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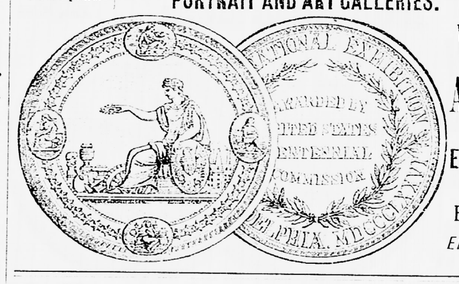

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RESOURCES, December 31st, 1898:

PAID-UP CAPITAL	$1,000,000.00
SURPLUS	1,000,000.00
RESERVE REQUIREMENTS AND UNDIVIDED PROFITS	661,290.75
TOTAL	$2,661,290.75

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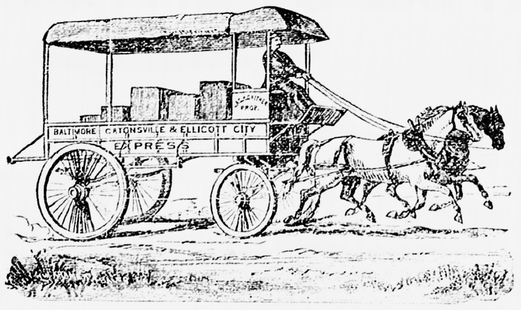

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A BUSINESS VENTURE.

It Failed, but There Was Comfort In the Failure.

Jane Doily's aunt had left her $300. What should she do with it? Being entirely dependent on her own exertions Miss Jane decided to start a millinery shop. She was old enough to decide for herself, being almost 40, but she was a timid woman and thought it better to ask Mr. Hope's advice first. Mr. Hope was president of the bank, an old friend of her aunt's and much admired and respected by herself. He was just entering his seventies, but many a man of 50 envied him his vitality and youthfulness of feeling. He was a widower and lived alone in the "great house" of the village, where he dispensed hospitality and charity with an open hand.

"I have $300, you know, Mr. Hope. Would you advise me to start a millinery shop with it or save it and go to the city to get employment?"

Mr. Hope knew how difficult it would be for a woman like Miss Jane, untrained and timid, to get work in the city and quickly told her it would be best to try the shop, and he was sure she would get on well.

"Bring on the best goods you can get and you will be sure to succeed. Everybody will buy from you. I don't wear bonnets," he added, laughing, "but I'll send all my friends to you."

At the close of this interview the prospective milliner left the banker with a light heart and had visions of a little shop expanding in time to a great establishment, where she herself was mistress of a great army of assistants.

In a short while the new store was opened to the public, its owner having stocked up in the city and bought a small but handsome line of goods to tempt the feminine fancy. The little woman and her one helper were kept busy the first few days and Miss Jane thought her visions of success were not so unfounded as to be ridiculous, for money flowed freely into her coffers. But after the first excitement trade settled down considerably, and there was plenty of spare time for breathing.

For the first time in her life Miss Jane learned what it cost to live. Having lived most of her life in the country, where things were had "for the raising," groceries got in exchange for country produce and no rent to pay, even the amount it took to run her little establishment was alarming to her. Anxieties would creep in occasionally. If the fall trade was not good, how was she to get through the winter? Such thoughts worried her often through the week, but on Sundays, being a good Episcopalian, she dismissed them, and, prayerbook in hand, wended her way devoutly to the chapel.

Mr. Hope sat in the pew just in front of her, and sometimes when his pew overflowed with his grandchildren or other guests he sat by Miss Jane and held her hymnbook while they both sang. At such times she felt a delightful thrill of excitement, but tried to repress it and say her responses reverently and place her thoughts on spiritual things. But she was always glad when Mr. Hope's pew overflowed.

Fall came on apace, and the little milliner found it necessary to consult the banker again. This time she told him she had $100 in money, but not another penny. Would he advise her to turn this into flowers and feathers and other requisites of her trade, or would it be flying in the face of Providence to use it?

"Use it by all-means, Miss Jane. Times are looking up, business is going to revive, and I am sure your money will be more than doubled," he answered.

Again, acting on his advice, she bought the best her money would buy and began to prepare for her fall opening. Her nimble fingers copied pattern hats and dainty bonnets until resting in her show case and on the hat forms were as tasty and enticing a lot of head coverings as had ever been seen by the town. The night before the opening she retired late, but woke up from a dream of being choked to death to find her room full of smoke. Almost stifled, she threw on her wrapper and, groping her way to the door, ran out into the street, crying, "Fire!"

The house was a double one, and the other side was already wrapped in flames when Miss Jane gave the alarm, and the other tenants, whose carelessness had caused the fire, barely escaped with their lives.

Poor Miss Jane stood in the street, wringing her hands in despair, while the cruel flames devoured her pretty hats and bonnets as if they were but a delicious morsel, until a kind neighbor came and led her home.

The opening day had arrived, the little millinery store was open in very truth to the public, but there was nothing but ashes to gaze on. Black despair, starvation, even the poorhouse, stared Jane Dody in the face as, sitting by the neighbor's hearth, she wept silently and dared not look into the future.

Early in the morning Mr. Hope heard the news.

He remembered it was by his advice that all the milliner's money was invested in that now ruined stock. Poor little woman! What could he do for her? He could not offer her money or a home. A home! Why not? He smiled at the thought, and the little milliner's sweet face—sweet, though no longer youthful—appeared to him with new charm. Hastily leaving his house, he sought and found Miss Jane.

When he asked her to marry him, she said "No" at first, for she felt sure it was only pity that moved his heart. But she looked so sweet and confused when she refused him that the dear old gentleman fell in love with her on the spot and succeeded in making himself as well as her believe that he had really loved her a long time and had only awaited a favorable opportunity of telling her. So, having no one to consult, they were married the very next day in spite of the bride elect's protests that the haste was unseemly.

Hayside had not recovered from the excitement caused by the fire when it had another shock. It occurred when The Weekly Local published the following item: "Married, Thursday, at 10 a. m., Mr. Richard Hope and Miss Jane Dody."—Chicago News.

The Best of It.

Carrie—Oh, you ought to join our golf club! We have such jolly times!

Minnie—But I don't know how to play.

Carrie—Oh, we never play in our club! That's the best of it, you know.

What's Civil?

A little boy with an interest in the meaning of unfamiliar words said to his mother, "What's the meaning of 'civil?'" "civil?'"

"Kind and polite," answered the mother.

A puzzled look brooded for a second on the boy's face. Then he said, "Was it a kind and polite war that was in this country once?"—Pacific Unitarian.

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WHEN MEN WERE SERFS.

Condition of the Working People In the Middle Ages.

In the early period of the middle ages nearly all the working people were serfs, and there were few free artisans or laborers. The serfs had an interest in the soil and for that interest performed certain labor or made payments in kind. The serf was bound to the soil and transferable with it. His children were born to his condition, and neither he nor they could depart from it without the consent of their lord unless he became a citizen of some city or an ecclesiastic.

If the serf ran away and was found, he could be brought back and punished, but he could not be deprived of his rights to the soil. If he refused to perform his obligations to his lord, he could be punished, but his rights in the soil were not affected. If he could reach a city and remain for a year and a day without discovery, he became a citizen and could not be taken back by his lord, but he of course lost his rights in the soil. If he was ordained by the church, he was no longer subject to his lord.

Serfs often made contracts with bailiffs of lords to keep cattle, as the dairies, or to perform labor of various kinds. The more thrifty serfs saved money and by purchase commuted their labor obligations into money payments, thus obtaining their freedom and keeping all their rights in the soil. The temper of the times favored the relief of the serf, and his manumission was regarded as being in accordance with public policy, religion having softened the feelings of the lords to the condition of their serfs.

After the black death the higher wages which the serfs obtained enabled them to commute their labor payments into money payments much more rapidly, and it may be truthfully said that the black death set free the serfs of Europe.—H. M. Beadle in Donahoe's.

Where the Colored Candidates Fell.

The grading of papers from the recent examinations of colored candidates for certificates to teach schools has developed that many of them were weak on questions in the branch of civil government, and some of them humorously so. Following are a few questions and answers in point:

Q. What is a bill of rights? A. A bill of rights is a bill that has been passed and been enforced by the people to abide by the laws therein to the expense of the committee.

Q. What are the principal duties of the secretary of war? A. To keep a record of all that goes on of interest, write out and read all the laws that are executed and a great many other things that would befall the secretary.

Q. What are the qualifications of a state senator? A. The senator's office is one of the highest offices in the state of Kentucky—chosen for life.

Q. State the sources of the school fund and trace the channels through which the teachers' money passes. A. The teachers' money passes through the state and county superintendents.—Henderson (Ky.) Journal.

A Jew on the Saviour.

H. Weinstock, a prominent Jew of Sacramento, has created considerable discussion by reading a paper entitled "Jesus, the Jew," in various synagogues on the Pacific coast. The following passage will give an idea of his point of view:

"I found that, according to New Testament traditions, Jesus was born a Jew, lived a Jew, died a Jew. I found that he preached nothing but Judaism in its purest and simplest form. I found that the thought of establishing a new belief or even a new sect was farthest from his mind; that his aim was not to follow after the heathens, but to seek out the lost sheep of the house of Israel. I found that his mission seemed to be to uplift the lowly and to expose wickedness in high places. I found that he gave his heart, his soul and his very being to the poor, to the sick and to the needy. He said, 'I am not come to heal the sound; I have been sent unto the sick.' I found that he was a man of unbounded sympathies and of great moral courage; that he was simply striving to practice and to preach the moral code established by Moses and the prophets and to literally put into practice in his daily life the great Lawgiver's precept of 'Love thy neighbor as thyself.'"

Strange Mania For Funerals.

Sophia Christian, better known all through this section as "Funeral Sophia," was recently taken to the county almshouse. It is estimated that in the last 30 years she has attended 6,000 funerals. She was a close reader of death advertisements and sometimes could so arrange her schedule to attend three or four funerals a day.

At houses of mourning where she was denied admittance she scaled the back fence. At the church services she usually managed to get into a pew with the relatives and made herself conspicuous with her tears, which seemed to flow at will. She always, if possible, secured a seat in one of the carriages as near the front as possible. After interments Sophia would return to the house with the relatives, and if dinner had been prepared she would invite herself to the repast.

Strategy was used to get her to the almshouse. She was told that there was a big funeral out in the country, and she was asked to go along.

"Is there going to be a dinner afterward?" she inquired.

"Yes, a good sized one."

Her hesitancy disappeared, and she readily accompanied the officer.—Reading News.

His Uniform Helped.

The Emporia (Kan.) Gazette told this story the other day: "Charles McPherson, one of Roosevelt's rough riders, was carried by Emporia the other day while on his way home from Las Vegas, where he attended the rough rider reunion. He came back here to take the train from Cabbo, I. T., his home. He wore his rough rider's uniform. He didn't have enough money to complete the trip. He went into the Emporia National bank and stated his case to Major Hood, and wanted to give a small check on his home bank.

"The major didn't geiz the man, but said: 'That uniform is as good in this bank as a letter of credit. If you can show your right to wear it, you can have anything you want.'

"He produced his invitation to the reunion and got his check cashed in short order. He told a reporter for The Gazette: 'Say, that's an old soldier's bank, and my uniform was as good as a bank book.'"

Victoria as a Usurper.

The English Legitimists announce that there are now living 1,172 persons who are descendants of Mary Stuart. The list of these is contained in the "Kalendar" published by the Legitimists. Of these 1,172 persons no less than 617 have better claims to the throne than Queen Victoria, for the latter enjoys only a "parliamentary title," and the Legitimists do not recognize "the people." Queen Victoria is a descendant of Mary Stuart, but inasmuch as she represents the female line and traces back her title through James I's daughter Elizabeth and holds the throne by virtue of the act of parliament which excluded the exiled male line the Legitimists regard her as a "usurper."

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1 Quart Mason Glass Jars, per doz.,	50c
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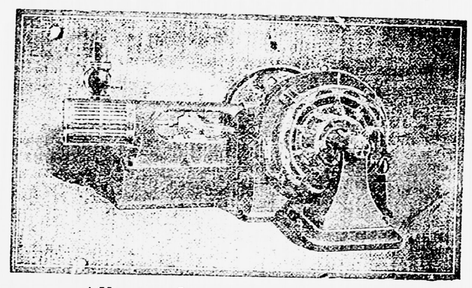

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