INSURANCE THAT INSURES.

BANKERS LIFE INSURANCE COMPANY

OF THE CITY OF NEW YORK.

OVER QUARTER CENTURY OLD.

RICHARD MORGAN, Pres.; EDWARD D. BUTLER, 1st Vice Pres.; EDWARD T. HULST 2nd Vice Pres.; FRANKLIN C. ELDER, Sec'y; JAMES DENNISON, Treas.

Home Office 31 Nassau Street, New York.

For Agencies address Chas. T. Leviness, Gen. Agent, P. O. Box 2835, New York, or 38 South Street, Baltimore, Md.

Chartered in 1869 under the laws of the State of New York, and is under the supervision of the State Insurance Department.

Advisory Board.

J. Edward Simmons, President Fourth National Bank, New York; Charles H. Fancher, President Irving National Bank, New York; Stephen Baker, President Bank of Manhattan Co., New York; Ebenezer S. Mason, President Bank of New York National Banking Association, New York; A. B. Hepburn, Vice-President National City Bank of New York, late Comptroller of the Currency, U. S. A.); William A. Nash, President Corn Exchange Bank New York

Trustees.

Walter Coggeshall, Assistant Secretary Bowery Savings Bank, New York; William A. Sherman, Cashier New York Produce Exchange Bank, New York; William Sherer, Manager New York Clearing House, New York.

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Richard Morgan, President Bankers' Life Insurance Co., New York; Edward D. Butler, Leather Manufacturers National Bank, New York; Edward T. Hulst, Bank of New York; Edward J. Baldwin, National Fark Bank, New York; John H. Carr, Market and Fulton National Bank, New York; William B. Reed, First National Bank, New York; Richard L. Purdy, Bank for Savings, New York; Charles S. Gaubert, Bank for Savings, New York; F. C. Elder, Gallatin National Bank, New York; Wm. Hanhart, Emigrant In. Savings Bank, New York; George W. Maynard, Mechanics' Bank of Brooklyn, N. Y.; Alvah Trowbridge, National Bank of North America; Jacob C. Parsons, Chemical National Bank, New York.

Why pay high premiums for your life insurance when you can procure insurance in the Bankers' of New York city for cost of mortality and a limited expense of $4 per $1,000 on in surance in force. This is about half the rate of most companies. You can retain the difference of premium in your business and feel assured that the protection to your family is under management that their peers do not exist, and what profits are earned you will receive.

SPECIAL FEATURES

Mutual.

The company is purely mutual, has no interest in the profits after deducting expenses (which are limited), and the mortality, all earnings are divided among the policy-holders, who have no personal liability. The highest risk taken on one life is $10,000.

Low Premiums.

The same conservatism and economy which characterize the successful management of a banking house guarantee the lowest rates in this company.
Insuring only first class lives in preferred occupations assures a low rate of mortality.
Economy in expenses effects an actual and marked saving to policy-holders.
Wise selection of investments guarantees absolute security and the best financial results.
The Reserve or Emergency Fund guarantees the prompt payment of claims. It is the aim of the management to issue a policy that insures without technicalities and at net cost to the insurer.

POLICIES.

Ten Year Accumulation.

A life policy, furnishing PURE LIFE INSURANCE, without investment, at the lowest possible rates, with the option of a cash surrender value or extended insurance. The cost at age of 30 would be about $15 per $1,000. We claim that the cost of carrying this policy would be reduced about one-half of the premium paid by the accrued dividends, which may be withdrawn in cash at the end of 10 years. The insurance may be continued without re-examination, and apply such surplus accumulations in ANNUAL DIVIDENDS in payment of premiums toward maintaining a level premium through life. The explanation of this contract means that the insurer at the end of each ten year period may withdraw in cash the amount of premiums he has paid the company, together with all the accumulations from lapses, and the reserve on death losses and compound interest, less the amount it has actually cost the company to effect the insurance on his policy. Our expenses are limited to $4 per $1,000 on insurance in force. This is insurance that insures.

Our Whole Life Plan

gives an option of cash surrender value after five years, and at the end of life expectancy, if this contract be in full force, the assured shall be entitled to an accounting, and the return as a cash surrender value of the entire accumulations thereunder, or said value may be applied to the reduction of subsequent premiums or used to purchase extended insurance.

Incontestable.

Policies are incontestable for any cause except non-payment or fraud.

Grace Allowed.

In event of non-payment of premium when due, one month grace is allowed the insured for payment of said premium. This is part of the contract, therefore policy cannot lapse from neglect until thirty days after premium is due.

Age, Reputation and Management.

In selecting a Life Insurance Company, its AGE, REPUTATION AND MANAGEMENT cannot receive too careful attention.
The Officers, Trustees, Advisory Board and Board of Managers of this Company are gentlemen of known integrity, possessing a high sense of individual honor, and are connected with the largest banking institutions of Greater New York.

Agents Wanted in this City and State.

Liberal commission paid to good men. To the right party, who will make a canvass of this State or take county agencies, I am prepared to make a liberal offer.
For full particulars of our plans, rates and further information, address,
CHAS. T. LEVINESS, General Agent,
38 South street, Baltimore, Md.
or B. O. Box 2825, New York City.

If You Will Fill Out and Send Me the Attached Coupon

you will be shown a contract that has never been equalled or offered by any Life Insurance Company, and positively free from all ambiguity. The aim of the gentlemen connected with this company is to give the insured a simple, plain Insurance Policy, at a low rate of premium. In the event of death, there will be no grounds for contest except in case of fraud.

Bankers' Life, 31 Nassau Street, New York City.

What will it cost for $—— insurance on my life?
I was born on the —— day of————, 18—
My occupation————
Name————
Address————
Address CHAS. T. LEVINESS, General Agent,
38 South Street, Baltimore, Md., or
P. O. Box 2835, New York City.

GEMS IN VERSE.

Hymn to the Flag.

There's a flag hangs over my threshold whose
folds are more dear to me
Than the blood that thrills in my bosom its
earnest of liberty,
And dear are the stars it harbors in its sunny
field of blue
As the hope of a further heaven that lights all
our dim lives through.

The flag of our stately battles, not struggles
of wrath and greed;
Its stripes were a holy lesson, its spangles a
deathless creed;
'Twas red with the blood of freemen, and white
with the fear of the foe,
And the stars that fight in their courses 'gainst
tyrants its symbols know.

When the last true heart lies bloodless, when
the fierce and the false have won,
I'll press in turn to my bosom each daughter
and either son,
Bid them loose the flag from its bearings, as
we lay us down to rest,
With the glory of home about us and its free-
dom locked in our breast.
—Julia Ward Howe.

The Beauties of Nature.

Here, my Amanda, let us seat ourselves;
Here let us banish sorrow from our minds
By contemplating the delightful view
Which stretches all around us. And what joy
To be reminded thus, though far from town,
Of that which glorifies our native land,
American trade! Gaze first at yonder wood;
On every tree is tastefully inscribed
In scarlet letters, "Use Niagara Soap!"
Turn to those meadows, at no distant date
But one uninteresting plain of grass;
Each bears a dozen boardings, striking, bright,
Decked in resplendent, variegated hues,
Telling the reader that Excelsior pills
Cure influenza, that Brown's tea is best
And costs no more than twenty-five cents the
pound
And that the purchaser who fain would quaff
Smith's special brand of sherry must beware
Of spurious imitations. On that hill
A grand gigantic sky sign testifies
To Johnson's hair renewer, and beyond
You catch a glimpse of ocean, where the boats
Proclaim the message painted on their sails,
"Robinson's Boots Are Warranted to Wear!"
Oh, does not such a view delight the heart?
Yea, soon the time will come when every inch
Of our land shall display advertisements;
When, newly taught, the birds shall add their
notes
To the glad chorus, "Buy Pomponia Paste!"
How great a debt of thankfulness we owe
To these, the benefactors of our time,
Who both contribute to the human race
Productions to our ancestors unknown,
And also glorify each rural scene
By these announcements of their excellence!
And how we pity those of olden time
Who praised the country, but so little knew
What beauty could be added to the scene
By the artistic advertiser's aid,
To whom the hills, the meadows and the woods
Brought no glad message such as we receive
Of soaps and sugars, pens, pianos, pills!
—Philadelphia Bulletin.

In His Own Light.

The critics said: "He stands in his own light,
The visionary fool!
He toils and strives for issues out of sight,
He prates about the right
And makes himself the tool
Of strange illusions that he calls the truth
And follows with the ardor of a youth.

"So all the while the power that he might win
Slides from his grip,
And all the gains that he might gather in
He spurns as shame and sin,
Letting his chances slip.
Foolwise he dwells with poverty alone
And when he asks for bread receives a stone."

Answers the fool: "I stand in my own light,
Wherein I plainly see
The foes to human good whom I will fight
And vanquish in the might
Of God, who ruleth me.
What care I for the power that you pursue
With lies that cheat and eat you through and
through?

"Beware the light which with infernal glow
Reveals the subtle plan
By which with hand that makes a seemly show
Of bounty to bestow
Plucks joy and hope from man.
The light that lighteth up the world must give
To each his place with work and power to
live."
—Annie L. Muzzey.

To the Men Who Lose.

Here's to the men who lose!
What though their work be ne'er so nobly
planned
And watched with zealous care,
No glorious halo crowns their efforts grand;
Contempt is failure's share.

Here's to the men who lose!
If triumph's easy smile our struggles greet,
Courage is easy then;
The king is he who after fierce defeat
Can up and fight again.

Here's to the men who lose!
The ready plaudits of a fawning world
Ring sweet in victor's ears;
The vanquished banners never are unfurled—
For them there sound no cheers.

Here's to the men who lose!
The touchstone of true worth is not success;
There is a higher test—
Though fate may darkly frown, still onward
press
And bravely do one's best.

Here's to the men who lose!
It is the vanquished's praises that I sing,
And this the toast I choose:
"A hard fought failure is a noble thing;
Here's to the men who lose!"
—Answers.

There Is No Royal Road to God.

There is no royal road to God!
The humblest clod
Who kneels him down and dares
Send one or maybe many prayers
Up to the heart that waits
At mercy's open gates
Treads it—aye, as the elect have trod!

There is no royal road to God!
The chastening rod
Of conscience has a sting
Alike for beggar and for king,
And if each soul obey
What then can lead them far astray,
Though one be bare of foot and one most
richly shod?

There is no royal road to God!
The common sod
Are we, though on a throne
Or born low down to grieve and moan.
All our inheritance is this:
A thoroughfare to eternal bliss
That, if our eyes but see, is smooth and
broad.
—Edward Wilbur Mason.

Unknown Martyrs.

Oh, many a heart seems happy in men's eyes
Which all the while is breaking with mute woe,
Preyed on as by a fire that burneth slow,
Gnawed by a secret worm that never dies,
A lifelong disappointment, or the sighs
That rise forever from sin's ebb and flow,
Or small, keen pangs that daily come and go
Untold, with which but God can sympathize!
Such are fate's silent ministers, created
To wage contention on the heart forever,
Which combats all, unutterably alone,
Alone, impelled this way and that till mated
With Death, who champions its sublime en
deavor,
And then a noble martyr sinks unknown.
—New York Home Journal.

'Tis not in Hymen's gay, propitious hour,
With summer beams and genial breezes blest,
That man a consort's worth approveth best;
'Tis when the skies with gloomy tempest lower
When cares and sorrows all their torrents pour.
—George Hay Drummond.

Gun and Ammunition Headquarters.

Sportsmen have rare opportunities to get Guns, Ammunition and Sporting Goods at lowest prices through the buyers Merca, the Hardware Emporium of

E. T. NICOLS.

Blankets, Harness, and Whips

are being disposed of at an actual reduction of ten per cent less than any where else.

Smokeless Powder

is the hunters favorite now. See us about it.

Beauty Is Blood Deep.

Clean blood means a clean skin. No beauty without it. Cascarets Candy Cathartic clean your blood and keep it clean, by stirring up the lazy liver and driving all impurities from the body. Begin to-day to banish pimples, boils, blotches, blackheads and that sickly billious complexion by taking Cascarets,—beauty for ten cents. All druggists, Satisfaction guaranteed, 10c, 25c. 50c. 11-13

The Care of the Teeth.

Every child should brush its teeth night and morning from the time that it is 3 years old. This is the most effective way of doing it. A toothbrush should have rather hard bristles, which should not be too closely set. The teeth should be brushed thoroughly, first on the outsides up and down, and then backward and forward, from left to right, and from right to left. Then turn the brush so that the backs of the teeth may be brushed, and finally clean the crowns of the teeth. Do not be afraid of letting children be energetic over brushing their teeth The practice will make their breath sweet and keep their teeth sound and good. When the brushing is finished, the mouth must of course be rinsed out with water, and the brush cleaned and put away in an open, not shut up, place, so that it may dry and keep sweet.

Vanilla Custard Ice Cream.

For a vanilla custard ice cream put a quart of milk over the fire in a double boiler. Beat the yolks of six eggs light and add to them a generous pint of granulated sugar. Stir in the beaten whites and add this mixture to the boiling milk. Keep over the fire and stir until it begins to thicken, but not long enough to boil, or the eggs will curdle. Take from the fire and stir in a pint of cream. Flavor with vanilla, and when perfectly cold turn into a freezer, pack and freeze.

Two Millions a Year.

When people buy, try, and buy againg, it means they're satisfied. The people of the United States are now buying Cascarets Candy Cathartic at the rate of two million boxes a year, and it will be three million before New Year's. It means merit proved that Cascarets are the most delightful bowel regulator for everybody the year round. All druggits 50c, 25c 50c. a box, cure guaranteed

For the latest and best tonsorial work go to H. A. Towers' shaving parlors in the Moreland Block, where you will be served with the greatest dispatch. He will be able to accommodate you during the Fair without waiting, for he has made ample preparations. A free shine with each shave or hair-cut. Call and see us, it will be appreciated. ss

The Imperial Lever Spring Tooth Harrow

has many points of superiority too numerous to put here. Call and we will show them.
NEVIUS & FRAMPTON.

Our Single Strap Harness

has full leather-lined Track Saddle, V-Shaped Breast Collar and first-class goods in them.
NEVIUS & FRAMPTON.

"Tough on Flies"

is a wonderful thing to keep flies off of stock. Try a can, for sale by
NEVIUS & FRAMPTON.

Lee's Lice Killer

is guaranteed to rid the hennery of all the nasty little pests, also removes them from fowls.
NEVIUS & FRAMPTON.

The Imperial Lever Spring Tooth Harrow

is away down in price and away up in quality. NEVIUS & FRAMPTON.

A few pieces of Hydrant Hose left, to be closed out at cost.
NEVIUS & FRAMPTON.

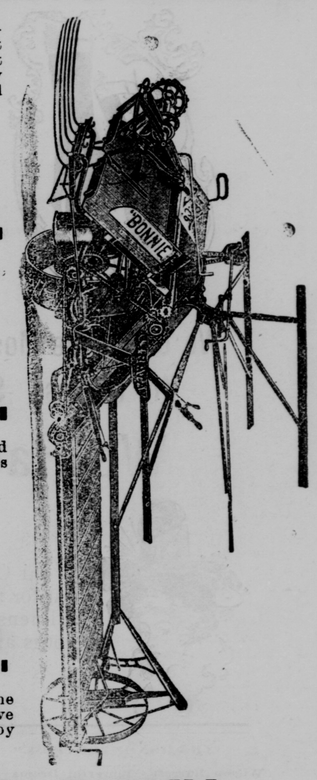
Regular 50c. Carriage Whip for 25c. at NEVIUS & FRAMPTON'S.

An Old Idea.

Every day strengthens the belief of eminent physicians that impure blood is the cause of the majority of our diseases. Twenty-five years ago this theory was used as a basis for the formula of Browns' Iron Bitters. The many remarkable cures effected by this famous old household remedy are sufficient to prove that the theory is correct. Browns' Iron Bitters is sold by all dealers.

Johnson Binders & Mowers.

I have the agency for the above machines, which are of the very best manufactures and will give perfect satisfaction, being light and easy running. Also Cultivators and Disc Harrows.



Birdsall Threshing Outfits.

None superior and the machines are giving the best satisfaction.

Steel STAR Windmills.

Can be erected cheaply, all steel and galvanized, and the best machines for power purposes.

COLUMBIA INCANDESCENT GASLIGHT.

The finest and best gaslight on the market. See it, and you will have it. Great gas saver. Adopted by Johns Hopkins Hospital.

ISAAC R. PIPPIN,
FOUNDER and MACHINIST,
NORTH WASHINGTON ST. - - EASTON, MARYLAND.

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Builders : Supplies.

Doors, Sash, Blinds, Mantels and full line of Mill Work kept in stock always. Flooring, Siding, Shingles, Framing and Finishing Lumber of all kinds.

WRIGHTSVILLE LAND LIME

TEXAS ALUM LIME FOR BUILDING AND WHITEWASHING PURPOSES. GIVE US A CALL BEFORE PURCHASING.

ESTIMATES PROMPTLY FURNISHED.

Robt. B. Dixon & Co.

Call at this office and see prospectus of

'Land of Legendary Lore.'

Klondike

Alaska! Why not get your share of the great fortunes to be realized from the wonderful discoveries already made and to be made in this New Klondike—Alaska—Eldorado? THE WASHINGTON GOLD FIELDS EXPLORATION COMPANY under its charter is authorized to prospect for and acquire Mining Claims and Properties in those wonderful gold fields of Klondike and Alaska. Immense fortunes have already been realized and millions more will be made there. Will you allow this golden opportunity to pass you by? A few dollars invested in this undertaking may be the foundation to your fortune. The rush to this wonderland necessitates immediate action. The first in the field the first in fortune. No such opportunity has ever been presented to the people of the present generation as is offered in the Klondike—Alaska Gold Fields. All shareholders get their full proportion of all profits. No dividends are made on stock remaining unsold. Send your orders enclosing One Dollar for each share of fully paid-up and non-assessable stock desired direct to the WASHINGTON GOLD FIELDS EXPLORATION COMPANY, Tacoma, Washington.

The following Tacoma dealers in supplies for the Klondike and Alaska trade are Stockholders in the Company and will inform you regarding the reliability of its officers: Monty and Gunn, Groceries; A. F. Hoska, Harness Co.; Morris Gross Co., Dry Goods Clothing; W. G. Rowland, Outfitter; Hugo Felitz, Tents; Tacoma Hardware Co. 10-30-1y

Don't Neglect Your Liver.

Liver troubles quickly result in serious complications, and the man who neglects his liver has little regard for health. A bottle of Browns' Iron Bitters taken now and then will keep the liver in perfect order. If the disease has developed, Browns' Iron Bitters will cure it permanently. Strength and vitality will always follow its use. Browns' Iron Bitters is sold by all dealers.

Professional Cards.

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Dentist, *Easton, Md.*
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Telephone No. 86.

BOOTS, SHOES AND GROCERIES

A complete line of specialties. Call and be convinced. We have a stock that will surprise you for quantity and variety. Prices low. E. H. FURNESS & CO.
No. 9 S. HARRISON St

Livery, Feed & Exchange Stables

John W. Seemer, Harrison St., Easton.

Omnibus meets all boats and trains. Spec attention given to the transfer of baggage.
5-22 Edward Gay, Manager.