

Property shipped not subject to Uniform Bill of Lading Conditions, will be charged twenty (20) per cent. higher than as herein provided (subject to a minimum increase of one (1) cent per 100 lbs.) and cost of Marine Insurance. (see Rule 1.)

MERCHANTS DESPATCH TRANSPORTATION COMPANY

FAST FREIGHT LINE.

From New York, Philadelphia, Boston, Albany, Troy, Montreal and Principal New England Ports.
TO THE WEST, NORTHWEST AND SOUTHWEST.

F. D. STOW, Gen'l Central Agent.
BUFFALO, N. Y.

C. J. VEDDER, Agent
ALBANY, N. Y.

C. deK. TOWNSEND, Gen'l N. E. Agent.
BOSTON, MASS.

GEORGE LOWN, Gen'l Eastern Agent.

S F BEST, Agent, 335 Broadway, New York.

WILLIAM GEACEN, General Traffic Manager, New York.

MARKS:

The President of the
Kentucky Agricultural
and Mechanical College
Lexington, Ky.

Springfield, Mass.,

Received from

April 30, 1890
Capt. Odus C. Harney

The property described below, in apparent good order except as noted (contents and condition of contents of packages unknown), marked, consigned and destined as indicated below, to be carried over the line to said destination, or to be delivered to another carrier on the route to said destination. It is mutually agreed, in consideration of the rate of freight hereinafter named, as to each carrier of all or any of said property over all or any portion of said route to destination, and as to each party at any time interested in all or any of said property, that every service to be performed hereunder shall be subject to all the conditions, whether printed or written, herein contained, and which are hereby agreed to by the shipper, and by him accepted for himself and his assignees as just and reasonable.

DESCRIPTION OF ARTICLES.

WEIGHT.
Subject to Correction.

8 Chests S. Cadet Rifles
1 Box Sabres

2239 lbs

ORIGINAL.

Collect charges at Destination

SUBJECT TO ESTABLISHED MINIMUMS.

SPECIAL.

For shipments to points east of Buffalo, Black Rock, Suspension Bridge, on the N. Y. C. & H. R. R.R., the minimum rate for any single package will be 25 cents. For points on the Rochester & Pittsburgh R.R., it will be 25 cents additional or 50 cents through. For points in Canada, via Buffalo, Black Rock and Suspension Bridge, the minimum rate on a single package will be the regular proportion of the first-class rate at 100 lbs. weight to the last-named places, and 50 cents additional from thence to competing points on the Grand Trunk, Michigan Central and Canadian Pacific Railways.

Any package containing articles of more than one class will be charged at the tariff rate for the highest classed article contained therein.

No single package or small lot of freight classified first-class or lower will be taken at less than 100 lbs. at the class to which it belongs, or, if classified higher than first-class, at less than 100 lbs. at first-class rate; and in no case will the charge for a single consignment be less than 25 cents.

Claims to Agents of THIS COMPANY, or mail to A. D. PENFOLD, Gen'l Auditor, New York, if no Agent at residence of claimant, within 30 days after shipment of property.

Charges, \$.....

Upon all the conditions, whether printed or written, herein contained, it is mutually agreed that the rate of freight from

Springfield
TO

Lexington Depot
IS TO BE

If 1st Class Goods..... cts. per 100 lbs.

If 1st Class Goods..... cts. per 100 lbs.

If 2d Class Goods..... cts. per 100 lbs.

If 3d Class Goods..... cts. per 100 lbs.

If 4th Class Goods..... cts. per 100 lbs.

If 5th Class Goods..... cts. per 100 lbs.

If 6th Class Goods..... cts. per 100 lbs.

Special..... cts. per 100 lbs.

MARK PACKAGES

MERCHANTS
DESPATCH.

H. C. Hamilton
Per G. W. S. Agent.

47-M-64

CONDITIONS.

Circular No 1124, Joint Committee.

1. No carrier or party in possession of all or any of the property herein described, shall be liable for any loss thereof or damage hereto, by causes beyond its control; or by floods or by fire from any cause or wheresoever occurring; or by riots, strikes or stoppage of labor; or by leakage, breakage, chafing, loss in weight, changes in weather, heat, frost, wet, or decay; or from any cause if it be necessary or is usual to carry such property upon open cars.

2. No carrier is bound to carry said property by any particular train or vessel, or in time for any particular market, or otherwise than with as reasonable despatch as its general business will permit. Every carrier shall have the right, in case of necessity, to forward said property by any railroad or route between the point of shipment and the point to which the rate is given.

3. No carrier shall be liable for loss or damage not occurring on its own road or its portion of the through route, nor after said property is ready for delivery to the next carrier or to consignee. The amount of any loss or damage for which any carrier becomes liable shall be computed at the value of the property at the place and time of shipment under this bill of lading, unless a lower value has been agreed upon or is determined by the classification upon which the rate is based, in either of which events such lower value shall be the maximum price to govern such computation. Claims for loss or damage must be made in writing to the agent at point of delivery promptly after arrival of the property, and if delayed for more than thirty days after the delivery of the property, or after due time for the delivery thereof, no carrier hereunder shall be liable in any event.

4. All property shall be subject to necessary cooperage and baling at owner's cost. Each carrier over whose route Cotton is to be carried hereunder, shall have the privilege, at its own cost, of compressing the same for greater convenience in handling and forwarding, and shall not be held responsible for unavoidable delays in procuring such compression. Grain in bulk consigned to a point where there is an elevator may (unless otherwise expressly noted herein, and then if it is not promptly unloaded) be there delivered, and placed with other grain of same kind, without respect to ownership, and if so delivered shall be subject to a lien for elevator charges in addition to all other charges hereunder. No carrier shall be liable for differences in weights or for shrinkage of any grain or seed carried in bulk.

5. Property not removed by the person or party entitled to receive it within twenty-four hours after its arrival at destination, may be kept in the car, depot, or place of delivery of the carrier, at the sole risk of the owner of said property, or may be, at the option of the carrier, removed and otherwise stored at the owner's risk and cost, and there held subject to lien for all freight and other charges. The delivering carrier may make a reasonable charge per day for the detention of any car and for use of track after the car has been held forty-eight hours for unloading, and may add such charge to all other charges hereunder, and hold said property subject to a lien therefor. Property destined to or taken from a station at which there is no regularly appointed agent, shall be entirely at risk of owner when unloaded from cars, or until loaded into cars; and when received from or delivered on private or other sidings, shall be at owner's risk until the cars are attached to, and after they are detached from, trains.

6. No carrier hereunder will carry, or be liable in any way for, any documents, specie, or for any article of extraordinary value not specifically rated in the published classifications, unless a special agreement to do so, and a stipulated value of the articles, are endorsed hereon.

7. Every party, whether principal or agent, shipping inflammable, explosive, or dangerous goods, without previous full written disclosure to the carrier of their nature, shall be liable for all loss or damage caused thereby, and such goods may be warehoused at owner's risk and expense, or destroyed without compensation.

8. Any alteration, addition, or erasure in this bill of lading, which shall be made without the special notation hereon of the agent of the carrier issuing this bill of lading, shall be void.

9. If the word "order" is written hereon immediately before or after the name of the party to whose order the property is consigned, without any condition or limitation other than the name of a party to be notified of the arrival of the property, the surrender of this bill of lading, properly endorsed, shall be required before the delivery of the property at destination. If any other than the aforesaid form of consignment is used herein, the said property may, at the option of the carrier, be delivered without requiring the production or surrender of this bill of lading.

10. Owner or consignee shall pay freight at the rate within stated, and all other charges accruing on said property, before delivery, and according to weight as ascertained by any carrier hereunder; and if, upon inspection, it is ascertained that the articles shipped are not those described in this bill of lading, the freight charges must be paid upon the articles actually shipped, and at the rates and under the rules provided for by published classifications.

11. If all or any part of said property is carried by water over any part of said route, such water carriage shall be performed subject to the conditions, whether printed or written, contained in this bill of lading, including the condition that no carrier or party shall be liable for any loss or damage resulting from the perils of the lakes, sea, or other waters; or from explosion, bursting of boilers, breakage of shafts, or any latent defect in hull, machinery, or appurtenances; or from collision, stranding, or other accidents of navigation; or from the prolongation of the voyage. And any vessel carrying any or all of the property herein described shall have liberty to call at intermediate ports; to tow and be towed, and to assist vessels in distress, and to deviate for the purpose of saving life or property. And any carrier by water liable on account of loss of or damage to any of said property shall have the full benefit of any insurance that may have been effected upon or on account of said property.

47-M-64

**THE
TRADE**

SPECIAL ANNOUNCEMENT OF THE
ORIENTAL LIBRARY, A NEW AND
AUTHORIZED EDITION OF

Col. Richard Henry Savage's Novels

UNDER THE FOLLOWING NAMED TITLES:

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| " 2. Prince Schamyl's Wooing. | " 8. The Flying Halcyon. |
| " 4. Delilah of Harlem. | " 9. A Daughter of Judas. |
| " 5. Storm Signals. | " 10. In the Old Chateau. |
| " 6. For Life and Love. | " 11. Miss Devereux of the Mariquita. |

Are now BEING ISSUED in an entirely new and attractive
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Please send via _____

RIALTO SERIES—PRICE, 50 CENTS.

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| No. 79 _____ copies For Her Life. | No. 82 _____ copies In the Swim. | No. 76 _____ copies Lost Countess Falka. |
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ORIENTAL LIBRARY---PRICE, 25 CENTS.

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| No. 1 _____ copies Little Lady of Lagunitas. | No. 7 _____ copies The Princess of Alaska. |
| " 2 _____ " Prince Schamyl's Wooing. | " 8 _____ " The Flying Halcyon. |
| " 4 _____ " Delilah of Harlem. | " 9 _____ " A Daughter of Judas. |
| " 5 _____ " Storm Signals. | " 10 _____ " In the Old Chateau. |
| " 6 _____ " For Life and Love. | " 11 _____ " Miss Devereux of the Mariquita. |

Name, _____

Address, _____



Richard Henry Savage

AUTHOR OF

"A MODERN CORSAIR," "MY OFFICIAL WIFE," "LOST COUNTESS FALKA,"
"CHECKED THROUGH," "DELLAH OF HARLEM," "FOR HER LIFE,"
"IN THE SHADOW OF THE PYRAMIDS," "IN THE SWIM," ETC.

THERE is no more picturesque figure among the American fiction writers of the day than Col. Richard Henry Savage. This union of the qualities of soldier, traveler, scientist, poet, and novelist, has been produced by a romantic career in which early and late experiences of cosmopolitan nature, education, and adventure have molded an interesting figure.

No American can voyage to any part of the world that he will not find some of Colonel Savage's twenty-four volumes of novels, stories, and poems on sale in the American, the English Routledge, or the German Tauchnitz editions.

His first novel, "My Official Wife," has been translated in seventeen languages and holds the stage all over Europe to-day, having been both dramatized, burlesqued, and plagiarized. He is an indefatigable worker at fifty-one years of age. His essays, speeches, and addresses before colleges, patriotic societies, and learned bodies would add several volumes to his collected writings, these having been uniformly given without pecuniary reward. He avoids the newspaper and magazine field, being wedded to the romantic novel and to popular appreciation.

Born in Utica, N. Y., on June 12, 1846—he reached San Francisco in 1851, in time to become one of the first public-school children of San Francisco, and, as a growing lad in the mines of California, saw the wild life of the miners, the early development of the Pacific Coast, and the great Vigilance troubles. Educated at the West Point Military Academy, where he graduated with the highest honors in 1868, he served three years on the Western frontier as a favorite staff officer of Generals Halleck, Ord, George H. Thomas, and Schofield. A superb horseman and a deadly shot, he was always an ardent sportsman, and his athletic frame has stood him in stead, in later years spent on the mesas of Arizona, the Sahara Desert, the Llano Estacado, the wilds of Siberia, and over the whole world save India and Australia.

His West Point training gave him qualifications in engineering, available in his service with General Stone in Egypt, his chief-engineership of a Texas railroad, and his ten years of practical engineering in San Francisco, geographical studies in Asia Minor, in the wilds of Central America, in Corea, Japan, China, and Siberia have given a graver cast to the studies of social life and manners found in twelve years' residence in Europe, including Russia, the Baltic, and Mediterranean.

A return to the law, his earliest destined profession, led him toward literature, after having filled several appointments in the diplomatic service, United States Vice-Consul at Marseilles, Vice-Consul General at Rome, and Commissioner to Texas to settle the Mexican and Texan Border Troubles of 1872-3. In his youth, the boyhood friend of Archibald C. Gunter, Charles Warren Stoddard, Clay Greene, and other distinguished Californians, he was the fourth of the brilliant military coterie at West Point in 1864-5, which gave Arthur Sherburne Hardy, Charles King, and John Brisben Walker, as well as the subject of the sketch, to letters.

Colonel Savage's military services in the Corps of Engineers, the Egyptian Army, on the frontiers, and as commanding a National Guard Regiment in California in the Kearney Riots have gained him the especial commendation of Generals Grant, W. T. Sherman, George H. Thomas, and the lamented Stone. His diplomatic appointments were made by General Grant personally, and General Sherman himself gave him the position in Egypt and selected Colonel Savage for a high command in Japan.

Avoiding politics and religious discussion, Colonel Savage possesses an almost unequalled personal acquaintance outside of merely show circles and is at home from the West Point Mess to the

Yacht Club on the Neva. His studio in the Hotel Gerard is filled with personal mementos of those who have honored their American friend, who is a fascinating conversationalist and a loyal and devoted patriot, with no sectional bias. The range of his acquaintance, from Mexican bandits, Indian chiefs, frontier desperadoes, and the picturesque waifs of the civilized world to Pope Pius IX, Cardinal Antonelli, the great Ismail Pasha, the King of Sweden, and Russian Grand Dukes, is astonishing. As a boy he knew the gray-eyed William Walker, the bewitching Lola Montez, and has a vast acquaintance with the stars of art, song, letters, and those who sit in high places. Never a tuft hunter, Colonel Savage has exceptional personal connections in England, France, Germany, and Russia, and but one sealed chapter in the book of his life will never be given to the public. Though many times solicited to give his personal recollections of Generals Grant, Sherman, Stone, and Thomas, and Roscoe Conkling, and to unveil the inner life of many of our diplomatic, military, and public men, he has always held the inner view to be sacred, and not at the disposal of those who market literary wares.

It is not improbable that in the evening of his life that he may issue a volume of carefully edited "Personal Recollections," avoiding all the delicate revelations of the staff officer or the trusted agent. The past of great men is guarded only by the seal of honor. In Norway, Sweden, Holland, and Belgium, all of Colonel Savage's novels meet the eye. Translated into French, German, and even Russian, they find hosts of readers in Europe and wherever the globe trotter moves! "Prince Schamyl's Wooing" is used as a guide book in the Caucasus, "Deilah of Harlem" greets the eye on every Russian bookstand, and "My Official Wife" is published in Bulgaria, in Buenos Ayres, in Italy, and Spain, and is read in Iceland and Ceylon. As Prince Lobanoff said to a distinguished American traveler: "Take the little book! It is real Russia—and incomparable!"

Avoiding general society, Colonel Savage gives himself up to the pen, and the charms of a circle of friends whose motto is, Cordiality and Sincerity. He has, since his professional career as a writer opened in 1891, aided many others with kindness and friendly suggestion. He avoids all form of public life, and is essentially a man of home and the study, believing that the literary worker should delve alone in the inexhausted fields of fiction. He is not a club man, being only a member of the West Point Club of Graduates, and yet, on his visit of 1897 to the Baltic, he was received with signal honor by the Literary Congress at Stockholm, and enjoyed the distinction of a presentation to and a supper with the erudite and accomplished King of Sweden.

Colonel Savage, in the prime of his intellectual life, is a brilliant exponent of the remarkable men turned out by the "Old Professors" at West Point, the group of Mahan, Bartlett, Church, Weir, Agnel, French, and Kendrick never having been excelled as educators. Among his classmates in the high-standard class of 1868 are such officers as the accomplished Professor Bass, the erudite Fletcher, the able Majors Knight, Hoxie, and Marshall of the engineers, and the gallant Philo Clark, Will Volkmar, and Lieutenant-Colonel Hall, who have richly earned the highest distinctions and rewards for bravery and effectiveness in the stubborn Indian wars since 1868.

Of the class of '68 a number nobly died in service, and the Modoc and Cheyenne scalping knife was the fate of some of the gallant "fellows who stood up in a row," when Savage, even then distinguished for his private West Point scrap book, was the life and soul of the gathered cadets chanting "Aura Lee," "Army Blue," and "Lorena," under the leafy summer shades of "Benny Havens, Oh!"

HALLIE ERMINIE RIVES.

S.T.

✓
Pay to Phoenix National Bank, Lexington, Ky.

OFFICE OF THE NORTHWESTERN MUTUAL LIFE INSURANCE CO.

—♦♦♦—
Milwaukee, Wis., February 1st, 1901.

J. R. Patterson
Lexington
Ky.

The *ml.* Premium of \$ *171.81*
on your Policy No. *154441*, will fall due
before noon on the *31* day of March, 1901,
and the same may be paid at the office of the Agent of
this Company in _____

PLEASE PRESENT THIS NOTICE AT TIME OF PAYMENT.

Yours respectfully,

J. W. SKINNER,

Secretary.

H. D. RODMAN,
+ General Agent,
Office KENYON BUILDING,
LOUISVILLE, KY. Agent.

(OVER.)

47-M-64

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Annual Statement, January 1, 1900.**INCOME.**

Premiums.....	\$18,956,677.28	
Annuities.....	37,054.08	
Interest and rents.....	5,564,083.79	
Profit and loss.....	47,328.31	
Total income.....		\$24,605,143.46

DISBURSEMENTS.

Claims by death.....	\$ 4,711,618.44	
Matured endowments.....	872,139.52	
Annuities.....	8,809.58	
Surrendered policies.....	921,874.56	
Dividends to policy-holders.....	2,515,029.21	
Total payments to policy-holders.....	\$ 9,029,471.31	
Taxes.....	507,411.28	
Internal Revenue Taxes.....	55,643.49	
Expense of Examination.....	549.30	
Commissions.....	2,460,442.97	
Medical examinations and inspection of risks.....	160,063.10	
Salaries of officers and employees, Trustee's, building and traveling expenses, etc.....	481,284.20	
Legal, loan, loss and real estate expenses.....	377,564.50	
Advertising.....	3,882.75	
Supplies and expressage.....	62,438.96	
Exchange and postage.....	95,964.77	
Rent (Home Office).....	35,800.00	
Profit and loss.....	18,490.16	
Total disbursements.....		\$13,289,006.79

ASSETS.

Loans on bond and mortgage.....	\$70,558,964.76	
Loans on policies as collateral.....	6,580,965.00	
Premium notes.....	288,101.98	
Real estate (including Home Office).....	4,305,550.56	
United States bonds, market value.....	609,350.00	
Other bonds, market value.....	36,200,834.63	
Cash on hand and in banks.....	4,094,646.82	
Accrued interest and rent.....	2,047,175.15	
Due and deferred premiums (less cost of collection).....	1,996,135.16	
		\$126,681,724.06
Deduct credit balances, (Agents' \$29,164.19, others \$5,-831.42).....		34,995.61
Total admitted assets.....		\$126,646,728.45

LIABILITIES.

Present value of not due installments.....	\$ 235,941.34	
*Losses and endowments unadjusted, etc.....	362,846.47	
Dividends due and on deferred premiums not due, etc. (estimated).....	185,758.45	
Unpaid accounts not presented, etc.....	70,235.45	
†Reserve required by law, Actuaries' 4%.....	98,705,735.00	
Reserve for Annuities.....	159,131.00	
Surplus accumulations held to meet tontine and semi-tontine policy contracts (approximate).....	21,392,383.00	
Total liabilities.....		121,112,030.71
General surplus.....		\$5,534,697.74

* Including \$96,613.92 of losses for which notice but no proofs had been received Dec. 31, 1899.

† Including items of special liability amounting to \$336,223.00.

6
Prof. J. H. Patterson
State College of Kentucky
Lexington, Ky.



B. F. Stevens & Brown,
~~B. F. Stevens,~~
4. Trafalgar Square, 1901
London, W.C. 5th Jan 1889
Abbreviated Address for Telegrams: Udder London.

Dear Sir

We have procured Hayden's Dictionary of Dates in $\frac{1}{2}$ calf in compliance with your letter of Dec 26th, but as it is too large for mail we will enclose it in next week's shipment to the care of Messrs. Lillie & Hynck.

If it is for your College & entitled to be imported free of duty, please fill up the enclosed form & send it to Messrs. Lillie & Hynck, otherwise duty will be collected as usual.

Yours faithfully B. F. Stevens & Brown

2
Prof. J. K. Patterson
State College of Kentucky
Lexington
Ky



BENJAMIN FRANKLIN STEVENS
HENRY JOHN BROWN

B. F. Stevens & Brown,
4, Trafalgar Square,
London, W.C. 4 Jan 1901
Abbreviated Address for Telegrams: Uda London.

Dear Sir,

We have the pleasure to enclose invoice £0 9 11 for the
books ordered in your favour of ——— The books have been
forwarded by mail in accordance with your instructions, and we trust
they will reach you in good condition.

Awaiting your further orders, and always at your service,

Yours faithfully.

B. F. Stevens & Brown.

In continuation

6
Prof J. K. Patterson
State College of Kentucky
Lexington
Ky.



B. F. Stevens & Brown,
4, Trafalgar Square,
London, W.C. 5th Jan 1901
Abbreviated Address for Telegrams & Cables London.

Dear Sir,

We have the pleasure to enclose invoice £ 0 . 2 . 11 for the
books ordered in your favour of Dec 11 The books have been
forwarded by mail in accordance with your instructions, and we trust
they will reach you in good condition.

Awaiting your further orders, and always at your service,

Stateman's Year Book Yours faithfully,

1901 will be ready in
March & will then be sent

B. F. Stevens & Brown.

Walfords Peerage & has been discontinued, so we will send
instead Whitakers Peerage & which will be ready at the end of
the present month

S.T.

Pay to Phoenix National Bank, Lexington, Ky.

OFFICE OF THE NORTHWESTERN MUTUAL LIFE INSURANCE CO.

Milwaukee, Wis., February 1st, 1901.

J. K. Patterson
Lexington
Ky.

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Yours respectfully,

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+ General Agent, +

KENYON BUILDING
LOUISVILLE, KY. Agent.

Office _____

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Royal Historical Society

(WITH WHICH IS INCORPORATED THE CAMDEN SOCIETY).

7th Dec. 1900

DEAR SIR,

I shall be much obliged by a remittance for
your Subscription ~ for the one year ending
December 1900, due to this Society. (One Guinea)

Yours faithfully,

R. HOVENDEN,

J. K. Patterson Esq. Ph. D.

F. R. Hist. S.

Hon. Treasurer,

HEATHCOTE,

PARK HILL ROAD,

CROYDON, ENGLAND.

The following publications are being issued to Fellows whose Subscriptions
are paid up :—

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" " " Vol. II. *The Correspondence of the Earl*
of Buckinghamshire, 1763-1765.
Transactions N.S., Vol. XIV.

State College of Kentucky,

Lexington,

Jas. K. Patterson, Ph. D., LL. D., President.

Wm. T. Carpenter, B. M. E.,
COMMANDANT.

Lexington, Ky., _____ 190

and have elected me drill
master. They go in for a
good time here during the
campaign.

I wish you would
caution Mr. Milligan to look
at the guns & see that they
are not rusting. I bought
some oil said to be gun oil
& had them greased before
I left, but if the oil
should have happened not to
be good it might rust
the guns. I told Milligan
to watch them and he said he
would but it will be well to
caution him.

I am very truly yours

Wm. T. Carpenter

P.S. A young lady friend of mine wants a cologne
and if Prof. Murry is making any wish you would
tell him to send me one.

State College of Kentucky,

Lexington,

Jas. K. Patterson, Ph. D., LL. D., President.

Wm. T. Carpenter, B. M. E.,
COMMANDANT.

Princeton Ind
Lexington, Ky., July 12 1900

My dear President,

I believe you told me
you would allow me a
full months pay for June
and that the check would be
mailed ^{me} soon after the end of the month.

So far it has not reached me
and I wish you would speak
to Prof. Murey about it as
I want to take a trip to Niagara
Falls leaving here on the
26th will visit a friend at
La Fayette Ind. and will
have a chance to see the
great Purdue University.

Am having a very
pleasant vacation worked
two weeks at the Air
Line shop making a water
test. They have organized a
Air Line R.R. Republican Club

R. K. BYRNS.

R. K. LEWIS

Lexington, Ky., *July 2* 1900

Mc Prof Patterson



BYRNS & LEWIS,

—DEALERS IN—

Coal, Grain, Hay and Feed.

WAREHOUSE COR. THIRD AND GEORGETOWN STS.

TERMS CASH.

TELEPHONE 87.
" 274.

Apr 12	To	5 bus corn	50	2	50
May 12		2 bus corn 55 ¹¹²	112	2	85 ¹¹²
		5 bus wh oats 35 ¹⁷⁵	175	3	35 ¹⁷⁵

*Recd Payment
Byrns and Lewis*

Coal

Lexington Ky. May 28 1900
State College Mess
Bought of SHELBY KINKEAD & BRO.,
Wholesale and Retail Dealers in
Anthracite and Bituminous Coals.

OFFICE AND YARD, 51 NORTH BROADWAY.

Railroad Yard, C. S. Freight Depot, South Broadway.

RICHARDSON, PRINTER 212 PUEBLO ST. W. COR. 31 W. SHORT ST., LEXINGTON
May 16. 2000 BEN POLLY

235

American Book Company

Cincinnati
New York Chicago

317 Walnut Street

Cincinnati,

July 27, 1900.

Prof. James K. Patterson,
Lexington, Ky.

Dear Sir,

We beg leave to call your attention
to the inclosed circular descriptive of
LANCASTER'S MANUAL OF ENGLISH HISTORY.

If you have courses to which this book
is adapted, we will be pleased to forward you
a copy upon receipt of your summer address on
this sheet.

In this connection we ask your consider-
ation of the accompanying circulars, and
would be pleased to have you correspond with
us in regard to these books.

Yours truly,

AMERICAN BOOK COMPANY.

F.R.R.

Thos. H. Martin, President.

Lewis Reno, Vice President.

Edgar D. Martin, Cashier.

No. 4356.



Kentucky Union Co. Louisville

The First National Bank

Greenville, Ky. July 1 1900

Dear Mr Patterson,

I enclosed notes \$2⁰⁰ of Mr Broadway - He did not come in till today accounts for the delay. I return them as it will be necessary for you to endorse them for collection before payment. Dred was not stamped and took the liberty of stamping it and cancelling the stamp. I hope all is satisfactory.

We are well yours in love
yours affectionately
Lulu wrote back Lulu & Neddy
Lewis Reno



THE SMITH-EGGERS Co.

SUCCESSORS TO

J. W. GOSLING,

CARRIAGE BUILDERS,

COR. SIXTH & SYCAMORE STS.

Cincinnati, July 2nd 1890.

Sold to M. - Prof. Jas. H. Patterson

TERMS CASH

*One #48 Coupe Rockaway
and shafts.
Extra seat*

}	500.00	
	1000	510.00

Recd Payment - July 4/1900
THE SMITH-EGGERS CO.

Answer

8
Prof. J. H. Patterson
State College of Kentucky
Lexington Ky.



BENJAMIN FRANKLIN STEVENS.
HENRY JOHN BROWN

B. F. Stevens & Brown,
4. Trafalgar Square,
London, W.C. 8th May 1900
(Abbreviated Address for Telegrams & Loda London.)

Dear Sir,

We have the pleasure to enclose invoice £ 0 . 9 . 6 for the
books ordered in your favour of — The books have been
forwarded by mail in accordance with your instructions, and we trust
they will reach you in good condition.

Awaiting your further orders, and always at your service,

Yours faithfully.

B. F. Stevens & Brown.

In continuation of your order

129. 13



BENJAMIN FRANKLIN STEVENS
HENRY JOHN BROWN

4. Trafalgar Square;
London, W.C. Jan 4 1901

Abbreviated Address for Telegrams: Udda London.

B. F. Stevens & Brown.

Prof J. K. Patterson
Order

— Continuation —

<u>Murray's Eng Dictionary</u>		
1 Invalid - Jew	7-	. 310
1 Green - Gygarn	7-	. 310
10% Commission 7/8		. . 9
Book & Postage		. 16

[Signature] . 911

249-132



BENJAMIN FRANKLIN STEVENS
HENRY JOHN BROWN

4, Trafalgar Square,
London, W.C. *May 8th* 1900.
Abbreviated Address for Telegrams: *Aloda, London.*

B. F. Stevens & Brown.

Prof J. H. Patterson
Order — Continuation —

Gregorovius - "History of Rome" Vol 7, pts 1 & 2. 4/6 ea vol *76*

10/6 Commission *9*

Book & Invoice postage *13*

L 96

Apr 25, 1900

THE NATIONAL CYCLOPAEDIA OF AMERICAN BIOGRAPHY.

JAMES T. WHITE & CO., Publishers.

No.

Place and Date,

Messrs. JAMES T. WHITE & CO., Publishers, New York,

Gentlemen:—Please send me as issued, according to shipping directions given below, twelve volumes of THE NATIONAL CYCLOPÆDIA OF AMERICAN BIOGRAPHY, bound in Half Russia Binding, at Ten Dollars per volume.

In consideration of the shipment for me of these volumes, I promise to pay to the Publishers, in New York City, or their order, the sum of Ten Dollars per volume, upon the shipment of each and every volume, until the work is completed, for which the Publishers are authorized to draw when due.

It is agreed that a Marginal Vignette Portrait shall accompany the Biography of in one of the forthcoming volumes of the work, provided the data for such Sketch and a Photograph are furnished.

You will not be held responsible for any statement or condition not expressed in this order.

SHIPPING DIRECTIONS.

Name

Town,

County, State,

Express Office,

Signed,

Street and number,

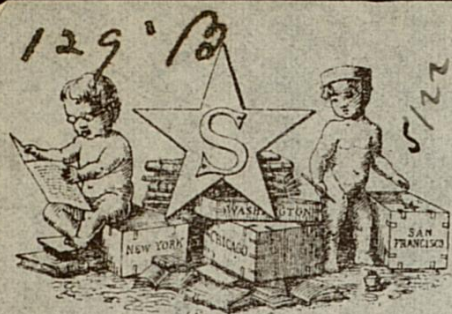
City,

NOTICE.—To avoid misunderstanding, any agreement affecting the terms of this contract must be indorsed hereon in ink, and is made subject to our approval; otherwise it cannot be recognized as forming part of the contract. A duplicate should be taken by the subscriber.

JAMES T. WHITE & CO.

This order is unconditional, except as noted hereon, and I hereby acknowledge the receipt of a copy of the same.

Signed,



BENJAMIN FRANKLIN STEVENS
HENRY JOHN BROWN

4, Trafalgar Square,
London, W.C. Dec 28 1900

Abbreviated Address for Telegrams & Mails London.

B. F. Stevens & Brown.

Prof J. K. Patterson
Order

Dec 11 Whitaker's Almanack 1901
1/4 Bound 3/6

10% Commission

book & invoice postage

L

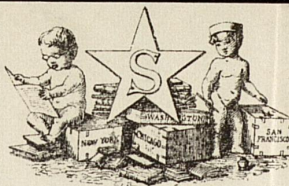
1 11

3

9

2 11

Prof. J. R. Patterson
State College of Kentucky
Lexington, Ky.



BENJAMIN FRANKLIN STEVENS.
HENRY JOHN BROWN

B. F. Stevens & Brown,
4, Trafalgar Square,
London, W.C. 24 July 1900
Abbreviated Address for Telegrams: Mada London.

Dear Sir,

We have the pleasure to enclose invoice £1 · 6 · 0, for the books ordered in your favour of July 9. The books have been forwarded by mail in accordance with your instructions, and we trust they will reach you in good condition.

Awaiting your further orders, and always at your service,

Yours faithfully,

B. F. Stevens & Brown.

Folio 321

STATEMENT.

MAY 24 1900

M State College of Kentucky
Lexington, Ky.
CHICAGO, May 1, 1900.

In Acc't with

J. C. VAUGHAN,

Seedsman and Florist, 

84 & 86 Randolph Street.

Address Letters, P. O. Box 688.

NEW YORK, 14 Barclay Street.

TERMS CASH, WITH EXCHANGE.

Greenhouses, Western Springs, Illinois.

7 PER CENT. INTEREST CHARGED ON ALL ACCOUNTS OVER DUE.

To balance per statement rendered.

Feb 26
Apr 2

To Mdse.,

Days

225

390

615

Please let us know when we may expect
to receive remittance to cover the above account
and oblige.

Of the above account \$.....is now due.

ORDER NOW,

Cycas Stems,

per 100 lbs., \$10.00;

250 lbs. at 8c. per lb.

Japan Lilies, Auratum, Rubrum, Etc.

Tuberose, Amaryllis.

CANNAS, DORMANT AND STARTED.

ALL GREENHOUSE PLANTS, GARDEN SEEDS, LAWN GRASS, FLOWER SEEDS, Etc.

IMPORT
BULB
PRICES
READY.

162 ^{old} 73



BENJAMIN FRANKLIN STEVENS
HENRY JOHN BROWN

4. Trafalgar Square,
London, W.C. 23 July 1900
Abbreviated Address for Telegrams: Mada London.

B. F. Stevens & Brown.

Prof. J. R. Patterson

Order

July 9

✓ From Thorne's Cat:
279 Burton, History of Scotland
9 vols. 1876 20/-

Carrriage to London	18
10% Commission	18
Book & Invoice Postage	10
	46

£ 1 6 0

Prof. J. K. Patterson
Lexington
Kentucky



B. F. Stevens & Brown,
~~B. F. Stevens~~

4. Trafalgar Square,

London, 88th 13th June 1890

Abbreviated Address for Telegrams: Aloda London.

Dear Sir

In compliance with your instructions of May 30 we have renewed your subscriptions & herewith enclose a memorandum of your account showing a balance of £7.15.6 to your debit.

We shall be pleased to meet Miss Boswell and shall do anything in our power to help her while she is in England. We note your request to advance her money and charge the same to your account should she require it. Always at your service

Yours faithfully,

B. F. Stevens & Brown



BENJAMIN FRANKLIN STEVENS
HENRY JOHN BROWN

4. Trafalgar Square,
London, W.C. 13th June 1896
Abbreviated Address for Telegrams: Uda London.

B. F. Stevens & Brown.

Prof J. K. Patterson

Nov. 29	To account rendered	5 0 5
Dec. 9	Books as per invoice	2 10
1900	do	5 1
Jan'y 10	do	8 6
15	Sunday Mag 1900 postage to Mrs T. B. Wood	
19	Books as per invoice	11 1
Feb'y 12	do	5 8
Mar. 16	do	2 .
Apl. 2	do	4 1
11	do	5 8
May 1	do	9 8
8	do	9 6
June 11	Public Opinion 30 June 1900 to 22 June 1901 Spectator do postage	13 . 1 10 6
	Mail July 1900 to June 1901	1 19 .
	Sunday Magazine do postage	8 6
Jan'y 15	Cash Credit	12 15 6
		5
	To your debit	7 15 6

THE GALVESTON NATIONAL BANK.

STATEMENT OF CONDITION, JUNE 30, 1900.

Loans and Discounts	\$635,979 52	Capital Stock.....	\$125,000 00
U. S. Bonds and Premiums	51,593 75	Surplus	7,500 00
Other Stocks and Bonds.	3,600 00	Undivided Profits—Net.....	14,884 85
Banking House and Fixtures.....	40,500 00	Dividend No. 10.....	3,750 00
Other Real Estate	4,200 00	Circulation	50,000 00
Due from Banks	127,298 22	Deposits.....	738,730 29
Cash in Vault	121,693 65	Bills Rediscounted.....	47,500 00
Redemption Fund	2,500 00		
	<u>\$987,365 14</u>		<u>\$987,365 14</u>

EARNINGS FOR SIX MONTHS, TO JUNE 30, 1900.

Added to Surplus	\$2,500 00	Net Earnings	\$11,134 85
Placed to Undivided Profits.....	4,884 85		
Dividend No. 10, payable July 5	3,750 00		
	<u>\$11,134 85</u>		<u>\$11,134 85</u>

J. M. CARTER,
Notary Public.

::Office of::

J. M. CARTER

Real Estate

Mr. James K. Catterson
C State College Lexington Ky

DEAR SIR:—Please find below Statement of Taxes:

Abstracts furnished on application at reasonable prices.
Taxes paid, Lands rendered, reports made on lands etc., in Hale county or anywhere in the Panhandle.
Plainview, Texas, Oct-8-00

Abst. Cert. Sur.

ORIGINAL GRANTEE.

Year. Acres.

Taxes

118	219					
119	149	27	C. + M. Q. Q. Co.	1900	640	7 05-
120	150	25-	"			
			Robert McKellar			7 00
			Total Taxes			
			Fee			1 00
			Total Remittance			15- 05-

If you lease for grazing purposes only and subject to sale but failing this advise me and I will try and find lessee give price if for sale
Very truly yours J. M. Carter.

R. H. KING,
Notary Public.

Lexington, Ky.,

M

Per J. A. Patterson.

To W. King & Son, Dr.

FIRE INSURANCE.

TELEPHONE 237.

No. 21 CHEAPSIDE.

1910

Aug 25 - 10 premium on Life Policy # 644
L. L. L. Ins. Co.

7/3/66

To Dr. Bushong - Aug 4, 1969
for his use

+ to be returned when other letters he has are returned

H.C. YEISER, Pres't.
O.H. L. WERNICKE, Secy.

CABLE ADDRESS "GLOBE"

E.E. ADAMS, V. Pres't.
J.E. BLAINE, Treas.

The Globe-Wernicke Co.

MAIN OFFICE AND WORKS, CINCINNATI, U.S.A.

THE GLOBE COMPANY

Filing Appliances, Office Furniture Etc.

FORMERLY

THE WERNICKE CO.

"Elastic" Book-Cases, for Home and Office.

NEW YORK
Cor. Fulton & Pearl Sts.

CHICAGO
226-228 Wabash Ave.

BOSTON
64-66 Pearl St.

LONDON
7 Bunhill Row E.C.

Cincinnati, O. June 8, 1900.

Agricultural & Mech. College of Ky.,
Lexington, Ky.

Gentlemen:-

Thinking that you would be interested in knowing what methods were being used by other Agricultural Colleges, we sent you on Jan. 2nd., of this year, samples from Card Index outfits furnished to some of the other colleges, for recording information concerning the students.

As we did not hear from you, we assume that at the time you were too busy to take up the subject, but hope you will be able to do so now.

In order to bring the matter before you as clearly as possible, we send herewith copy of previous letter and if you wish it we will send copy of Card Index Catalogue and cards designed for scholars records.

Yours truly,

The Globe-Wernicke Co.

By

W. B. Reynolds

H.C. YEISER, Presr.
O.H.L. WERNICKE, Secy.

CABLE ADDRESS "GLOBE"

E.E. ADAMS, V. Presr.
J.E. BLAINE, Treas.

The Globe-Wernicke Co.

MAIN OFFICE AND WORKS, CINCINNATI, U.S.A.

THE GLOBE COMPANY

FORMERLY

THE WERNICKE CO.

Filing Appliances, Office Furniture Etc.

"Elastic" Book-Cases, for Home and Office.

NEW YORK
Cor. Fulton & Pearl Sts.

CHICAGO
226-228 Wabash Ave.

BOSTON
64-66 Pearl St.

LONDON
7 Bunhill Row E.C.

Cincinnati, O. June 6, 1900

Copy of letter Jan. 2nd., 1900

Gentlemen:-

The cards enclosed represent the method of record keeping that has been adopted by numerous educational institutions.

The value of the Card system lies in its adaptability to existing circumstances. On account of records being made on loose cards, the following may be accomplished;

- 1 - Data may be grouped and classified in almost any conceivable manner.
- 2 - Additions to original record may be made at any time without disarrangement.
- 3 - Obsolete records may be removed.
- 4 - When an scholar's college career is ended all records relating to it may be grouped, and filed alphabetically by his name.
- 5 - Instant reference may be made to any record without first ascertaining date of entry.

These are some of the points of vantage possessed by the Card System. It will be found superior to the best of book systems in every respect.

If you are interested, we will be pleased to answer any questions you may ask and if you desire send catalogue.

Yours truly,

The Globe-Wernicke Co.

By

W.S. Reynolds



REPOSITORY & FACTORY.

THE SMITH-EGGERS CO.

SUCCESSORS TO

J. W. GOSLING,

CARRIAGE BUILDERS,

COR. SIXTH & SYCAMORE STS.

CINCINNATI, July 2nd. 1900.

Prof. Jas. K. Patterson.

Pres. of State College.

Lexington. Ky.

Dear Sir:-

We are shipping you today the Coupe Rockaway, securely covered, via the Southern Railroad.

We have included a pint can of Coach oil, extra set washers and an extra set of anti-rattlers, for which there will be no charge.

On its arrival at your place the carriage should immediately be washed with plenty of cold water.

Trusting that the carriage will reach you in perfect condition and that you will be pleased with it, we remain,

Very truly yours,

THE SMITH-EGGERS CO.

A. G. Eggers Secy.



FINE STATUARY A SPECIALTY.

Wm. Adams & Sons.
IMPORTERS OF
Marble and Granite Monuments.

1900.
Lexington, Ky. July 10/18

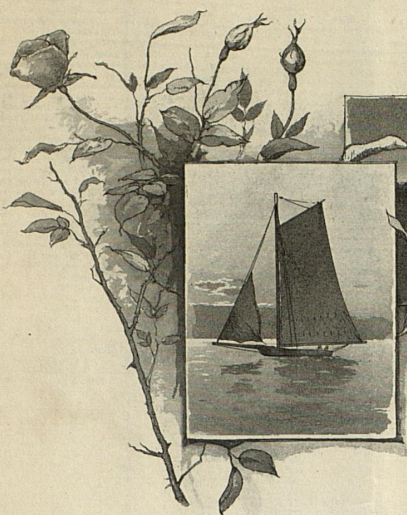
President James H. Patterson

Lexington Ky.

Dear Sir - Replying to yours of the 29th ult. that upon the receipt of Barclay's Bros. letter of Aug. 24. 1898 we either communicated to you its contents or showed you the letter. We enclose you a copy of that letter and you are welcome to see and read the original at our office. Upon that letter as a basis or factor you and we closed a contract on or before Sept. 19. 1898 by which you were allowed three hundred (\$300.) dollars. We fix this latter date accurately by means of the note executed to you by us Sept. 19. 1898 for \$160 payable 4 months after date at the Third Nat. Bank, which note was paid when due. This \$160. added to the \$140. retained by you of the price of the Monument made up the \$300. rebate allowed you. This

closed the matter entirely between you and our firm. Long after this we succeeded in getting a more ^{favorable} concession to us from Barkley Bros. This fact you learned probably from us and our Mr. Wm Adams discussed it in our office in the presence of our young lady stenographer when he asked you if you thought you were entitled to any part of the additional rebate allowed by Barclay Bros., and you promptly and unequivocally replied no. We ^{equally satisfied} were then and are still that you are not entitled to any part of it. We preferred then and regret that we did not hold Barclay Bros. and require them to furnish a perfect spine, pay them the full price, and collect the full price from you.

It has been a long time since Barclay Bros. have ceased to write to us on this subject and we suppose they are satisfied we are right as they declined a proposition to arbitrate.



Wm. ADAMS.
J.T. ADAMS.
ROSS C. ADAMS.
CARRARA, ITALY.

FINE STATUARY A SPECIALTY.

Wm. Adams & Sons.
IMPORTERS OF
Marble and Granite Monuments.

Lexington, Ky. 18

and by their long silence tacitly acquiesce in our position in the matter.

When you consider the facts outlined herein, coupled with the suggestion that the imperfections of the spire has injured us no little and has not injured you or Barclay Bros in a business way as it has effected us we think you will recede from the position you have taken in the matter.

If you are not satisfied, we regret it, but we insist and are firm in our view that the position is correct, and respectfully decline to pay anything more.

Yours Very Truly
Wm Adams & Son.

Chas. McCormack,

Notary Public

Land, Livestock and Collecting
Agent,

Titles Investigated, Abstracts Furn-
ished. Lands Leased and Taxes
Paid for Non-Residents in Hale and
Surrounding Counties.

CORRESPONDENCE SOLICITED.

REFERENCES:

FIRST NATIONAL BANK, Amarillo, Texas.

THE PLAINVIEW MERCANTILE CO.

STOCKMENS NATIONAL BANK, Canyon Texas.

Plainview, Hale County, Texas,

8/14

1900

Jas N Patterson Esq
Lexington Ky.

Dear Sir

Enclosed please find M.O.
for \$12.50 being amount of lease due
you on Surr 27 Blk "N" after deducting
fee of \$2.50

Yours truly
Chas. McCormack

LEONARD SCOTT PUBLICATION COMPANY,

7 & 9 WARREN STREET, NEW YORK.

***Nineteenth Century, Contemporary Review,
Fortnightly Review, Westminster Review,
Edinburgh Review, Quarterly Review, Scottish
Review, Blackwood's Edinburgh Magazine.***

October 4, 1900.

President James K. Patterson,

Lexington, Kentucky.

Dear Sir,

We are extremely sorry to learn from your letter of Sept 24th, that your previous inquiry concerning back numbers should have remained unanswered. We can supply some but doubt if we could supply a very large number. If you care to send us your list we will see what we can do.

Yours very truly,

Leonard Scott Publication Co.

Wilson D. Crabb,
ATTORNEY AND COUNSELOR AT LAW,
KENYON BUILDING.

Louisville, Ky.

Nov. 13th 1901.

Pres. Jas. K. Patterson,
Lexington, Ky.

Dear Sir:-

I am one of the attorneys
representing the Executors of the Estate of
Geo. M. Crum, and by his will Mr Crum
left \$500. to "The State College of Ky."
in Trust for the benefit of The Patterson
Society.

Will you please inform me whether
the "Patterson Society" is still in
existence, and if so whether or not
it is incorporated? Also the names
of the officers of the said Society.

Who is President of Board of
Trustees^{of A. & M. College?}? I do not have reference
to the Governor,; but whether or not
there is a Chair man.

We will want some body, who is author-
ized, to receipt for this money.

Yours truly

Wilson D. Crabb.

OFFICE OF ❖ ❖ ❖

GEO. D. STINEBAUGH,

County Clerk of Franklin County, Kas., from 1868 to 1880.

REAL ESTATE BROKER.

Special Attention Given to Making Investments
for Non-Residents. ❖ ❖ Correspondence Solicited.

Ottawa, Kansas, Dec. 4th, 1900¹⁸⁹

Dr. Jas. K. Patterson,

Lexington, Ky.

Dear Sir:

I have an offer of \$4500 cash for the 270 acres near Richmond. It is the best offer I have been able to get on account of being unable to get water in that section by digging; they have to depend on rain water altogether. When I wrote you that it was worth \$20 per acre, I was under the impression that there would be no trouble in getting water by digging for it, but upon inquiry I find that I was mistaken.

Received your money to pay taxes and have forwarded the amount to Linn County but have not heard from it yet. As soon as I hear from it will send you receipt.

Yours truly,

Geo. D. Stinebaugh.

M.

GEORGE STOUT

CURER AND SMOKER OF SCOTCH FINNAN HADDIES

DEALER IN IMPORTED SCOTCH GROCERIES

SCOTCH HAGGIS
A SPECIALTY

~~58~~ VANDERBILT STREET

BROOKLYN, N. Y. *Dec 1st 1900* 189

Mr Paterson

Dear Sir

Yours to hand the articles you mention
are perishable will be better to ship
them by Express which is \$2.50 per 100^{to}

Hoping to hear from you again
I am your Respect

Geo Stout

STATE NATIONAL BANK.

U.S. DEPOSITORY.

CAPITAL \$150,000.00.

SURPLUS \$50,000.00.

FAYETTE HEWITT,
PRESIDENT.CHAS. E. HOGE,
CASHIER.F. V. GRAY,
ASST. CASHIER.*Frankfort, Ky.* December 6th, 1900.

Prof. James K. Patterson, President,
Kentucky State College,
Lexington, Ky.

Dear Sir:

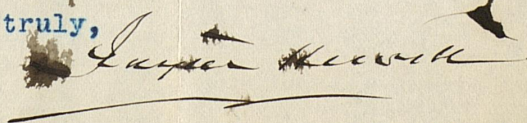
We have this morning your enclosed proxy. In answer to your inquiry as to statement of our condition, we have never adopted the habit of sending out semi-annual statements from the fact that we are always called upon by the Government to make a statement, which is published in a local newspaper, five statements, you know, being required of us by the Comptroller of the Currency. Those statements are presumed to reach our stockholders, but, of course, do not if they live out of reach of our local newspaper.

I have sometimes seen to it myself that they were mailed to you, but in some instances it may have been neglected. I will endeavor to have them sent to you hereafter.

In the last few years there have been very few sales of stock. I remember but two in the last fifteen months, which were, as it were, forced sales. \$110.00 was the price.

With kind regards,

Yours truly,



President.

OFFICE OF * * *

GEO. D. STINEBAUGH,

County Clerk of Franklin County, Kas., from 1868 to 1880.

REAL ESTATE BROKER.

Special Attention Given to Making Investments
for Non-Residents. * * Correspondence Solicited.

Ottawa, Kansas, Dec. 7th, 1900. 189

Dr. Jas. K. Patterson,

Lexington, Ky.

Dear Sir:

Your favor relative to sale of Richmond land is just received. In regard to commission, the customary commission is 5 per cent, which we get in most sales and which I should have in this case, as I have to divide commission with the buyers. Mr. Logan buys this land from you in his own name, but another party takes a part of it. By the way, I had a talk with Mr. Lloyd, a cattle man, who knows that country well and who is one of the best judges of soil in this country, and he says this is one of the best sales made in the country; says that \$4000 would have been a very fair price for the land. It seems there is a scope of country through there several miles wide and about 5 miles long that it has been impossible to get any water by digging; it extends down through Richmond, and the town of Richmond has but one well, and that is poor water; they have to depend on cistern water altogether. Hoping all will be satisfactory,

I remain,

Yours truly,

Geo. D. Stinebaugh.

M.

OFFICE OF ***

GEO. D. STINEBAUGH,

County Clerk of Franklin County, Kas., from 1868 to 1880.

REAL ESTATE BROKER.

Special Attention Given to Making Investments
for Non-Residents. *** Correspondence Solicited.

Ottawa, Kansas, Dec. 11, 1900. 189

Dr. J. K. Patterson,

Lexington, Ky.

Dear Sir:

Mr. Logan wants to know if it will make any material difference to you if he would make a payment sufficient to make the sale sure, and the balance on the first of March, and he pay the rent up to the first of March? He think he ought not to have to pay out any money from now until the first of March when he has it rented up to that time. He will pay enough down to make it sure. The reason he asks this, it seems that you wrote a letter to Richmond to some party there, stating that you would take \$16 per acre for the land and the party who was to take part of this land learned of this fact, and nows thinks ~~as~~ backing out of the thing entirely. The man thinks he can get it himself, away from Mr. Logan, at \$16 per acre, but Mr. Logan is on to him all right and he, Mr. Logan, wants the land, and is willing to stand by his offer but would like to have until the first of March to pay for it. There are parties at Richmond who are doing their best to have Mr. Logan back out so the other man will get the land at \$16 per acre. You know in these small towns we always have lots of fellows who are ready and willing to talk of everybody else's business but their own, but if you would rather have the matter closed up right away, I will help Mr. Logan get the money.

Awaiting your early reply, I remain

Yours truly,

Geo. D. Stinebaugh.

M.

S.W. HAGER,
TREASURER.

W.W. HAGER,
ASSISTANT.

STATE OF KENTUCKY.
OFFICE OF TREASURER.
FRANKFORT.

Dec. 19th 1900

Pres. Jas N. Patterson
Lexington Ky.

Dear Sir:

Will you be kind enough to
furnish me the names of the
members of the Executive Committee
of the A.M. College Trustees and
their addresses?

I shall be further obliged if
you will indicate the party affiliations
of each, by simply following his
name with (D) or (R).

Thanking you in advance I am

Very Truly yours
S.W. Hager.

West Virginia University
MORGANTOWN, W. VA.

THE DEPARTMENT OF LATIN
R. W. DOUTHAT
A. J. HARE
A. G. MCCHESENEY

Morgantown, W. Va., Dec. 31, 1900.

Dear Sir:

It seems almost sacrilegious to think of trying to enter into the Original Plans of the Great Architect of the Universe, to view as it were the Trestle-Board of Omniscience and thus learn the Principles on which the entire Kosmos was constructed and has since been conducted; but as Keppler and Newton learned to "think" some of "God's" thoughts after him, is it unlawful for us to continue the search reverently for the Basic Principles of all Thought and Expression, Condition and Action? We have employed "Induction by the Analysis of Production" and nowhere have we been able to find more than Four Basic Principles. In the lowest and highest forms of life, in every Action and Condition and Expression of the Physical, Mental, and Spiritual world, only Four Principles have been employed,--Necessary, Controlling, Omnipresent, Immutable Principles. These, therefore, we have adopted as the ground of "The Philosophy of Interpretation" and they have been formulated into "The Philosopher's Hodegetic", a Chart 17 x 22 inches, postpaid 80 cts.

R. W. Douthat, Author,
Prof. West Va. University,
Morgantown, W. Va.

OFFICE OF * * *

GEO. D. STINEBAUGH,

County Clerk of Franklin County, Kas., from 1868 to 1880.

REAL ESTATE BROKER.

Special Attention Given to Making Investments
for Non-Residents. * * Correspondence Solicited.

Ottawa, Kansas, Feb. 16, 1901. 189

Dr. J. K. Patterson,

Lexington, Ky.

Dear Sir:

Mr. Logan writes me that there are still two notes missing; one due Dec. 1897, and one due Mar. 1898, which he says he has paid. He says if you cannot find these notes and that they are lost, just make a statement that they are paid. It seems to me that he has got to be a professional kicker. If you have the notes please send them and if not, please send a statement that they are paid.

Yours truly,

Geo. D. Stinebaugh.

M.

Established 1882

BOSTON
111 CONGRESS STREET

W. J. Hayes & Sons, Bankers

• MUNICIPAL BONDS •

• CHAMBER OF COMMERCE BLDG., CINCINNATI •

Feb. 25, 1901.

Mr. J. K. Patterson,
Lexington, Ky.

Dear Sir:-

We will receive subscriptions until noon Saturday, March 2, 1901, for the issue of Bridge Bonds, described in the enclosed circular, and we can recommend the bonds to conservative investors for the following reasons:

First. The control is held by the County and Municipalities, thus placing the property on a par with regular Municipal institutions.

Second. The earnings from tolls are from six to seven times the amount of the expenses.

Third. The net earnings are more than double the amount of the interest charges.

Fourth. The property cost more than twice the amount of the bond issue.

Fifth. The entire net earnings are pledged to the trustees for the benefit of the bond holders.

It is anticipated that in time all tolls will be eliminated and the bridge made free by having the County assume the bonds. In such event the bonds should increase in value materially.

We will receive subscriptions on the following basis:

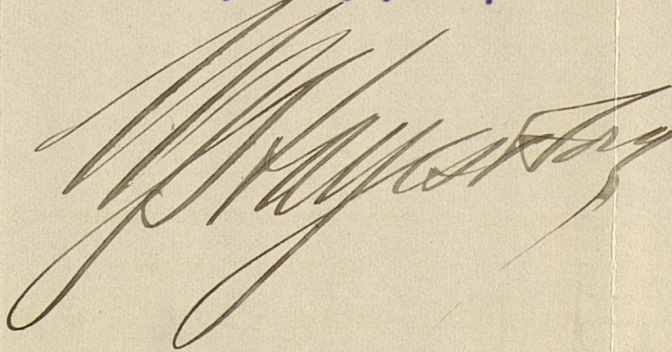
104.00 and interest for the ten year bonds.

105.50 and interest for the fifteen year bonds.

106.50 and interest for the twenty year bonds.

We reserve the right to reduce allotments. We have full papers on file at our office and subscriptions can be made subject to further examination, if desired.

Very truly yours,



TO INSURE PROMPT ATTENTION, ADDRESS ALL ORDERS, REMITTANCES, AND OTHER BUSINESS COMMUNICATIONS TO THE COMPANY. PLEASE STATE INVARIABLY IF ANY BOOKS ORDERED ARE FOR FIRST INTRODUCTION (I. E., NOT ALREADY IN USE), AND NAME THE CORRESPONDING BOOKS, IF ANY, TO BE DISPLACED.

American Book Company

Publishers of School and College Text-Books

New York
Cincinnati
Chicago

317 Walnut St., Cincinnati,

February 28, 1901.

Mr. James K. Patterson,
State College,
Lexington, Ky.

Dear Sir,

Your favor of February 26th is at hand.

We bill at once on introduction account the ten books of the Primer series, ordered. We have prepaid charges, and the discount of 10% applies, so that your net remittance will be \$3.15.

Thanking you for the order, we are,

Yours truly,

AMERICAN BOOK COMPANY,

A. L. Bowen

47-M-64

CARROLL COUNTY.

We quote from the Carrollton Democrat, of November 3d, 1900:

We are upon the border line of the blue grass region, which has made Kentucky famous as a stock-growing country.

Our fatted cattle, from this region, bring the highest price in the market, and often excel the grain-fed stock of the West. Sheep-raiding is without a doubt more profitable here than in any other portion of the country.

Dotted over the county are many farms, whose owners are making a specialty of producing horses of fancy strains—such men as the Barkers, the Bonds, the Garriots, the Parkers and numerous others. Indeed, it is not claiming too much to say that Carroll county stands at the head so far as saddle horses are concerned.

One of the most beautiful, commodious and conveniently arranged court houses in the State is conspicuous in the county seat, and is the pride of the people. A very secure stone jail is also a public property, but be it said to the credit of the people it is rarely necessary to use it, and it seldom has more than one occupant.

Few other counties are better supplied with turnpikes, all the principal thoroughfares and many of the cross country roads being well macadamized. Indeed, so complete is the net work of pikes that there is hardly a farm house in the county that is more than a mile from one of these roads. In a number of instances these pikes connect with those of other counties. In this way are formed continuous lines of turnpike from here to the cities of Covington, Lexington, Paris, Frankfort, Georgetown and all other cities in central and eastern Kentucky, even to the mountains. Since 1884 it has been the wise policy of the county to pay half the cost of constructing all new pikes. According to W. B. Lindsay, the Turnpike

Commissioner for this county, about thirty-five miles have been built since that date, making a total of seventy-six miles. And still the good work goes on.

Nevertheless, the tax rate is very low compared with the rate in some other counties, the total tax for county purposes being only 25 cents on each one hundred dollars' worth of taxable property. Of that sum 10 cents is for bridge purposes and 15 cents for turnpikes, the ordinary expenses being met as a poll-tax, which at this time is only \$1.50 per head.

During most of the county's history she has been blessed by a wise and progressive administration of her affairs. The people have never suffered by reason of extravagance or serious mistakes on the part of their judges and justices nor has the fair name of the county ever been tarnished by official fraud and corruption.

In addition to the above advantages Carroll county has splendid shipping facilities. Along her northern border flows the beautiful Ohio, on which there is a most excellent service of steamers. Through the center of the county flows the deep Kentucky, in which there piers a number of good steamboats. The Louisville and Cincinnati division of the L. & N. passes through the county's entire length on the south, with four stations in the county—Sanders, Eagle, Worthville and English, all places of considerable importance.

Carroll county is a community of intelligent, enlightened, industrious and cheerful people, having a just pride in their county and its institutions.

Copy of letter from Secretary of War.

WHEREAS, by Section 9 of an Act of Congress, approved March 3, 1899, entitled, "An act making appropriations for the construction, repair and preservation of certain public works on rivers and harbors and for other purposes," it is provided that bridges, dams, dikes or causeways may be built under authority of the Legislature of a state across rivers and other waterways, the navigable portions of which lie wholly within the limits of a single state, provided the location and plans thereof are submitted to and approved by the Chief of Engineers and by the Secretary of War before construction is commenced;

AND WHEREAS The Carrollton and Prestonville Bridge Company, having authority of the Legislature of the State of Kentucky to construct a bridge across Kentucky

River at Carrollton, in said state, has submitted a map of the location and plans of the same, which have been approved by the Chief of Engineers;

Now, THEREFORE, this is to certify that the map of location and plans of said bridge, which are hereto attached, are hereby approved by the Secretary of War, subject to the following condition:

That the Engineer Officer of the United States Army in charge of the district within which the bridge is to be built, may supervise its construction in order that said plans shall be complied with.

Witness my hand, this 25th day of July, 1900.
(Sgd.) ELIHU ROOT,
Secretary of War.
[WAR DEPARTMENT SEAL]

Copy of letter from Judge J. J. Orr.

CARROLLTON, KY., Jan 19, 1901.

GENTLEMEN:—Answering your question as to the validity of the \$45,000.00 of the Carrollton and Prestonville Bridge Bonds held by you, and the solvency of the C. & P. Bridge Co., I believe that they are good in every sense of the word. I have been connected as presiding judge of the Carroll County Court with every step in the

erection of said bridge, and know the resources of said bridge company, and have every reason to believe, and do believe, that the interest on said bonds will be promptly paid as it accrues, and the principal at maturity.

Very respectfully,

J. J. ORR,
County Judge, Carroll County, Ky.

W. J. Hayes & Sons,
Established 1862.
Bankers
And Dealers in
Government, Railroad, Municipal and Corporation Bonds,
Chamber of Commerce Bldg., Cincinnati.
Cleveland. Boston. Philadelphia.

[Feb. 25, 1901]

NEW LOAN.

\$45,000

(Total Issue, \$50,000.)

The Carrollton and Prestonville Bridge Co.

CARROLLTON, KY.

5 % First Mortgage Gold Bonds.

The Fidelity Trust & Safety Vault Co., Louisville, Ky.,
TRUSTEES.

FREE OF TAX.

DATED JULY 1st, 1900. Denomination, \$500.

Principal and Semi-annual (January and July) interest payable at

The Merchants National Bank, Cincinnati, O.

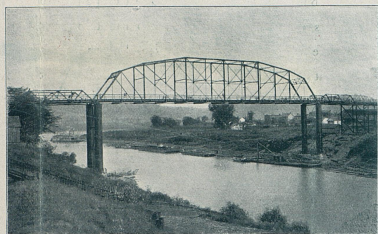
Bonds Mature: \$16,500, July 1, 1910; 16,500, July 1, 1915; \$12,000, July 1, 1920.

M. J. Barker, President. M. L. Downs, Secretary. Jas. T. Jett, Treasurer.

The Plans, Specifications and Details of the Bridge were submitted to the Secretary of War, and approved by the U. S. Engineer.

Organization and proceedings relating to Bond Issue under direction of Col. Thos. W. Bullett and John M. Gaunt, Louisville, Ky.

N. B. This Company was not organized for profit, the bridge being built for the accommodation of the public, and the entire profits arising from operations are pledged to the Louisville Trust and Safety Vault Co., for the benefit of the bond-holders.



The Carrollton and Prestonville Bridge.

HISTORY. Carroll County is divided into two almost equal parts by the Kentucky River. There being no bridge over the river within the limits of the County, and the river being too deep to ford, ferry companies, operating flat boats and skiffs, have been handling the traffic. On account of the frequent and rapid rises of the river, this method of transportation has at times been rather dangerous and unsatisfactory, and has impaired free communication between the two halves of the county. Believing the existing condition of affairs to be detrimental to the prosperity of the county, several prominent citizens of Carrollton organized The Carrollton & Prestonville Bridge Co., and the structure pictured is the result.

CAPITAL STOCK.

The entire capital stock of the company is \$50,000. **Carroll County subscribed for \$23,000 at par, the city of Carrollton for \$6,000, the town of Prestonville, \$5,000,** and prominent citizens of the county have taken the balance. It will be seen that the county and the two municipalities own a controlling interest, **which insures the conservative management and the continued popularity of the enterprise,** it being looked upon by the citizens as a public property.

CONSTRUCTION.

The bridge was built by the Indiana Bridge Company, Muncie, Indiana, and with the private rights of way, cost in the neighborhood of \$100,000. The entire length of the structure from one extreme of earth-fill to the other is 1,825 feet, the wooden approaches at either end are 465 feet and 345 feet respectively. The steel work is 550 feet long, being made up of a main span of 300 feet, two end spans of 75 feet each, and 100 feet of steel trestle work. The main piers are steel tubular columns, filled with concrete, placed on pedestals of the best class of masonry. The Bridge company advises that the bridge is **indestructible by floods or storms**, the plans having been carefully considered by the War Department with this point in view.

EARNINGS.

The bridge was opened October 27th, 1900, and estimating the annual earnings on toll receipts to date, the result will be about \$7,000. The operating expenses and repairs amount to less than \$1,000 per year, leaving a surplus of \$6,000. Deducting the annual interest charge of \$2,500 from the surplus, leaves a balance of \$3,500 applicable for paying off the Bonds. It is apparent that at the expiration of ten years the accumulations should amount to not only enough to pay off the Bonds due in ten years, but also those due in fifteen years, and that the Company will be in a position to take up the Twenty-year Bonds before maturity. ***We are advised that the interest due July 1, 1901, is now on hand.***

PROSPECTS.

The bridge has been so constructed that it can carry interurban electric cars, and as an electric railway is being projected through the country which, we are advised, will probably be built this year, the rental from such a company for the use of the bridge will add to the earnings considerably. As the entire net earnings are pledged to the trustee for the benefit of the bondholders, the electric railway feature adds to the security of the Bonds.

THE PROPHECY:—

China's Third Exodus: To Overrun the World by Labor in Manufacture.

The Homeogeneous Half of Mankind Against the Heterogeneous Half.

The Bred Labor of China Against the Unbred Labor of Christendom.

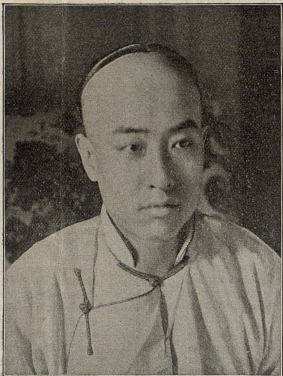


Photo by Permission Burr McIntosh Studio, New York

Seattle, Wash., Times.—The lectures of Mr. Schoonmaker on "China, the Shadow on the World," contain material of absorbing interest to the American people, especially to those living in the South and West and on the Pacific Coast. It cannot be found in libraries and was acquired during the many years of hard work, study and research spent by him as Manager in America of the Central News Co. of England, Manager of the Cable News Co., Manager of the International Telegram Co., Manager of the National Associated Press, Organizer and Manager of the United Press Association, and Foreign News Editor of the United Press and of the Associated Press, as well as while gathering together one of the finest collections in the world of examples of Chinese art in porcelain, cloisonné enamel and jade. From years of such intense study and familiarity with Oriental affairs, Mr. Schoonmaker long ago realized that China's enormous increase in population would carry her beyond the limit in which she could feed herself. That limit was passed in 1892. He knew that then one of two things must follow: the Chinese, pressed by want and ravenous for plunder, would emerge in vast hordes and overrun the world, as they have twice done, or their statesmen would persuade them to imitate the history of England by abandoning agriculture and adopting manufacture as the means of obtaining their food. He saw clearly that if the statesmen prevailed the markets of the entire world would be re-distributed by Oriental competition, but that our loss would be more than compensated by the development of the West to feed the Chinese, whose custom would enrich the United States beyond the greatest dreams of Christian statesmanship. Mr. Schoonmaker saw through the attempt of the European powers to thwart this American aggrandisement by dismembering China before she could inaugurate her modernization, and urged an understanding be-

tween Great Britain and America for the preservation of the empire as the only field left for large Anglo-Saxon enterprise. He was the first to realize that Dewey's victory gave the Union absolute control of the whole Pacific Ocean problem, because, with the Philippines in our custody, all attempts to dismember China must cease, as they would conflict with our interests and those of England, and there was no base now left in the Pacific for anti-Celestial operations. Mr. Schoonmaker realizes that the events of 1897-'98 will bring with speed the immense future belonging to the South, the West and the Pacific Coast—a future that must concentrate the wealth, the power and industry of Christian civilization in this region—that must give it the greatest population, the largest cities and the vastest commerce in the world. No other person is fitted better than he to discuss this future. He has at his tongue's end all the facts in the case, with the ability to utter them properly. He knows his own country and he knows China. He can tell our people just what their future customers are like; how numerous, how disposed; their necessities, their potentialities, etc., etc. He can do more, perhaps, than any other man now living to give proper impetus and correct direction to this new trade, which is bound not only to make the West more populous than the East and to put more ships on the Pacific than now plough the Atlantic, but to do it all in a hurry. The Atlantic commerce was built up through the slow process of competition; the Pacific trade must be hurried under the immense pressure of the demands of necessity on the part of half the human race, hungry and unable to wait. Such lectures as those being delivered by Mr. Schoonmaker should, and undoubtedly will, stimulate immigration of people, capital and manufacturing into the Southern, Western and Pacific States and raise the value of every acre of land in the whole region.

ARMAGEDDON?

The Labor whose Wages must Rise Against the Labor whose Wages must Fall in the Battle.

The Men who Need the Least Against the Men who Need the Most.

America to furnish the Food? To become the Farm? and China the Factory? for the World?



HON. F. X. SCHOONMAKER.

THE MUTUAL LYCEUM BUREAU,
FRANK A. MORGAN, MANAGER,
55 AUDITORIUM BLDG.,
CHICAGO, ILL.

F. X. Schoonmaker's

LECTURES ON

China: The Shadow on the World

"The most interesting, fascinating, eloquent lectures ever delivered under our auspices."—Thomas Lyceum Bureau, San Francisco.

THE THIRD EXODUS OF THE CHINESE: Forced by want to modernize and manufacture, the Homogeneous half of the human race about to compete with the Heterogeneous half for the markets of the world.

THE ARTS, THE LITERATURE AND THE MORALITY OF CHINA: Silk, Tea, Pottery, Porcelain, Cloisonné, Jade. The fabrication of the Peachblow Vase. The marvelous story of The Mirror. The two languages, one of which no woman has ever learned.

CHRIST AND CONFUCIUS: The similarities and the differences in their teachings. Why they survive. Which will survive.

CHINESE CIVILIZATION: Evolved in isolation, it differs from all other civilizations.

THE CHINAMAN: The kind of man produced by Chinese civilization. His potentiality.

CHINA: Its age, past and present conditions.

Why China will be Christian: Why it is not so now. Why the Christianizing of China is inevitable.

Other lectures, among them:

Wu Ting Fang; Li Hung Chang—Representative Chinamen; America in the Pacific; The United States as a World Power; American Destiny.

F. X. SCHOONMAKER: Born in Masillon, O., January 10, 1850. Parents: John Dupuy Schoonmaker, of Ulster, N. Y., and Alice Gillespie, of Freeport, Pa. Married, 1874. Melissa M. Burr, daughter Prof. Andrew Burr, Author Burr's Grammars, Principal Ralston School, Pittsburgh. Residence: Chicago. Educated for missionary work. Finished collegiate studies June, 1869, year before graduating age, at Loretto, Pa. Valedictorian for graduating class. Spent following year in special studies. Graduated 1868, again delivering Valedictory. Studied law, journalism and politics, 1869 until 1876. 1876 until 1881 on staff New York Times. Furnished Times, among other exclusive news articles, Princess Suvaroff Interview, story of Theft of Stewart's body from St. Mark's churchyard, and Exclusion of Jews from Grand Union Hotel, Saratoga, by Stewart Estate—latter pronounced greatest "beat" in American journalism. Became manager National Associated Press, 1881. Reorganized that into United Press Association, 1882. Elected its General Manager. In that office originated and developed present American system of collecting, editing and distributing foreign, or cable, news; and devised and instituted the "wire system" by which American daily papers receive their news over their own lines, under their own control, by their own operators. Effected arrangement through which Associated Press shared original news service and wire service of United Press, resulting in merging the two Associations and permanent founding on its modern lines of present Associated Press. In 1887 resigned office General Manager United Press to devote whole time to foreign news service of United Press, Associated Press and a number of newspaper syndicates—work that had engaged his attention since 1881. Continued General Foreign News Editor until 1896. Entire period profoundly interested in China, its history, literature, art, civilization and future, and during researches assembled collection of Chinese porcelains, cloisonné and jade. Between 1876 and 1896 delivered several hundred lectures, on economic subjects and oriental problems, in response to demands for the accurate and original information his position and travel gave him and his skill in oral statement. 1899 invited by California State Board of Trade to go to Pacific coast and lecture to the people there—among whom scores of thousands of Chinamen had dwelt for forty years—on China, the Chinese, Philippine Expansion, Western Development, and Oriental Trade; selected as "the best fitted living man for the task," the topics chosen as "the most pressing and important subjects for American thought." Prepared his seven great lectures on "The Shadow on the World," for this tour. The arrangement contemplated 60 lectures. 60 were delivered: the tour was extended from 4 months to 32, and from California over Oregon, Washington, Nevada, Arizona, New Mexico, Colorado and Wyoming. Every delivery, but one, of single lectures brought calls for the others: of the course, for repetitions. Familiarized, by the requirements of the positions he has occupied, with the little information in our literature respecting China and the vast amount left out, Schoonmaker, avoiding the former, easily makes his discourse informing and entertaining. To meet demands for these lectures East of the Rockies, where interest in China's modernization and its influence upon Southern and Western development and American destiny has become paramount, Mr. Schoonmaker's managers have arranged to have him fill 150 engagements in Central, Southern and Western States.

PERSONAL COMMENTS.

Chester A. Arthur, President:—The best speaker in the country, I think, is F. X. Schoonmaker. I have managed, directed or observed about all our orators, and I do not hesitate to say that he is the best equipped and the most efficient.

Shelby M. Cullom, U. S. Senator from Illinois:—I frankly say that I never heard Mr. Schoonmaker's equal as an orator. I have heard Webster, Clay, Sumner, Phillips and all the great speakers of the country during the past half dozen decades, and not one of them in my opinion possessed in such high degree so many of the qualities essential to perfect public speaking. He is, in my opinion, not only the most alert, most energetic, most original, entertaining and persuasive public speaker we have, but he is the greatest orator I ever heard.

Hon. John R. Tanner, Governor of Illinois:—My judgment is that F. X. Schoonmaker is the best public speaker we have. He says more in a speech and says it more honestly and eloquently than any other orator I know of.

E. O. Wolcott, U. S. Senator from Colorado:—Mr. F. X. Schoonmaker is head and shoulders above any other orator I have ever known, both in ability and in efficiency.

Joaquin Miller:—I heard Mr. Schoonmaker at Reno, Nevada, deliver his lecture on Christ and Confucius. He is the most eloquent man in the world.

Hon. Solomon Hirsch, ex-Minister to Turkey:—F. X. Schoonmaker is the ablest speaker ever sent into the state of Oregon.

William E. Mason, U. S. Senator from Illinois:—Of all our public speakers Schoonmaker is, in my opinion, by far the best, taking oratory in its largest sense. In the development of a theme requiring skill in statement, correct judgment, logical reasoning, lucidity in expression, power in the marshalling of facts, persuasive grouping of conclusions and eloquence in moving towards action, he has no equal.

Ho Yow, Imperial Chinese Consul-General, San Francisco, Cal.:—I have heard Mr. Schoonmaker's lectures entitled: "China, the Shadow on the World." Every statement he makes about China, her people, her history, her institutions, her literature and art, and the moral teachings of Confucius as contrasted with the religion of Christianity, is perfectly true. I was not only delighted to hear an American speak with such complete information about my country, but was astonished to find that there was any man in this civilization who so thoroughly understands the civilization of China.

M. R. Higgins, who managed one of Mr. Schoonmaker's California tours:—We have been besieged with requests that Mr. Schoonmaker shall return and lecture again, from every place in this state where he has already spoken. There is nowhere else like, and as an orator he stands altogether alone.

Dr. C. N. Thomas, Thomas Lyceum Bureau, San Francisco:—Schoonmaker is an orator with a Message. It is an extraordinary fact that the testimony of all the people who have listened to him (some of them seven times in succession) during the scores of engagements he has filled for us on the Pacific Coast and in Nevada, Arizona, New Mexico and Texas, including men who have heard all the great American orators of the past sixty years, is absolutely unanimous that he is in all respects the best speaker they have ever heard.

E. Erskine McMillan, Lawyer, Treas. Fourth Baptist Church, Chicago:—Schoonmaker's lectures on China, given in our auditorium, were the best we have ever had and were delivered with the completest eloquence. The student of oratory, to become that rare, that indefinable, that unmakeable thing—a real orator, must not only master the methods acquired by this man by a life of toil; he must also possess like knowledge, like discrimination, like tact in selection, like art of statement, like voice, and a soul that, at the time of effort, will instinctively, instantly and naturally make the best possible pertinent use of everything at its disposal.

Wallace McCamant, Portland, Ore.:—Unquestionably the ablest speaker who has ever visited Oregon to make public addresses is F. X. Schoonmaker. He differs from all other orators in method and force.

Prof. J. A. Barr, Principal High School, Stockton, Cal.:—F. X. Schoonmaker's lecture on China was the finest ever heard here. For over two hours he held his audience spell-bound by his eloquence.

Albert Wahl, President Lincoln Club, Chicago:—F. X. Schoonmaker has changed the opinions of more people in the United States by oratory than any other living person. All the members of the Lincoln Club pronounce his lectures on China the most informing, entertaining and eloquent they have ever heard.

Prof. Linscott, County Supt. of Schools, Santa Cruz, Cal.:—Schoonmaker's lecture on China was the finest ever heard here and we have had them all.

H. B. Taylor, Chairman Lecture Committee, San Bernardino, Cal.:—The best lecture ever heard in this place was Schoonmaker's on China.

The Register, Napa, Cal.:—The best lectures ever heard here were those delivered by Schoonmaker on China and the Chinese.

Evening Report, Virginia City, Nev.:—F. X. Schoonmaker is the most accomplished, interesting and entertaining speaker that ever visited the Comstock.

Cleveland, O., Leader:—Among the accomplished orators of the country is F. X. Schoonmaker. He is master of public economics, an accomplished gentleman and a cordial companion. His talks are pronounced the best ever delivered here.

THE NATIONAL CYCLOPEDIA OF AMERICAN BIOGRAPHY

INDORSEMENTS

The New York Public Library (Lenox Library):

The eight volumes already issued have proved very serviceable, not only on account of the many biographies not to be found elsewhere, but also on account of its general usefulness and accuracy.

The Brooklyn, N. Y., Library:

Your National Cyclopaedia of American Biography is kept on the open shelves of our reference room, where it is often used. It is valuable as containing sketches in contemporary biography not to be found elsewhere.

The Mercantile Library, Philadelphia, Pa.:

The National Cyclopaedia of American Biography stands on our open shelves and is used a great deal. I have found the articles very satisfactory.

Free Public Library, Concord, Mass.:

We find The National Cyclopaedia of American Biography of great value in our library. It is the best work which we have on American biography and is often consulted.

The Minnesota Historical Society:

The National Cyclopaedia of American Biography proves to be a very useful work of reference. The classification in groups for various professions, colleges, universities, etc., is very convenient for research in American history. Besides, the complete index in each volume enables one to find instantly any biography in the series of volumes.

Peabody Institute, Baltimore, Md.:

Your National Cyclopaedia of American Biography is in daily use here, and we find it very convenient in reference work. It is very useful.

The New York Law Institute:

I have examined with much satisfaction the National Cyclopaedia of American Biography, and we have subscribed for a set for the Law Institute Library. It appears to be more complete than any other similar work published in this country.

Library of the Boston Athenæum, Boston, Mass.:

The National Cyclopaedia of American Biography is a useful work.

State Library of Pennsylvania:

We have the published volumes of The National Cyclopaedia of American Biography on our shelves. They are used with very considerable frequency by the patrons of the Library, and we regard the work as of very great value. Works of this kind in a reference library are always in great demand, and we cordially recommend them to any desirous of information.

The Long Island Historical Society, Brooklyn:

We are glad to have your work, "The National Cyclopaedia of American Biography," in our Library. It is frequently referred to, and it contains biographies not to be found in other works.

City Library Association, Springfield, Mass.:

The National Cyclopaedia of American Biography is constantly in use by our readers, and frequently furnishes sketches of living Americans for which we have searched in vain elsewhere. A recent instance was a very satisfactory article on Ernest Seton-Thompson, used for a press notice on the occasion of his lecture here. We place this work among our most valuable material on American biography.

Michigan State Library:

The volumes of The National Cyclopaedia of American Biography are on the shelves of this library and are largely used by our patrons. The set is used particularly by students in the schools who come here to do reference work, and we have always found the books correct and helpful. I think it is used more than any other set of books in the library in this particular line of work.

Princeton University:

The volumes of your Cyclopaedia are in constant use and are of very decided practical value, especially in the matter of up-to-date names.

Wisconsin State Historical Society:

This library has a set of The National Cyclopaedia of American Biography, and our readers find it a most useful reference work, as, being an up-to-date biographical dictionary, it contains sketches of numerous living personages not to be found elsewhere.

Cleveland, O., Public Library:

The National Cyclopaedia of American Biography is very frequently used in our reference room and is an exceedingly convenient reference book. One great value of this book is that it gives so many sketches of contemporaries that cannot be found elsewhere.

Historical Society of Kansas:

The volumes of The National Cyclopaedia of American Biography receive much use. As they contain sketches of many of the prominent men of Kansas, they are of more local value in our library than any other.

"Review of Reviews:"

The work is invaluable for purposes of reference, particularly in a newspaper or magazine office.

Brooklyn, N. Y., Young Men's Christian Association:

We consider The National Cyclopaedia of American Biography an indispensable book of reference. It has proved satisfactory in every way during years of use, and I have recently found in it entries of well-known capitalists whom I could find nowhere else.

Des Moines, Iowa, Public Library:

I am glad to be able to state that we have The National Cyclopaedia of American Biography, and find it very valuable. It is freely used by our patrons, and I consider it one of our most available works of reference. It occupies a distinctive field, and we have nothing else which could fill its place.

Public Library, Cambridge, Mass.:

The volumes of The National Cyclopaedia of American Biography are kept on the shelves of our reference library. I am sure many have found them of service.

The Harlem, N. Y., Library:

The National Cyclopaedia of American Biography is very much used by our readers.

Historical Department of Iowa:

I welcome each succeeding volume of your National Cyclopaedia of American Biography as a valuable addition to the resources of our Historical Library. I have found it most useful in many cases in which it contains carefully prepared biographies of distinguished men of our own State, which I have been unable to find anywhere else. This unique work, upon its obvious merits, deserves a place in every public library.

WILLIAM W. WIGHT, Milwaukee, Wis.:

I have a set of The National Cyclopaedia of American Biography at home and consult the volumes often. I have found them reliable and full. Often, also, I take them up for the pleasure of reading, and find that the choice of subjects is discriminating and judicious.

Iowa State Library:

We have frequent recourse to your National Cyclopaedia of American Biography. The biographies are sufficiently full to answer general inquiries. We especially appreciate your cumulative, down-to-date index.

The Buffalo, N. Y., Public Library:

The National Cyclopaedia of American Biography contains some things that are not in our older biographical dictionaries. We have used it to advantage.

Librarian of State Library, Atlanta, Ga.:

I take pleasure in saying that The National Cyclopaedia of American Biography is frequently consulted in the State Library, and is generally esteemed for its accuracy and fullness. Personally, I regard it as a most valuable work.

Library of the General Society of Mechanics and Tradesmen, N. Y. City:

The National Cyclopaedia of American Biography appears to me to be a work that ought to be in every library that makes any pretension to completeness. From a mechanical point of view, it leaves little to be desired, and as regards its value from a literary point of view, I find it to be uniformly accurate.

National Home Library:

The National Cyclopaedia of American Biography is in our reading-room, and the volumes are consulted to a very large extent by the members of the home, and are considered a valuable addition to our works of reference. I can truly say I am much pleased with them. In fact, I strongly recommend their purchase.

Public Library, Peoria, Ill.:

I esteem The National Cyclopaedia of American Biography highly. It is a better and more reliable work than I looked for, and our reference clerk at our "information desk" tells me she makes very frequent use of it, going to it first of all; she does not know how she could do without it.

Brattleboro, Vt., Free Library:

I have found your National Cyclopaedia of American Biography one of our most useful books for supplying students with the information they desire.

Public Library, Fitchburg, Mass.:

The National Cyclopaedia of American Biography is in our reference room. The readers use it every day.

Sage Library, New Brunswick, N. J.:

I have referred to The National Cyclopaedia of American Biography frequently. I have found the biographies full, complete and accurate.

Public Library, Haverhill, Mass.:

We find your National Cyclopaedia of American Biography most valuable as a reference work. [OVER]

THE NATIONAL CYCLOPEDIA OF AMERICAN BIOGRAPHY

INDORSEMENTS

Yale University Library, New Haven:

A copy of The National Cyclopaedia of American Biography is among our books of reference. Its usefulness is beyond question.

State Library, California:

The National Cyclopaedia of American Biography is used more than any other reference book of that character in the State Library. I believe it is one of the best, if not the best Cyclopaedia of American Biography published.

Sampson Library, John B. Stetson University:

It gives me pleasure to say that we find The National Cyclopaedia of American Biography a very useful and much used work of reference.

Wellesley College, Mass.:

We consider The National Cyclopaedia of American Biography indispensable in its field.

Shaw University:

I believe The National Cyclopaedia of American Biography will be found very valuable.

The University of Nebraska:

The volumes of The National Cyclopaedia of American Biography are used considerably in our library. They are regarded by our readers as the only biography where satisfactory information can be found concerning American men of affairs and of prominence in other than literary and political ways.

Ohio Wesleyan University, Delaware, O.:

Your Cyclopaedia is one to which our students frequently refer. The last volume is especially timely, covering, as it does, the period of the Spanish-American war. The biographies of Mary E. Wilkins, Whistler and Dr. Evans fill a long-felt want. We regard the work the best on our shelves.

Indiana State Normal School:

The National Cyclopaedia of American Biography is eminently satisfactory from every point of view. Not only is it the most extensive work of its kind, but the matter has been carefully prepared and brought down to date, the cuts and paper are good, the press work is excellent, and the volumes are well bound. For reference purposes in this library the National Cyclopaedia has become quite indispensable.

Librarian of the University of Virginia:

I have examined the volumes of The National Cyclopaedia of American Biography as they came, and have found items to be found nowhere else.

W. C. WHITFORD, President Milton College, Wis.:

I have found the work very helpful in becoming better acquainted with prominent men in our country, and make frequent references to it in preparing biographical sketches of certain persons for publication, and in teaching some phases of United States history.

Ohio University:

The National Cyclopaedia of American Biography is on our shelves and is in frequent use. We regard it as a very useful reference work.

Library of New York University, New York City:

We find these books (The National Cyclopaedia of American Biography) very useful for reference work.

Hamilton College Library:

The National Cyclopaedia of American Biography is used by our readers. The names are easily found, and I have always considered the sketches accurate and complete.

Cornell University Library:

The National Cyclopaedia of American Biography is very frequently consulted, and I have found it satisfactory.

Free Public School Library, Troy, Ohio:

I consider The National Cyclopaedia of American Biography the best in the reference department; have found nothing that would take its place.

The College of St. Francis Xavier, New York City:

We have your Cyclopaedia in our Reference Library. It is in frequent use and is esteemed an authority.

Albion College, Albion, Mich:

The National Cyclopaedia of American Biography is very useful.

Librarian of the Packer Collegiate Institute, Brooklyn, N. Y.:

We find The National Cyclopaedia of American Biography of value in directions not reached by any other reference books, on account of its fullness of detail and the freshness of its information. It is my practice to refer always to it as one of the best in this line.

HON. EMORY SPEER, Macon, Ga.:

I have been a subscriber to this work for several years and on many occasions have appreciated its great value to the teacher and student, especially in its compact and interesting biographies of the great men of the past.

Bureau of Education, Washington, D. C.:

The National Cyclopaedia of American Biography is in constant use in the Library of Education and gives general satisfaction. The index of each volume includes the volumes previously published, so that in reality it is always complete up to the last volume issued. This feature of the work makes it superior to many publications of similar character.

University of Pennsylvania, Philadelphia, Pa.:

I can most heartily recommend the National Cyclopaedia of American Biography as a most valuable compilation. Its completeness makes it an indispensable hand-book for libraries, and, as often as I have had occasion to consult it, I have found it accurate and furnishing just the kind of information desired.

Public School Library and Reading Rooms, Columbus, Ohio:

This Library owns a full set of your National Cyclopaedia of American Biography, as far as published, and finds constant use for it in looking up facts, especially those pertaining to living men and women, in which respect it differs from most other cyclopedias.

I find it valuable also for the teachers and pupils of our public schools, where it is extensively used in class work.

Rev. W. H. P. FAUNCE, President, Brown University Providence, R. I.:

I recognize your National Cyclopaedia of American Biography as a standard authority.

WILLIAM A. OBERCHAIN, President, Ogden College, Bowling Green, Ky.:

I have examined the first seven volumes of the National Cyclopaedia of American Biography, and find it not only ably edited and well gotten up, but most valuable as a work of reference.

Prof. WILLIAM HAND BROWNE, Johns Hopkins University, Baltimore, Md.:

The National Cyclopaedia of American Biography is in the Library of this University, and is frequently consulted. The avoidance of alphabetical order in the names, enables the work to receive additions without the inconvenience of supplements, while reference is made easy by an index. I consider it a useful and valuable work.

HENRY P. EMERSON, Supt. of Education, Buffalo, N. Y.:

I consider the National Cyclopaedia of American Biography a valuable book of reference.

J. REMSEN BISHOP, Walnut Hills High School, Cincinnati, Ohio:

The work gives perfect satisfaction and is continually in use by our pupils.

Prof. SYLVESTER WATERHOUSE, Washington University, St. Louis, Mo.:

A work so comprehensive in character and so fresh in information must be of inestimable value. Every library in the United States ought to have a copy of this Cyclopaedia. Scholars, authors and statesmen will find in its vast stores of personal information the facts which will satisfy the curiosity of a literary taste or meet the demands of immediate use. Its completeness of statement, its convenience of topical reference, its charm of graphic illustrations and its excellence of typography commend this useful work to the liberal patronage of the American people.

Prof. W. O. SPROULL, University of Cincinnati, Cincinnati, Ohio.:

The National Cyclopaedia of American Biography is a work which will furnish the most valuable material for a history of the political, educational, religious and social development of the United States.

The selection of editors and revisers insures thoroughness and accuracy. The mechanical execution of the work is excellent in every respect.

Atlanta University, Atlanta, Ga.:

Our students have enjoyed your Cyclopaedia of American Biography very much and are making good use of it.

Dr. CADY STALEY, President, Case School of Applied Science, Cleveland, O.:

Your publication is vast in its conception, and will furnish a large amount of material for the future historian.

HIRAM HADLEY, Vice-President in charge and Professor of Mathematics, University of New Mexico, Albuquerque, N. Mex.:

I have spent considerable time in looking over your prospectus, and I think I can say that I have never before seen so fine small engravings for book illustration. Your idea of a portrait gallery is certainly grand. In my teaching, I at one time made a selection of one or two hundred portraits at Soule's in Boston, for the sole purpose of more definitely interesting my students in the persons whom they represented. I am also very favorably impressed with the scope and the magnitude of the enterprise.

Lancaster, Mass., Library:

The National Cyclopaedia of American Biography is a part of our reference library. I consider them valuable books and would be unwilling to be without them. I frequently refer to them for further information after consulting others. I prefer them to Appleton's Cyclopaedia of American Biography, which I seldom consult.

Apr. 25, 1900

KNIGHTS OF HONOR---SPECIAL NOTICE

Present this Notice to the Financial Reporter to be receipted when you pay your Assessment. Entered according to Act of Congress in the year 1886.

ASSESSMENT No. 54.

UNA LODGE No. 518, K. of H., Lexington, Ky.

L. H. NOTTNAGEL, Reporter.

Bro. *J. K. Patterson*

Jan. 1st, 1901.

You are hereby notified that you are assessed in accordance with the provision of Article VII Supreme Lodge Constitution for

ASSESSMENT NO. 54,

which is now due. The last day of payment will expire Jan. 31, 1901, and if not paid on or before that date you will stand suspended by operation of law without any action of the Lodge.

Am't of Ass't No. 54, - - - \$ **8**

Expense Assessment, - - - \$

Dues Qr. end'g - - - \$

Rec'd Pay't - - - 1901.

Fin. Reporter.

You are in arrears for Dues, \$

" " " " for Exp. Ass't \$

For information of members the following abstract is given from the Official Notice of the Supreme Reporter, St. Louis, Mo., of above date. ENCLOSE STAMP FOR POSTAGE ON RETURN RECEIPT.

NO.	NAME OF MEMBER	Ldg No.	LOCATION.	Age at Death	DATE OF DEATH.	Rate.	Amount Paid.	CAUSE OF DEATH.
36924	Flavien L. Heureux	1281	Rutland, Vt.	62	Mar. 11, 1896	Full	413.70	Unknown.....*
36925	Adolph L. Klingeman	1480	Roxbury, Mass.	56	June 23, 1900	Half	654.66	Organic Heart Disease
36926	Chas. E. Cantrell	530	Bristol, Tenn.	28	July 19, "	Full	55.25	R. R. Accident
36927	Patrick Davoren	3238	New York, N.Y.	45	Sept. 20, "	"	73.21	Acute Pneu'a&Pleurit'y
36928	Albert Brashear	1470	Uniontown, Ky.	39	Oct. 21, "	"	126.85	Consumption
36929	John J. Roach	1406	Rock Hill, S. C.	60	" 28, "	"	684.66	Cerebral Apoplexy
36930	Lewis Eakeley	4216	Nena, Ohio	42	" 31, "	Half	109.72	Organic Heart Disease
36931	L. Feldmann	1716	San Francisco, Cal.	68	" 31, "	Full	891.20	Cancer of Stomach
36932	Frederick E. Murdock	192	Boston, Mass.	52	Nov. 13, 1899	"	634.51	Pistol Shot, Suicide
36933	Wm. B. Dodds	1021	Charleston, Ill.	71	Oct. 18, 1900	Half	556.50	Cancer of Stomach
36934	Andrew Adrian	1234	New York, N.Y.	24	" 18, "	"	45.40	Typhoid Fever
36935	George K. Somerby	205	Roxbury, Mass.	48	" 20, "	Full	605.90	Neuralgia of Heart
36936	Charles C. Schessler	2399	Newark, N. J.	29	Nov. 1, "	Quar	42.41	Organic Heart Disease
36937	Ferdinand Mattice	910	Little Rock, Ark.	50	" 4, "	Half	374.75	Cirrhosis of Liver
36938	Prudent Mallard	2524	New Orleans, La.	54	July 15, "	Full	499.70	Consumption
36939	Louis Riehm	2526	New Orleans, La.	62	Nov. 2, "	"	687.24	Consumption
36940	Chas. V. Snell	196	Memphis, Tenn.	70	Oct. 1, "	"	1518.00	Brights Dis. & Dyse'y
36941	H. A. Spalding	134	Boston, Mass.	68	" 19, "	"	797.00	Acute Pneumonia
36942	Wm. T. Stokes	2912	Fly Mountain, N.Y.	42	" 25, "	Half	64.98	Typhoid Fever
36943	Samuel Friend	300	Milwaukee, Wis.	67	Nov. 5, "	Full	814.00	Shock from Injury
36944	W. W. Shouse	196	Memphis, Tenn.	57	" 6, "	"	678.18	Consumption
36945	A. W. Bowne	1443	Brooklyn, N.Y.	64	July 18, "	"	724.90	Brights Disease
36946	Joseph Biegel	393	Manitowoc, Wis.	75	Oct. 19, "	Half	694.20	Paralysis
36947	A. W. White	1656	Marysville, Cal.	62	" 28, "	"	692.34	Acute Pneumonia
36948	Levi Perkins	189	Somerville, Mass.	57	" 30, "	Full	714.81	Org. Hrt. Dis. & Apop.
36949	Francis Serr	1983	New York, N.Y.	52	Nov. 4, "	Half	533.00	Consumption
36950	Michael Deutsch	1841	San Francisco, Cal.	68	" 6, "	Full	903.10	Cancer of Liver
36951	Gottlob J. Kreppenok	2250	New York, N.Y.	67	Oct. 7, "	Half	672.70	Organic Heart Disease
36952	Alexander MacLeod	591	Lonaconing, Md.	64	Nov. 8, "	"	361.26	Drowned, Accident
36953	Francis Armstrong	1013	Moweaqua, Ill.	54	" 13, "	Full	664.60	Brights Disease
36954	Melton H. Smith	4264	Forest, Tex.	46	Oct. 12, "	"	19.80	Typhoid Fever
36955	George W. Bechel	71	Defiance, Ohio	62	Nov. 2, "	"	807.34	Brights Dis.& Paraly's
36956	G. W. O'Glesby	190	Dalton, Ga.	60	" 4, "	"	767.61	Brights Disease
36957	George W. Jenks	22	Indianapolis, Ind.	64	" 11, "	"	824.60	Brights Disease
36958	Stephen D. Thach	3878	Decherd, Tenn.	34	Oct. 1, "	"	133.20	Gun Shot Wound
36959	Henry Dick	2114	Brooklyn, N.Y.	64	" 18, "	"	751.20	Acute Bronchitis
36960	Charles Werner	1267	Detroit, Mich.	75	" 23, "	"	1907.00	Cancer of Liver
36961	James G. Cornett	3269	Manchester, Tex.	50	" 26, "	Quar	16.82	Gunshot, Murder
36962	Herman Naefe	146	Jeffersonville, Ind.	59	" 28, "	Half	521.93	Brights Disease
36963	Thomas Sample	1515	Louisville, Ky.	52	" 8, "	Full	467.43	Rectal Abscess
36964	William H. Shaw	1515	Louisville, Ky.	64	" 10, "	"	745.20	Consumption
36965	Solon Tarbell	267	Peterboro, N. H.	65	Nov. 3, "	"	803.00	Consumption, Hrt. Dis
36966	Robert A. Fryde	3220	Worcester, Mass.	27	" 3, "	Half	116.87	Consumption
36967	George Schneider	1066	Muscatine, Iowa	71	" 10, "	Full	936.20	Paralysis
36968	B. F. NELSON *	1460	St. Louis, Mo.	59	" 21, "	"	760.73	Hem. Stom. & Bowels
36969	S. V. Brown	1827	Beaumont, Tex.	38	Oct. 19, "	"	298.16	Organic Heart Disease
36970	Robert M. Pitts	1077	Sumter, S. C.	53	" 25, "	"	540.60	Insanity and Paralysis
36971	A. V. Benoit	800	New York, N.Y.	67	" 28, "	"	834.40	Cerebral Apoplexy
36972	Valentine Denzer	1618	New York, N.Y.	66	Nov. 2, "	"	789.20	Cerebral Apoplexy
36973	O. D. Taylor	2143	Benton Harbor, Mich	67	" 18, "	"	849.20	Cancer of Stomach
36974	Elorenz Schaefer	1073	Allegheny, Pa.	56	June 6, "	"	536.59	Yellow Atrophy, Liver
36975	Jno. L. Sullivan	352	Malden, Mass.	73	Sept. 5, "	"	1250.00	Organic Heart Disease
36976	Simon Selberberg	2432	New York, N.Y.	61	Oct. 30, "	"	713.44	Diabetes

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NO.	NAME OF MEMBER.	Age	LOC.	Age at Death	DATE OF DEATH.	Rate.	Amount Paid.	CAUSE OF DEATH.
36977	Gottlieb Fisher	852	Fremont, Ohio	69	Nov. 2,	Half	463.60	Drowned, Accident
36978	A. D. Zimmerman	125	Shreve, Ohio	75	" 2,	Full	1739.00	Cerebral Apoplexy
36979	John F. Hamilton	1662	Brooklyn, N.Y.	57	" 2,	"	652.51	Blood Pois. f'm Inj. Leg
36980	James Carroll	2599	New York, N.Y.	59	" 3,	"	623.13	Inflammation of Bowels
36981	Jas. B. Skinner	3141	Georgetown, S.C.	48	" 3,	"	431.35	Malarial Fever
36982	John P. Grover	216	Newark, N. J.	49	" 3,	"	587.40	Cerebral Apoplexy
36983	Henry Whittikind	2619	Chicago, Ill.	55	" 6,	"	611.79	R. R. Accident
36984	Montgomery G. Wells	309	Huntsville, Ala.	46	" 6,	Half	30.55	Bright's Disease
36985	John J. Bowen	46	Jamestown, N.Y.	67	" 7,	"	854.30	Paralysis
36986	Friedrich Staats	2194	New York, N.Y.	64	" 9,	"	668.70	Bright's Disease
36987	Joseph P. Bellows	1662	Brooklyn, N.Y.	54	" 9,	Full	628.65	Aneurism of Aorta
36988	Franz Lenz	1106	Pittsburg, Pa.	61	" 10,	Half	700.10	Gangrene of Leg.
36989	Geo. Heinrich Friedrich	2302	New York, N.Y.	61	" 12,	Full	681.24	Acute Pneumonia
36990	John W. Knox	3790	Jonesville, S.C.	42	" 14,	Half	109.71	Typhoid Fever
36991	John D. Beattie	783	Starkville, Miss.	73	" 17,	"	944.50	Organic Heart Disease
36992	Frederick Siefker	812	St. Louis, Mo.	71	" 18,	Full	931.80	Aneurism of Aorta
36993	Wm. W. Carson	2101	Jewett, Tex.	29	Oct. 12,	Half	16.54	Malarial Hematuria
36994	Septime Lanoux	3505	Morgan City, La.	53	Nov. 12,	Full	429.72	Congestion of Lungs
36995	Geo. Bub	2513	New York, N.Y.	63	Oct. 31,	"	789.26	Consumption
36996	Edw. B. Trowbridge	1901	West Newton, Mass	69	Nov. 10,	Half	880.20	Pulmonary Apoplexy
36997	Wm. M. Etheridge	2528	Monroe, La.	36	" 13,	Full	272.85	Remittent Fever
36998	Ph. Hoffman	1336	Cincinnati, Ohio	78	" 17,	Half	1733.50	Cirrhosis of Liver
36999	Jacob Scheurer	1728	Wapakoneta, Ohio	74	" 18,	"	1151.00	Cancer of Stomach
37000	E. W. Lippincott	643	Piedmont, W. Va.	69	Oct. 19,	Full	850.10	Cancer of Stomach
37001	Andrew Wiegell	2693	Mt. Olive, Ill.	60	Nov. 10,	Half	322.77	Chronic Bronchitis
37002	John J. Galvin	348	Taunton, Mass.	38	" 12,	Full	111.19	Consumption
37003	Thomas H. Caswell	1848	San Francisco, Cal.	74	" 13,	"	2038.00	Uraemia
37004	George W. Evans	683	Mt. Vernon, Ill.	66	" 14,	"	780.00	Cerebral Apoplexy
37005	Martin Rathschild	1795	Woodville, Miss.	44	" 15,	"	450.78	Erysipelas Face, Head
37006	J. P. M. Butler	3145	Trinidad, Colo.	68	" 16,	"	867.20	Cerebral Apoplexy
37007	E. Y. Sheppard	364	Ninety-Six, S. C.	59	" 17,	"	653.73	Operation, Gall Stones
37008	Robert C. Brickell	309	Huntsville, Ala.	76	" 20,	"	1969.00	Paralysis
37009	Malcolm L. Nash	2117	Olean, N.Y.	68	Oct. 3,	"	832.50	Organic Heart Disease
37010	Israel I. Hirsch	595	New York, N.Y.	61	Nov. 12,	"	757.44	Bright's Disease
37011	E. E. Waggoner	613	Shelbyville, Ill.	71	" 19,	"	803.40	Consumption
37012	Thomas Nichols	1350	Pittston, Pa.	67	" 24,	Half	818.00	Hemorrhage, Kidney
37013	Harry H. Robinson	76	Greensburg, Pa.	41	Oct. 13,	Full	511.49	Cerebral Apoplexy
37014	James H. Sharp	3134	French Sett'l'm't La	42	Nov. 6,	"	291.29	Scar. Fever & Uraemia
37015	Jacob Ranchle	128	Louisville, Ky.	75	" 17,	"	1518.50	Chronic Bronchitis
37016	Jacob Schmitt	261	New York, N.Y.	57	" 11,	"	692.06	Bright's Disease
37017	John C. Johns	1361	Bolton, Miss.	61	" 24,	"	704.66	Organic Heart Disease
37018	J. J. Ward	1301	Darlington, S.C.	55	" 2,	"	639.49	Organic Heart Disease
37019	Wm. Vincent Hall	812	St. Louis, Mo.	69	" 21,	"	1146.00	Cancer of Face
37020	Fred Meincke	2282	San Francisco, Cal.	52	" 25,	"	441.78	Cirrhosis of Liver
37021	John Sippel	2492	New Braunfels, Tex	50	Apr. 25,	"	533.55	Gunshot Wound, Sul.
37022	M. S. Frierson	253	Columbia, Tenn.	51	Nov. 4,	"	606.13	Bright's Disease
37023	Sven Gumbinner	1716	San Francisco, Cal.	59	" 10,	"	669.53	Ac. Pne. & Pericarditis
37024	Walter D. Clarke	1441	New York, N.Y.	52	" 14,	"	408.88	Cerebral Apoplexy
37025	John E. Holland	2021	Fondedu Lac, Wis.	52	" 22,	"	494.33	Neurasthenia, Convul.
37026	Geo. M. Williams	527	West Point, Miss.	38	" 24,	"	473.10	Consumption
37027	F. J. Moore	177	Louisville, Ky.	60	Oct. 19,	"	681.33	Soft. Brain & Paralysis
37028	Francis R. Benson	1150	Portsmouth, Va.	64	Nov. 17,	"	777.20	Softening of Brain
37029	John Biggar	170	Avoca, Pa.	64	" 18,	Half	636.58	Acute Pneumonia
37030	Oscar Humel	1245	Hamilton, Ohio	51	" 29,	Full	411.13	Acute Bronchitis
37031	Newton J. Hucks	346	Atlanta, Ga.	39	Oct. 3,	"	205.18	Consumption
37032	C. W. McClammy	434	Wilmington, N.C.	63	Nov. 17,	"	788.14	Consumption of Bowels
37033	Thos. A. Riley	1475	Lake, Miss.	72	" 20,	"	1443.00	Acute Pneumonia
37034	Alois Volz	2035	Austen, Tex.	55	" 20,	"	584.79	Chronic Cystitis
37035	F. M. McNames	496	LaGrange, Tenn.	50	" 29,	"	723.78	Cerebral Apoplexy
37036	John Larkins	73	Toledo, Ohio	69	Oct. 26,	"	907.20	Congestion of Brain
37037	A. J. Mayes	1080	Warrenton, Ga.	61	Nov. 10,	"	747.44	Paralysis
37038	Edward H. Kellogg	1662	Brooklyn, N.Y.	72	" 17,	"	1425.50	Neuralgia of Heart
37039	Marshall Oliver	2123	Annapolis, Md.	57	" 25,	"	594.96	Cerebral Apoplexy
37040	Remy Klock	3596	New Orleans, La.	49	" 10,	"	346.40	Abscess of Liver
37041	Daniel Thos. Forrest	2271	Thomasville, Ga.	56	" 15,	"	561.49	Gunshot Wound
37042	Carl Fankhauser	1038	Paterson, N. J.	62	" 19,	"	650.59	Bright's Disease
37043	Moses B. Sherman	942	Edwardsville, Ill.	62	" 28,	"	785.28	Cerebral Apoplexy
37044	Andrew Peters	3287	Apalachicola, Fla.	47	July 8,	"	327.15	Strangulated Hernia
37045	L. W. Magruder	1795	Woodville, Miss.	60	Oct. 30,	"	705.77	Bright's Dis. & Alcoh'm
37046	Joseph P. Anthony	3287	Apalachicola, Fla.	39	Nov. 2,	"	302.59	Conc'n Brain, Acc'd'nt
37047	H. Marks	2204	San Francisco, Cal.	62	" 5,	"	745.14	Bright's Disease
37048	Stephen A. Owen	2516	Delhi, La.	62	" 18,	"	723.44	Acute Pneumonia
37049	James Eblin	2708	Argenta, Ark.	68	" 20,	"	836.00	Chr. Bronch's & Asth'a
37050	Adolph Robinson	178	Detroit, Mich.	70	" 22,	"	859.90	Diabetes
37051	Christian Kranich	1828	Newark, N. J.	71	" 23,	Half	696.50	Burned, Accident
37052	C. D. Horne	2544	Jacksonville, Fla.	53	" 14,	Full	480.27	Cerebral Apoplexy
37053	Henry J. W. Willmeier	2114	Brooklyn, N.Y.	41	" 3,	"	489.58	Hem.Stom.from Injury
37054	Ludwig Weber	2287	New York, N.Y.	52	" 5,	"	520.33	Carbuncle of Neck
37055	Geo. H. Bright	447	Richmond, Va.	64	" 20,	"	803.00	Cancer of Stomach
37056	Sylvester B. Campbell	558	Statesville, N.C.	41	" 25,	"	299.29	Typhoid Fever
37057	Gottlob Gminder	880	Meriden, Conn.	68	" 30,	"	812.30	Cerebral Apoplexy
37058	John Strange	640	Evansville, Ind.	54	Dec. 6,	"	442.70	Neuralgia of Heart

* Full rate member compromised \$650.

† Committed in delirium the result of illness.

* * B. F. NELSON, SUPREME REPORTER.

STATEMENT OF W. & O. B. FUND.

Balance on hand Nov. 14, 1900	\$ 1,499.83	
On deposit for contested cases	24,457.21	\$25,957.04
Amount received on Assessment No. 52		274,635.06
Total		300,592.10
Amount paid on 152 claims since	\$ 273,150.00	
On deposit for contested cases	26,957.21	\$300,107.21
Balance on hand Dec. 14, 1900		484.89
Total amount benefits paid	\$71,778,892.92	
Membership Dec. 1, 1900	60681	

47-M-67
We have had no frost in England worth speaking of this winter yet.

people are not afraid of
the French though it would
be a shame to prolong or
develop a new state of war.

I just hear that the China
business is doing more harm
to the Manchester Trade than
the African. Though there will
be an immense bill to pay
for the latter.

Hope you are well also
Mrs. Patterson -

Father & I are much
as usual here -

With kind regards

Yours truly
Edw. Mackellar

Abney
Cheshire
Manchester
5 Dec. 1900

Dear Professor Patterson

I recd. your

letter the other day & have
done as you wished; &

The receipt from B. F. Stevens
& Brown £3, From the
Historical Society £1-1 &

The Society of Antiquaries £1-1.

I have enclosed -

I notice you have had an
offer for your land in Hale Co.
though not what you would
like. You might place
my section on offer &
see what can be obtained
for it. If the money could
be invested to bring me
in so much a year it might
be better. If I can judge
from the papers things in
America are on the improvement.

The South African war
though over in the main is

far from it in detail.

James in a letter from
Natal lately seemed very
nervous over business.

That the unsettled state of
that part was so bad
for many. & President

Krugers has proved himself
a great fool; but the
worst part of it is the
guilt that he has brought
upon so many; when
apparently he has got off
with his booty. out

KENTUCKY LITHO CO. LOUISVILLE.

John W. & D. S. Green,
Stock & Bond Brokers.

249 Fifth Ave.
Bet. Main & Market Sts.

Louisville, Ky., Feb. 12, 1901.

Mr. James K. Patterson,

Lexington, Ky.

Dear Sir:

We have for sale to first buyer 5 shares of National Bank of
Kentucky stock at 185. Do you wish to buy?

Yours very truly,

John W. & D. S. Green



DAVID H. WILSON

GEO. H. WILSON.

OFFICE OF

WILSON EAR DRUM CO.,

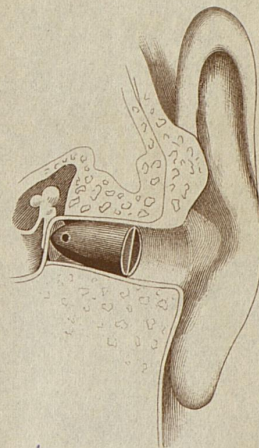
PATENTEES AND MANUFACTURERS OF

WILSON'S COMMON SENSE EAR DRUMS.

LOUISVILLE TRUST CO. BUILDING,
FIFTH AND MARKET STS.

Louisville, Ky.

1-8-1901.



Jas. K. Patterson, Esq.,

Lexington, Ky.

Dear Sir:-

Yours of the 23rd to hand. We are rejoiced to know that you will be with us on the 25th. We suppose you will stop at your old quarters, the Galt House. The entertainment will be at the Scottish Rite Hall, 6th & Walnut Sts., and will begin about 8:00 o'clock. Please let us know the heading of your subject within the next four or five days.

With the thanks and best wishes of the Scottish Society,

I am,

Yours very truly,

David H. Wilson
Chairman

The Liverpool and London and Globe Insurance Company

45 William St, New York.

Receipt No. **7739**

Dated **AUG 31** 18**57**.

Life Policy No. **3644**

Sum Assured, \$ **2.000** ⁰⁰/₁₀₀ Premium, \$ **37.** ⁶⁶/₁₀₀

Received, the **25**

day of

AUG

1857

from

J. K. Paterson
GIVEN ^{mw} **66**/₁₀₀

the sum of **Thirty**
Dollars, being the

Premium for the renewal of the Policy numbered and dated as above, for the Assurance of
Two Thousand Dollars, as therein expressed

Cashier

Entd. **O**

least

R. L. Paterson
Resident Manager.

1900

VACANCY BLANK.

The Albert Teachers' Agency,

C. J. ALBERT, Manager,

CENTRAL MUSIC HALL,
CHICAGO.

For vacancies or prospective vacancies we shall be pleased to furnish you with full and confidential information about one or two suitable candidates. They will be carefully selected with special reference to the position to be filled. We are prepared to make prompt nominations for all kinds of School and College work. We can increase your range of choice and also save you time and trouble. Our services cost you nothing. Please fill out and return this blank.

TWO VACANCIES CAN BE REPORTED ON THIS BLANK.

Name of school
Location
Position to be filled
Subjects to be taught.....
.....
Cash salary.....Man or woman wanted?
Is home furnished
When must teacher begin?
If a denominational school, state what church
.....
Must teacher be a member of the same church?
.....
Position to be filled
Subjects to be taught.....
.....
Cash salary.....Man or woman wanted?
Is home furnished?
When must teacher begin?
.....
To whom should application be made?
His official position
P. O. address.....State.....
When will appointments be made?
Reported byDate.....
Remarks
.....

Supt. W. N. Hailmann, Dayton, O.

It gives me great pleasure to say that I thoroughly appreciate the effective and conscientious management of your agency. A number of my friends who have availed themselves of your assistance, both in seeking positions and securing competent teachers, speak to me in high terms of the character of your service. To the testimony of these I can add my own with reference to my personal business relations with your Agency. Dec. 15, 1899.

Supt. J. Porter Adams, Maywood, Ill.

Experience in getting teachers to recommend to our Board is convincing me that a rightly conducted Agency may be very helpful to Superintendents and School Boards. I have had several years' business acquaintance with Mr. C. J. Albert, and believe he has unusually excellent judgment as an agent and, what is of more importance, I consider his every word an honest one, and his attitude toward teacher and principal what it should be. Dec. 20, 1899.

E. C. Coulter, Prin. University School, Chicago, Ill.

In fifteen years experience with Teachers' Agencies, both as applicant and employer, I have never known an Agency which seemed to me to render better service. Hopeful, painstaking, and energetic in the interest of the teacher seeking a situation, you have always been equally painstaking, energetic, and reliable in my interest as employer in all our business relations, which have been entirely satisfactory to me for the ten years I have known you. Dec. 15, 1899.

Supt. C. M. Bardwell, Aurora, Ill.

I have had dealings with Mr. C. J. Albert of the Albert Teachers' Agency for the last twelve years, having secured a number of teachers from him at various times, and I have always found him reliable in every respect. I have the greatest confidence in his judgment and integrity, and I believe that teachers who enroll with him may be assured of his best endeavors in their behalf. His recommendations to Boards of Education and to Superintendents may be counted on as reliable. Dec. 14, 1899.

Supt. Richard G. Boone, Cincinnati, O.

As a former Superintendent of Schools, a member of the University faculty, and President of a State Normal College, at different times, I have had business relations with Mr. Albert as the manager of a Teachers' Agency, and have found him both honorable and aggressively helpful both to teachers and employers of teachers. The Albert Agency is thoroughly reliable, and I take pleasure in recommending it as an economic and convenient means of furthering the professional interests of schools and teachers, and a ready means of promotion. Dec. 13, '99.

Supt. J. E. Lemon, Blue Island, Ill.

This is to certify that I have known Mr. C. J. Albert for several years, and have transacted considerable business with him. I have always admired his methods, and have found him painstaking, prompt, and reliable. I cheerfully recommend him to those needing the services of a first-class Teachers' Agency. Jan. 4, 1900.

Dr. Jos. R. Harker, Pres. Illinois Woman's College, Jacksonville, Ill.

It gives me great pleasure to say that in my business dealings with your office I have found you prompt, reliable, and energetic. I regard it as one of the greatest helps to those of us who have charge of schools to have such men as you, fully acquainted with candidates for positions, and anxious to help us learn the whole truth with regard to them. Dec. 13, 1899.

J. D. S. Riggs, Ph. D., Pres. Ottawa University, Ottawa, Kas.

I have had transactions with you in the past, and have in each instance found your service satisfactory. I have been pleased with your desire to find out all the details of our needs, and your readiness in meeting the requirements with the appropriate candidate. For two successive years, we have employed teachers recommended by you, and in each case the teacher sent by you has fulfilled your promises for him. March 16, 1899.

Wm. S. Mack, The Prang Educational Co., Chicago.

As a member of the Board of Education at Aurora, and as a member of the Teachers' Committee there, I have had occasion for several years to know something about the qualifications of teachers recommended by Mr. C. J. Albert of the Albert Teachers' Agency. I am glad to say that this experience has given me confidence in Mr. Albert as the manager of a Teachers' Agency. I can recommend his methods, and his painstaking efforts to refer Superintendents and Boards to strong teachers seeking positions through his Agency. Dec. 28, 1899.

James Dobbin, D. D., Rector, Shattuck School, Faribault, Minn.

I feel that I can very thoroughly endorse your method of doing business, as I have shown practically by going to you so often to advise with you about teachers. I do not know that I can add more than I did to my letter of a year ago, which you are at liberty to use again in your new manual. Wishing you all success in your work the coming year. Dec. 18, 1899.

Dr. John W. Cook, Pres. State Normal School, DeKalb, Ill.

Having had considerable business with Mr. Albert, I wish to express my appreciation of the thoroughness and conscientiousness with which he has done his work. He has been discriminating and candid, and has rendered us most excellent service. Jan. 15, 1900.

Pres. Stephen B. L. Penrose, Whitman College, Walla Walla, Wash.

I have had business relations with Mr. C. J. Albert for the last three years, and have been most efficiently served by him. His business promptness, unflinching courtesy, and careful consideration have been very satisfactory. Through him I have secured three admirable men for our Faculty. Dec. 13, 1899.

Prof. Henry C. King, Chairman Faculty, Oberlin College.

I am very glad to say that the work you have done for Oberlin College has been very satisfactorily carried out. The cases have been presented intelligently and with great care, and we have had no reason to complain of the outcome. We shall doubtless have opportunity to make use of your services in the future as in the past, and shall gladly do so. I am glad that you were able to place the students of the College registered with you this past year. I have recommended your Agency to students for registering a number of times. Nov. 23, 1898.

J. F. Millsbaugh, Pres. State Normal, Winona, Minn.

I take pleasure in saying that I have known personally and in a business way Mr. C. J. Albert for many years, that I have always found him to be a man of strictest integrity, of promptness in business matters, and withal an excellent judge of teachers. I have no hesitation in recommending to him any who desire to make use of a Teachers' Agency, believing that his discriminating judgment and experience will preclude the chance of mistakes. Nov. 25, 1898.

Supt. Frank R. Page, Lake Forest, Ill.

The teachers you have sent me have always proved satisfactory. I have come to have great confidence in any candidate recommended by you. Jan. 15, 1900.

Supt. F. N. Tracy, Kankakee, Ill.

All my dealings with the Albert Teachers' Agency have been of a satisfactory character. The teachers whom he has recommended to our Board, among them two Principals of the High School, have been excellent. I think that this Agency is among the best, and believe that Mr. Albert is a gentleman upon whom teachers and school boards can rely. Jan. 13, 1900.

Supt. F. E. Willard, Marshalltown, Ia.

I wish to thank you for the help which we have received from you in securing several excellent teachers. We have always found you careful and considerate in your recommendations of teachers, and your methods have been such as to command our confidence. Jan. 3, 1900.

No. 7462

American Library and Literary Agency,

4, Trafalgar Square, Charing Cross,

London,

31 January 1891

Received of R Mackell Esq^r

the sum of Two pounds eighteen shillings
and pence.

for credit to acct of Prof J R Patterson

£ 2.18.10

for B. F. Stevens

M

MS

M. Jas. R. Patterson Lexington, Ky., JAN 1 - 1901 189
To THE CONSUMERS' ICE COMPANY, Dr.

T. B. SATTERWHITE & CO., Prop's.

Nos. 21, 23, 25 SOUTH MILL STREET.

[illegible][illegible]

THE ALBERT TEACHERS' AGENCY, CHICAGO.

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J. C. ALBERT, Manager.

The Albert Teachers' Agency, CENTRAL MUSIC HALL, CHICAGO.

THE AGENCY.

ITS OBJECT. The objects of this Agency have so often been explained in our Year Books that it is hardly necessary here to go into detail. It will be sufficient to say that the Agency exists primarily to help schools get teachers, and to assist teachers in getting positions worthy of their qualifications and experience. It is an Agency truly and simply. There is no need of calling it by any high-sounding phrases, which are more intended to deceive than to throw light on the objects for which it exists.

ITS METHODS. Its methods are also well known. We may state briefly, however, that they are direct, personal, both in the interests of schools and of teachers.

NO WHOLESALE NOTIFICATION BUREAU. Unfortunately, there are some engaged in this business who are so desperately anxious to fill all vacancies they may hear of, regardless of how they are filled, that the plan of sending out wholesale notifications is the one chiefly pursued by them. When a candidate gets plenty of notifications he sometimes feels flattered that he is individually selected by the Agency as the one upon whom the manager bestows special favors. But when he finds, later on, that with all his notifications and all his correspondence, he gets no position, he begins to realize that he is only one of a large number who have been put in competition for the same places for which he has applied. Probably one of the numerous candidates is elected, and the Agency advertises widely its great success in filling positions. It is better that you should be notified of fewer places, intelligently selected, and backed by the Agency, than to be asked to apply for places you can't get, and couldn't fill if perchance you should be appointed.

OUR VACANCIES. The calls we have for teachers are, as a rule, direct from employers. "But what kind of schools apply direct to you for teachers?" This question was asked by a teacher who had been favored with a good position obtained through a friend, which she had filled for several years, and which she thought she had outgrown. To satisfy her, we gave her carte blanche to go through one of our former vacancy files. After reading letters until she had become tired, she registered, and is now getting \$300 more salary as a result. It is no exaggeration to say that we get as many direct calls for teachers from the very best schools and colleges during the busy season as the Manager, aided by four Assistant Managers, and a full complement of clerks and stenographers, can handle.

ITS INFLUENCE. Something of the influence exerted by the Agency is best told by one who has had a good opportunity to know intimately about our work. Mr. C. J. Fenner, Professor of Mathematics in the State Normal School at Dillon, Montana, in a letter dated January 15th, 1900, writes as follows:—

"For seven years I have known personally Mr. Albert and the work of his Agency. During this period, three positions, including my present one, have come to me through the recommendation of this Agency. In addition to

the above highly satisfactory experience on the part of one seeking a position, I have had the much rarer opportunity of knowing the work of this Agency from the inside. I was employed there during the busiest part of the season of 1899. While serving in this capacity, I was surprised to learn of the wide extent of the influence exercised by this Agency, and the confidence with which calls were made for teachers by persons ranging from the directors of village schools to the presidents and trustees of leading universities. Nearly the entire work of this, the largest Agency in the West, was directed towards filling these calls for teachers. In selecting the teacher to recommend for one of these positions, every conceivable means was used to determine what person would best fill the particular place. It is interesting to observe how an Agency conducted on this principle has succeeded in overcoming, to such a large extent, the prejudice against teachers' agencies."

ADVANTAGES TO YOU. You may be able to get a position without paying an Agency to help you. Through the Agency, however, you may be able to secure a much better place, and probably in a more favorable location, in a better school community, with more congenial surroundings, and with better salary. As a rule, the schools that apply to us for teachers are among the very best. The poorest schools frequently employ home talent only, because they can get it cheap. If they need a Superintendent or Principal, they often take some one from the "County" or from the immediate neighborhood, because he may have a local "pull" with some board member, who probably wants an office. But there are many good schools, whose Boards are composed of up-to-date, disinterested persons, who want good teachers and good Superintendents, and will have them. They are the kind with whom we find it easiest to do business direct, and who call on us most frequently for teachers.

OF SPECIAL INTEREST.

1. The Agency has been long established, and we know our business.
2. We know the field, the conditions that prevail in different schools and in different communities.
3. We know how to get vacancies, and how to fill them.
4. Our work is direct with employers, and not "hear-say."
5. We fill more positions in good schools than any other two Western Agencies combined.
6. The Agency has a clean record for straightforward and honorable dealing.

OUR YEAR BOOK FOR 1900. This pamphlet of eighty pages contains several hundred testimonials from teachers who have placed, and from school authorities that have done business with us. It also contains a list of about one-fifth of the positions filled by the Agency. Most of these have been filled within the last two years. A copy, together with registration blank, will be mailed free to any one requesting it.

THE ALBERT TEACHERS' AGENCY, CHICAGO.

Isidore Nixon, Grade Teacher, Maywood, Ill.

It is with sincere pleasure that I commend Mr. Albert. He has secured me one position, and in my dealings with him I have been impressed with his straightforwardness, promptness, and evident interest. Dec. 20, 1899.

Edna T. Cook, Sixth Grade Critic, Eastern Ill. State Normal, Charleston, Ill.

I cannot speak too highly of the character of the work done by your Agency for its teachers. I have known of your work for several years, and can say I have been greatly pleased with the methods you use. The most desirable positions I have held were secured directly through your recommendation, and have always proved to be just what you represented them. Dec. 24, 1899.

Hugh H. Herdman, Jr., Professor of English, Portland Academy, Portland, Or.

It gives me pleasure to testify to the good work done by you in my behalf. Judging by the number and kind of vacancies of which you have sent me notice, I am sure that your clientele on that side of the equation is the very best. As regards the teachers who register with you, I know from my own acquaintance with those who rely upon you, and from the list of positions which you have filled, that they are men and women of exceptional ability. In short, I believe that your methods and practices are such as to deserve the full confidence of those who seek positions and of those who have them to fill. Dec. 29, 1899.

Robert L. Hughes, Prin. of High School, Whiting, Ind.

My dealings with you during the past four years have been so satisfactory that I wish to express my appreciation of the kind of work you are doing. Your interest in each teacher is real and individual, and your representations both to the teacher and the School Board are to be relied upon. Your endeavor, uniformly, to recommend the right man for the place, and you do not advise the making of a personal application at a distance unless there is every probability of success. Jan. 10, 1900.

H. S. Brode, Ph.D., Biology, Whitman College, Wash.

I have found in Mr. Albert a man who has a wide acquaintance among those who employ teachers, and furthermore, that these persons have much confidence in his good judgment and business methods. While he is an aggressive worker for the teacher, he still maintains a certain conservatism which is for the best good of both teacher and employer. I am well pleased with my present position which was secured through your Agency. Jan. 13, 1900.

S. Avery, Ph.D., Professor of Chemistry, University of Idaho, Moscow, Idaho.

It gives me pleasure to testify to the high regard that I hold for Mr. C. J. Albert's business methods. I believe that a large part of his success is due to the conscientiousness of his dealings, with both employer and teacher. His methods indicate that he keeps constantly in mind the double object of locating those registered with him so that they will be satisfied, and give satisfaction. Dec. 23, 1899.

Edward D. Meek, A.M., Prin. High School, Marietta, O.

My experience with your Agency has been exceptionally satisfactory. Your methods of conducting business are mutually helpful to both school officials and teachers. The information furnished by you in regard to vacancies is always reliable. No other Teachers' Agency to which I have belonged has taken such a personal interest in its members. I am quite sure that, with your experience and success in locating teachers, together with the confidence of school authorities and superintendents which you deservedly possess, you are able to render invaluable assistance to all capable teachers. Dec. 28, 1899.

C. F. Weinberger, Prin. High School, Sioux Falls, S. D.

During the short time of our business relations sufficient opportunities were offered me to get a clear insight into your methods of conducting an Agency. I appreciate the service your Agency has done me, and heartily endorse your methods. Jan. 9, 1900.

Florence Brown, Grade Teacher, West Superior, Wis.

I have been a member of the Albert Teachers' Agency for several years, and during that time I have had excellent positions, which I have secured through the efforts of the Agency. My salary has been increased since joining the Agency. My present position I secured through the personal efforts of Mr. Albert after schools had begun for the year. I have always found Mr. Albert painstaking in locating his teachers where he is sure of their success. He is conservative, yet works along aggressive lines for the interests both of the schools and teachers. Any teachers, desiring a change of work and a higher salary, I would advise to join The Albert Teachers' Agency, for I feel confident they will realize their expectations. Dec. 25, 1899.

Otto E. Wieland, German in High School, La Crosse, Wis.

I take pleasure in stating that my business relations with the Albert Teachers' Agency have been highly satisfactory in every way. I have been much impressed with the care with which Mr. Albert gathers information, both about his candidates and about the places he tries to fill. I obtained my present position through him, and am well pleased with it. Jan. 12, 1900.

Henry Schwarm, Instructor in German and English, High School, Superior, Wis.

I am glad to state that I consider the Albert Teachers' Agency of Chicago a very wide awake and enterprising organization. The point I emphasize is that I had not been registered with them longer than a week when I was appointed to a good position, and without any effort on my part. Jan. 15, 1900.

Laurie R. Frazier, Teacher of Latin, East Side High School, Aurora, Ill.

I am glad to express my appreciation of the valuable aid afforded me by the Albert Teachers' Agency. My business relations with Mr. Albert have been very satisfactory. I take pleasure in testifying to the honesty, integrity, and personal interest shown in all his dealings with me. Jan. 14, 1900.

Ethel T. Ogden, Primary Teacher, University School, Chicago, Ill.

I gladly add my mite to the good words which you receive from all who have business relations with you. I have been very much pleased with all of our dealings. I have always found you courteous and obliging, and I am satisfied that you work for the best interests of your clients. Jan. 10, 1900.

Mary Louisa McKnight, Highland Park, Ill., Grade Teacher.

It is with real pleasure that I heartily commend your Agency and its methods. Your work is direct and your recommendations influential. My dealings with you have been of the most pleasant character. I especially commend the personal interest shown in all those who are registered with you. Jan. 15, 1900.

J. W. Mahin, Instr. in Physical Science, Pueblo, Colo.

Allow me to express my appreciation of what your Agency has done in advancing my interests. The two positions I secured through your Agency proved satisfactory beyond my expectations. Having been induced by a friend to call upon you at your office, I was so pleased with what I saw and heard that I registered with you at once, although I had had no such intentions. Subsequent experience confirmed the judgment I then formed, for you studied my wants and sent me notices accordingly. From the large proportion of notices you sent headed "We have been asked to recommend," and from my intercourse with school authorities, I find that you enjoy the confidence of those who engage teachers, to an unusual extent. Nov. 25, 1899.

Bernice E. Knapp, 6th Grade, Harvard School, Chicago.

I shall be very happy to say a word for the Albert Teachers' Agency. I know it to be very reliable and thoroughly business-like in all its methods. It has helped me and many of my friends. Dec. 22, 1899.

Eva May Bryan, Teacher of Greek and Latin in High School, Henderson, Ky.

I registered with Mr. Albert late in the season, and found his methods very satisfactory. He notified me of but two positions, to one of which I received an appointment in less than two weeks after his notice. I believe he is very influential in securing appointments for his members, and does not burden them with unnecessary notices of vacancies, as so many Agencies do. Jan. 4, 1900.

W. H. Schultz, Professor of Science, Shorter College, Rome, Ga.

I thank you for your good service in securing this position, and will advertise you among my friends to the best of my ability. Nov. 27, 1899.

E. W. Abbott, Prof. of French, Butler College.

I have known Mr. C. J. Albert for several years, and believe that he has unusual facilities for helping those who may need the kind of assistance which he offers. He is intelligent, conservative, and yet, when aggressiveness is demanded he is thoroughly aggressive. In his business relations he is careful, discriminating, and liberal. Jan. 10, 1900.

Mabel Porterfield, Grade Teacher, Maywood, Ill.

I registered with the Albert Teachers' Agency in the late summer, and was at once recommended to a grade position for the ensuing year, which I accepted. I was in every way pleased with my connection with the Agency and its work for me. Jan. 6, 1900.

THE ALBERT TEACHERS' AGENCY, CHICAGO.

N. L. Nelson, Ph. D., Prof. Biology, Berea College, Ky.

This spring I registered with 7 agencies. Yours and one other are the only agencies who informed me of any vacancies. I expect to register with you again, but not with others. Aug. 10, 1899.

Eva Torr, German Dept., High School, Elgin, Ill.

It gives me pleasure to state, for the benefit of other teachers, that I have found your work satisfactory in every respect. Very soon after registering with you, you put me in touch with the special work that I wished, and I was appointed to the position. I consider your Agency thoroughly reliable; you work from knowledge of the facts, not from mere supposition. Jan. 15, 1900.

Anna T. Morrow, Prin. High School, Jamestown, N. D.

During the time that I have been registered with the Albert Teachers' Agency, I have secured several positions through them, and in every way have met with fair and courteous treatment from them. They are conscientious and straightforward in business methods, and worthy of the confidence of teachers and employers. Dec. 20, 1899.

Edmund B. Huey, Ph. D., Professor Pedagogy in State Normal, Moorhead, Minn.

Allow me to thank you for the active attention which you gave my case. I have been surprised at the number of good positions you got track of, in Psychology and kindred branches, as compared with other Agencies. This has been noted by professors and others at Clark University, and should result in increased business for your Agency. Aug. 8, 1899.

Laura F. Sheldon, Prin. Primary Critic Dept., Louisiana State Normal School, Natchitoches, La.

I would say that I have been a member of your Agency for more than a year, and you have been prompt in your notification of vacancies, and honest in your dealings. My present position was secured through your Agency. Oct. 9, 1899.

Edith M. Case, Grade Teacher, Blue Island, Ill.

Today the superintendent of the Blue Island schools visited me for half an hour at my school, and at the end of that time offered me a position in his schools at \$650. I accepted it and will probably receive a contract by the first of next week. June 1, 1900.

Caroline Morris Young, Girls' Classical School, Indianapolis, Ind.

I indeed I should like to say a few words in praise of the Albert Teachers' Agency. My relations with it have been most satisfactory; the manager at all times endeavoring to satisfy the special requirements of the teachers. I feel that while registered with him my interests are constantly under consideration. Dec. 27, 1899.

Wm. C. Gunnerson, Prof. of Latin and Greek, Pritchett College, Glasgow, Mo.

I am glad to record for the benefit of others what I know of Mr. C. J. Albert and his work in placing teachers. He was recommended to me by several men who knew him personally and who said he was honest—a matter mentioned here only because all "Agency" men are not honest. I joined Mr. Albert's Agency late in 1898. If my memory serves me, he sent me notice of two places, and one of these I now hold. When I need another place I hope Mr. Albert will still be doing business in this line. Jan. 10, 1900.

Anna W. Fairfield, Instr. in Greek and Latin, Ripon College, Ripon, Wis.

It was through your Agency alone that I learned of the vacancy here, and made my application. This was the first place concerning which you notified me, and in less than a month from the time I made my application I was elected as Instructor in the Preparatory Department of Ripon College. The work comes as near my desires as I had hoped for, and is better than one could expect for one who has had no experience. Jan. 10, 1900.

Elmira Richardson, Algebra in High School, La Crosse, Wis.

I have found the Albert Teachers' Agency all that it claimed to be. You were kind and business-like in all your dealings with me, and seemed to take a personal interest in me. I heartily endorse the character of the work you are doing for teachers. Jan. 10, 1900.

Ida S. Simonson, English in Iowa State College of Agriculture, Ames, Iowa.

I am glad to speak in recommendation of the Albert Teachers' Agency, through which I obtained my present position. I have found Mr. Albert to be prompt in his dealings and to work vigorously for the best interests of both schools and teachers. I believe that he neither misrepresents positions to teachers nor suggests their names for vacancies without full assurance of their qualifications. Jan. 10, 1900.

Annie L. Harwood, Training Department, State Normal School, Dillon, Mont.

I am very glad to have an opportunity to express my satisfaction with your work. For a number of years I have been in touch with you through your work for the students in the Oswego Normal School, and during the past summer you did all you could for me personally. Oct. 29, 1899.

Julius Lucht, Racine, Wisconsin, High School.

My business relations with Mr. Albert have been very agreeable. I registered with him before graduating from Harvard, and received many notifications of vacancies in high schools from him. I owe to his Agency my present position in the Racine High School. Jan. 2, 1900.

Margaret C. Traner, Prin. High School, Lanark, Ill.

My acquaintance with the work and methods of the Albert Teachers' Agency, extending over a period of four years, leads me to gladly recommend the Agency to teachers desirous of obtaining positions and to school officers who may be in search of successful instructors. Mr. Albert's earnest and systematic efforts to locate candidates, and the aggressive character of his work, leave nothing to be desired in the Agency. Jan. 14, 1900.

Martha Shopbell, Clinton, Wis.

When in search of a position last year I registered with the Albert Teachers' Agency. I feel that they worked for me, and that in a most honorable and business-like way. Although I had never taught, through them I secured a very satisfactory position, and I heartily recommend their services to anyone desiring a situation. Jan. 15, 1900.

Jessie Thain, Teacher of Latin, Clinton, Iowa.

I take pleasure in recommending the Albert Teachers' Agency. Through it I have secured two very satisfactory positions, and am convinced of its promptness and courtesy in dealing with all patrons. Jan. 10, 1900.

Mary Walter Wilson, Greek and Latin, High School, Helena, Mont.

I am glad to commend Mr. Albert's Teachers' Agency to any who are in need of such assistance as an Agency can afford. I have always received kind and courteous attention from Mr. Albert, and feel that the Agency has served my interests both generously and effectively. Jan. 15, 1900.

Harriet E. Thomas, English in Hardin College.

The Albert Teachers' Agency, by its courtesy and promptness, has proven itself worthy of the confidence of its patrons, and, everywhere I go, I hear the Agency well spoken of by the teaching fraternity. It secured for me my present position. Jan. 10, 1900.

C. F. Van der Voort, Western Military Academy, Upper Altou, Ill.

I can heartily recommend your Agency to anyone who is well qualified to teach. Shortly after registering with your Agency I was elected to a very pleasant position through your efforts. Jan. 14, 1900.

W. H. Manwaring, Professor of Science, State Normal School, Winona, Minn.

Allow me to thank you again for the most excellent work you have done for me, and to express once more my high appreciation of your Agency and your methods. I have found your representations to be correct in every particular. I most heartily commend you to all well qualified teachers, not only on account of my own experience with you, but mainly from the fact that I have found you to be held universally in such high esteem, by all who are connected with educational work. Jan. 11, 1900.

Eugene C. Crosby, Prin. Racine High School, Racine, Wis.

During the several years of our acquaintance I have found your business methods straightforward and reliable. When I again need information and assistance you will find me at your office, without very much delay. Dec. 15, 1899.

Elsie O. Ewing, Prin. High School, Lacon, Ill.

I was employed in this school last January through the Albert Teachers' Agency, and in May was re-employed for the present year. I have found the Agency honest and courteous in its dealings. I have belonged to several Agencies, but this is the first one that ever secured a position for me. Dec. 22, 1899.

Bertha A. Rountree, Primary Teacher, West Superior, Wis.

Through your prompt and efficient business transactions I have obtained two positions, one in La Porte, Ind., which I held for three years, finding it both pleasant and profitable. This year, I am enjoying the opportunities given by the progressive work done in the schools of this city, and I wish to thank you for furthering my interests. Both through others and from my own experience your Agency has proved to be, in all respects, trustworthy. Jan. 10, 1900.

What Thinkers Say

About Dr. Douthat's Work.

Dec. 31, 1900

J. W. Hartigan, Prof. Biology in West Virginia University, A. M., M. D., F. R. M. S., (Lond). I have read with great care your chart No. 4, on the "Philosophy of Interpretation," essaying to answer the question, "What is life." It seems to me that you have done this satisfactorily for the Anatomist, the Biologist, the Philosopher and the Christian.

Dr. Hunter McGuire, President Medical University, Richmond, Va., and one of the most eminent Surgeons in the U. S., June 23, '98. (What life is) "is an old, old subject and will never be settled any more definitely than you have done. The witnesses you have brought forward are conclusive, terse, powerful and unimpeachable. The whole matter is presented in a 'nut shell,' and I congratulate you.

Dr. Rachel Bullard, a practicing physician, Charleston, W. Va., June 9, '98. "What an immense amount of thought and time you must have given this subject! To me your argument is not only conclusive but unanswerable. I like the deep Christian spirit that pervades the work.

Dr. B. P. Bowne, Boston University, July 12, 1898. "It is an interesting analogy which you work out between the physical and the spiritual life."

Dr. John D. Myers, Surgeon, Ches. & Ohio R. R., 30 years in practice, Huntington, W. Va., June 23, 1898. "We (doctors) might make a few Physical Amplifications, in the section on 'Organism and Appropriation,' but they would add nothing to the philosophic strength of the analysis. I can add nothing but my hearty commendation to your 'Analysis and Comparison of Physical and Spiritual Life.'"

Central Methodist, Louisville, Ky., July 9, 1898. "This Chart is an 'Induction by the Analysis of Production, or an answer to the question What is Life, Physical and Spiritual.'" To our view this analysis is faultless, the author not only having cleared away every difficulty, and answered every possible objection, but set forth the truth in the clearest and strongest light.

Rev. E. T. Caton, Fort Worth, Texas, August 26, 1898. "It is marvelous how you have been able to compress so much valuable material into so small a compass."

Governor George W. Atkinson, Ph. D., LL. D., D. C. L., Author and Scholar, as well as a man of affairs, April 13, 1898. "I have given considerable time to an investigation of the Charts you kindly sent me, covering the field of metaphysics. I am greatly pleased with your plan of analysis. Your classification is of a very high order. You certainly make the subjects plain of comprehension, by odds the clearest and most comprehensive analysis that I have ever seen, and the world owes you much for your pains."

47-M-104
Royal Historical Society.

(INCORPORATED BY ROYAL CHARTER.)

OFFICERS AND COUNCIL—OCTOBER, 1900.

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MEETINGS

OF THE

Royal Historical Society.

(INCORPORATED BY ROYAL CHARTER.)

SESSION 1900-1901.

Thursday .	November 15, 1900 . .	5 p.m.
"	December 20, 1900 . .	5 p.m.
"	January 17, 1901 . .	5 p.m.
"	February 21, 1901 . .	5 p.m.
(Anniversary Meeting.)		
"	March 21, 1901 . .	5 p.m.
"	April 18, 1901 . .	5 p.m.
"	May 16, 1901 . .	5 p.m.
"	June 20, 1901 . .	5 p.m.

The Meetings of the Society will be held at
St. Martin's Town Hall, Charing Cross.

The President will deliver his Annual Address at the Anniversary Meeting, February 21, 1901.

THE ALEXANDER PRIZE ESSAY WILL BE READ ON APRIL 18, 1901.

It is expected that the following Papers will be read during the Session :

"Græco-Roman Law after Justinian," by FREDERIC HARRISON, Esq., M.A., *Vice-President*.

"The Later History of the 'Iron-sides,'" by C. H. FIRTH, M.A.

"The Old Mark of Brandenburg," by W. F. REDDAWAY, M.A.

"The Denarii Sancti Petri," by Dr. O. JENSEN, Ph.D.

"Notes from the Diplomatic Correspondence between England and France, 1668-1678," by Miss M. B. CURRAN.

"The Early Relations between the Slavs and the Teutons," by RONALD W. HEATON, M.A.

"The Statecraft of the Earl of Chatham," by HUBERT HALL.

ADDITIONS PLATTED.

LEET'S APEX.
LEETSDALE.
PEABODY'S HEIGHTS.
PLATTEFARM.
GARDEN PLACE.

ESTABLISHED 1879.

TELEPHONE 993-F.

5 Sep, 1900
OFFICE HOURS,
9 TO 12 AND 2 TO 4.

JOHN E. LEET,
REAL ESTATE AND LOANS.

Room 314 Mack Block,

FINANCIAL AGENT.

DENVER, COLO.

47-M-64

JOHN E. LEET—ESTABLISHED IN 1879.

I HAVE made many Denver people comfortably rich by inducing them to invest their money at the right time, in the right kind of real estate, located in the right direction. Among the additions to the city of Denver which I have owned, platted and sold out are Garden Place, Leet's Apex, Plattefarm, Peabody's Heights and Leetsdale.

The Boom Cycle Has Returned.—In 1837, 1857, 1873 and 1893 crushing panics occurred, uniformly lasting five or six years. In 1879, six years after the panic of 1873, Denver real estate began to advance, and kept advancing, with a halt of a year or two, for fourteen years. In 1899, six years after the overwhelming panic of 1893, another fourteen year advance slowly began.

Foretold the Gold Era.—In the very depth of the depression, in an article in the *North American Review* for February, 1894, I accurately foretold the present great gold output of Colorado.

"THE BEST GROWTH IS SOUTHEAST."

I originally asserted the above forecast fifteen years ago and spent \$10,000 persistently advertising it. All now concede that I was right.

Leetsdale—I still have some Leetsdale lots for sale for \$25 to \$50 each, only \$5 cash; balance five years at 6 per cent. Five years of good times will bring them up to \$250 each. Only five miles southeast of the State House.

Business Property.—Have \$3,000,000 worth for sale.

Trades.—All sorts are negotiated. Write what you want.

Wyoming Investments.—I have studied Wyoming's undeveloped resources for twelve years. They are immense. She is right now, in proportion to population, the most prosperous State in the union. Cattle and sheep pay enormously. I deal in Wyoming county and municipal bonds and warrants, irrigated farm loans, grazing ranches and irrigation bonds. Wyoming is getting ready to boom.

WITH THE COMPLIMENTS OF

JOHN E. LEET, Real Estate and Loans.

314 MACK BLOCK, DENVER, COLO.

Phone 993-F.

[OVER.]

Sept, 1900

DENVER'S GREAT FUTURE.

DENVER has **50,000 more people** than before the panic. Every suitable house is full. Rents are steadily rising. New buildings are going up in every part of the city.

All tributary resources have greatly expanded, except silver mining, and even it employs more men than ever.

From insignificance before the panic our **gold output** has grown until it exceeds \$25,000,000 annually.

Within the past two years the \$75,000,000 worth of **cattle, sheep and wool** in Denver's trade territory have doubled in selling price to \$150,000,000.

The **irrigated wheat crop** is 5,000,000 bushels. Colorado's **famous potatoes, cantaloupes, celery and fruit** are now distributed clear to the Atlantic. Tributary to Denver 10,000,000 acres can be put under irrigation, producing \$50 worth of the best **sugar beets** per acre, or a possible \$500,000,000 annually.

Denver is now the world's **greatest producer of mining machinery**, which is sold from Klondyke to South Africa.

Denver is the world's **greatest gold and silver bullion producing center**. The government is building an immense coinage mint here.

Denver is the *headquarters* for nearly everything west of the Missouri.

Denver's climate is her crowning wealth. It accumulates at compound interest. It is a more permanent resource than gold bonds that run forever. Almost all the days are sunny. The crisp air is a stimulant. Mere existence in it is a joy.

Denver is the only promising city with a **large undeveloped territory** west of it. Northwest Colorado alone is larger and richer than Pennsylvania, but has not, as yet, a mile of railroad.

Denver's mountain streams will soon furnish **more available water power than Niagara**.

[OVER.]

[Sep. 1900]



John E. Leet.

[FROM HALL'S HISTORY OF COLORADO.]

DAVID T. BEALS, PRESIDENT.
FERNANDO P. NEAL, VICE-PREST.

W. H. SEEGER, 2ND VICE-PREST.
CHAS. H. V. LEWIS, CASHIER.

DIVIDEND STATEMENT NO. 27.

UNION NATIONAL BANK,
KANSAS CITY, MO.

Statement as made to the Stockholders at the close of business September 29, 1900.

RESOURCES.				LIABILITIES.			
Loans and Discounts	-	-	\$4,352,041.61	Capital Stock,	-	-	\$ 600,000.00
U. S. Bonds, at par,	-	-	\$523,000.00	Surplus Fund,	-	-	180,000.00
Missouri County 4% Bonds,	-	-		Undivided Profits,	-	-	9,208.04
at par,	-	125,500.00	648,500.00	Dividend No. 27,	-	-	24,000.00
Cash and Sight Exchange,	-	-	4,110,849.57	Circulation,	-	-	423,000.00
				Deposits,	-	-	7,875,183.14
			\$9,111,391.18				\$9,111,391.18

DIRECTORS.

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47-M-64

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[OVER.]

[Sep, 1900]

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[OVER.]

47-M-64

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JOHN M. ATHERTON,
Of J. M. Atherton & Co.

HENRY W. BARRET,
Of H. W. Barret & Co., Woolen Mills.

JUDGE JOHN W. BARR,

HOWARD M. GRISWOLD,
Of John P. Morton & Company, Publishers.

W. W. HITE,
Of W. W. Hite & Co., Steamboat and R. R. Supplies.

ALEX. P. HUMPHREY,
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GEO. W. MORRIS,
President Mutual Life Ins. Co. of Kentucky

JOHN STITES,
Pres. Fidelity Trust & Safety Vault Co.

C. C. MENGEL, Jr.,
Pres. C. C. Mengel, Jr., & Bro. Co., Lumber
and Boxes.

SEBASTIAN ZORN,
Of S. Zorn & Co., Grain.

OSCAR FENLEY, President.

FOREIGN EXCHANGE AND LETTERS OF CREDIT
ISSUED, AVAILABLE IN ALL PARTS OF THE WORLD

CAPITAL, - - \$1,645,000
SURPLUS OVER \$1,000,000

STATEMENT

OF THE NATIONAL BANK OF KENTUCKY

ESTABLISHED 1834

LOUISVILLE

OSCAR FENLEY,
President.

J. M. ATHERTON,
Vice-President.

E. W. HAYS, Cashier.

D. W. GRAY,
Assistant Cashier.

THOS. J. WOOD,
Assistant Cashier.

JUNE THIRTIETH,
NINETEEN HUNDRED.

STATEMENT OF THE NATIONAL BANK OF KENTUCKY.

111 JUNE 30, 1900 111

* *

Resources.

<i>Bills of Exchange,</i>	<i>\$3,228,096.83</i>
<i>Stocks and Bonds,</i>	<i>601,572.40</i>
<i>Real Estate for Debt,</i>	<i>41,146.79</i>
<i>Real Estate for Banking House,</i>	<i>25,000.00</i>
<i>U. S. Treas. National Bank Notes and Coin,</i>	<i>356,973.70</i>
<i>Due from Banks,</i>	<i>942,229.78</i>
	<u><i>\$5,195,019.50</i></u>

STATEMENT OF THE NATIONAL BANK OF KENTUCKY.

111 JUNE 30, 1900 111

* *

Liabilities.

<i>Capital Stock,</i>	<i>\$1,645,000.00</i>
<i>Surplus,</i>	<i>1,000,000.00</i>
<i>Undivided Profits,</i>	<i>83,449.38</i>
<i>Dividends unpaid,</i>	<i>67,102.00</i>
<i>Fund to pay taxes,</i>	<i>20,157.05</i>
<i>Deposits,</i>	<i>2,379,311.07</i>
	<u><i>\$5,195,019.50</i></u>

THE LARGEST COMBINED CAPITAL
AND SURPLUS IN THE SOUTH

E. W. HAYS, Cashier.

Aug 13, 1907

Colonel and Mrs. Richard Henry Savage are at the Hotel Glenada, Cold Spring Harbor, Long Island, where the Colonel will remain three months and complete his Swedish novel. The "Glenada" with its superb air, diamond Spring water and wooded shores is the gem of the north shore of Long Island, the vicinity of Oyster Bay drawing hordes of "Teddy's" political admirers and the "Camp of the Naval Reserve" proving such a loadstone that the ladies have stormed the Bachelor Quarters and the brown athletes are tenting on the beach. Vogue la galere! Every one near "Teddy" seems to be strenuously "doing stunts" even in their summer frolics.

Aug, 13, 1900

X

The New Crusade

[Written for BOSTON IDEAS.]

On China's burrowed graveyard vast
The ringing allied bugles call—
Where gloomy shadows of the past,
Wrap still the crumbling Tartar wall!

A thousand guidōns flutter now,
Where battling hosts will try their might,
The Seven Seals are breaking now;
And, Peace flies far, the bloody night.

And, myriad widows—orphan hosts—
Will live to rue the dreadful day,
When Europe's paltry "fifty years"—
Breaks the "long cycle of Cathay!"

Still—In His Name—these seas of blood!
Still, the grim cannon's awful roar—
"Man's Inhumanity to Man" shall rule
Till wrinkled Time will be, no more!

RICHARD HENRY SAVAGE.

47-N-64

in August and continued
until March. I hauled water
five miles for everything
it took three large tanks
full per day to water the
stock I had. I was not however
bothered any with the land
buyers then for they never
stop where they see a
water tank. Well Mr Patten
suppose you come out some
time and bring Mr Stinebaugh
down to see the place I don't
believe he ever saw it he has
never been here since I lived
on it and it is customary
for the Land Lord or agent
to be around about once per
month. I'll send you the
rent in Feb - if this will
be satisfactory! Now before
closing I will mention one

Richmond Kans

Nov. 27. 1908

Mr. James K. Patterson
Lexington, Ky:

Dear Sir your favor
received and contents
noted and by request
of Mr. Haslop I enclose
you his offer on 1/2 of
this land which I occupy
\$15.00 fifteen dollars per acre
for North 1/2 while I
think this would be a
very fair offer on the
whole of the land Mr H.
would be buying the half
with all the improvements
on this would leave the
other half to be rented

to other parties which I presume you would soon tire of. I'm not trying to discourage you in selling to this party if you wish but I was simply speaking from my experience.

I have been renting out some of the land most every year. In this country we are subject to crop failures and it seems much easier for people to promise the rent than to pay it. Oh yes I believe you had some experience similar to it on this same place one year.

Doubtless you may think this a small offer but it is a good average of what unimproved land is selling at in this locality.

We had quite a landslide about Richmond some years ago. That the land agents of Ottawa don't seem to realize may be where the difference of opinion comes in.

Richmond is about the same size as when you was out here some 12 years ago. A Creamery is the only industry in it. One heavy drain back on this place and some others in this vicinity is the lack of natural water which there remaineth no hopes for. I have three stock ponds and two cisterns these furnish water in a medium season but if the fall is dry and winter cold these fail. Last season water hauling begun here.

[Nov. 27, 1900]

recent sale which will give
you a close idea of the price
of land near Richmond

The farm I have reference
to joins Richmond on westside

has fair improvements
a two story residence good
frame barn splendid well
of living water & etc.

all situated in edge of town

Less than one year since

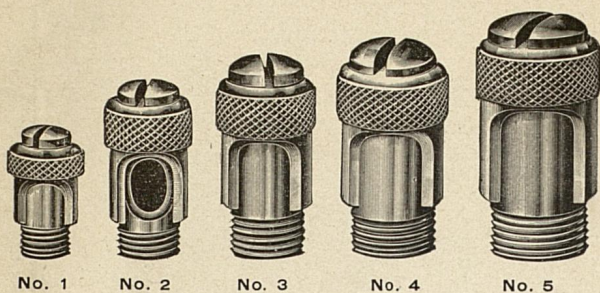
this farm sold for \$16⁵⁰
sixteen and $\frac{1}{2}$ dollars per acre

47-M-64

some time ago the owner
held this same farm above
mentioned at \$50. fifty dollar
per acre: When writing at any
time any questions you may
wish to ask I shall gladly
endeavor to answer.

I remain your Truly
J. L. Logan.

47-M-64



STYLE C—FULL SIZE

— NOT SELF CLOSING —

LIST ON PAGE 2.

Mention Style Wanted in Ordering.

Taps for these oilers are not the standard pitch, but we keep in stock special taps which are furnished at the lowest price.

TO OPEN AND CLOSE TURN
IN DIRECTION INDICATED
BY ARROW IN CUT NO. 7.



No. 7

WINKLEY'S

Oil-Hole Covers

THE FIRST DEVICE FOR THE PURPOSE
PLACED ON THE MARKET

WITH RECENT IMPROVEMENTS
IS ABSOLUTELY

Dust Proof

...and...

Self Closing

HAS ALL THE DESIRABLE FEATURES TO BE
FOUND IN SUCH A DEVICE

SIZES AND PRICES

	Size of plain Shank	Size of Body.	Size of Threads.	Diameter of Cap.	Weight per 100.	Price. Nickel Plated, per 100.
No. 0.	—	$\frac{1}{4}$	10×32	$\frac{5}{16}$	1	\$ 7.00
No. 1.	—	$\frac{1}{4}$	$\frac{1}{4}$ ×32	$\frac{3}{8}$	$1\frac{1}{4}$	7.00
No. 2.	9-32	$\frac{5}{16}$	$\frac{5}{16}$ ×32	$\frac{7}{16}$	$2\frac{1}{4}$	9.50
No. 3.	11-32	$\frac{3}{8}$	$\frac{3}{8}$ ×24	$\frac{1}{2}$	$3\frac{1}{4}$	10.70
No. 4.	13-32	$\frac{7}{16}$	$\frac{7}{16}$ ×24	$\frac{9}{16}$	$4\frac{1}{2}$	12.50
No. 5.	15-32	$\frac{1}{2}$	$\frac{1}{2}$ ×24	$\frac{5}{8}$	6	16.00

Taps.—Special Taps for fitting these covers are kept in stock.

Dust Proof Oil-Hole Covers are made of rolled brass and finely nickel plated.

Oil-Hole Covers with Pipe Threads.—We carry in stock No. 4 D, with $\frac{1}{8}$ pipe thread.
No. 5 D, with $\frac{1}{4}$ pipe thread.

**ALL
SELF
CLOSING**

MAY, 1900

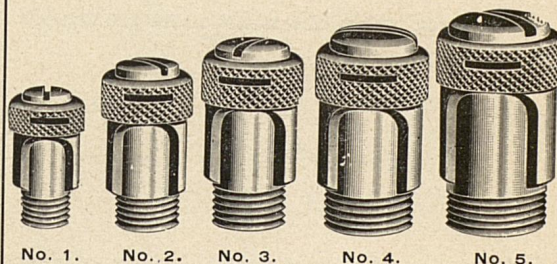
WINKLEY'S Self Closing, Dust Proof Oil-Hole Covers

PATENTED

MARCH 15, 1892

JANUARY 7, 1896

FEBRUARY 6, 1900



No. 1. No. 2. No. 3. No. 4. No. 5.

STYLE D—FULL SIZE

CUTS AS SHOWN ARE FULL SIZE OF COVERS

MANUFACTURED BY..... **THE WINKLEY CO.**
SUCCESSORS TO
F. D. WINKLEY
MADISON, WIS., U. S. A.

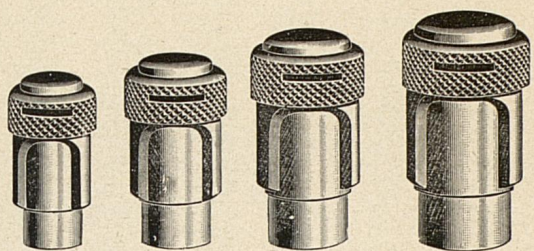
We Do Not Claim

ours to be a self feeding oil-cup; no device with such limited capacity can be; but for all purposes where sight feed or reservoir cups are not practicable this is the most practicable device obtainable.

It is absolutely.....

DUST PROOF AND SELF CLOSING.

Can be cleaned of any accumulations of dust without the liability of getting any in the cup or bearing. It is easily attached with a screw-driver, and is highly finished and ornamental.



No. 2.

No. 3.

No. 4.

No. 5.

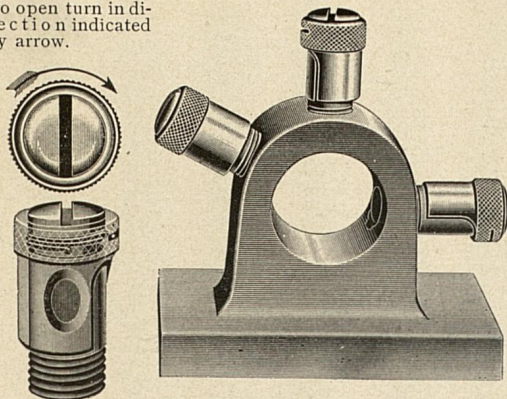
FOR SIZE OF SHANK SEE LIST PAGE 2

WITH PLAIN SHANKS

TO BE DRIVEN IN, AND IT IS PERFECTLY
PRACTICABLE TO DO SO WITH A
RAWHIDE Mallet

ALL...
SELF CLOSING
AND
DUST PROOF

To open turn in direction indicated by arrow.



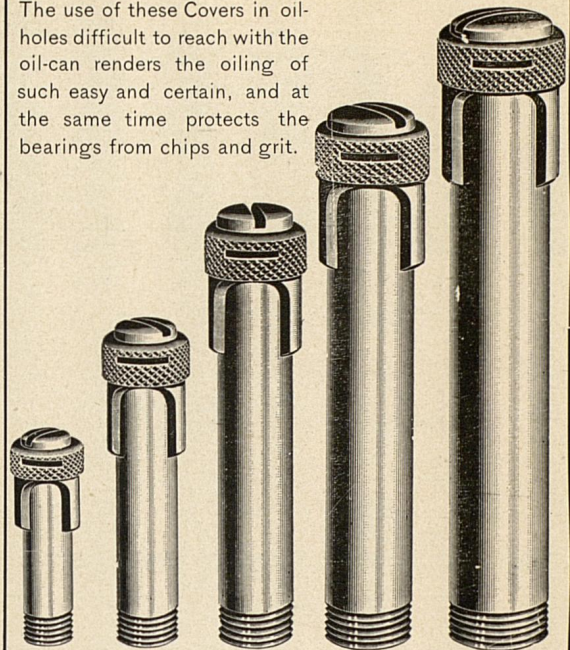
NO. 6.
Showing details
of construction.
Closing springs
made of music
wire. Work-
manship all
First-Class.

They are Universal in the sense
that they are perfectly adapted to
a vertical, inclined, or horizontal
position.

**ALL DUST PROOF
AND SELF CLOSING**

They have large, easily reached oil-
holes, and free oil passages not ob-
structed by springs or spring retainers.
They are easily cleaned with no danger
of getting dust in the oil-hole, or acci-
dentally opening them in so doing.
Positively Dust Proof and Self Closing.

The use of these Covers in oil-
holes difficult to reach with the
oil-can renders the oiling of
such easy and certain, and at
the same time protects the
bearings from chips and grit.



**ANY LENGTH REQUIRED
ALL SELF CLOSING**

MADE ONLY TO ORDER

For each quarter inch additional length add the
following to the net price:

No. 1—	Add 20 cents per 100.
No. 2—	“ 30 “ “
No. 3—	“ 40 “ “
No. 4—	“ 52 “ “
No. 5—	“ 65 “ “

THE "OXFORD INDIA PAPER"

IS UNIVERSALLY ADMITTED TO BE WITHOUT A RIVAL.

This wonderful paper is a specialty of the Oxford Press, and is manufactured at their own paper mills. It was first produced in the year 1875, and has steadily grown in popular favor.

No other paper has yet been made that can approach it for its wonderful opacity, great toughness and softness, and its agreeable tone. *The secret of its manufacture is known to only three living persons.*

ITS STRENGTH.

A strip of this paper only three inches in breadth has been tested and found able to support a quarter of a hundredweight without yielding: a decisive proof of its toughness and durability.

OTHER CHARACTERISTICS.

EXTREME OPAQUENESS.

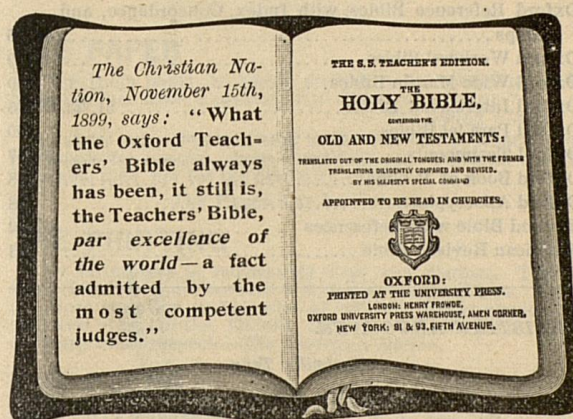
GREAT TOUGHNESS AND STRENGTH.

SOFTNESS OF SURFACE.

A DELICATE AND AGREEABLE TONE.

The durability and flexibility of the fibre are so great that the paper may be used for years without becoming injured by wear; and the material is so concentrated that it can be made to a degree of thinness only limited by the possibilities of printing. Yet the paper is beautifully soft to the touch, is strong enough to bear a great strain, and of such opacity that the impression on one side does not show through when the other side is being read.

Oxford Teachers' Bibles Oxford Self-Pronouncing Bibles Oxford Workers' Bibles



REVISED BIBLES OXFORD REFERENCE BIBLES TEXT BIBLES, TESTAMENTS Etc., Etc.

FOR SALE BY

A. C. McCLURG & CO.,
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CHRISTIAN ADVOCATE.

Nashville Tenn.

"Of all the Teachers' Bibles that we have seen this one strikes us as being the best. The 'helps' are real helps. Unlike those in many of the cheap Bibles, they are not simply thrown together in hodgepodge fashion, but represent the freshest and ablest work of the foremost modern scholars."

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"I want to emphasize the value of this book, since I know it by personal experience. The helps of the Oxford Bible are really what they are called. . . . On the whole, I think it is the best for the average teacher."

CHARACTERISTICS OF THE OXFORD TEACHERS' BIBLES

Paper Printing Helps Illustrations

THE PAPER

"The India paper, in which we believe this company leads the world, has made a revolution in the art of printing."

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No other paper has yet been made that can approach it for its wonderful opacity, great toughness and softness, and its agreeable tone, nor for the ease with which

The Pages Can be Turned.

THE PRINTING

"Its letterpress is remarkably clear and distinct. This is appreciated the more because it is uncommon in Bibles. Long and close attention to the print of ordinary Bibles strains the strongest eyes, but the Oxford is not an ordinary Bible in this or in any other respect.—The Christian Nation.

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Rev. F. N. Peloubet, D.D.

Author of Peloubet's Notes on the International Lessons, says, Jan. 14, 1899:

"I have been comparing the two editions of the Oxford Helps, your new one with mine dated 1893. Your appendix, and especially the new plates, and more especially the descriptions of them, which are a wholly new feature, add greatly to the value of these 'Helps.' I shall refer to them as often as I can in my Notes on the Lessons."

The Christian Advocate, Nashville, Tenn., says:

"The 'Helps' are real helps. Unlike those in many of the cheap Bibles, they are not simply thrown together in hodgepodge fashion, but represent the freshest and ablest work of the foremost modern scholars."

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The Sunday-school Times, Sept. 17, 1898, says:

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The BEST and MOST POPULAR Teachers' Bible in the World.

OVER 2,000,000 COPIES OF FORMER EDITIONS HAVE BEEN SOLD.

THE PRESENT EDITION.

The present edition is an attempt to carry to a still higher point the popularity and utility of the work. On the completion of the REVISED VERSION OF THE BIBLE in 1885, it was speedily recognized that the time had come for a yet more systematic and thorough attempt to render the *Helps* a complete and accurate guide to the study of the Scriptures. Public attention had been called to the text of the Bible to an extent before unknown, and many questions of textual criticism and of interpretation had been practically settled once for all. Again, the remarkable progress of archaeology had necessitated a reinvestigation and consequent modification of many accepted opinions as to the history of the Jews and the various races with which they were associated. The work of the Palestine Exploration Fund had caused a revolution in long-established views as to the topography of the Holy Land. Egypt, Assyria, Asia Minor, had yielded up many secrets that had been hidden for ages. Linguistic science had made notable advances. In fact, there was scarcely a single book of the Bible on which fresh and valuable light had not been thrown by recent investigations and discoveries. It was accordingly resolved that every section of the Oxford *Helps* should be subjected to a searching examination, and should as far as possible be brought up to the existing standard of knowledge.

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Eighteen years' review of the OXFORD TEACHERS' BIBLE by the *Sunday School Times* of Philadelphia, Pa.

—1880—

"We have no hesitation in saying that, all things considered, the OXFORD TEACHERS' BIBLES are better for the Sunday School Teacher than any other with which we are familiar."

—1883—

"It is only fair to say that, in the light of later examination, we have seen no reason to change our expressed opinion that the OXFORD TEACHERS' BIBLE is the most serviceable for the use of the ordinary Sunday School Teacher."

—1885—

"The OXFORD TEACHERS' BIBLE, the invaluable companion for the working Teacher."

—1894—

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—1898—

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The Oxford Helps to the Study of the Bible.

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GENERAL INTRODUCTION TO THE BIBLE.

- | | |
|--|--|
| <p>§ 1. The Title of the Bible.
§ 2. The Canon of Scripture.
§ 3. The Original Language of the Old and New Testaments.
§ 4. The Authenticity of the Bible.
§ 5. Integrity of the Text.</p> | <p>§ 6. Ancient Versions of the Scriptures—Hebrew, Syriac, Samaritan, Greek, Old-Latin, etc.
§ 7. English Versions of the Scriptures from Wyclif to the Revised Bible.</p> |
|--|--|

HELPS TO THE STUDY OF THE OLD TESTAMENT.

Classification and Summary of the Books throughout.

- | | |
|---|---|
| <p>Brief Summary of Old Testament History :
(1) The Primeval Period.
(2) The Patriarchal Period.
(3) The Mosaic Period.
(4) Joshua and the Judges.
(5) The Undivided Monarchy.
(6) The Divided Monarchy.
The Captivity and Return.
Itinerary of the Israelites to the Land of Canaan.
Miracles, Parables, and Prayers in the Old Testament.
The Patriarchs and their Descendants.
Levi and the Priesthood.</p> | <p>Chronology of the Early Period of Old Testament History :
Introductory.
(1) The Antediluvian Period.
(2) From the Deluge to the Call of Abraham.
(3) From the Call of Abraham to the Exodus.
(4) From the Exodus to the Founding of the Temple.
Chronology of the Kings.
Chronology of the Prophets.
Chronology from the Captivity to the Close of the Old Testament Canon.</p> |
|---|---|

The Witness of Modern Discoveries to the Old Testament Narrative.

Ethnology of the Jews and the Surrounding Nations.

SUMMARY OF CONTENTS—*Continued.*

HELPS TO THE STUDY OF THE APOCRYPHA.

Classification and Summary of the Books throughout.

History of the Period between the Old and New Testaments.

Chronological Table of the Period.

HELPS TO THE STUDY OF THE NEW TESTAMENT.

Classification and Summary of the Books throughout.

- | | |
|--|--|
| <p>Chronology and Harmony of the Gospels.
Our Lord's Miracles.
Our Lord's Parables.
Special Prayers and Thanksgivings in the New Testament.
The Titles and Offices of Christ.
Prophecies relating to Christ.
Passages from the Old Testament quoted in the New Testament.
Political Condition of Judæa in the First Century A.D.
Family of the Herods.</p> | <p>References to the Old Testament not being exact Quotations.
References in the New Testament to Incidents recorded in the Old Testament.
Chronology of the Acts and Pauline Epistles.
St. Paul's Missionary Journeys.
St. Paul's Voyage to Rome.
Jewish Sects, Parties, etc.</p> |
|--|--|

AN ACCOUNT OF THE HOLY LAND : Its Inhabitants, History, Social Condition, Manners and Customs, etc., including separate sections on its Physical Geography, Mountains, Rivers, Lakes, Birds, Beasts, Fishes, Botany, Precious Stones, Metals, etc.

EXHAUSTIVE SPECIAL INDICES.

- | | |
|---|---|
| <p>List of Obsolete or Ambiguous Words occurring in the English Authorized Version.
Glossary of Antiquities, Manners and Customs, etc.
Concordance.</p> | <p>Dictionary of Scripture Proper Names, with their Pronunciation, Meaning and References.
Subject-Index to Holy Scripture.
Index to Bible Atlas.</p> |
|---|---|

THE OXFORD BIBLE ATLAS,

Comprising Fifteen Maps specially prepared to illustrate the geography of Palestine and the adjacent countries, from the earliest times to the destruction of Jerusalem, and embodying the most recent discoveries down to March, 1893.

GENERAL INDEX TO THE VOLUME.

Specimen of Plates—Reduced.

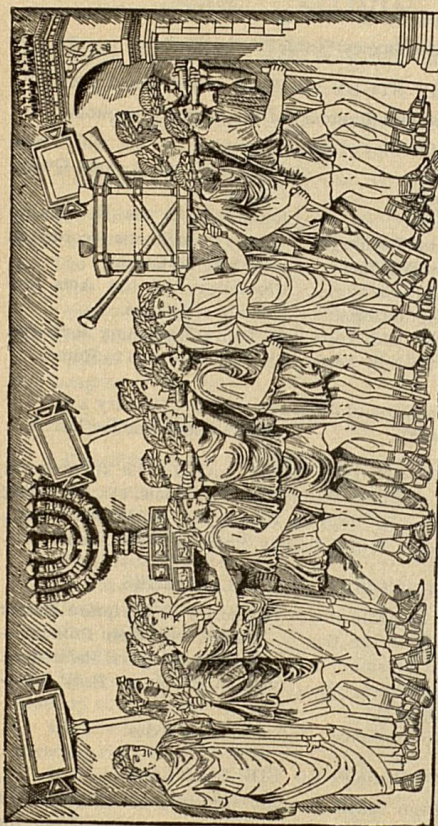


PLATE CXVIII.

PROCESSION OF ROMAN SOLDIERS carrying the seven-branched candelstick, the table of shewbread, and the silver trumpets taken at the capture of Jerusalem by the Emperor Titus, A.D. 70.

(From a marble relief on the Arch of Titus at Rome.)
Copyright, 1896, by HENRY FROWDE.

SUMMARY OF CONTENTS—*Continued.*

THE ILLUSTRATIONS.

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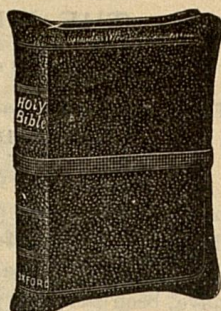
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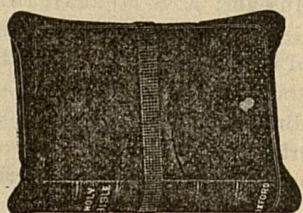
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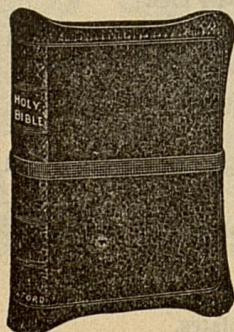
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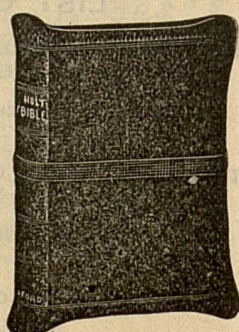
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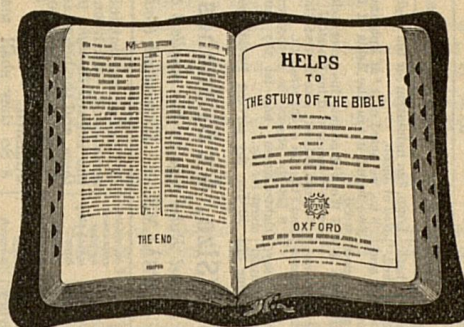
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Anno DOMINI	33.	ple, which was known unto the high priest, and spake unto her that kept the door, and brought in Peter.	this thing of thyself, or did others tell it thee of me?	35 Pilate answered, Am I a Jew?	Anno DOMINI
		17 Then saith the damsel that kept		Thine own nation and the chief priests have delivered thee unto me:	36.

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increase, set not your heart upon them.
11 God hath spoken ^b once; twice
have I heard this; that ^c power be-
longeth unto God.
12 Also unto thee, O Lord, *belongeth*
mercy: for ^d thou renderest to every
man according to his work.

PSALM 63.

1 *David's thirst for God. 4 His manner of blessing God.*
A Psalm of David, ^a when he was in the wilderness
of Judah.

O GOD, thou art my God; early
will I seek thee: ^b my soul thirst-
eth for thee, my flesh longeth for thee
in a dry and ^c thirsty land, ^d where no
water is; ^e thy power and thy glory,
2 *To see as I have seen thee in the sanc-*

² or, we are
consumed
by that
which they
have
thoroughly
searched.
^a Job 31. 25.
^b Ps. 62. 7.
^c 1 Tim. 6. 17.
^d Heb.
^e a search
sought out.
^f Job 31. 14.
^g Heb. their
strength.
^h wound
shall be
ⁱ Job 34. 11.
^j Ps. 33. 19.
^k Jer. 32. 19.
^l Mat. 16. 27.
^m Eph. 6. 8.
ⁿ Col. 3. 25.
^o Ps. 31. 11.
^p Jer. 36. 22.
^q 1 Sam. 23. 5.
^r Ps. 42. 2.

6 They search out iniquities; ² they
accomplish ^a a diligent search: both
the inward *thought* of every one of
them, and the heart, ^b as deep.
7 But God shall shoot at them *with*
an arrow; suddenly ^c shall they be
wounded.
8 So they shall make their own
tongue to fall upon themselves: ^d all
that see them shall flee away.
9 And all men shall fear, and shall
^e declare the work of God; for they
shall wisely consider of his doing.
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² Heb. ha-
bitations.
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8 Neither do they which go by say,
a The blessing of the LORD be upon
you: we bless you in the name of the
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6 Lo, we heard of it ^c at Ephratah: ^s we
found it ^d in the fields of the wood.
7 We will go into his tabernacles: ^h we
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8 Arise, O LORD, into thy rest; thou,
and ^k the ark of thy strength.
9 Let thy priests ⁱ be clothed with
righteousness; and let thy saints shout
for joy.
10 For thy servant David's sake turn
not away the face of thine anointed.
11 ^m The LORD hath sworn in truth
unto David; he will not turn from it;

² Heb. ha-
bitations.
^c 1 Sam. 17.
12
^d 1 Sam. 7.1.
^e 1 Chr. 13.
5.
^h Ps. 5. 7.
& 99. 6.
ⁱ Num. 10.
35.
^k 2 Chr. 6. 41.
42.
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therein: then the men shall cry, and all
 the inhabitants of the land shall howl.
 3 At the ^b noise of the stamping of
 the hoofs of his strong horses, at the
 rushing of his chariots, and at the
 rumbling of his wheels, the fathers
 shall not look back to their children
 for feebleness of hands;

10 ^a Cursed be he that doeth the work
 of the LORD ² deceitfully, and cursed
 be he that keepeth back his sword
 from blood.

11 [¶] MG-^{ab} hath been at ease from his
 youth, and he ^c hath settled on his lees,
 and hath not been emptied from vessel
 to vessel, neither hath he gone into cap-

B.C. c. 600.
^a Judg. 5. 23.
¹ Sam. 15.
² 1. 2.
³ 1 Km. 20. 42.
² or, *negit-*
^b *pendly*.
^c ch. 8. 16.
¹ Nah. 3. 2.
^e Zeph. 1. 12.
³ Heb. *stood*.

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of the ivory palaces, whereby they
have made thee glad.

9 ^a Kings' daughters were among
thy honourable women: ^b upon thy
right hand did stand the queen in
gold of Ophir.

10 Harken, O daughter, and con-
sider, and incline thine ear; ^c forget
also thine own people, and thy fa-
ther's house;

11 So shall the king greatly desire
thy beauty: ^d for he is thy Lord;
and worship thou him.

12 And the daughter of Tyre shall
be there with a gift; *even* ^e the rich

² Heb. an
high place
for us.

^a Cant. 6, 8.

^b 1 Kin. 2, 19.

^c Ps. 68, 5.

^d Is. 2, 4.

^e See Deut.
21, 13.

^f Ps. 76, 3.

^g Ezek. 30, 9.

^h Ps. 95, 6.

ⁱ Is. 54, 5.

^j Is. 2, 11, 17.

^k Ps. 22, 29.

^l Heb. thy
face.

^m Rev. 19, 7.

ⁿ Cant. 1, 4.

7 The Lord of hosts is with us;
the God of Jacob is ² our refuge.
Selah.

8 Come, behold the works of the
Lord, what desolations he hath
made in the earth.

9 ^d He maketh wars to cease unto
the end of the earth; ^e he breaketh
the bow, and cutteth the spear in
sunder; ^f he burneth the chariot in
the fire.

10 Be still, and know that I *am*
God: ^g I will be exalted among the
heathen, I will be exalted in the
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and now shall 'mine head be | 6 Blesse
l up above mine enemies round | he hath h

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 to the place which David had prepared for it: for he had pitched a tent for it at Jerusalem.
 5 Moreover the brazen altar, that Bezaleel the son of Uri, the son of Hur, had made, he put before the tabernacle of the Lord: and Solomon and the congregation sought unto it.
 the chariot cities, and with the king at Jerusalem.
 15 And the king made silver and gold at Jerusalem as precious as stones, and cedar trees made he as the sycamore trees that are in the vale for abundance.
 16 And Solomon had horses brought out of Egypt, and linen

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PSALMS, 91, 92.
 long? and let it repent thee concerning thy servants.
 14 O satisfy us early with thy mercy; that we may rejoice and be glad all our days.
 15 Make us glad according to
 even the most High, thy habitation;
 10 There shall no evil befall thee, neither shall any plague come nigh thy dwelling.

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 2 He maketh me to lie down in green pastures: he leadeth me beside the still waters.
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collected by the PROVERBS, 29. men of Heu
 hearing the law, even his prayer shall be abomination.
 10 Whoso causeth the righteous to go 2 When the righteous are in rity, the people rejoice: but wh wicked beareth rule, the people n

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Of God's power. JOB, 39, 40. Job hu
 31 Canst thou bind the sweet influences of Pleiades, or loose the bands of Orion?
 32 Canst thou bring forth Mazzaroth in 15 And forgetteth that crush them, or that the break them.

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shame, and let them cover themselves with their own confusion, as with a mantle.
30 I will greatly praise the LORD with my mouth; yea, I will praise him among the multitude.
31 For he shall stand at the right hand of the poor, to save him from those that condemn his soul.

PRAISE ye the I
that feareth ti
greatly in his comu
2 His seed shall be
generation of the u
3 Wealth and rich
and his righteousne
4 Unto the uprig

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to pr

hath he given to the children of | fice of thanksgiving, and
men. | upon the name of the Lo
17 The dead praise not the LORD, | 18 I will pay my vows

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PSALMS.

171 My lips shall utter praise, | be moved: he
when thou hast taught me thy | will not slumb-
statutes. | 4 Behold, he

172 My tongue shall speak of thy | shall neither sl

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Rā'-māh is afraid; Gīb'-ē-āh of | faithfulness the
Sāul is fled. | reins.

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earth: sing ye praises with under-
standing. | 13 Mark
standing. | consider it

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ever: the heathen are perished out | own
of his land. | 5 1

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they are double to that which | clea

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o Cp. Ps. 78. 10 & Ezek. 20. 13. LORD said unto Moses, ^oHow long thee refuse ye to keep my command- thy r ments and my laws? ²⁹See, for the r

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I

HUNDREDS of young men in this country, because they cannot go to college, give up the thought of ever becoming educated, relinquish the happiness, honors, and usefulness which education can alone bring, and enter upon early manhood as self-accepted failures.

I should like to link my arm within that of each of these young men and walk out with him some night when the heavens are clear. Then for every star that he could point out to me, beginning with the brightest, I would undertake to point out for him some shining name among the living or the dead, who, without college or teacher, transformed his inner darkness into light, his ignorance into knowledge, and is now set, either as a greater or as a lesser light, in the firmament of the world's benefactors. The dawn would break and we should still be talking; and for nights

to come there would be no end for the names, as there would be no number for the stars.

Not lack of schools and teachers, nor want of books and friends; not the most despised rank or calling; not poverty nor ill health nor deafness nor blindness; not hunger, cold, weariness, care, nor sickness of heart, have been able to keep men and women in this life from self-education.

What is it that you want to learn and cannot?

Is it writing? Remember Murray, the linguist, who made a pen for himself out of a stem of heather, sharpening it in the fire, and for a copy book used a worn-out wool card.

Is it English grammar? Remember Cobbett, who learned it while he was making sixpence a day, often with no light but winter fire light, and often crowded away from this and reduced almost to starvation if he spent a penny for pens or paper.

Have you no money to buy

books? Remember More, who borrowed Newton's *Principia* and copied it for himself.

Is it the multiplication table you wish to learn? Remember Biddle, the poorest of boys, afterward known throughout the world, who learned it up to a million by means of peas, marbles, and a bag of shot.

Is it music? Remember Watt, the inventor of the steam engine, who, with no ear for music, mastered harmonies for himself because he had determined to build an organ.

Is it Latin? Remember the son of a poor jeweler, afterward Sir Samuel Romilly, who learned it untaught.

Is it Greek or Hebrew? Remember the dull carpenter apprentice, Lee, afterwards master of many tongues and professor at Cambridge, who began by buying a Latin grammar, sold his Latin books and bought Greek ones, sold his Greek books to buy Hebrew ones, always teaching himself.

Is it geology? Remember Hugh Miller, who learned in a stone quarry.

There is little taught in the schools that men have not taught themselves amid difficulties and despite obstacles greater, perhaps, than you have ever known.



II

ARE you hindered and disheartened by your position in life and the sort of trade you follow?

Well, what then, in heaven's name are you? A barber? So was Arkwright, founder of the cotton manufacture of England, who began by shaving people in a cellar at a penny a shave.

Are you a coal miner? So was Bewick, founder of wood engraving.

Are you the son of a poor farmer? So was Sir Isaac Newton, the sun itself in the heaven of science.

A bricklayer? So was Ben Johnson, one of the most illustrious names in English literature.

A tailor? So was brave Hobson, admiral of the navy.

A butcher? So was Wolsey, the most illustrious cardinal of England.

The fireman of an engine? So was Stephenson, inventor of the locomotive.

A shoemaker? So was Edwards, the profound naturalist.

A bookbinder? So was Faraday, afterwards lecturer on chemistry before the Royal Institution.

From every human craft men have started out in quest of knowledge and found wisdom.



III

YOU say, Ah! These were extraordinary men; I am ordinary and cannot do what they did. Certainly not. You miss the lesson: do what you can with your powers and opportunities as faithfully as they did what they could with theirs. Then perhaps you will find yourself no longer ordinary.

For what made these men extraordinary? Genius? Don't you believe it.

If you could collect them into one august company and bid each rise and state the secret of his success, perhaps not one would say, my genius.

One would say, my patience; another, hard work; another, energy; another, perseverance; another, memory; another, common sense; another, self-reliance; another, the habit of attention; another, not wasting time; another, the capacity to take infinite pains.

All the answers would be the simplest; and these are the old, old answers that have been given since the world was made and must be given while the world shall stand.

Nor can anything new be said to you that has not been repeated to every generation seeking knowledge this side of the youthful priests of Egypt and the calm scholars of Greece, except this one thing, that self-education is more practicable in the United States at the present time than in any land in the past.

There are four reasons for this: books are cheaper than ever before; text-books are now made simple and easy to meet the wants of students at home; much of the knowledge taught in the universities is now put within reach of the chimney-corner student in a popular form through correspondence instruction, newspapers, weekly and monthly publications; and in every village, so widespread has education become, will be found some persons to whom the solitary, earnest

toiler can apply for suggestion and guidance.

These advantages the self-educated men of the past never enjoyed.

What is your further necessary outfit? It is very simple: a few hours of leisure out of every twenty-four; a little money; and the determination to act as teacher to the powers of your own mind; single-handed if need be, but under competent guidance, personal or otherwise, if you can secure it.

Yes, that is the whole truth; teach yourself. *You Can; If Ever Educated, Whether In College Or Not, You Must.* For what is a college? A place where a set of men will train the powers of your mind for you and require you to absorb knowledge.

No. I was thrown with many hundreds of young men in my university; afterwards I taught hundreds of others.

It is my firm conviction that the greatest number of those who failed did so from this mistaken idea of a college as a place where

they would be trained and be taught.

But *A College Is Mainly a Place Where You Train Yourself And Teach Yourself*—under guidance and with certain advantages.

In a gymnasium who carries on your muscular education? You. You tug, you expand your chest, you push, pull, strike, run.

A teacher in a college no more trains your mind than one in a gymnasium trains your body. He gives out from day to day mental work for you to train your powers upon. You go off to your chimney corner and do this or not. Then you go back to him and he finds out what you have done; whether you have trained memory, patience, self-reliance, attention, capacity for work, and capacity to take pains.

But all the teachers in the world cannot train these powers for you. They only guide, encourage, inspire, as you draw these things out of your own nature, toiling in some chimney corner of solitary effort.

But if you must train them in college, can you not train them

out of college? Life is the answer.

Life, the world, trains every power to the highest exercise and efficiency in persons who never saw a college or had a teacher, save that of a dominating purpose.

Here, then, perhaps, we reach your greatest difficulty; you believe you can attend to the training of your powers, but for guiding them in the pursuit of knowledge a teacher is indispensable.

True. But now make your greatest discovery of the goodness and wisdom of nature, who realized that while few of the myriads of her human creatures could ever pay for a teacher, all of them needed to be taught, and so bestowed upon the human mind not only the power to learn but also the power to teach itself.

She has made you to yourself both pupil and teacher, school child and school master.

If you will only learn well all that your mind can teach you, your education will never lack breadth and depth and sublimity.

Who taught the first astrono-

mer? Who the most advanced one living to-day?

Who taught Gray American botany, or Audubon American ornithology, or Franklin science, or Edison invention?

Who in every age and land has taught those who knew more of any subject than all others?

Who taught these teachers in colleges?

All have been taught by the teacher you possess—the teacher within.

On going to college a young man's first astounding discovery is often this: that every teacher there sets him to teaching himself.

The better college student you are, the more independent you will be of every other teacher than yourself.

If in college you cannot teach yourself at all, you fail and education becomes impossible.

But if you have to teach yourself in college, cannot you do this out of college? Especially when modern correspondence methods bring all the guiding influences of

school and college and teacher to your very door?

The builders of our governmental machinery little thought that the postal service was to perform so beneficent a function in the cause of popular education.

Teaching by Mail makes every home, every shop, every place where there are human hearts to aspire, a centre of education, and brings possibilities of the completest development.

It is beyond the power of mind to comprehend in its fullness the good done the country in this way.

Do you ask verification? Study the world about you; life is the answer. Life, the world, is self-taught in a thousand cases where it is college-bred in one.

Thus, whether you go to college or not, all education is essentially self-education; and in the truest, noblest sense of patient, energetic self-reliance every graduate is a chimney corner graduate.