

THE SENTINEL is published every morning (Mondays excepted) and delivered in the city of Raleigh for SEVENTY-FIVE CENTS PER MONTH. Mail subscriptions, postage free, EIGHT DOLLARS PER ANNUM, in all cases payable in advance.

THE WEEKLY SENTINEL is published every Tuesday. Mail subscriptions TWO DOLLARS PER ANNUM PAYABLE IN ADVANCE.

Persons leaving the city during the summer months THE SENTINEL, mailed to their address by ordering it at this office either by person or by postal card. Seventy-five cents per month, payable in advance.

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Address,
SMITH, HATCHER & CO.,
RALEIGH, N. C.

THE SENTINEL

TUESDAY, JULY 18, 1876.

National Democratic Reform Ticket.

FOR PRESIDENT:
SAMUEL J. TILDEN,
OF NEW YORK.

FOR VICE-PRESIDENT:
THOMAS A. HENDRICKS,
OF INDIANA.

In Grant's cabinet, he was a sort of Jewell in a toad's head anyhow.

A Michigan man named Glass recently made a spectacle of himself by suiciding with a rope from an upstairs window.

What on earth do you suppose the school geographies meant when they laid this down as the temperate zone?

All appearances indicate that it will be difficult, by hook or by crook, to make the un-Terrified Sioux Sioux for peace.

Stoker, the murderer of President Grant's Black Friday gold-gambling partner, Jim Fisk, has just been transferred from Sing Sing to Auburn.

Beetzehub's pet pig with an X mark in his eye, otherwise known as Beattie Butler, has backed out of running for congress this fall. Massachusetts morals must be improving.

More daily defeats of the Servians are reported. Never mind; they will get hold of the telegraph wires after awhile, and then we will be deluged with Turkish fronts and disasters.

Another hideous outrage. Up with the Mortoulan enanguined gonfalon. Gen. Terry, of Virginia, an ex-Confederate, led the congressional movement to pension Custer's family liberally and at once.

The New York Herald, of July 15, heads its column of "Personal Intelligence" with this item: "Squash soup is the latest." That is a personal allusion to many of our squash-headed statesmen.

"Old Brevities" Bennett, of the Richmond Whig, thus extracts a grin from death and disaster: "Custer's first battle was at Bull Run, and his last with Sitting Bull. Fanny was a bully boy in blue, anyhow."

"Reform within the party"—The same man that appointed Belknap, Babcock, Behneck, Joyce and McDonald, removed Bristow, Henderson, Dyer, Jewell and Xargan. And the Cincinnati platform endorses him and his administration.

Hayes' letter of acceptance is generally regarded by influential northern journals as weak, and it is ascribed by out-and-out radical papers that people are greatly disappointed in the man. The fact that he is not a positive man is plainly apparent.

No democratic journal has ever charged that Jewell was dishonest or corrupt. On the contrary nine-tenths of the democratic journals throughout the country have spoken in praise of his administration. Yet Grant says Jewell must resign. Jewell is too honest a man for Grant to endure.

The "Sam, Tilden Mazourka" and the "Hayes and Wheeler Quickstep" are out. But it is to the inspiring strains of the time-honored Rognes' March, that we will waltz Hayes out on his ear, and all the pirate crew will dance a grand break-down to the same tune.

Three nigger convicts escaped from the penitentiary guard yesterday, and search is being made for them. Another nigger convict has just pocketed \$20,000 of the people's money given him by the radical senate at Washington. Why such a difference in the treatment of brethren and fellow-patriots?

Mr. Hayes is, socially considered, a fine man, a courteous man, and he has always been an honest man. We object to his political principles, to the principles he must carry out if elected, and to his weak and vacillating character. This country is over the shoals of "hard times" and about ready to fall into the depths of bankruptcy. Hayes is not the man to redeem it—Tilden is.

Union Men and Republicans.

To those old union men and old line whigs, who, became republicans subsequent to the war and during the period of reconstruction, and who are now dissatisfied with the administration of public affairs at the hands of the republican party, we extend a sincere, earnest and authorized invitation to join hands with the democracy in restoring the government.

In those whom we are addressing we recognize every element of patriotism and devotion to the cause of good government. We are addressing ourselves to the reason of intelligent men—men who are as responsible, honorable and respectable in every relation of life as any class of men anywhere in the state; and by their reason, their responsibility and their honor, we appeal to them in behalf of the cause of honesty and good government.

The times have changed and we have all changed with them. Calm reflection succeeds the hour of passion and excitement, and men are able to realize that there may exist other causes for differences of opinion or divisions of sentiment than mere dishonest or impure motives.

We trust that the number of men in our country, who are moved absolutely by evil designs, is comparatively small. In respect to the political affairs of the state and the nation, we prefer to believe that a vast majority of the masses of our people really desire the public good, and that if properly informed they would measure their action by a due regard for the public welfare.

It would be a deplorable condition of things if democrats were democrats, or republicans were republicans, solely and absolutely from evil designs on the rights and liberties of the people, or from motives of destruction to the government. Majorities for the sake of temporary party advantage have disregarded the rights of minorities, but public opinion has not permanently sustained such conduct whenever it has gone to the extent of depriving men of their rights, and thereby putting in jeopardy their liberties.

Parties have advocated and carried measures of government which proved in themselves detrimental to the public interests. Instances of mistaken legislation of this kind are numerous, but their acknowledgment and correction afford instances quite as numerous.

The condition in which we find the country now, is attributable not so much to the public legislation of the past few years, nor to the mere divisions of parties, as to the men who have been called to execute the laws, and fill the public stations of the government.

Under demoralizing influences attendant upon the war, and incidental to the unsettled state of public sentiment subsequent to the close of the war, the stations of public life throughout the country were, in great part, monopolized by bad and unworthy men, and under a system peculiar to an excited condition of public sentiment, the standard of the civil service of the government has not improved with the return of peace and the proclamation of restoration.

In its work of reconstruction congress proposed and enacted measures of peculiar harshness—measures which in their novelty and requirements startled the public mind of the whole country, and alarmed and demoralized the public sentiment of the south. It has best suited the politicians of the republican party at the north and their place-holders at the south to keep up a system of public alarm, and by playing upon the prejudices of strangers to our condition, retain their power and places.

In this way, and from causes like these, it has been found impossible for the party in power to correct the abuses of its public servants by reforming and reorganizing the civil service; for reorganization is, under the existing circumstances, found impossible. The men in place and power are determined to stay there. No mere personal change of administration will affect them. A thorough, complete political change is as necessary for the good of the people of the United States in 1876, as revolution was necessary to the well-being of the American colonies in 1776. Revolution was the remedy then; reform the remedy now. And it is as essential that the American people unite in reform in 1876 as it was necessary for them to unite in revolution in 1776.

It is peculiarly appropriate and proper that the masses of the republican party unite with the democracy in its great work of reform this year. The masses of that party, though honest and desiring honest government, as we are willing to accord, are nevertheless responsible for the evils of bad government that afflict the whole country.

Upon their promises of reform and restoration four years ago, the republican leaders were trusted by the people, and hundreds and thousands of democrats with the masses of republicans voted for Grant. His second administration has been the saddest failure in the history of presidents. Such abuse and corruption as has been developed under Grant's second term was not

known or even dreamed of during the war.

We now ask honest, intelligent, reasonable republicans to come up to the full measure of their duty as good citizens, and in the crisis now upon the country, discard any prejudices the past few years of event and excitement may have engendered, and unite with the democratic party in the crowning duty of the century—Reform and Restoration.

Mob Law.

One of the most alarming features of the general demoralization of the country, is the universal prevalence of mobocracy. Hardly a day passes that, in some region, the papers do not report a lynching, a mob hanging of a real or supposed criminal. One case in New Richmond, Ohio, a triple case in Newark, New Jersey, two cases in Kentucky, and a half-dozen at least in Texas and other states have been reported in the last two weeks. Mob hanging for homicide, for ravishment, for horse-stealing, and in one or two recent instances, as has been ascertained for nothing—hung by mistake. The fact that the laws are slow and uncertain in their operation, is but slight mitigation of the crime of putting a human being to death without a shadow of legal process. Let the people educate themselves as to what changes and reforms are needed in the laws and their administration. Let them cease to follow the blind leading of cheap-john politicians and of their own prejudices. Let them scourge all ignorances, traffickers and idlers from their legislative and judicial halls, and fill their places with wise and true men—men enlightened as to the needs of the nation, appreciating its wrongs and determined to reform them—men who can neither be swayed by fear or favor—men whose only aim is the public good, the welfare of their country and their countrymen—men of high and dauntless soul, independent in everything, neutral in nothing, honest in all things. Down with all whippersnapper politicians, vote buyers and sellers, corruption dabblers and ring-rascal cat-paws; and give us law-makers and law-administrators, whose wisdom and integrity, zeal, energy and promptness shall forever do away with the last shadow of excuse for the lawless mob hangings, mob murders, which almost daily disgrace some portion of our land, and are becoming one of the most hideous blots upon our American civilization.

The Wilful Printer.

Of all the outrageous misrepresentations of modern times—of all base attempts to falsify the truth of history—the demoralized conduct of an unfortunate, but daring, and we fear abandoned, printer toward this writer in the issue of the Daily Sentinel of the 14th instant was the wildest and most reckless.

In attempting to write of the conduct of General Grant as that of a generous conqueror at Appomattox, and subsequently toward Lee and his men, we are made to say "a generous congress," which, as it could only refer to a reconstruction congress, and had its reference to a date prior to 1872, made us apparently guilty of a misnomer of the very highest order in the scale of meaninglessness.

In an article critical of Judge Sattle's speech on Wednesday night, "invoked revenge" is made "involved revenge," and in the same article "twice elevated to the supreme bench" is made "thrice elevated."

Such mutilation is very annoying to a writer, and well calculated to puzzle the reader or impress him with the notion that the editor has either taken final leave of his senses, or temporarily gone into the wet grocery business.

For such considerations as these printers should learn the value of accuracy, and be taught to practice the virtue of truth.

It would have mortified Job to have had his adversary's book mutilated and rendered ineffectual by a wilful printer bent on mad mischief. Judge Sattle doubtless feels that the Sentinel article did him no good, misprinted as it was.

It looks rather bad for the new platform of the radical party that while their candidate is telling how he means to reform the civil service business, their president forces a man to resign an office which he has satisfactorily filled simply to strengthen the party in another state, or because of his efforts to run his department honestly. We never could understand how they rode two horses in different directions, but they do it.

Pinchback, the New Orleans mulatto ex-convict, has pocketed the \$20,000 of the people's money given him by a pickpocket radical senate, for claiming to be a senator from Louisiana. And this is the sort of reform that will be abundant, if Hayes is elected.

The Young Men's Christian Association convention at Toronto has voted down the proposition to admit feminine members. Shame on them. We can hardly conceive of ungallant christianity.

A Grim Joke.

Bigoted papers like the Chicago Journal and Rochester Chronicle continually speak of the house of representatives as "the Confederate house," or "the Confederate congress." We do not know that such infantile spitefulness hurts the feelings of any one south of Mason and Dixon's line. On the contrary perhaps it may be looked upon as a grim joke that, despite bayonets, special laws, malicious officials and every effort to trample the south out of existence as a political power, enough good men have been sent to Washington to form a "Confederate house."

Vance at Tarboro.

Judge George Howard, of Tarboro, arrived in the city last evening. He says when he left in the morning, at least 2,000 people were already assembled in the town, and they were still pouring in by every road; black, white, high, low, all classes and conditions, flocking in to hear their next governor.

From a private letter of our efficient and excellent representative, Hon. Joe Davis, to the Sentinel, we take the liberty of making this extract: "The prospect is decidedly bright. Our enemies hope to succeed in the south by stirring up strife, and our friends should be unusually cautious not to accommodate them. The fact should be constantly presented that they have had absolute power for fifteen years and have brought the country to ruin. Economy and reform were never more needed and must prevail or our government is gone."

NEWS AND NOTES.

1,298 deaths in New York last week.
Ex-Judge Conolly, of New York, is dead.
Speaker Kerr's health is slowly improving.
Heavy rains have damaged crops in central Ohio.
Mrs. Tyler is the youngest lady of the Grant cabinet.
New York specie shipments last week were \$2,625,000.
Philadelphia street-car horses have the pink-eyed distemper.
It will be several weeks before Tilden's letter of acceptance appears.
An old man threw himself, the other day, from the tower of the church of Notre Dame.
Chamberlain is to call for troops to terrorize the South Carolinians. It will not scare Sitting Bull much.
"Death by starvation" is one of the permanent recognized items of the regular bills of mortality in London.
William Seydler, of Altoona, Pa., has a cane 115 years old, made from the timber of the old British frigate Reliance.
"Round Top," the celebrated peach farm in Queen Anne's county, Md., has been sold to two Pennsylvania ladies for \$33,000.
A Minneapolis woman found a package containing seventeen diamonds secreted in a desk that once belonged to her great-grandfather.
The intense heat causes the death of a very large number of cattle and other live stock in course of railroad transit from the west to the eastern cities.
In France, out of a population of 36,000,000, only two million live on the remains of accumulated wealth, the balance depending on the produce of labor.
A grand Tilden and Hendricks ratification meeting was held in horticultural hall on the centennial grounds Saturday evening. Bayard and Eaton were among the speakers.
In Japan every one who cuts down a tree is required to plant one in its stead, and we, who are cutting down our wood with reckless improvidence, propose to teach these heathens the art of thrift.

The Empire Car Works company, of York, Pa., has received a contract for 400 freight cars designed for use on the Texas Pacific railroad. The work will commence at once, and will employ several hundred hands for some months.

General Custer, and five of his officers, were insured as follows: General Custer, \$5,000; Captain Yates, \$5,000; Captain Keogh, \$10,000; Lieutenant Calloun, \$5,000; Lieutenant Crittenden, \$10,000; Lieutenant Porter, \$5,000—in all, \$40,000.

John McElroy, a small Boston boy, went into a bakery, demanded bread, and when refused snatched a loaded pistol at the proprietor, who put him out of the store. The boy rearranged the cap and fired at the baker through the window, missing him.

The Richmond Equivocal says: Unless September does what it promises for the centennial exhibition in the way of a crowd, the enterprise will prove as big a financial failure as it is a success in the matter of display. Over two millions have already attended it, yet it has not begun to pay expenses by any means.

Honorable Mention.

[From the Wilson Advance.]
The Raleigh Sentinel under its new management fulfills the promise previously made that as a newspaper it should be made equal to what it ever was before. It is in good hands as its new columns testify, ably edited, and on the right track.

[From the Tolson Transcript.]
The Raleigh Sentinel under its new managers and proprietors is greatly improved and is now one of our most valued exchanges.

Danville Presbyterians are going to build a \$10,000 church.

Building and Loan Associations.

NORTH CAROLINA—SUFERRE COUNTY, JUNE TERM, 1876.—No. 230—ROWAN. W. J. Mills and wife et al. vs. Salisbury Building and Loan Association.

OPINION.

READS, J. We have the following statute headed, "BUILDING ASSOCIATIONS": "Whereas, divers persons, chiefly of the industrial classes, are desirous of forming associations for the purpose of accumulating by small periodical deposits, a savings fund, with which they may secure a home, and for the purpose of a sound policy that the protection and encouragement of the Legislature should be given to associations having in view ends and objects so commendable in their character; therefore, I. From and after the passage of this act it shall and may be lawful, and authority is hereby given to any individuals or persons in any city or county in the State, under any name by them to be assumed, to associate for the purpose of organizing and establishing a building and loan association, and being so associated, shall, on complying with the provisions of this chapter, be a body politic and corporate, etc. And when the statute proceeds in the usual way to authorize the association to hold property, make by-laws and transact business. But, Rev. ch. 12.

The declared object of the Legislature is, to enable and to encourage persons, chiefly poor persons, to save and deposit their moneys, and when sufficiently accumulated, to draw them out in bulk, and secure homesteads. This is a most beneficial act, and it is our duty and our pleasure to sustain it. Although not within the letter of the act, it would doubtless be within the spirit, if the associations were so organized, that, instead of a member in all cases, waiting to pay in by little and take out in bulk, he could, at the beginning of his connection with the association, take out in bulk and pay back by little. And that is what the defendant says the plaintiff did in this instance. If so, and the contract is otherwise legitimate, it will be our duty to sustain it. In considering the act, it is to be noted that the Legislature intended that, instead of making its plans and by-laws exceedingly plain, to be understood by plain men, they are exceedingly complicated, so that they cannot be understood at all by plain men, and are explained with great labor, as the twenty-five pages brief in this case will show to men accustomed to abstract investigations.

Depositing, borrowing, lending, paying and interest are familiar terms used in money transactions; but they have substituted unusual words with perverted meanings, known only in their vocabulary, and they say that we must look there for their meaning. But we must use language, which in its common acceptance will explain the transaction between the parties.

The plaintiff borrowed of the defendant \$375, and received that sum in actual cash. To secure the payment thereof, he executed to the defendant his bond, not for \$375, but for \$600, and mortgage upon land to secure, not the \$375 and interest thereon, but the interest on \$600, and an additional six per cent, which they call "dues," but which is only another name for interest. So that the plaintiff agreed to pay twenty per cent interest upon \$600 in monthly instalments, which is equal to about nineteen per cent interest upon \$375, the amount which he borrowed. Although this looks bad in the beginning for the plaintiff, yet, he is assured that in the end it will work out well; for, after he shall have paid this nineteen per cent, for eight, nine, ten, or some indefinite number of years, he will not be required to pay any more, but his bond and mortgage will be surrendered and he will be discharged from all further liability.

Now from a calculation which we have made approximating accuracy, it appears, that if the plaintiff is discharged at the end of eight years, the shortest period which the defendant names, he will have paid about ten and a half per cent upon the amount borrowed. And, if held longer, the rate of interest is increased in proportion to the time. So that it is really in the power of the defendant by prolonging the time, to oppress the plaintiff indefinitely. And all this is upon the supposition, most favorable to the plaintiff, that he will be able to pay up his monthly instalments at the rate of nineteen per cent upon the amount borrowed, or twelve per cent upon the \$600; for the moment he fails to pay his monthly instalments, they begin to impose "fines and penalties" upon him, which are added to the twelve or nineteen per cent; so that the less straw he has the more bricks they require. How burdensome these fines are will appear from the fact, that for eight months he has been paying, at the rate of \$24, and the fines \$21.60. So that, at a time when he could not pay at all, they required him to pay about twenty-five per cent interest upon the sum borrowed. Failing to meet this demand upon him, the plaintiff's land is seized for sale under the mortgage.

This whole proceeding is so unconscionable that no one would ever recognize it as within the purview of the very beneficent statute which we have quoted, and under which it professes to operate.

We are told that these associations are common in Europe and in many of our sister states. We are aware of it. They commenced in Europe under as simple legislation as ours, but were soon perverted. The same may be said of them in America. They are numerous and influential. They influence legislation. By their liberal advertising they influence the press. And even the courts may be insensibly affected. We are told by defendant's counsel that there are already forty in this state with a capital of one million five hundred thousand dollars, and we are already urged that the business is too large to be disturbed with. As other vices spread, so does this. And it is our purpose to "nip it in the bud" in this state, and save our people, not from associations properly conducted, (and we are informed that there are such) but from those which seek to enforce unconscionable contracts, and from those which violate our usury laws. This not being a trial of the case upon its merits, but only a question as to the propriety of continuing the injunction against a sale under the mortgage until the final hearing, we have said more than was absolutely necessary to say now; but we have done so because it was the desire of the defendant, as it is of other like associations, that we should express our views, if they have been formed, as they have been upon pretty full consideration. But still, the profession will understand that the general question is open. We know of no device or cover by which these associations can take from those who borrow their money more than the legal rate of interest without incurring the penalties of our usury laws. Calling the borrower "a partner," or substituting "redeeming" for "lending," or "premium" for "bonus," for an amount which they profess to have advanced, and yet withhold; or "dues" for "interest," or "lay out" for "interest," will not avail. We look at the substance.

If the parties should desire to settle upon the basis of what we have intimated, there will be an account stated, charging the plaintiff with \$375,000, and interest at six per cent, that being the rate agreed on, up to the time of stating the account. He will then have credit for all the interest, dues and fines, and all other payments, if any, which he has made, with interest thereon from the time the payments were made. And the balance will be the amount due the defendant. This will be a charge upon the land

under the mortgage, and for it the land may be sold after reasonable time.

It is suggested that the plaintiff ought not to have credit for the fines paid, because they were imposed for his default in not paying interest and dues. True, they were so imposed, but then the interest and dues were unlawful, and they had no right to require him to pay them, or to fine him for not doing an unlawful thing.

There is no error. This will be certified. A true copy. Test: W. M. BAGLEY, Clerk. By LEROY BAGLEY, Dep. Clerk.

Cotton Market.

The following are the cotton quotations of yesterday as reported by Lee, Whitaker & Johnson:

Middlings,	10 1/2 cents
Low Middlings,	10 "
Tinged,	9 1/2 "
Stains,	8 1/2 "
Deep Stains,	8 "
Blue,	7 @ 8 "

Market dull. No sales to-day. Glaciers very light.

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The oldest and best Hernia Surgeons in the world and some of the advantages offered by the Triumph Truss Company, 334 Bowery, N. Y., whose Truss and Supporter were awarded the Medal at the last session of the great American Institute Fair. Send 10 cents for their new book.

Official Prize.

[From the Live Oak (Fla.) Times.]

It is a common saying that as soon as a man gets into office he becomes proud; and as an evidence of this we will mention that a year ago our county tax assessor usually came bar-footed into town, but now he sports an elegant pair of number ten brogans. If his pride continues to increase we will not be surprised to see him with his hair combed and wearing a clean shirt.

RUPTURE CURED in from 30 to 90 days by the use of the Triumph Truss and Triumph Rupture Remedy, manufactured by the Triumph Truss Company, 334 Bowery, N. Y. This Truss and Supporter took the Medal at the last session of the Great American Institute Fair. Send 10 cents for their new book.

The "woman's friend" is what Dr. Bull's Vegetable Pills may well be termed, for every woman that has once used them will not be without them.

NEW ADVERTISEMENTS.

EXCURSION TO PHILADELPHIA AND RETURN.

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An excursion train will leave Raleigh on the morning of the 18th inst., at 10 o'clock a. m. for Philadelphia via R. & G. and S. & R. R., connecting with the magnificent "Florida," of the Bay Line.

Fare Round trip to Philadelphia, \$18.75. TICKETS GOOD FOR 30 DAYS.

These tickets will only be sold on the morning of the 11th, but will be good to return any day within 30 days.

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RALEIGH & GASTON RAILROAD SCHEDULE.

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Leave Raleigh	10 00 A. M.
Arrive at Weldon	3 30 P. M.
Leave Weldon	5 15 P. M.
Arrive at Raleigh	10 40 A. M.

THROUGH FREIGHT.

Leave Raleigh	5 00 A. M.
Arrive at Weldon	5 15 P. M.
Leave Weldon	5 15 P. M.
Arrive at Raleigh	5 40 P. M.

RALEIGH & AUGUSTA AIR LINE.

Leave Raleigh	8 30 P. M.
Arrive at Cameron	8 15 P. M.
Leave Cameron	5 20 A. M.
Arrive at Raleigh	2 45 A. M.

JOHN C. WINDER, Superintendent.

GASTON HOUSE.

NEW BERNE, N. C.

S. R. STREET, PROPRIETOR.

The GASTON HOUSE has, for nearly half a century, maintained a reputation as one of the best hotels at the South, which it fully sustains under the present management. Parties visiting the seashore at Beaufort will find it convenient and desirable to pay a visit, in passing, to the Athens of North Carolina, and rest at the G. A. T. N.

RATES \$2.50 PER DAY.

Persons who come to the coast to feast on fish, oysters and other good things from the water, are advised that New Berne is the finest fish market on the Atlantic coast.

July 3-4

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MONDAY, AUGUST 21st, 1876.

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March 7-15