THE WESTMINSTER
DEPOSIT and TRUST COMPANY
WILL
PAY 4 PER CENT.
Per Annum, on Weekly and Monthly Deposits, from
JANUARY 1st, 1900.
GEORGE M. PARKE,
dec 8 tf Treasurer.

AMERICAN S[redacted]TINEL.

$1 PER ANNUM. WESTMINSTER, MD., SATURDA[redacted]900. VOL. 69--NO. 17.

NEW YORK
BARGAIN HOUSE.

About Shirts!



We want to say, and with emphasis, that in this important article of men's wear, we are leaders. Our shirt department is second to none. The assortment is large, the qualities are the best and we guarantee the prices to be the lowest. Can we say more?

We have an especially strong line of new, stylish negligees, with two collars and pair cuffs, made in latest styles, at

50 CENTS.

Some splendid values at - - **39 CENTS.**
All with two collars.

All the better goods in P. K. in silk bosom, and fine Madras, are well represented in our stock;

75 CENTS AND $1.00.

White shirts too of all kinds for those who prefer them.

One other thing, before we stop: in all our shirts, we are very careful to select those that are well made, strongly sewed, and cut full size. The short skimpy shirts, or the thrown together kind, are not found in our stock. Let us fill your shirt needs

WE CLOSE AT SEVEN EVERY EVENING EXCEPT SATURDAY.

NEW YORK BARGAIN HOUSE,
Department Store,
31 East Main Street, Westminster, opposite Catholic Church.
T. W. MATHER & SONS. Telephone Call 24

THE WHITE PALACE.



Just Sweet!

Our candies are as pure as dew and are made in the best and cleanest place imaginable. They are just sweet and good and nourishing and not expensive; that's all.

We are giving a soda ticket with every cash purchase of ONE DOLLAR, which will get a glass of our refreshing Soda Water. It is astonishing what you can get for one dollar. People are surprised at it, and say they were sorry they did not come sooner, for they could have lived for just one half what it cost thme before.

Staple and Fancy Groceries. Patent Medicine a specialty.

Table Delicacies a specialty. Wallman's Confections.

Call and see for yourself.

JOHN D. BOWERS, 47 and 49 E. MAIN ST.,
Opp. Catholic Church. Westminster.
TELEPHONE C & P., 11-3. an-23-00 1y

DO YOU WANT THE BEST CLOTHING FOR THE Least Money?

If you do you will buy every dollar's worth of your Spring and Summer Clothing from
SHARRER & GORSUCH,
opposite Catholic Church, Westminster, Md.

We are showing the most complete and up-to-date line ever offered in Carroll county. We bought all our Spring and Summer stock months ago and fully 25 per cent. cheaper than could be bought to-day, hence we can give our customers the advantage of this great saving. Don't make a mistake and buy until you see our line. We are showing a great line of Children's and Boys' Suits this season and at money saving prices.

A GRAND EXHIBIT
of fine Imported and Domestic Suitings and Trouserings to make to order. All the new patterns and novelties. We can save you in this department $2 to $5 on the price you will have to pay elsewhere for equally good suits.

70 dozen Men's Cottonade Working Pants at 50 and 75 cents.
Positively the handsomest line of Shirts ever shown.
Elaborate Display of Neckwear.
Handsome Spring Overcoats at very low prices.

SHARRER & GORSUCH, opposite Catholic Church,
sep-12-98-1y-5 Westminster, Md.

Wm. F. Derr. | Wm. F. Derr.

"THE MODEL STORE NEWS."

The Store's Greatness
Is Based on its Earnest Helpfulnes

to its public. And our energies are bent toward greater helpfulness.

We have very positive and very singular notions in regard to storekeeping. We believe performance should follow promise—which so often is not the case. We believe that advertising should truthfully represent the store, and the store stand strong and stalwart in support of the advertising.

We grant to every customer the right of exchanging goods or getting back the money spent. Can we be fairer?

The Millinery Show Continues.

There is a distinctive character about our Millinery not noticeable in any other—no sameness or two alike, unless specially requested. Besides models from our own artists, the leading Paris milliners contributed some of their best effects to us. No fear of seeing another hat like yours if you get it here. Some particularly attractive styles open to-day at $4, $5 and $6.

HOUSE CLEANING



AND NEW CARPETS

probably occupy a good bit of your attention just now. The carpeting task is made easy if you come here, our entirely new stock of handsome floor coverings await your disposal. Remember we make and lay all carpets if desired and sell them to you at prices less than like qualities have ever been quoted.

Ingrains	0c,	50c,	65c.
Brussels	60c,	75c,	90c.
Rags	25c,	28c,	40c, 50c.
Mattings	12½c,	15c,	20c, 25c.

NEW SPRING SUITS



for ladies ready to put right on at prices almost as little as the materials cost. Then look at the making. Such suits cannot be made at home. Everyone the very newest shape and most stylish materials. We ask your special attention to our $12 suits. Cheviots, Homespuns, or Venetian are used in these suits, either Eton or Fly front jackets, new box plait skirts.

SEPARATE SKIRTS.

Some very stylish skirts of serge and homespun are here to wear with shirtwaists, $5. You may need one or more.

WE CLOSE AT SIX O'CLOCK P. M., EXCEPT SATURDAY.

THE GREAT
Model Emporium.
Wm. F. Derr
Westminster, Maryland, near Depot. [Western Md. Telephone 77.]

1900. SPRING 1900.
JOHN T. DERR.

Having purchased the stock and fixtures of Messrs. Sincere & Nusbaum, I am now prepared to further the wants of my friends and the public generally with anything they may want in the line of

CHOICE FANCY AND STAPLE GROCERIES,

at the lowest market price. All goods guaranteed to be as represented, both in quality and price. Will always have on hand, a full line of

SUGARS, COFFEES, TEAS, SPICES SYRUPS, CANNED GOODS

of all kinds, Coal Oil, Soap, Crackers, Flour, Confectionery, Dried Beef, Hams, Shoulders, Bacon, Lard, Extracts, Cigars and Tobaccos, and in fact everything to be found in a first-class Grocery Store. Will also endeavor to serve your wants to the best of my ability.

Orders taken in this city and all goods delivered at any and all times free of charge. Hoping to receive a liberal share of your patronage, which shall have my prompt and careful attention. Very Resp., Yours to Serve,

JOHN T. DERR, 69 EAST MAIN STREET, WESTMINSTER, MD.
Agent Westminster Steam Laundry.
Western Md. Telephone. ap-7-1900-1y

JESSE MARDEN,
109 S. CHARLES STREET,
BALTIMORE, MD.
Track, Hay, Coal, Cattle, Platform and Counter Scales of every description.



PARTICULAR ATTENTION TO REPAIRS.
Satisfaction Guaranteed.

THE CARROLL
Flouring Mill,
WESTMINSTER, MD.

Buy Wheat at all times
At the Highest Market Prices,
and especially for Longberry, and will at all times be glad to

Exchange Flour for Wheat with our Customers.

Mill Feed, Flour, Screenings, &c.,
constantly on hand, and at the lowest prices. ☞We invite the farmers of Carroll and adjoining counties to give us a call. We guarantee kind and fair treatment.
Yours Respect.,
ROBERTS, ROOP & CO.,
n-13-1f Proprietors.

New Coach and Carriage Factory.
PFEFFER & SON,
Manufacturers of
VEHICLES of all KINDS
REPAIRING AND PAINTING
done in the best manner.
☞Thirty years experience.
☞We guarantee that all work entrusted to us will be turned out in the most satisfactory manner.
Call and see us, we will save you money.
LIBERTY AND GREEN STS.,
fe-6-1y WESTMINSTER MD.

All druggists sell Dr. Miles' Nerve Plasters.

Why Not Cure Your Cough or Cold?

WESTMINSTER, April 10th, 1899.
MR. JOS. B. BOYLE:
Dear Sir:—For many years I have suffered intensely, on taking cold, from a very troublesome cough, for which I have used a number of various remedies, and obtained but TEMPORARY RELIEF. During the past Spring I was again troubled with the same cough, and through a friend was induced to try YOUR Pectoral Syrup, which not only gave almost INSTANT RELIEF, but a PERMANENT CURE. It gives me great pleasure to say that I believe it to be the best remedy I ever used for the purpose for which it is recommended. Hoping that any person afflicted as I was may be fortunate enough to give it a trial, I am, Truly yours,
EDWARD LYNCH.
For Sale by all Druggists and Merchants in the Country. PRICE 25 CENTS. feb-24-4t

J. W. Lockard & Son.

Well, our DOUBLE STORE is now about completed and we have a full and complete line of

Up to Date Furniture,

also BUGGIES, CARRIAGES, WAGONS, and FARMING IMPLEMENTS of all kinds. We will sell at prices lower than the same goods have ever been sold in Westminster before. We invite you all to come and look over our stock and judge for yourselves. We are at the same old stand on Liberty street, near the depot. Respectfully,
J. W. LOCKARD & SON,
feb-17-1y Westminster, Md.

Headache and *Neuralgia* cured by Dr. MILES' PAIN PILLS. "One cent a dose."

FUSS & ROOP, Agents, Westminster.

STATEMENT SHOWING THE Condition of the
WESTCHESTER FIRE INSURANCE COMPANY OF NEW YORK, DEC. 31st, 1899.

Total Income during the year.....$1,410,180.81
Total expenditures during the year 1,291,750.96

ASSETS.

Real Estate	$ 225,000.00
Mortgage Loans on Real Estate	529,900.00
Bonds and Stocks owned by Company	1,532,000.00
Cash in Office and in Bank	144,641.07
Interest	9,978.30
Net amount of uncollected Premiums, not more than 3 months due	197,015.48
Assets	$2,638,534.75

ASSETS NOT ADMITTED.

Securities deposited in various States for the Protection of Policy-holders in such States (market value)	$101,500.00
Liabilities in said States	50,092.86
	51,407.14
Total	51,407.14
Total Assets	$2,689,941.89

LIABILITIES.

Net amount of unpaid losses	123,650.15
Total unearned Premiums	1,057,021.36
Salaries, Rent, Expenses, Taxes, Bills, Accounts, Fees, etc., due or accrued	15,110.01
Total amount of all Liabilities	1,195,781.52
	$1,494,160.37
Capital Stock paid up	300,000.00
Surplus as regards Stockholders	1,194,160.37
Amount of Policies in force in United States on 31st Dec., 1899	322,466,229.00
Amount of Policies written in Maryland during the year 1899	1,797,684.00
Premiums received on Maryland business in 1899	15,714.71
Losses paid in Maryland during 1899	6,977.36
Losses incurred in Maryland during 1899	5,899.21

State of Maryland, Insurance Department.
Commissioner's Office, Annapolis, Jan. 19, 1900.
In compliance with the Code of Public General Laws, I hereby certify that the above is a true abstract from the statement of the Westchester Fire Insurance Company of New York to December 31st, 1899, now on file in this Department. F. ALBERT KURTZ,
ap-7-3t Insurance Commissioner.

FUSS & ROOP, Agents, Westminster.

STATEMENT SHOWING THE Condition of the
MUTUAL BENEFIT LIFE INSURANCE COMPANY OF NEWARK, N. J., DEC. 31st, 1899.

Total Income during the year $ 13,470,918.05
Total Disbursements 10,317,523.24

ASSETS.

Value of Real Estate and Ground Rents owned by the Company less encumbrance thereon	$ 3,217,849.98
Mortgage Loans on Real Estate	32,697,443.32
Loans secured by pledge of Bonds, Stocks or other collateral, per schedule C	5,559,700.00
Loans made to Policy-holders on this Company's policies assigned as collateral	5,639,652.97
Premium notes on Policies in force, of which $56,704.64 is for first year's premiums	4,571,424.38
Bonds and Stocks absolutely owned by the Company	15,995,662.58
Cash in Company's Office and in Banks	862,440.87
Interest due and accrued on Stocks, Bonds and other securities	1,126,130.97
Net amount of uncollected and deferred premiums	788,890.40
Total	$70,469,195.37

DEDUCT LEDGER LIABILITIES.

Agents' Credit balances $2,794.91	2,794.91
	2,794.91
Total	$70,466,400.46

ASSETS NOT ADMITTED.

Commuted Commissions, Agents' debit balances, not secured by bonds, $20,563.24	20,563.24
Commissions payable to Agents on premium notes when paid	370,563.24
	$70,486,963.70

LIABILITIES.

Net Reserve	63,960,112 00
Present value of amounts not yet due on matured installment policies	42,166.13
Net Policy claims	414,892.68
Unpaid Dividends or other profits due policy-holders	374,774 75
Salaries, Rents, &c., due or accrued	25,000.00
Premiums paid in advance	26,761.68
Total Liabilities	$64,840,707.24
Surplus as regards Policy-holders	5,646,256.46

106,178 policies in force in United States on Dec., 31st, 1899 322,712,473.00
195 policies written in Maryland during the year 1899 484,073 00
Losses paid in Maryland during 1899 107,870.57
Losses incurred in Maryland during 1899 140,437.00
Premiums received on Maryland business in 1899 136,686.00

State of Maryland, Insurance Department, Commissioner's Office, Annapolis, March 3rd, 1900.
In compliance with the Code of Public General Laws, I hereby certify that the above is a true abstract from the sworn statement of the Mutual Benefit Life Insurance Company of Newark, N. J., to December 31st, 1899, now on file in this Department.
ap-7-3t F. ALBERT KURTZ, Insurance Commissioner.

AGENT FOR



Bausman's Steel Water Wheels
GOSHEN STEEL TANKS.
Galvanized
STEEL ROOFING and GALVANIZED SPOUTING.
Highest prices paid for Eggs, Lard, &c.
Medford Cash Store.
de-12-99-1

Statement of the
BRITISH AMERICA ASSURANCE CO.
of Toronto, Canada,
to December 31, 1899.

Total Assets	$1,063,848 84
" Liabilities	598,973 95
" Surplus	484,872 89

ap-7-3t*

FUSS & ROOP, Agents, Westminster.

STATEMENT SHOWING THE Condition of the
HARTFORD FIRE INSURANCE COMPANY OF CONN., DECEMBER 31st, 1899.

Total Income during the year.....$6,609,955.91
Total expenditures during the year 7,183,085.82

ASSETS.

Real Estate	$ 811,003.00
Mortgage loans on real estate	1,225,700.00
Loans secured by pledge of Bonds, Stocks or other collateral	14,900.00
Bonds and Stocks owned by Company	6,563,472.94
Cash in Office and in Bank	604,627.42
Agents' Debit balances	705,624.88
Interest and Rents due	36,192.25
Net amount of uncollected Premiums, not more than 3 months due	467,500.00
Other Assets, Printing Plant	24,175.15
Reinsurance due from other companies or losses paid	23,388.93
Assets	$10,476 381.57

ASSETS NOT ADMITTED.

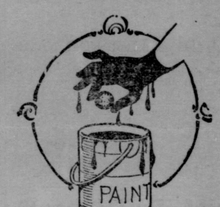
Securities deposited in various States for the protection of policy-holders in such States (market value)	$ 326,306.45
Liabilities in said States	317,790.51
	308,415.94
Total	308,415.94
Total Assets	$10,684,797 51

LIABILITIES.

Net amount of unpaid losses	587,422.54
Total unearned premiums	5,037,170.47
Total amount of all Liabilities	5,624,593.01
	$5,060,204.50
Capital Stock paid up	1,250,000.00
Surplus as regards Stockholders	3,810,204.50
Amount of policies in force in United States on 31st Dec., 1899	923,000,670.00
Amount of policies written in Maryland during the year 1899	5,572,640.00
Premiums received on Maryland business in 1899	52,476.02
Losses paid in Maryland during 1899	21,735.15
Losses incurred in Maryland during 1899	21,377.00

State of Maryland, Insurance Department, Commissioner's Office, Annapolis, Feb. 15, 1900.
In compliance with the Code of Public General Laws, I hereby certify that the above is a true abstract from the statement of the Hartford Fire Insurance Company of Conn., to December 31st, 1899, now on file in this Department. F. ALBERT KURTZ,
ap-7-3t Insurance Commissioner.

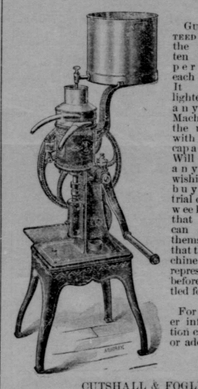
WESTMINSTER
HARDWARE CO.



YOU PICK UP DOLLARS
WHEN YOU INVEST IN OUR PAINT,
because you add to the value of your property with every brushful you lay on. Your house becomes nearly twice as valuable because of its improved appearance, and because our paints harden, preserve, and increase the wear by many years.

BAR IRON STEEL LEATHER,
PAINT, OILS, GLASS,
SHOVELS, FORKS, RAKES, HOES,
Mattocks and Picks, Axes and Hatchets, Scythes and Snaths, Iron Kettles, Farm Bells, Wood and Iron Pumps, Ice Cream Freezers.
BLACKSMITH FORGES AND FANS,
Horse and Mule Shoes, Horse Nails, Wire and Cut Nails, Galvanized Fence Wire and Poultry Netting, Tinware and House Furnishing Goods; Whitewash, Horse, Scrub and Paint Brushes, Steel Horse Troughs, Hot Water Heating, Plumbers' and Steam Fitters' Supplies.
We are sole agents for the county for Heath & Milligan Manufacturing Co's. best PREPARED
PAINT and Climax Paste PAINT.
WESTMINSTER HARDWARE CO.,
feb-25 Westminster Md.

THE DeLAVAL
Cream Separator,



GUARANTEED to save the farmer ten dollars per Cow each year. It runs lighter than any other Machine on the market with equal capacity. Will sell to any one wishing to buy on a trial of two weeks, so that they can satisfy themselves that the machine is as represented before settled for.

For further information call on or address,

CUTSHALL & FOGLE,
WOODSBORO', Md.,
Sole Agents for Frederick and Carroll counties. mar-24-6m*

The X-Ray Headache
TABLETS
will invariably cure all kinds of headaches as well as train sickness. They are prompt in action, effective in results, convenient in form and absolutely harmless.
Rev. Robt. L. Patterson says: "In giving my unqualified endorsement of the X-Ray Headache Tablets, I feel that I render a personal service to any one who may thereby be induced to use them. They cannot be surpassed as a remedy for headache."
8 DOSES FOR 10 CTS.
You need only one tablet for a dose.
Sold by all wholesale and retail drug gists in city and county.
sept-23-1y*

THE BOY AND THE RABBIT.

An observer, posted upon one of the "Heaven-kissing hills" that crowd New Windsor's landscape, may see scores of objects in every direction, which, a quarter of a century ago, were hidden by the "forest primeval." Every considerable body of merchantable timber, so jealously guarded by generations gone, is preyed upon by new or degenerate proprietors, for the replenishment or increase of their finances. The many woodlands still in sight are mere deceptive fringes, which can neither be a bulwark against the blasts of winter nor a base for the ancient echoes. With the disappearing trees the Dryads have decamped or died; and that "there is a pleasure in the pathless woods" will soon be but a memory or an imagination. But, since the gloom of the deep forest is the equal nurse of bloodthirsty beasts and the savagery and superstition in man, one cannot wish with the poet for a "boundless contiguity of shade." Practical people deplore the destruction of the necessary proportion of woodland, and confiding in the common sense and omnipotence of private enterprise for a remedy, they ask for no State-appointed Arbor-guardian, (let's call him) who, wielding his mace, shall cry "woodsman, spare that tree." O, save us from legislative longearedness! for the farmer may now chase, but cannot kill the rabbit he sees barking his best tree. So much for the rabbit and the tree; let us turn for a moment to the State's notable achievement in behalf of the boy and the tree.

It may be safely asserted that a man of mediocre sense, though totally unlettered, can, when urged by self-interest, become an expert at tree-planting in less than a day; and that the mastery of moods and figures is for him a forever wasted opportunity. And I may fearfully affirm that teachers know much less about transplanting than average agriculturists, whose arboreal education was neglected by langsyne authorities. But many Governors of mighty States solemnly set apart an Arbor-Day out of tax-paid school time, resulting in a week's disturbance of useful studies and in the deforestation of Nature's nursery. The twig, which, if left rooted in the farmer's fence rows, would have shortly produced a basket of cherries or a post, is now buoyantly borne by the boy toward the scene of sacrifice. Under pedagogic supervision he semi-officially sets it in the same ten-times-tenanted grave to which numberless of it's fellows must follow. A song is sung, a cake is eaten, the proclamation's honored, and the twig is left to shoot a feeble leaf and die. In the days of pestiferous underbrush George Washington might have added to his colossal fame by anticipating this fatal institution, but it should reduce him to a Dewey today.

A curious calculator recently remarked that the thousands of money and youthful opportunities wasted anent this Day might quite all be saved by a few common laborers with grubbing-hoes, if the saplings must be killed; and as he proceeded to estimate the cost of the State's first foot square of lumber his figures so reminded me of those used to describe the distance and flight of Arcturus that I bade him desist, assuring him that I had yet to see a State tree with a limb from which a "yaller dog" might be lynched, or that threw a shade sufficient to cover the noon-tide length of a tramp. And—"the other side! the bright side!" shouted my "better angel." True, the boy will be a tree-buying, tree-planting man, and his familiarity with failure will then enable him to view with patience or indifference the ravages of drouth and of the prerogatived rabbit in his cultivated copse or orchard. And, then, there is a bright holiday—a Roman holiday, where the taxpayer and the little tree are the martyrs.

DAN D.
New Windsor.

STATEMENT showing the condition of THE CONTINENTAL INSURANCE COMPANY of New York, Dec. 31st, 1899.

Capital stock paid up	$1,000,000.00
Total assets	9,662,300.83
Total amount of all liabilities	4,627,200.72
Total unearned premiums	3,820,876.70
Bonds and stocks owned by the Company	7,263,250.00

State of Maryland, Insurance Department.
Commissioner's Office, Annapolis, Jan. 24th, 1900. In compliance with the Code of Public General Laws, I hereby certify that the above is a true abstract from the statement of The Continental Insurance Company of New York, N. Y., to December 31st, 1899, now on file in this Department.
F. Albert Kurtz, Insurance Commissioner.
ap-14-3t

WANTED.

Canvassers for the latest and best selling books on the market. Big money to the right parties. Address C. R. BANES, No. 204 N. Eutaw St., Baltimore. ap-7-3t*

To those living

in malarial districts Tutt's Pills are indispensible, they keep the system in perfect order and are

an absolute cure

for sick headache, indigestion malaria, torpid liver, constipation and all bilious diseases.

Tutt's Liver Pills

TRANSFERS AND ABATEMENTS.

Notice is hereby given to all persons interested that the County Commissioners of Carroll county will sit for the purpose of hearing applications for transfers and abatements at their office, in the Court House, Westminster, Md., as follows:

For Districts Nos. 1, 2 and 3, on April 23 and 24, 1900.
For Districts Nos. 4, 5 and 6, on April 30 and May 1, 1900.
For Districts Nos. 7 and 8, on May 7 and 8, 1900.
For Districts Nos. 9, 10 and 11, on May 14, and 15, 1900.
For Districts Nos. 12 and 13, on May 21 and 22, 1900.

The Board will sit from 9 a. m. until 3 p. m. on each of said days, and notice is hereby given that after the sittings as aforesaid no transfers or abatements will be made to affect the levy of 1900.
By order of the Board.
J. E. MASENHIMER.
apr-7-7t Clerk.

Select Poetry.

THE OLD STORY.

I stand beside the window here
And gaze at John and May,
As hand in hand, unheeding aught,
They wend their wooing way;
And, oh, it brings me back the days,
Ere age had changed my view,
And every tale I heard or told
I still believed was new.

Go on, go on, my happy boy,
And read your brief romance;
Youth is the time for love and rhyme,
So do not lose your chance.
The joys that blessed my early days
I would not keep from you;
For soon you'll find the happy tale
Won't always seem so new.

We used to stroll, long years ago,
About the same old way;
You were a blushing maiden then,
And I a lover gay.
I told you how my heart was yours,
And that I'd prove it true,
'Twas an old, old tale I told you, Kate,
But ah, we thought 'twas new.

And as I stand and watch them here
It all comes back to me;
The shady walks, the loving talks,
In days that used to be.
There they go walking slow, absorbed,
Just as we used to do;
It's an old, old tale he's telling, Kate,
But, ah, they think it new.

But can it be that I am wrong,
Have I grown crabbed with age?
Let me turn back life's closing book,
And view that older page.
I'm partly wrong, I'm partly right,
Love's story's old, 'tis true!
But though 'twas born in earth's first morn,
Love's self is ever new.
—Paul Laurence Dunbar, in Good Housekeeping.

Select Story.

HISTORY OF A BONNET.

BY JANE P. ROWE.

From Waverly Magazine.

Mr. and Mrs. Latham had been married nearly ten years. Mr. Latham was clerk in a dry goods store with a salary of one hundred and fifty dollars a month. He was a man of steady habits, and greatly trusted by his employers. The whole force of his mind was given to saving money, and with this end in view he restricted his living expenses to the lowest possible sum that accorded with his position in life.

But with Mrs. Latham it was different, and she was one of those dainty little women that light colors and elegant material set of to great advantage. If she had a passion in life it was for fine clothes. But this passion was never gratified. She had few amusements, for her husband frowned on theatres, and did not countenance her going to parties lest he should be at the expense of a return entertainment. Yet she was a cheerful little body, and went on year after year, baking and cooking and sewing and mending for her great silent partner, because, as she said, she had not a lazy bone in her body.

When she was not at her household duties she was making over old clothes; she had one dress that had been turned six times, and with the assistance of the cleaner and dyer was still passably fresh looking. Every new dress came out of her savings from the daily fare. One of these, with a mournful attempt at pleasantry, she named her robe de mouton because, it had been procured through buying scraps of the least choice parts of a sheep and serving them up to a confiding husband with a deceiving sauce that effectually hid their unworthiness. Another was termed her "ashes of beef," because it was attained through reducing stringy rump steak into small fragments and investing it in an appetizing pie.

As for her bonnets, she had quite forgotten the date of their birth; they were, in fact, pre-historic. But one day this little woman met her fate. It came in the shape of a bonnet, a dream in lavender. Such an airy thing it was that she almost expected it to take wings and fly away before her eyes. So afraid of this was she that she determined upon securing it at once, so she went into the milliner's and demanded the price.

"Fifteen dollars, ma'am."

"Oh, dear! That is above me."

"Well, you can have it for ten. It is a sample theatre bonnet from Paris, and as the winter is coming on we are afraid of keeping it too long on account of its delicate color."

"Well, I will think over it, and perhaps come for it on Monday."

Mrs. Latham's greeting to her husband that Saturday evening was one of unusual fervor. He wondered and was delighted, but later on was not so well pleased, for when seated at dinner his wife said,—

"My dear, we have been married nearly ten years."

"Indeed!" he answered smilingly. "They have passed like ten months."

"Not to me. It seems an age since I had a new bonnet."

"I'm sure the one you are wearing now looks as good as new."

"It's as old as the hills—in fact, antediluvian. And oh, John, I've just turned and remade my wedding dress, and I do so want a bonnet to go with it. And to-day I saw such a love—I was spellbound by it—I wonder I ever got home——"

"How much was it?"

"Ten dollars."

"Whew! That's beyond everything! No wife of a drygoods clerk ought to wear a ten-dollar bonnet."

But, John, I've not had a good bonnet since our wedding, and I do so want this one! It will exactly match my dress, and I am invited to Miss Simpson's wedding, and I want to go."

"Impossible, my dear," answered Mr. Latham, in his calm, authoritative way, "if it depends on your getting that bonnet."

"But, John, here have I been working for you these ten years, without asking anything but mere board and lodging and the commonest of dresses; if I had been merely your working housekeeper my wages would have been at least fifteen dollars a month. Surely ten dollars in ten years is not too much to ask for a new bonnet."

"My dear, I have now a nice balance at my banker's which will be yours whenever I die. Ten dollars added to another ninety awaiting it will make one hundred dollars, and bring you in five dollars a year more than you would otherwise have. I have at this present moment only a ten dollar bill in my pocket, and there it will remain till it goes into the bank."

Mrs. Latham rose, and without a word commenced removing the dishes, and nothing further was said about the bonnet.

On the Monday evening following Mr. Latham came home in a towering passion. He had been to the bank in the course of the day to deposit his ten dollars, and he found the money was not in his pocket.

"Lucy," cried he looking like a walking thunder cloud, "I never knew you were a pickpocket."

"That shows how little you really know about me, my dear," his wife answered. "You have not thought it worth while to study my character, you know, therefore one part of it ourprises you."

"But, Lucy, do you really think it right to rob your husband?"

"No, I consider it very wrong. I merely took a little of what belonged to me; your money is community property, remember. Wait till you see the bonnet; it will atone for everything.

Away she ran for it. She came back soon with a fluffy thing perched on her golden curls that made her look bewitching. She rushed up to her husband.

"There, now, sir, how do you like that?" she gaily asked, and pursed up her rosebud lips for a kiss. But he, in a blind rage at being so outwitted, snatched the bonnet from her head and flung it into the fire. The little wife turned deadly pale.

"Oh, John," she moaned, "you forget that this is our wedding day!" And putting up too small hands, whose only ornament was a plain wedding ring, to hide her face, she sobbed like a child.

John gazed at her in a dazed sort of way. He loved her better than his life, but he had not thought it necessary to let her know it.

"Oh, Lucy—oh, my dear heart, stop! I've been a brute—I' see it for the first time! Only stop crying and I'll turn over a new leaf. You shall have a bank account of your own; every month I will give you what I would give a housekeeper. Will that satisfy you, dear wife? cried he, taking her in his arms and soothing her as if she were a pain-stricken child.

"Oh, John, I shall be the happiest woman alive!" she said, throwing her arms round his neck, and smiling through her tears.

And thus, in one house, the question of the wife's allowance was satisfactorily settled.

If men realized how happy the possession of money of their own makes women, there would be fewer wives who feel as if they were pensioners on their husband's bounty.

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