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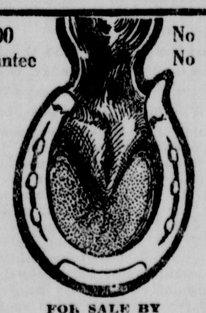

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Settlement In Full.

By LULU JOHNSTON.

Copyrighted, 1907, by N. E. Daley.

Dick Staley, perched on a furniture crate, looked disconsolately at Billy Blaine, who was regarding the wall paper and trying hard not to laugh. In spite of Blaine's efforts the twitching corners of his mouth curved, and as he met Staley's eye he exploded in a roar of laughter which served only to deepen Staley's gloom.

"Laugh, confound you!" growled Staley. "It's funny to you. It's not so funny to me. I've got to get this place settled in five days, and upon my soul I don't know what to do first!"

"The first step is easy," chuckled Blaine. "Get a man in to scrape the walls. The paper is the worst I ever saw."

"It looked all right in the book," said Staley defensively. "It was the prettiest thing in the whole book of samples."

"It may be all right in a sample," admitted Blaine, with another glance at the flowered monstrosity, "but there is only one square yard of the sample. It looks different, Dick, when you have a roomful of it."

"I know it," admitted Staley, "but that doesn't help matters. It only serves to make them worse. I wanted to surprise the matter by bringing her to her own home instead of taking her to a hotel. She hates to give up her old home, and I wanted to make the change as easy as possible."

The smile died from Blaine's face at the allusion to Mrs. Staley. He was Dick's chum, and he knew how tenderly Dick loved the gentle faced woman who within the month had lost both husband and daughter. Now she was coming to live with Dick, and for weeks he had planned to take an apartment that she might not feel too keenly the loss of the home that had been hers since marriage.

"I'll tell you what we'll do, Dick," suggested Blaine. "Let's go downtown for some lunch. I'll phone Nell for one of those professional fixers for you. She knows a crackerjack, a girl who used to move in good society and whose father lost his money. She knows what's what and how to do it, and Nell will get her to do it for you."

Dick patted his chum on the back while his eyes glistened. Nell Blaine

"COMPLETE?" SHE ASKED, NOT QUITE CATCHING HIS MEANING.

was the most accomplished matron of his acquaintance. She would extricate him from his trouble. Together they left the apartment, and while Staley ordered lunch Billy Blaine hung over the telephone in the restaurant.

"She'll bring her over tonight at 8," reported Billy as he took his seat. "Eat with a good appetite and consider yourself settled already."

Billy's words restored confidence, and when Dick Staley met Marion Wadleigh that evening his last doubt vanished. The girl did not laugh at his blunders nor even at the wall paper. She listened with sympathy and took from her chatelaine the tablets on which to make notes of what she wanted. With increasing admiration Staley followed her through the various rooms, noting the quick, businesslike way in which she condoned his errors and approved his successes.

"I can do it over in four days," she said briskly when she had shut up her memorandum book and returned to the parlor where Nell Blaine, Billy's sister-in-law, still sat in rapt admiration of the garish wall paper. "Suppose, Mr. Staley, that you drop in here Friday afternoon? Then you can suggest any last changes you wish made, and the place will be ready for your mother Saturday evening. Shall I get you a servant also?"

"Can you?" Staley had heard of the servant problem, and he had worried greatly. This businesslike girl offered even to take that trouble off his hands. He was rapidly coming to regard Marion Wadleigh as a tailor made angel.

He dropped in the next morning on his way to the office and found a paper hanging crew already installed, removing the paper that had proved so disappointing. Marion was there in a gingham apron even more becoming than the cloth costume of the night before, and Dick's heart beat faster in answer to her greeting.

There was something "homey" in her appearance that appealed strongly to the man who for years had enjoyed but an occasional glimpse of home in vacation time. The soft dark hair was hidden by a cap and the piquant face was flushed with exertion, but the heightened color only added to her beauty, and the cap did not shadow the tender light in the brown eyes.

Dick went to his office with his head in a whirl. Ever since he had come to the city he had sunk himself in work. Fortune had come his way rapidly, and up to the present he had found work all sufficient. Now he began to realize that the years had been lonely.

Marion was not at the house when he dropped in the following morning, nor did he see her again until Friday afternoon, when he went to make his final inspection of her work.

Dick gasped as he entered the apartment. In place of the gaudy paper the walls were now covered with quiet tones and the flowered carpets had been exchanged for rugs whose soft tints harmonized with the new paper. Instead of the solid officelike furniture were lighter and more tasteful pieces, and the whole apartment suggested a feminine presence.

Best of all, Marion Wadleigh was there. The print dress had been exchanged for an afternoon costume, and immediately Dick decided that after all a print dress was not the most becoming costume which Marion could wear, though that had been his impression since he had seen her last.

Quietly she moved about the place, giving an account of her expenditures, and Dick followed, hearing only the rich voice, full tones, without caring what she said. At last the tour of the rooms was ended, and she returned to the parlor.

"If you like," she said, "I can buy the material for dinner tomorrow and be here to welcome Mrs. Staley when she arrives. Mrs. Blaine wanted to come over, but she had to leave town last night with her husband."

"I should be delighted if you could arrange to be here tomorrow," said Staley. "I am sure that my mother will wish to add her thanks to mine for the beautiful home you have provided. You will stay to dinner?"

"I only suggested being here to welcome her," said Marion, her face flushed. "You see—in business—it is best to maintain strictly business relations. You don't have to thank me for what I have done. My charges cover all services, you know."

"But money could not pay for pulling me out of a hole and settling me," insisted Dick. "Besides, I don't want to maintain a purely business relationship unless you insist, Miss Wadleigh."

"I don't insist," the girl answered softly. "I have been much interested in your devotion to your mother, and I am sure that I shall be glad to know her better. She must be a dear old lady to deserve such affection."

"I want you to know her very well," explained Dick. "You see you have only partly settled mother. You have provided her with a home, but I want a home of my own, and I want you to furnish it complete."

"Complete?" she asked, not quite catching his meaning.

"Even to a wife," explained Dick. "I don't ask an answer now, but will you consider the proposition?"

"As a business woman I have always considered propositions," she said, with a laugh, but the look in her eyes belied the briskness of her words, and Dick realized that when they should know each other better there was a prospect of being settled "in full," as he termed it some months later when he placed a solitaire on Marion's finger.

He Got the Job.

He called at the house and asked if she had any carpets to beat, adding that he had been in the business for over twenty years.

"How much to beat that parlor carpet?" she asked.

"Four shillings."

"Why, that's awful! There was a man here yesterday who offered to do the job for 2 shillings."

"Exactly, madam, but how was he prepared?"

"He had a stick in his hand."

"I presume so. He intended to take the carpet out on a vacant piece of land, didn't he?"

"Yes; our yard is too small, you know."

"Exactly. That is a tapestry brussels carpet. It is badly worn. He would make a great show in getting it out and in here. Out on the piece of land he would give your name to every one who asked who the carpet belonged to. Is that the way to do a job of this sort?

"I take the carpet out through the back yard. I wheel it home. I beat it in a yard surrounded by a high board fence, and while I am returning it, all nicely rolled up and covered with a cloth, if any one asks me what I have I reply that it is a velvet carpet for 224 Blank street. If no one asks any questions I call at the houses on either side of you and ask if they have just ordered a new wilton. They watch me and see me come in here."

He was given the job.—Pearson's.

A Poet's Vision.

For years the poet Francis Thompson had been one of the "submerged," selling matches, calling cabs, anything to obtain the pence necessary to buy food. At last he yielded to despair, and having for some days saved up all he could earn, he devoted it to the purchase of a single dose of laudanum sufficient to end his troubles. With this he retired at night to his haunt, the rubbish plot in Covent Garden market. Then by his own narrative the following incident occurred: He had already taken half the fatal draft when he felt a hand upon his arm and, looking up, saw one whom he recognized as Chatterton forbidding him to drink the rest, and at the same instant memory came to him of how, after that poet's suicide, a letter had been delivered at his lodgings which, if he had waited another day, would have brought him the relief needed.

It happened so with Thompson, for after infinite pains the editor of a magazine who had accepted and printed an essay and a poem of his, but could not discover his address, had that very morning traced Thompson to the chemist's shop where the drug was sold, and relief for him was close at hand.—London Academy.

Dr. Bull's Cough Syrup is reliable. Why try a new medicine when this old reliable remedy can be had for 25 cents, all druggists.

CASTORIA
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The Kind You Have Always Bought
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NEW KIND OF BANKERS

Breaking Away From Old Style Financing, They Serve Small Investors Only.

Innovations Introduced In Method of Providing Capital For Industrial Undertakings to Gain Freedom From Wall Street and Big Syndicates—Men Who Showed the Public How to Do Its Own "Underwriting."

Last year's panic prices for stocks and the temporary distrust of banks brought thousands of small investors into the stock market. Wall street for the first time took serious notice of the investor with a few hundred dollars and welcomed him for the time being. He wasn't liked, but his money was acceptable in the absence of larger sums.

Long before this the government, in response to popular demand, but against the advice of Wall street, which had loudly declared that the innovation could not possibly succeed, had adopted the policy of popular bond subscriptions. In these the subscriber for one bond had the same chance as the $25,000,000 syndicate.

For Small Investors Only.

And now there has come into the realm of finance a kind of banking house or fiscal agent that caters solely to the small investor in industrial undertakings. Two of these, the new telegraph company, the Telepost, and the Oxford mills that are being built in New England to make linen for the first time in the United States, are financed by the Sterling Debenture Corporation of New York. In both cases the limit of individual subscriptions is 100 ten dollar shares.

Of course Wall street and the men composing the banking syndicates, which have heretofore had a monopoly of financing new undertakings and of reorganizing and watering old ones, looked with disfavor upon the Sterling's methods. Nevertheless it has gone ahead and now has more investors on its books than any other concern in the United States.

Bankers With New Ideas.

Two men have built up this enormous business. Neither of them was a banker to start with. They were men with ideas. They make the soundness of the business they undertake to finance and the protection of the shareholders the primary considerations. When that much is settled they begin to think of how the capital is to be obtained. Speculative undertakings are barred absolutely.

One of these men is G. H. Middlebrook, the president of the Sterling Debenture corporation, and the other is F. W. Shumaker, the secretary and treasurer. They have shown the public how to do its own underwriting. Mr. Shumaker is responsible for more wholesome innovations in finance than have been introduced before in a generation.

The method adopted by the Telepost company of rewarding pioneer stockholders without resorting to any form of stock watering is an example. The plan is simple enough—so simple that no one ever thought of it before. It consists in distributing surplus earnings above a dividend of 10 per cent to all stockholders alike among the purchasers of the first $4,000,000 of the company's stock.

Actual Value Versus Water.

This distribution is in the form of construction debentures representing actual investment of surplus earnings in improvements and extensions. If the railroads had adopted this plan fifty years ago they would have avoided nearly every later evil in railroad financing and manipulation.

Another of Mr. Shumaker's ideas is the allotment of the Telepost company's stock among the states on the basis of population. This secures a geographical distribution very valuable to a public service corporation whose greatest asset is public co-operation and good will.

A separate department of the Sterling corporation's business is a bank and trust company stock exchange that takes orders for and sells the shares of such institutions from Maine to California. Almost any bank stock that anybody wants to buy or sell is handled by this department in small or large lots. This is also a new idea.

But the newest idea of all is that of seeking large amounts of capital from a multiplicity of small investors, coupled with the promise that they shall have the chance that only the men with millions have had in the past.

Are Our Schools Effeminized?

Sir Alfred Mosely, who has recently made a report on his investigation of American public schools, expresses only one serious criticism. This is that there are too many women teachers, whose influence on the older boys in elementary schools, he thinks, is unhealthy and lacking in discipline.

If the effort now being renewed to equalize the pay of men and women teachers is successful, it will mean a further reduction of the already small proportion of men in the public schools. The expense of such an undertaking would be enormous. No community could stand it, and the men would have to go.

Geneva, until about twenty years ago, had the reputation of being a cheap place in which to live. By degrees it has become more and more expensive until the point has been reached where a prominent woman who spends her winters in New York and her summers there has made the assertion that the necessaries of life cost more in Geneva than they do in New York.

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DELICIOUS NEW DESSERTS.

Apple Charlotte.

One pound of cooking apples, two ounces of currants, four ounces of beef suet, six ounces of breadcrumbs, four ounces of brown or white sugar and one half of a lemon.

Peel, corn and slice the apples, chop the suet finely and mix both together. Butter a pie dish and fill it with alternate layers of breadcrumbs and suet, apples and currants. Sprinkle each layer with sugar and grated lemon rind. Reserve sufficient breadcrumbs to sprinkle over the top, place here and there a tiny piece of butter and bake in a moderately heated oven for about one and a quarter hours. To serve unmold the shape on a hot dish and sprinkle over a little sugar flavored with ground cinnamon.

Gateau Cream.

One pound currants, three-fourths ounce gelatin, three-fourths pint water, three ounces sugar and one-fourth pint claret. Soak the currants and boil them in the water till tender. Sieve, add the other ingredients and the gelatin dissolved in a little water. Pour into a mold, turn out when set and serve with whipped cream.

Currant Blancmange.

One pint milk, four ounces currants, two ounces cornstarch, sugar, flavoring. Mix the cornstarch with a little cold milk, pour on it the boiling milk, stirring all the time. Return it to the saucepan and stir while boiling for five minutes. Mix in the currants, sugar and flavoring and pour into a mold. When set turn out on a cold dish.

Apple Rolly Poly.

Six large cooking apples, one-quarter pound of brown or white sugar, six ounces of currants, the rind of a lemon chopped finely, a little nutmeg. Pare, core and cut the apples into slices, put them into a saucepan with the lemon rind and sugar, cook till soft and add the nutmeg. Have ready a rather rich suet crust, roll it out thinly, spread the apples over the paste, sprinkle over the currants, roll the pudding up, closing the ends properly. Tie in a floured cloth and boil for two hours.

NEW WEAPON IN WAR AGAINST DISEASE GERMS.

Discovery of a Veroform Product That the Pasteur Institute Calls Perfect Begins New Epoch in Medical Science.

Science has taken another long step ahead in the discovery of veroform, an antiseptic that is nonpoisonous, but more potent than carbolic acid or corrosive sublimate in destroying all forms of disease germs. It was a great day in warfare when the torpedo boat was invented, but it was a greater day when the torpedo boat destroyer was introduced. So in medical science, while it was a triumph when the germ theory of disease was discovered, this triumph went into total eclipse when germicides powerful enough to annihilate the germ armies were found.

Formaldehyde largely superseded other antiseptics and disinfectants because of its greater destructive effect and safety. Like carbolic acid and corrosive sublimate, however, it causes intense irritation owing to the presence of formic acid. Veroform is a solution of formaldehyde gas freed from formic acid by a process of saponification.

The Pasteur institute, whose voice is that of final authority in such matters, in a report on this discovery says that "veroform is a perfect antiseptic. It exerts a powerful bactericidal action on the most obstinate forms of bacteria, such as those of tuberculosis."

Records of suicides and accidental poisonings show that carbolic acid is responsible for more fatalities than all other poisons put together. Veroform will end this menace by providing against the ravages of disease germs, a means of defense that cannot be turned into a weapon as dangerous to its users as to the enemy.

So harmless is the new germicide that it has been applied in full strength to a goat's tongue and injected in diluted form in the eye of a sheep without causing any inflammation whatever. And its use is so free from danger that it can be bought by any one at drug stores without a prescription.

Yet two drams of veroform, containing 20 per cent of formaldehyde gas, to a pint of water is a more powerful disinfectant than a 1 to 1000 solution of bichloride of mercury. On the basis of these facts the foremost medical authorities of Europe and America declare that veroform as a germicide, antiseptic and deodorant is the strongest barrier yet erected against the inroads of infection and disease.

One of the laws in South Africa is that "every package, parcel or vessel, whether open or closed, containing margarine shall be conspicuously marked 'Margarine' on the top, bottom and sides in printed capital letters, and every person selling margarine by retail, save in a package duly marked as aforesaid, shall in every case deliver the same to the purchaser in a paper wrapper, on which shall be conspicuously printed 'Margarine' in capital letters."

E. A. Wickham, in the office of the journal clerk, Washington, is compiling a volume that upon its appearance may be designated as the "Book of Beauty." It is to contain pictures of all the members of congress who are now serving and will be distributed among them. It will be an innovation and, taken in connection with the Congressional Record, which gives biographical sketches of all the members, will be the means of keeping a good record of each other.

WILLIAM C. SUTTON

SANITARY PLUMBING

HUBBARD BUILDING.

After suffering for seven years, this woman was restored to health by Lydia E. Pinkham's Vegetable Compound. Read her letter.

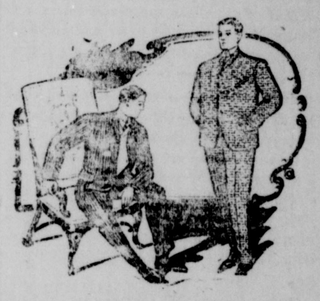
Mrs. Sallie French, of Paucaunla, Ind. Ter., writes to Mrs. Pinkham:

"I had female troubles for seven years—was all run-down, and so nervous I could not do anything. The doctors treated me for different troubles but did me no good. While in this condition I wrote to Mrs. Pinkham for advice and took Lydia E. Pinkham's Vegetable Compound, and I am now strong and well."

FACTS FOR SICK WOMEN.

For thirty years Lydia E. Pinkham's Vegetable Compound, made from roots and herbs, has been the standard remedy for female ills, and has positively cured thousands of women who have been troubled with displacements, inflammation, ulceration, fibroid tumors, irregularities, periodic pains, backache, that bearing-down feeling, flatulency, indigestion, dizziness, or nervous prostration. Why don't you try it?

Don't hesitate to write to Mrs. Pinkham if there is anything about your sickness you do not understand. She will treat your letter in confidence and advise you free. No woman ever regretted writing her, and because of her vast experience she has helped thousands. Address, Lynn, Mass.



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We have a plenty of samples of the best weaves.

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WANTED IMMEDIATELY

The great railroad sytems and commercial telegraph companies need more operators and the demand is growing continuously. The pay has nearly doubled within the past year and there is not a first-class operator who wants work out of employment to-day.

Telegraphy is one of the very best professions and the best stepping stone to positions of commercial and business influence. Operators receive salaries ranging from $10 to $225 per month and thousands who started as operators are now receiving salaries of thousands of dollars annually. More than half the great railroad officials began as operators. Hundreds of them have become bankers. At one time the Senate of the United States had six members and a score of clerks at salaries ranging from $2,500 to $5,000, all of whom began life as operators. Andrew Carnegie and W. H. Olliver, world-famous as successful business men, began as telegraphers, as did also Thomas A. Edison and hundreds of others.

Young Man, If You Want an Easy Pleasant and Profitable Position,

LEARN TELEGRAPHY—The Principal of the Atlantic Telegraph Institute has taught scores of operators and not a single one is now unemployed. During his twenty odd years of service as a telegrapher he has managed offices for the Western Union and Postal Telegraph Companies, and the Pennsylvania Railroad Co., and during the last administration of President Cleveland was the official telegrapher of the U. S. Senate, in which pasition, by unanimous endorsement of the Senate (with but a single exception) he was continued under President McKinley until forced by sickness in his family to relinquish the work.

For terms of instruction and other information address, C. W. KENNEY, Prin.

ATLANTIC TELEGRAPH INSTITUTE,
f8-4t. Laurel, Delaware.

WILLIAM M. SLAY, ATTORNEY.

Order Nisi.

William M. Slay, Assignee.
versus
Theodore F. Dill et al.

In the Circuit Court for Kent County in Equity. No. 1642.

ORDERED this 25th day of February, 1908, by the Circuit Court for Kent county in equity, that the sale of the Mortgaged Real Estate mentioned in the above entitled case made and reported by William M. Slay, Assignee and Trustee, under power in a mortgage from Theodore F. Dill and wife to Caroline L. Hynson, dated August 30, 1890, and recorded in Liber S. B. No. 13, folio 563, etc., and duly assigned to William M. Slay, be ratified and confirmed, unless cause to the contrary thereof be shown before the 3nd day of May next; provided, a copy of this order be inserted in some newspaper printed and published in Kent county, once in each of four successive weeks before the 30th day of March next.

The Report states the amount of sales to be $760.00.

JAMES T. DIXON, Clerk.

True Copy—Test:
f29-4t JAMES T DIXON, Clerk.

THE OLD RELIABLE

HARNESS DEALER

John F. Howard,

COURT ST., CHESTERTOWN,

Informs his friends and the public that he is still at his old stand on Court street and ready to serve them. HARNESS, LAP ROBES, CARRIAGE WORK and all kind of repairing. Give us a call

JOHN F. HOWARD.

FOLEY'S HONEY AND TAR
Cures Colds; Prevents Pneumonia