,157,761, or over 37 per cent on their capital. They have therefore a total amount of \$476,261,974, and that, too, after paying large dividends and meeting large expenses, taxes and losses."

"Are they making good profit now?"

"Yes; for the half year ending Sept. 1, 1882, they paid a dividend of 4-1/2 per cent, or 8-1/2 per cent annually."

"Have you any additional figures on this point?"

"Yes; the net earnings for the half-year named were \$28,237,635. Of this sum there were divided as profits only \$2,876,553, leaving gains undivided \$5,361,082. This would increase the dividend over 25 per cent, or over 11 per cent, on the capital. Of course you understand that this is the average of gains of all National Banks, including those which are mismanaged. The gains of those which are well managed must be enormous. What other business can make such a showing?"

"Do you know how these gains are made?"

"One of the ways, and the principal way, is loaning money from sixty to ninety days, thus continually compounding the interest. The gain in money-lending this way is simply astonishing. One dollar at 6 per cent, semi-annual interest in twenty years brings \$3.26; at 8 per cent, \$4.75. The same sum at 6 per cent, in fifty years brings \$19.79; at 8 per cent, \$50.47. The sum of \$500,000.00 at 6 per cent, in fifty years brings \$9,877,000.00; at 8 per cent, \$25,239,300.00."

"Are not the profits of the banks largely made from their deposits?"

"Yes; the deposits with the National Banks are immense. On the first of November, 1882, the individual deposits amounted to \$1,222,472,682, and the United States, \$8,817,411. The total deposits were \$1,131,293,093. The loans at the same time were \$1,238,286,326. The excess of loans over capital was \$755,182,312, and the excess of loans over capital surplus and undivided profits was \$622,324,551. From this it will be seen that the National Banks loan over \$550,000,000 more than they have, including real estate, United States bonds, and all other kind of assets."

"Of course I am to understand the deposits are a basis in the main, of the loans?"

"Yes; that is shown by the following figures. Their capital is only \$483,104,213. Their capital, surplus, and undivided profits altogether amount to \$675,061,974. The banks also have the following property which it does not appear can be loaned:

Table listing assets: Real estate, United States certificates of deposit, Due from United States treasurer, Other reserves not named, U. S. bonds to secure circulation, Other U. S. bonds, Stocks and bonds. Making a total of \$562,500,000.

"Having assets to the amount of \$562,500,000 not loanable, they have circulation, based on capital at 90 cents to the dollar of bonds for circulation, \$221,800,000. Deduct from this their unemployable means, and it is shown that they have \$240,700,000 of capital which cannot be employed in loans. This would leave for capital for loans the sum of \$242,404,213. Leaving the surplus and undivided profits as a reserve also, we will have excess of loans over deposits as \$106,966,432. The banks having only of capital which can be loaned \$140,700,000, it follows that all the loans after allowing for the reserve, were based upon deposits. The total loans being \$1,238,286,325, we have, by deducting the capital that can be loaned—namely, \$240,700,000—\$997,587,325, the amount of loans based on deposits. This sum, nearly a billion of dollars, is more than double the capital of the banks."

"Lending more than double their capital of other people's money, besides drawing interest on about \$395,055,500 of United States bonds, or four-fifths of their capital, and then lending of their own money \$240,700,000, or about one-half of their capital, don't you think they have a very profitable business?"

"Will you please state this last proposition a little more tersely?"

"I will put it thus: The actual use of money by the national banks, as compared with their capital is multiplied twice in loans on deposits, eight-tenths times in United States bonds, and one-half times in loans of their own money, increasing their actual working capital 3-10-100ths per cent, or three-fold and 30 per cent, over and this, too, independent of their resources, surplus, real estate, and other property."

"The lion's share of the profits come from deposits, is it not?"

"Certainly it does. For six months of last year the profits of the national banks from loans and exchanges were about

\$20,816,787. These loans were \$240,700,000 of their own funds and \$997,586,524 of deposits. From this it will be seen that over three-fourths of the profits come from loans of deposit, or of other people's money."

"Is there any way of reaching the amount of profits of banks other than national banks?"

"No; but it is presumed that their profits are about equal to those of the national banks."

"Do not the deposits of the national banks very nearly equal the entire currency of the country?"

"They do. The entire currency of the country is \$1,488,838,554. The deposits of the national banks amount to \$1,134,900,000, lacking only \$353,938,554 of being equal to the whole amount of money of the country. The deposits are about four-fifths of the amount."

"Do you know what is the amount of deposits in banks other than national banks?"

"Yes—\$1,718,500,000, and their capital is \$234,000,000,000. The deposits in all banks of all kinds are in amount \$2,850,600,000."

"The amount of deposits, then, is greater than all the money of the country?"

"Yes; the amount of deposits is \$1,361,500,000 greater than the amount of currency in the country; or in other words, the deposits of the banks of all kinds is very nearly double the amount of all money in the country. The national banks accomplish the remarkable feat of loaning four dollars for every one they possess. They do this while they have \$240,000,000 capital that cannot be loaned."

"With this favorable showing, do you not think national banks ought to be released from taxation?"

"I do not. I do not think the time has yet come for relieving the banks of taxation. We have to raise for revenue purposes about \$390,000,000—over \$1,000,000 for every working day—and I think the banks are well able to bear their share of this burden. I know of no interest in this country near so prosperous. It is one of the plainest canons of taxation that taxes should be imposed on those interests best able to pay them. The taxation imposed on them is not onerous or oppressive, and does not in the least cripple their usefulness. I would not do this. They are useful, if not essential institutions of modern commerce."

Biographical Sketch of the Life of the Late Timothy O. Howe—Postmaster-General.

Mr. Howe was born at Livermore, Me., February 24, 1816, and after receiving an academic education studied law and was admitted to the bar. He was a member of the Legislature for the State of Maine in 1845, in the latter part of which year he removed to Wisconsin, where he was elected judge of the Circuit and Supreme Courts. He was elected to the United States Senate as a Union Republican to succeed Charles Durke, and took his seat in 1861. He was re-elected to the Senate in 1869 and 1873, during these eighteen years holding important committee positions, and being one of the most prominent and influential members of that body. His term of office expired March 3, 1879. The famous triangular contest in which the election of his successor was involved, and in which Judge Howe, S. W. Keys and Matt Carpenter were participants, then contested, which finally ended in the election of Mr. Carpenter, will be recalled. Judge Howe then retired to Green Bay, where he had made his home since his removal to this State. He was not permitted, however, to remain long in retirement, and was tendered by President Garfield an appointment as a member of the Board of Commissioners sent by the United States to represent this government in the International Monetary Congress at Paris, his associates being ex-Senator Thurman, of Ohio, and William M. Everts, of New York. He remained abroad about six months, and soon after his return became prominently mentioned as a possible member of President Arthur's Cabinet. In December, 1881, he was tendered the Postmaster-Generalship, which he accepted, and to the duties of which he has since devoted his attention. He strongly favored the reduction of postage made by the last Congress, and has been largely instrumental in securing improved mail facilities throughout the country.

KENOSHA, Wis., March 26.—The Hon. T. O. Howe, Postmaster-General, died at 2:20 o'clock yesterday afternoon at the residence of his nephew, Col. James H. Howe. He contracted a severe cold a week ago at Green Bay, when he returned to Kenosha. He was very ill till Saturday, when he seemed to improve. Physicians pronounced it pneumonia. He was taken worse Saturday night, and sank rapidly, passing away peacefully on the 25th.

"Futures" Not Gambling.

AN IMPORTANT TENNESSEE CASE DECIDED IN THE SUPREME COURT.

The cases of the State vs. D. M. Woolridge (of Springfield) and the State vs. Cy. R. Wallace (of Shelbyville) were cases wherein the judges of the circuit court at these places instructed the grand juries that dealing in futures, as it is termed, was gaming, and hence that the inquisitorial jurisdiction of the grand jury extended over such transactions, and they could send for witnesses and present all persons for dealing in futures. Under these instructions they subpoenaed the telegraph operators (Woolridge and Wallace) to come before the grand jury and bring dispatches relating to dealings in futures. They refused to answer any questions relating to transactions in futures made through the telegraph offices, or to produce "the dispatches called for. For this refusal they were arraigned and punished for contempt of court, fined and sent to prison. Mr. G. N. Tillman, the present United States marshal for this district, was employed by the telegraph company and took the cases to the supreme court by writ of error and supersedeas. The supreme court, last week, decided the cases in favor of the defendants, ordering their discharge—holding that dealing in futures is not gaming, and that hence the inquisitorial jurisdiction of the grand jury does not extend to it.—Nashville American.

GIVE IT DOWN.

Has a foolish word been spoken, Or an evil deed been done; Has the heart been almost broken For the friends that now disown? Let not the coldness or the frown Shake thy manhood—live it down.

Is the stern trader sneering, Trusting in unproved wile; With the world's opinion veering, Basking in its fickle smile; What are gossips with their frowns? Buzzing inane—live it down.

Verdier fairer will be given, In the sober after-thought; Charity, sweet child of heaven, Judgment harsh will set at naught. Then will griefed mercy's frown Smile the slanderer—live it down.

But if man refuses to soften For that weakness he may feel, There is one forgives as often As to him we choose to kneel. Droop not then if all should frown; With such friendship—live it down.

"It"—A Prize Story.

[The following story was written for the Wiener Allgem. Zeitung, and took the prize of 300 florins against 750 competitors.]

Returning from a business trip, I entered my wife's boudoir, and found her kneeling before a low chair, on which sat a boy baby with large, round and wondering eyes. She got up and came rustling in her silken robe de chambre to me. She reached out her hand and greeted me not more heartily nor yet more formally than we were accustomed to greet each other in those days.

"What is it, my dear," I asked, pointing to the child.

"What?" asked I. But she stooped down before the little stranger, held a biscuit to its upturned face, and half turning toward me, replied:

"Well, you know—I did not read of it in the newspaper? Don't you remember—the day before yesterday? And is it not beautiful?"

Now I did not recollect that a few nights before she held the Gazette under the light of my student lamp, and pointing with her finger to an advertisement, said to me, "Please read that." It was the well-known appeal, the cry of despair from a bleeding heart, addressing to "good people." A child was offered for adoption to persons well off. "What would you think of our taking it?" my wife had said; and I had returned the paper to her with a shrug of my shoulders.

"But, Martha, what have you done?" cried I, in a tone vibrating with anger.

"You have really?"

"Certainly," as you see. And then it belongs to me; I myself have settled everything with the poor mother, who is in reality to be pitied. I have sworn to take good care of it; and so I will indeed."

She took the little head, with its blonde, silk, curls, between her white hands, and fondled and caressed it. "Is it not so, little one?—you will be loved."

But the somewhat sickly and delicate little face showed no signs of understanding, except that out of the heart-shaped little mouth came one of those sighs that sound so strangely from children.

I at once gave up all serious objection. Had we not been accustomed for years to act independently of each other? Our marriage was not a happy one, although we had not married for love. During the noise and bustle of the crowded exchange, our fathers had contracted this union. She had to bear her heart from a beloved one, and in mine had glowed a passion, not yet outspoken. But parental wishes conquered. We chose to be obedient children; and so it happened.

At the commencement we were to each other a silent reproach; after which followed a declared war, until finally we came to polite and gloomy peace.

To be sure, she was beautiful, she was good and bright and sparkling. Others called her an angel. And I? Well, I believe I was no monster either. The analysis showed the brightest colors, still the sun was missing. We were six years married, and had no children. Perhaps had heaven sent us them—

Well, this child belonged entirely to her! I heard later that she had given \$1000, the price of a set of jewels which she sold secretly.

"Why did you not tell me of it?" said I, half angrily.

"Because it would have been too late, if I had waited for your return to the city, and, besides, I wanted to have it entirely for myself; I want to call it my own," said she, poutingly.

My horses, my dogs; her canaries, her gold fishes—I could endure that; but that she wanted to have her child for herself alone, that was too much for me. The thought of it tortured me one, two days long. On the third day my wife had gone out in her carriage, there came a veiled woman and demanded entrance. It was the mother. Like a shadow she glided into the room, and with a half-suppressed sob, begged to see her child once more. She could not part from him forever without imprinting one kiss upon his cheeks. I opened my safe quickly.

"Here, my good woman," said I, "take that; they have not given you enough." Hot tears fell down her wan cheeks; she begged me not to judge her too rashly; she had another child, a cripple and helpless; she herself was sick and would not live much longer, and what was to become of the children? Then she thought—I myself had to finish the sentence, which a violent fit of coughing had interrupted. "Yes," she had thought: "I will sell the healthy one, in order that the money may help the cripple when I am dead and gone."

No, she must not be judged harshly; we rich ones know but little of the trials and temptations of the poor.

When my wife returned I gave her an account of the call I had had, adding that I had given the unfortunate one exactly the same amount as she had.

"And now," said I, "you see the child belongs to both of us." She bit her lips with her little white teeth.

"It is all the same to me," said she, after a moment's reflection, and with that she pressed a tender kiss on the

little boy's mouth. It sounded almost like a challenge.

"Our child!" I scarcely ever saw it. And the changes that were made in our household for his sake were made entirely without me. Sometimes after the most important things were decided, my consent was then asked. "We were obliged to have a nurse; I hired one, Anselm," I nodded silently. "We must fit up a nursery; that room is too warm for the child." I nodded silently, but I heard the sound of the workmen, who were already at work in the hall.

What could I do better? Was it not all done for the child?

My wife and I did not talk much about the child, and when we did mention it, we used only the name "It." But this "It" could be heard through the house at almost any time of the day.

"Hush! not so much noise! It sleeps? It must have its dinner—it should be taken out for a drive—it has hurt itself!" and so the whole house began to turn round our "It." This nameless neuter vexed me.

"It must have its own name," said I one day.

"I entirely forgot to ask the mother—I mean the woman—what its name is," answered my wife. "She intended to come again. But she does not come; she is certainly sick. Now I call it Max. Max is a pretty, short name, is it not?"

"Fritz," returned I between two draughts of my cigar. "Fritz would also be quite a pretty name." "One cannot change the name now on account of domestics," answered she, shortly, and then called out loudly, "Is Max up already?" Never mind; was it not our child?

Once, though I played my justifiable part toward our child. At dinner it was always served at a little table in an adjoining room. At such times we could hear, between the scantily dropping phrases of conversation, its merry prattling, accompanied by the clattering of its spoon. My wife had no rest; there was a continual coming and going between us and him; the soup might be too hot, and he might eat too much! "Wife," said I very quietly, but very decidedly, "from to-morrow it shall eat with us at our table. It is old enough now, with its two years."

From that time on "It" ate with us. He sat there in his high chair like a prince, close to my wife—both opposite to me like declared enemies, as it were. The yellowish paleness of poverty had yielded to an aristocratic pink in his little cheeks, which, now becoming quite chubby, sat comfortably on the stiff folds of the napkin. It worked powerfully at its soup; and now that it had finished, set up the spoon like a scepter in its little round fist on the table.

My wife and I exchanged a few words, and now we sat silent. Apparently on account of this silence its large eyes began to open wider and wider. They stared on me, stared at my wife, with a surprised, almost frightened expression, as if they had a presentiment that all was not right between us. I confess that those eyes embarrassed me, and that I had a feeling of relief when Frederick entered with a dish. And I think that my wife felt the same.

And the following days there were the same large, wondering eyes, like an appealing question, staring into the pauses of our conversation. It sounds ridiculous, but it is, nevertheless true; we were culprits before the child, we two grown persons! And by degrees our conversation became most animated. The occasional prattlings of the little one were noticed and spoken about; indeed, sometimes there was mutual laughter at his attempts to speak.

Ah! how light, how bell-like pure sounded her laughter. Had I never, then, heard that before? And what was the matter with me; that I sometimes bent over my writing-desk, listening, as though I heard from a distance these same silvery tones?

With the first sunny spring, "It" began to play in the garden, which I could overlook from my seat in my office. She was generally with him, I could hear the sound of his little feet on the pebbles, and then her footsteps. Now she would playfully chase him, and a chorus of twittering sparrows would join in their notes with the merry laughter. Now she would catch him and kiss his cheeks over and over. Once I opened my window; a warm, balsamic air streamed around me, and a butterfly fluttered in and lit on my instand.

Just then she came out of a green, vine-grown bower; she was dressed in a dazzling white negligee, trimmed with a costly lace; all over her streamed the golden sunshine, except that her face was overshadowed by the pink of her parasol.

How slim she appeared! how graceful in her movements! Had I been blind! Truly the aunts and cousins were right; she was in reality beautiful! A sweet smile transformed her features! she was happy—and her happiness came from her child. Then a voice made itself heard in my breast, which said very plainly, "You are a monster!" I got up and walked to the window. "It is a beautiful day," called I. I know how cold and prosaic it must have sounded to her. It came like a heavy cloudshadow over a sunny landscape.

She answered something that I did not understand; but the brightness was gone from her little face. Then she took up the child, who was stretching out his arms to her, and kissed and caressed him before my eyes.

There it was when the first feeling of jealousy was aroused in me, a jealousy truly, but what a strange jealousy, which could not make clear to itself who was its object! If "It" said "mamma" then came a pain to my heart; and the caresses with which she overwhelmed him almost drove me wild. I was jealous of both! It pained me that I had no part in this weaving of love, that I was not the third in the union. I exerted myself to gain a part of their love. I did it very clumsily. The child persevered in a certain shyness, and she—had I not kept myself forcibly away from her during these long, long years?

One day at the dinner-table, after a skirmish of words, came a great stillness between us, a stillness more painful than had ever been. I glanced down at the flowers on my plate of Saxon porcelain,

my displeasure showing in my face; but I felt plainly that "It" had its eyes on me, and also her eyes. It was as if those four eyes burned on my forehead. Then sounded suddenly in the stillness: "Papa!" and again louder and more courageous; "papa!" I shuddered. "It" sat there and stared, now very much frightened, over at me, wondering perhaps, whether a storm would be raised by its "Papa." But her face was suffused with glowing redness, and her half-open lips trembled slightly.

There came a flood of gladness over my heart. Certainly no one but her had taught him this "papa." Why did I not spring up, bound toward her, and with one word, one embrace, strike out the loneliness of these last six years? One right word in this moment and all would have been well. It remained unspoken; I seemed to have lost all power to act; but on a certain page of my ledger are still traces of the tears I shed in anger at my own stupidity.

There was no doubt about it; another spirit had stepped in with its little curly head—the spirit of love; and that made me a stranger in my own house. A precious sunshine brightened the rooms, even when the one in the heavens was hidden by clouds. The faces of the servants, and even inanimate objects, streamed back this radiance. But me, only, the sunshine did not touch.

I felt myself always more and more unhappy in my loneliness. Jealousy grew in me; it gave me all sorts of foolish thoughts. I wanted to rebel against the little autocrat—that would be ridiculous. I wanted to give her the choice between him and me. I, audacious one, I knew very well which side her heart would choose. As another time, I was ready to take steps in order to find the mother, and with the power of gold force her to take back her child—behind my wife's back? That would be cowardly.

I could no longer fix my mind on business. I mistreated even myself. People asked me what was the matter with me. I feigned illness. The sunshine would not let itself be banished, and the spirit of love was stronger than I. With its flaming sword he drove me out. "I must take a long journey, Martha." My voice trembled as I said this. My wife must have noticed it for something like moist, shining pity trembled in her beautiful eyes. At my taking leave, she held the little one toward me and asked, in soft, caressing tones, "Will you not say adieu to our child?" I took up the little one, perhaps too roughly; at all events he began to cry and to resist my caresses. Then I put him down and hastened away.

I traveled in uncertainty through the world, and behold! after the first few days, in addition to my ordinary traveling companion, had humor, there came another fellow who told me plainly that I was a fool. First it sounded like a whisper, then louder and louder; "You are a downright fool!" Finally, I read it in the newspaper before me; it was traced on the blue mountains; the locomotive shrieked it to me. Yes, I believed it; why did I not then and there turn my face homeward? Well, the fool must first travel it all off before everything would be right again.

At last, one day, with a violent beating of the heart, I again entered my dwelling. What a solemn stillness reigned there! I could now hear the sound of whispering voices; my wife came toward me. "It is sick, very sick," moaned she; "it will surely die!" I tried to comfort her. Only a short time, however, proved that her fears were but too well grounded. During the last night we both sat by the little bed; she there and I here, each of us holding one of his little hands. Ah! those feverish pulse beats!—every stroke sounding like an appeal; "Love each other, love each other; be good!" We felt eventually these throbbings, and we understood the appeal. Our eyes met, full and earnest through the glittering tears, as in a first, holy vow. Words would have seemed a sacrilege then.

Not long after we laid our darling in the warm, spring earth.

When we again sat down at our table, there was a stillness between us; but it was not the same stillness as that which the little stranger had broken in upon with his parting "Papa." Even by the wall stood his high arm-chair, and on the little board before it lay his spoon scepter. My wife reached her fine, white hand over the table, and asked, "Did you also love it?—at least a little?" Her voice trembled. "My wife! my sweet, my own wife!" cried I. Then I fell at her feet and held her hands fast in mine, "I love thee, my wife, oh, my wife!"

After the first emotion had subsided, I pointed to the arm chair. "The little one came to teach us love," whispered I. "And when it had finished its teaching, it went again to the angels," added she, through her tears.

One day the physician stepped out of my wife's room, with a smiling face. He touched the little arm-chair as he passed it, saying, "Let it stand there; you will need it again."

Really? Was it possible? had I deserved such happiness?

As I held my wife close to my heart in my irrepressible joy I could not forbear to bend down to her blushing little face, and say, "We will love it dearly, very dearly. Is it not so?"

ENGLISH FEMALE BITTERS is an iron and vegetable tonic, prepared specially for the cure of all that afflict the female sex. It builds up and strengthens feeble, broken down and worn out constitutions, repairs damages inflicted by years of suffering, regulates the system, adds iron to the impoverished blood and makes permanent cures. It aids digestion, imparts a keen appetite, acts gently upon the liver, cures swimming of the head, and palpitation of the heart.

For headache, constipation and biliousness, use Bailey's Seltzer Aperient.

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MR. W. C. BRADLEY, Jackson, says: "I have used Brown's Iron Bitters in my family for the past year and am well pleased with it."

MEDICAL.

An Internal Revenue Officer... Editor of Boston Herald:—

DEAR SIR,—During my term of service Internal Revenue Department of the United States, at the time my office was in New York, I was afflicted with a severe attack of kidney disease, and at times suffered intense pain. I received the medical advice of some of the physicians for a long time, without benefit by their prescriptions. Being despondent, I used Hunt's Kidney Bitters, and had tested its merits, although retaining my patent medicine, I was finally induced to commence taking it faithfully according to the directions.

Before I had taken it three days the aching pains in my back had disappeared, and I had used two bottles of the medicine, when the pains in my kidneys returned, a few days later. Hunt's Kidney Bitters quickly effected a cure. Before closing I beg to mention the name of a friend of mine in New York, to whom I recommended this valuable medicine. He was suffering severely from an attack of Bright's Disease of the Kidneys. I had two bottles of Hunt's Kidney Bitters, and commenced taking it, and began to improve, and was speedily restored to health. He attributes the saving of his life, and the blessing of a merciful Providence, to Hunt's Kidney Bitters.

Another friend of mine in New York, I recommended Hunt's Kidney Bitters, and was severely from kidney disease, and was cured of it after using this wonderful medicine only a short period.

Feeling deeply grateful for the great benefits experienced by my friends and myself from the use of Hunt's Kidney Bitters, I feel it to be my duty and a great privilege, to furnish you with an unsolicited statement of the information of your large number of suffering men of whom are undoubtedly suffering from this widely-spreading scourge, and I believe it is the best medicine now known, and will cure all cases of kidney disease without delay.

I shall be pleased to confer with any one who may desire an interview regarding the medicine herein contained. Truly yours, RICHMOND HENKINS.

HOSTETTER'S CELEBRATED BITTER. STOMACH BITTER. Invalids who are recovering; declare in grateful terms their satisfaction of the merits of a tonic of Hostetter's Bitters. Not only does it give strength to the weak, but it also cures an irregular acid state of the stomach, makes the bowels act at proper intervals, gives tone to those who suffer from dynamic and kidney troubles, and cures well as prevents fever and ague. For sale by all Druggists and Dealers generally.

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PARKER'S GINGER TONIC. Contains Ginger, Buchu, & many of the best medicinal wines, combined into a remedy of tried powers as to make the greatest blood purifier and restorer of the system. Best Health for Men, Women, Children, Invalids, Cough or Bronchitis, Nervousness, Headache, Stomach Troubles, and all the ailments of the system. If you have any of the above complaints, you will find Parker's Ginger Tonic a most valuable remedy. It will give you a healthy appetite, and you will find it a most valuable remedy for all the ailments of the system. Parker's Hair Balsam is also a most valuable remedy for all the ailments of the system.

PARKER'S HAIR BALSAM. FLORESTON. COLOGNE. ON 30 DAYS' TRIAL. THE VOLTAIC BELT CO. Mich. will send DR. DYER'S CELEBRATED ELECTRO-VOLTAIC BELTS and ALLIED APPLIANCES on trial for 30 days (young or old) who are afflicted with Rheumatism, Debility, Lost Vitality, and all the troubles, guaranteeing specific and complete restoration of health and manly vigor. Address: Dr. J. C. Dyer, No. 101 N. 2nd St., St. Louis, Mo. No risk is incurred in 30 days' trial is allowed. Jan. 31, 1883.