

Democratic - Northwest.

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THAT "TIDE."

"There is a tide in the affairs of man, which, if taken at its flood, leads on to fame and fortune." Thus saith the poet and there are none to dispute the truth of his assertion.

What is the cause of their poor success? They failed to take that tide when at its flood. There are many branches of this flood, the most important of which is to buy necessities at the right time and for the lowest price.

There is a "flood tide" now on at Saur & Balsey's drug and book store and many are they who are "in it" by taking advantage of the bargains now being offered.

Every one should rehaul his house and expend a few dollars in re-beautifying his little world—for your home is your world. Saur & Balsey have just the assortment of wall paper that enables this to be done with a remarkably small expense.

Then a little new paint on the woodwork brightens and makes surroundings cheerful. This firm will sell you the best of paints in quantities from one-quarter pound up to gallon cans—and so cheap!

In other lines Saur & Balsey are the advance guards, main army and rear, touching on quality, prices and assortment. They have all patent medicines; they have the purest drugs and most competent pharmacists to fill prescriptions; they have books, stationery, plush goods, school books, manicure sets, tooth brushes, combs, brushes, etc., etc.

In every one of the above lines of goods nothing but first class articles are kept. In fact, Saur & Balsey are your "flood tide." Call at their store and test the "truth of this statement."

JOLLY UNCLE JOSH.

And His Wedding Gift to Polly.

A Realistic Romance of Napoleon With Names of Prominent Firms.

"Miss Summers—Polly—I er, dare I—"

Another failure of language. It was seemingly a hopeless case, and it might have been only for a demure: "Charley, I have said 'yes' twice, and if you mean it, I mean it, too, and—"

And to this day that young man will insist that he happened to question the most questionable question essential to locate the firm who carries constantly choice meats, juicy stakes, game, fish, etc. in season is quite an undertaking, but I heartily recommend Reiser & Flogaus. They are cheap, always handle nothing but the choicest and well conditioned meats, and make a strong point of combining quality with quantity for money.

"After breakfast," remarked the old man, "we'll go out and buy your outfit. To expedite matters I will order a suit from Karl H. Kolbe's livery stable. The carriage arrived and an Polly viewed the turnout with prancing horses elaborate trappings, and a neatly dressed driver at the reins expressed great delight.

"The basis of a home," said the old gentleman as they entered the carriage, "is a bit of mother earth so wide as to cover the head of a pin. It is Speed, Safety, Style—in its cost-of-arms. If ever you have to run to an off railroad town be sure to go there for a rig."

"Having provided you with a cage for your pet," said Uncle Josh, "I find that we'll look after the furnishings for it." Hereupon Polly energetically declared that she had heard so much about Harmon & Walcott's that she desired to go there.

"A pretty good start," said the old man, "and now we'll go to W. G. Coover's hardware store." Here Polly's housewifely instinct had full play in the mazes of kitchen apparatus. There is not an establishment in the West that carries a more comprehensive stock of household furnishings.

"Let's see—I promised you a gold watch, didn't I?" queried Uncle Josh of Polly. "The place of all places in town is J. H. Freese's so we'll go there." Entering this popular jewelry store the old man gallantly acquitted himself of his promise, and then directed Polly's attention to the superior quality of silverware carried by the house.

"Now we'll let Polly pay a visit to the dressmaker's," remarked Uncle Josh, "for you need some tonsorial work, and we'll drop in to Jackson & Shoemaker's parlor, that's where you can get a quick, neat, expert and every way as enjoyable a shave, haircut or shampoo as any pampered prince of the realm ever got. To which Charles acquiesced when a short time afterwards, he emerged from one of the

best appointed and best conducted barber shops in the state.

Returning to Polly, Uncle Josh suggested a resort to some place of refreshment, and they took themselves to Fischer's Napoleon restaurant, where they regaled themselves on viands "as delicious as the epicurean dreams of the gods," so Polly declared. Then after enjoying further refreshments in a full complement of all the leading seasonable drinks delicately prepared, Polly was literally loaded down with packages of choice confections, and native and foreign fruits, while the gentlemen indulged in a fine cigar.

"Where had we better buy our coal?" asked Charles, whose mind was constantly turned to the practical. "Why of William Sams, the proprietor of the Napoleon coal boat line; of course I ought to have thought of that. He sells coal oil and gasoline at wholesale, and handles all kinds of the best grades of hard and soft coal and wood, and from a long business acquaintance with him, I can personally guarantee that you may depend on getting full weight and measure at the lowest market price. This gentleman prices himself on his established, good reputation, and you will find him a perfectly reliable dealer."

"In the matter of insurance," he continued, "that is of importance. You will want a builder's risk on your new house, and fire, lightning and tornado on your farm property. My friend, Mr. Chas. E. Reynolds not only has lines of the solidist and best companies, but is an expert and trustworthy underwriter."

"Oh!" exclaimed Polly, as they halted before a show window, "what a perfectly lovely alipper." "Yes," said Uncle John, "but Sub's book and shoe stock can't be equaled in style and extent in this section. Come in and look it over." It might have been policy not to have extended that invitation, had not Uncle Josh known how wise economy it is to trade with this popular firm, for Perry found goods and prices so seductive that she purchased an outfit from satin slipper to a handsome walking boot. Charley invested in a agent's fine shoe while Uncle Josh indulged in a stout farm boot.

"By the way," said Uncle Josh, as they reached the street, "I must run over to Meekison's bank and get another check book. Come with me and I'll introduce you to the cashier, Mr. W. H. Brownell, for of course you will deal with them, and it is always pleasant to be personally acquainted with the men with whom you do business. This bank is as solid as the base rocks of the universe, and has an individual responsibility of \$25,000. Its officers comprise some of the leading citizens of Napoleon, and you will find them ever ready to extend any accommodations compatible with business principles."

"I declare uncle," exclaimed Charley, "there goes a handsome buggy, I must have one like that for the girl." "Get it right here," sentimentally exclaimed the old man, "my friend A. B. Seaman has a fine one for sale in his repository here that for variety and excellence of stock cannot be beat in the county. He has carriages, buggies, road, spring and farm wagons, and sells on a moderate profit too. He also carries a line of cook and heating stoves and implements of all kinds, such as corn cultivators, riding and walking plows, wheat and corn drills, planters, harrows, hay tedders, loaders, rakes and carriers, threshing engines, clover hulers, all kinds of binding twine and the celebrated Deering binder and mower."

"If there is one thing," declared the old gentleman as they proceeded west on the street, "that I dislike in our orthodox domestic economy, it is the custom that expects our women folk to burn their faces over a hot oven; they, meanwhile, fretting their souls with fears that their bread will be heavy. Advise you, young folks, to buy your bread at some first-class bakery; it's cheaper, more convenient, and saves over heating, worry, kitchen disarray and a heap of feminine temper. My friend George H. Curdes, conducts a very superior bakery down the street. He has constantly on hand fresh bread, fruit cakes, lady fingers, and all the pastries, well they are unequalled."

"And now," exclaimed Uncle Josh with what sounded like a sigh of relief, "I reckon we can supply all the rest of the outfitting at one establishment. They've got literally most everything there. I mean Knute & Smith's variety store. So snug, that it was needed of a hundred and one things for the economy of the household was to be found there. Notions of every description, lamps, crockery, toys, glassware, baskets, woodenware, pictures, books, stationery, cutlery, etc.; and so on. We couldn't begin to tell all that Polly found there that she couldn't possibly do without, and she declared that the wonderful variety itself assisted her in making selections."

"Now," cried the old gentleman, "now for a picture of this crowd in good old country fashion; we'll go to the photographic gallery, and Napoleon has a first-class one, that of my friend Mr. G. W. Gardner; he has been established here for fourteen years and in that time has come in competition with fifteen different galleries. His pictures are wonderful in fidelity and finish. I want one full-sized photo for my study and some small ones for my friends. Mr. Gardner is famous for successful enlarging, and I want to give you a life size representation of yours truly. Mr. Gardner has the soul of a true artist; all his work is a labor of love in which he will not stop short of perfection."

Enroute to their hotel, the gentleman called at the Northwest office. "You'll want the news every week, and as this is the favorite paper around I'll subscribe for it."

Upon rejoining Polly she began volubly expressing her thanks. "You have bought us everything," she exclaimed. "Only one thing," remarked Uncle Josh, reflectively, "but I can remedy that. Harmon & Walcott always have a fine line of them and you can get one whenever you want it; I'll pay for the best."

"W-h-y," exclaimed Polly, "what ever is it?" "Well, it's a—baby wagon, and—"

But Polly had fainted. [THE END.]

Where Can I Find

Best Life Insurance Company

The above question is what many men are asking and what many agents are ready to tell them.

The only trouble is the persons who are seeking information don't know how to go about finding it correctly; and the agents—oh well, there are agents and agents.

Now I will tell you how to find for yourself. Read this article and see if there is logic in it. Then inquire if I am reliable or not. Come to me and if I can't prove all I say from official sources then say no more to me about life insurance.

In the first place the first and last business of a life insurance company should be the good of its members—the most good possible for the least money possible, to absolute security of all their interests. This one point should be subservient to all others.

Not enormous salaries to their officials. Not the finest buildings in New York city. Not a large business in Europe at an enormous expense. Not the selling of tonnage, semi tonnage and distribution policies (which are all gambling schemes). To sum it all up the company should exist for its members and not for its officers and agents.

To illustrate: According to the sworn reports of the officials of the company for year 1892, the New York Life Insurance Company out of a total disbursement of \$19,458,090.00 paid to its policy holders in the shape of death losses, dividends, annuities, etc., \$12,671,491.00. The difference went to the officials, taxes, commissions, traveling expenses, etc., etc. All legitimate perhaps from the stand point of a president with a salary equal to the President of the United States (and not half the work.)

But—there is always a but—how about the members who furnished the money; were they satisfied? They had to be or drop out.

Now this company I have not singled out because it is the worst in this respect, for it is not. You will see that out of the millions paid out by them that year the policy holders received to the nearest fraction 11-19.

Of the companies doing business in this county, out of their total disbursements for the same year, the policy holders or members received as follows:

Table with 2 columns: Company Name and Percentage. The Mutual Life 9-13, The Massachusetts Mutual 13-20, The Michigan Mutual 1-2, The Equitable 7-11, The Union Central 7-15, THE MUTUAL BENEFIT OF NEWARK, N. J., RETURNED TO ITS POLICY HOLDERS 6-7.

I want to impress this fact on your mind that it is, all in all, the main point of any and all companies. How much do the members get? All else is risk.

To use dollars instead of fractions: For every \$100 paid out by the New York Life the dear members got less than \$64.

For every \$100 paid out by the Mutual Benefit the members got over \$85. I challenge comparisons and investigation. E. R. COWDRICK, Agent Mutual Benefit.

Highest of all in Leavening Power—Latest U. S. Report.

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Advertisement for Royal Baking Powder, featuring a large illustration of a woman and child, and text: 'Highest of all in Leavening Power—Latest U. S. Report. Royal Baking Powder. ABSOLUTELY PURE.'

Advertisement for Spurious Coffee, featuring text: 'Almost Impossible to Detect the Adulterations. Government Experts Make Investigations. Of Thirty Samples Purchased Twenty-Six Were Adulterated, and Some Contained No Coffee at All—Even the Bogus Bean is Hard to Pick Out Whether Green or Roasted.'

OHIO LEGISLATURE. Wednesday. HOUSE—Bills passed: House bills, to provide for a commission to tax the franchise of large corporations like express, telephone, telegraph, gas, electric light and other companies; to authorize village councils to pass ordinances to tax itinerant vendors.

THURSDAY. HOUSE—Bills passed: House bill, to allow terminal facility companies to condemn property; to allow boards of education to establish kindergarten schools. Bills introduced: To provide a penalty for those who refuse to deliver logs and timber in Ohio river after salvage has been tendered.

FRIDAY. HOUSE—House bills, providing that the board of education shall pay the difference in the amount of levy for school purposes when pupils attend school in another district. Senate bills, amending election laws by removing all election duties from clerk of courts and having the polls opened and closed by standard central time; to require foreign corporations doing business in Ohio to pay a fee of \$15 into the secretary of state's office. Joint resolutions adopted by both branches: To adjourn sine die (Thursday, April 27); to submit a constitutional amendment to the people to give the legislature power to tax franchisees; to provide for the appointment by the governor of a tax commission.

MONDAY. HOUSE—Bills passed: Amending the statutes so as to make an attempted peckish equal in degree of crime to a successful effort; making hazing an offense punishable by fine and imprisonment; providing for the uniform examination of teachers; to submit a constitutional amendment to the people to give the investigating committee reported it was unable to find where money had been used for corrupt purposes.

BRACKEN KILLED. AKRON, O., April 21.—Lent Hardy, a brakeman at Erie, was killed, was ground under the wheels of a coal train and instantly killed. English Spain Liniment, removes all hard sores or calloused lumps and blemishes from horses, blood spavins, corbs, splints, sweeties, ring-bones, stives, sprains, all swollen throats, coughs, etc. Save \$50 by use of one bottle. Warranted the most wonderful blemish cure ever known. Sold by D. J. Humphrey, druggist, Napoleon, O. dec 11-92

OHIO NEWS NOTES. BUCKEYE STATE. NEW SPRINGFIELD, O., April 24.—The bank has closed its doors. Small depositors get caught. GATHERED FROM VARIOUS PARTS OF THE BUCKEYE STATE. Clyde Hall, aged 15, fell from a wagon at Findlay, O., and will probably die. The Columbian papermill, Enon, O., burned. Loss \$70,000. Insurance \$40,000. Burglars entered Wilkinson's jewelry store, Mansfield, O., cracked the safe and got away with \$5,000 worth of watches, diamonds, etc. Leopold and Meyer Newburger, Cincinnati cigar manufacturers, arrested by a local union at Springfield, O., for initiating union label, pleaded guilty and were fined \$25 each and costs. A bloody drayman was found Tuesday at the village of Yellow Springs, O., where the murder of William Kolger and Mrs. Lou Keys was committed several months ago. The residents think this will lead to the discovery of the murderer. The Ohio state institution for deaf and dumb is visited by a double epidemic—scarlet fever and diphtheria. Mrs. McClure, wife of a railroad car driver at Fort Wayne, has just received news from Sacramento that she is the heir of \$100,000 left by her father. Jacob Schaefer, 60, of Dayton, O., shot his young and pretty wife but her corpse stays saved her life. He then shot himself through the left lung and is in a critical condition. Whisky and jealousy the cause. Herman Long of Spencer's Station, O., was killed by cars. The German old man's home, Cincinnati, was dedicated Sunday. A boiler in Schriver's sawmill near Plain City, O., exploded, killing Edgar Treese and mangleing Horace Wilcox and John McCann. Miss Sallie Moore of Darbyville, O., never saw W. G. Burgess, a Kansas lover, until Saturday, when they were married, though they had correspondence a long time. After the wedding he returned to Kansas. She will join him after her term as schoolteacher expires.

BEFORE MARRIAGE! men both young and old, should read "A Gift of Gold," sent on receipt of 6 cents in stamps for postage. Address or call on Dr. Kinkaid, 605, 507 and 509 Summit street, Toledo, Ohio. 1 yr.

Advertisement for Jas. Boss Filled Watch Cases, featuring text: 'Jas. Boss Filled Watch Cases. are all gold as far as you can see. They look like solid cases, wear like solid cases, and are solid cases for all practical purposes—yet only cost about half as much as an out-and-out solid gold case. Warranted to wear for 20 years; money in constant use for thirty years. Better than ever since they are now fitted, at no extra cost, with the great bow (ring) which cannot be pulled or twisted off the case—the Non-pull-out.' Includes logo for Keystone Watch Case Co., PHILADELPHIA.