Study Your Interest and Insure Your Property in the

MUTUAL FIRE INSURANCE CO.

OF KENT COUNTY.

ITS TOTAL ASSETS ARE:

STOCKS, BONDS, REAL ESTATE and CASH	$64,608 08
PREMIUM NOTES	188,176 00
TOTAL	$252,784 08

Their New Policies cover all losses by lightning whether fire ensues or not.

Their New polices cover all losses from fire occasioned by the use of fire engines when used with proper care. See regulations of policies.

Their New Policies are transferable upon approval of treasurer.

Liberal in Terms and Settlements.

The business of '95, '96, '97 and '98 saved to the policy holders of the company $16,261.92.

The Company during these years also returned to holders of cancelled policies $22,156.55.

Applications for Insurance can be made to

R. W. MOFFETT,	Millington
EDW. M. BROWN,	Crumpto
C. J. SCOTT,	Galena.
JAMES BRICE	Chestertown,
GEORGE E. OWENS,	Betterton
ELLSWORTH BOWERS,	Lynch's.
JOS. DOWNEY,	Rock Hall.
A. M. KENDALL,	Fairlee.
E. S. VALLIANT & Sons.	Church Hill.

THOMAS W. ELIASON, PRES'T.

GEORGE B. WESTCOTT, Sec'y and Treas.

STATEMENT

Showing the Condition of the

MUTUAL

FIRE INSURANCE COMPANY,

of Kent County, Maryland.

December 31, 1898.

ASSETS.

Real Estate	$ 9,928 20
Mortgage Loans on real estate	35,928 23
Bonds and Stocks owned by Co.	17,050 00
Cash in office and bank	2,219 78
Interests and Rents due	1,419 21
Other Assets-Premium notes, $188,-176.00	
Gross Assets	$66,545.00

Amount of Policies in force in the United States, Dec. 31, 1898	$2,194,253 00
Amount of Policies written in Md. during year 1898	220,059 06
Premiums received on Maryland business during 1898	8,018 45
Deposit Notes	23,752 00
Losses paid in Md. during 1898	6,438 70
Losses incurred in Md. during 1898.	6,438 70
Total income during the year	11,298 99
Total expenditures during year	11,095 51

STATE OF MARYLAND,
INSURANCE DEPARTMENT,
COMMISSIONER'S OFFICE.
ANNAPOLIS, Jan. 26, 1899.

In compliance with the Code of Public General Laws, I hereby certify that the above is a true abstract from the statement of the Mutual Fire Insurance Company, of Kent County, Md., to December 31, 1898, now on file in this Department.

J. ALBERT KURTZ,
Insurance Commissioner.

Feb 4—3t.

$100 will be paid

FOR ANY CASE OF

PILES

Which **O'donohue's Pile Cure** will not cure. ☞It may be had of FRANK H. HOWARD, CHESTERTOWN. Ladies may procure it of his wife at her residence on Mill St.

"HOTEL BROWN,"

FRONT STREET,
CHESTERTOWN, MARYLAND.
DIRECTLY ON CHESTER RIVER.
MRS. WM. H. BROWN, PROPRIETRESS.

I TAKE pleasure in announcing to the public that I have rented the Chambers House, (on the Chester River) and am well prepared to serve the traveling public. The house has been renovated frem cellar to garret and is fitted up in the latest improved manner. Transient and permanent boarders will find our rates the very lowest for first-class service. ☞Give Us a Trial.

Wm. Parr's

Harness and Hardware Store

ON THE CORNER.

HARDWARE	HARNESS
Forks,	Carriage and Wagon,
Shovels,	Saddles,
Nails,	Bridles,
Hinges,	Whips,
Knives,	Belts,
Bolts,	Curry Combs,
Locks,	Brushes,
Stove Pipe.	Blankets,

☞Cigars and Tobacco.

PAINTS AND OILS.

Neats Foot Oils,
Coal Oil,
Linseed Oil,

The Best $10 Harness on the market.
A Good Axe 45c.

REMEMBER the place the Corner Store, formerly occupied by Miss D. A. Crossley. Come and see us. Yours for business,

WM. PARR, STILL POND, MD.

FOR SALE:

20 PURE FEKIN DUCKS.
Also, Pure Light Brahma and Golden Wyandotte CHICKENS.
Order at once and improve your stock. Orders now booked for EGGS. Price $1.50 per 15 Eggs. A pure Cock or pure Drake will improve your common stock.

J. C. SUTTON,
nov26-tf. Blacks, Md.

HOME ENTERTAINMENT

Is so largely a matter of music that there is very little entertainment at home without a Piano.

STIEFF

GRANDS **PIANOS** UPRIGHTS

Have solid merit, as attested by the high praise of everyone who has bought a Stieff Piano for tho prst fifty years.

Call and examine our stock or write for Illustrated Catalogue.

Baltimore.....9 N. Liberty St.
Washington,.....521 11th St., N. W.

Everybodys Chance

RICH and POOR.

THIS is the Banner Month For Bargains in EVERY DEPARTMENT of our Store. Every article named in OURS the lowest and cheapest of Real Bargain offers is just a prelude to still Greater Bargains in all departments too numerous to mention.

13 Bars Largest Soap for 25c.
7 Bars Olene Soap for 25c.
12 Bars Soap, 1 lb Wash Soda 25c

Finest Broom.

Our Tobacco Department

is still at the top with standard finest quality at the old low prices, no tax.

Every Day

we are receiving testimonials that Our COFFEE and TEAS are superior in quality to all others.

Our Effort

to drive BLANKET BARGAINS is meeting every expectation. ☞Lap Robes are especially low.

Our Carpets and Rugs

are the Up-To-Date Bargains, But we don't want you to believe we are selling 75c carpets for (37c).

Cut Prices

on what we have left of our LAMPS, SALAD DISHES and FINE CHAMBER SETS.

Shoe and Boot Department

We are making a greater effort than ever to please the public and what do you infer from such a statement? Why, it is readily seen, our prices are attracting those who wish first-class shoes and bargains. Many other bargains we will be glad to show you.

ORANGES, the best	-	25c. doz.
BEANS, this week	-	5c. qt.
Elastic Starch	-	5c.

Respectfully,

Eggs & Poultry Wanted highest market price paid. **Westcott & Dodd,** CHESTERTOWN, MD.

HAGERSTOWN ALMANAC FIVE CENTS.

AT M. A. TOULSON The Druggist.

W. H. McFEELY & COMPANY

GENERAL INSURANCE AGENTS. } FIRE, LIGHTNING, LIFE.

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Royal of Liverpool. . . . .
Phenix of Brooklyn. . . .
Pennsylvania of Philadelphia
Philadelphia Underwriters, Pa.
St. Paul, of St. Paul.

—ALSO—

New York Life Insurance Co., of New York.

Prompt attention to all business.
OFFICE No: 232 Main Street, Chestertown, Md.

MEDICAL ANNOUNCEMENT.

I take pleasnre in announcing to the friends and patrons of the late Dr. Thos. H. Cooper, and to the public generally, that I have purchased all of Dr. Thos. H. Cooper's SPECIAL REMEDIES, and offer them to the public. The merit of these remedies are widely and well-known, and I am in full possession of his receipts. I was with the late Dr. Cooper for over six years, assisting him in his practice, and feel confident that I can serve and help the sick. Anyone needing these remedies will find me at **344 High Street**, next door to McFeely's Furniture Store.

DR. F. W. HODGKIN,
d17. Chestertown, Md.

CASTORIA.
Bears the Signature of Chas. H. Fletcher. The Kind You Have Always Bought

ELSIE'S APTITUDE

How a Bevy of College Girls Taught Self-help to a "Chum in Distress."

BY ISABELLA M. ANDREWS.

PRETTY Kitty Kenyon, with a bag of books in one hand and a box of candy in the other, ran through the halls of one of the "overflow" dormitories of Finlay College, gave a peculiar knock at several carefully selected doors, tossed among the peaceful occupants a bombshell in the startling announcement, "Council of War in Sparrow's Nest, Two o'Clock Sharp!" and vanished amid a shower of questions, exclamations, reproaches and appeals for candy.

It was half-past one then, and two o'clock saw a dozen girls, respectfully curious over Elsie Sparrow's reddened eyes, assembled for the council, Kitty presiding with great dignity.

"You have been called together, ladies," she began impressively, "for purposes of consultation and aid in a most trying case. O girls!" she went on, and this was as long as Kitty's dignity usually lasted, "Elsie's father has lost all his money, and she thinks she will have to leave college! Now the question is, aren't any of us bright enough to think of any way she can earn some money and stay?"

There were cries of sympathy and distress all around the room, and Elsie, with tears flowing again, and Mary and Mabel and Edith and Alice and Kitty and Gertrude all besieging her with questions and commiseration, began to feel some consolation for her troubles in the importance they brought her.

"It isn't as if I could do anything great and glorious to help things out at home," she said at length. "If I could, I wouldn't mind leaving college so much; but Grace is at home, and mamma is going to send our old Ellen away—and she's been with us ever since I can remember—and mamma and Grace are going to get on alone. So I'm not really needed. Mamma and papa hate dreadfully to take me out of college when I'm so nearly through, but mamma says they don't feel as if they could spare the money for my expenses this year, though it does seem to me that my leaving now only postpones the time when I could help myself and so help them—unless I could get a school now, which is unlikely; and my tuition paid through the first half, too!"

"'No tuition will be refunded after a student has actually entered college,'" said Gertrude Miller gloomily, quoting from the catalogue. "'Each student will provide herself with four sheets, two pairs of pillow-cases, six towels, one napkin-ring, etc.' I hope your things will be refunded to you, Elsie."

"She isn't gone yet," said Kitty, hopefully. "Go on, Elsie. Real ladies will not interrupt. All others requested not to."

"Well, girls, you can imagine I was perfectly crushed when the letter came," continued Elsie, obediently, "and I had no idea of doing anything but packing my trunk and going home—"

"And leave us!" "And leave the class of '95!" "O Elsie!" chorused the various sopranos, regardless of Kitty's threatening eye.

"But Kitty said, couldn't I stay if I could pay my own expenses, and I said I supposed I could, if I could write a book or marry a lord, which would be better. But she thought those were both impracticable, and if I can only stay and graduate I know I can teach next year. So that's what Kitty called you in for."

"What?" came the soprano chorus.

"Why, to see how she could pay her own expenses, of course," explained Kitty, briskly.

"I read once of a girl that went through Vassar by mending and sewing for other girls," suggested Mabel Ransom, hesitatingly.

Then Elsie joined the general laugh and said, "That's very helpful to a poor incompetent who can barely sew on a shoe button and who quails in abject dispair before a three-cornered tear. Try again, somebody."

"Well, is there anything you can do, Elsie?" persisted Mabel, undauntedly. "Because—"

"That isn't the way to begin," exclaimed Kitty, with sudden inspiration. "Let's take all the occupations we can possibly think of in alphabetical order and see which one she fits. Of course there is something she can do, Mabel. Don't be so discouraging. A stands for architect—at least it did on my blocks. Elsie, can you build?"

"I did decide to be a carpenter once when I was a little girl," said Elsie rather forlornly, and I made a chicken coop, but it wouldn't hold chickens, and I gave it up. Try B."

"My mind won't work alphabetically," said Edith Caldwell. "I haven't thought of anything but singing and sweeping and tinkering and painting and tutoring and weaving and fruit-raising and other things at the tail end of the alphabet. I move we proceed to miscellaneous suggestions."

"What geese we all are," broke in Mary Maynard, eagerly. "Doesn't B stand for boiling and brewing and baking, and C for cooking and candy and catering and cake and cookies and chocolate, and don't we all know that Elsie is a born genius in all that kind of thing? Aren't her spreads always more magnificent than anybody's else, and doesn't she always make everything herself, and does anything eatable or drinkable ever dare to fail under her magic touch? And isn't she an authority on all such? Hear how the subject inspires me, girls! Elsie, be the college caterer, do! I'm sure there are plenty of spreads all through the year that the girls would be glad to be relieved of if the city caterers weren't so expensive."

"Glorious!" "Just the thing!" "Bravo!" from everybody at once. "How lucky you room alone, Elsie!" added Kitty. "You can mess all you like with nobody to smell, taste, touch, see or hear."

Elsie still looking doubtful. "Do you think I could make anything at it?" she said, hesitatingly. "I know I can do all those things. It's my one gift; but there doesn't seem to be the usual 'long-felt want.'"

"Oh yes, there is," said Mary, positively. "I'm chairman of the refreshment committee for the Freshman spread, and every single girl on that committee has privately groaned to me that she didn't see how she could find a minute to give it. I'll call that committee together tomorrow morning, and I'm sure it will be the greatest relief in the world to put the whole thing into your hands if you will take it.

"It happens just right, too," Mary hurried on, "for we can make this your debut, Elsie dear, and I prophesy that orders will pour in upon you. Frances Cox has a little 'at home' the week after for those friends of hers that came this year, and you know she has loads of money and hates to work. And then there's the Senior reception to the Sophomores and by and by the Freshman reception to the classes that have entertained them and any number of little ones coming along all the time. And think of commenceement! Oh, yes, my dear! Your fortune is made. 'The path of glory leads'—no, that isn't what I mean—"

"'Victory calls you; on, be ready!'" quoted Mabel.

Elsie lay awake at nights planning the Freshman spread. It was a great success, though quite as simple as the college spreads usually were, but it was full of novelties and surprises, for Elsie was a born genius, as Mary had said. And the dainty courses succeeded each other like clockwork, while the entertainers were fresh and unwearied for the real task of getting acquainted with the "new girls"

Elsie had furnished everything, had gone early and made the necessary arrangements in the private home that had been kindly offered for the evening, had instructed the house servants and privately posted one or two friends in her secret how to keep the ball rolling and was herself in the kitchen with her hand on the pulse of the party, although the party knew it not. Then Chairman Mary, full of unselfish enthusiasm, told the girls all about it while they were congratulating her on her success, and Elsie's debut could not have been more auspicious.

She had asked $5 for her services over and above the cost of the materials, and she paid her rent and coal bills with more real satisfaction than she had ever felt before in her life. Then, to her surprise and delight—for she had been incredulous—orders began to come.—Many of them were small, for very few of the college girls were rich; but every little helped, and her father and mother, sympathizing with her brave efforts to help herself, managed to pay her tuition for the second half year.

Then one of the professor's wives engaged her help for a series of afternoon receptions, and one or two others did the same, for Elsie had been a great favorite, and the girls generously trumpeted her fame in season and out of season. By and by she found herself the fashion and was as busy and happy and important as could be.

She began to enlarge her scale of work arranged decorations and souvenirs, hired extra dishes and in short troubled the hostess for nothing but the number of her guests. Mrs. Banks gave her the use of her summer kitchen and gas stove and shared Elsie's prosperity, for she made delicious cake and through Elsie's influence received many an order for it. And when Elsie engaged her little girl to run on errands and assist her generally, the good woman's joy over the addition to her scanty income was indeed complete.

After commencement was over and the books were balanced Elsie found that she paid for her board, books, the dreaded "sundries" and a few clothes and had needed to ask for very little help from home. Her class standing was not so high as it would otherwise have been, but she had gained ten pounds in weight, besides an incalculable amount of experience and a "priceless pointer on her province," as she elegantly put it, when, the night before they all parted, she entertained in her grandest style the girls who had taken counsel together in the Sparrow's Nest.

Mary, as the happy originator of the plan, sat in the place of honor, and when Katie Banks, gorgeous to behold in cap and apron, had brought the coffee and finally disappeared, Elsie made her maiden speech.

"I can never thank you enough girls," she said. "I couldn't have done it except for your help, both in starting it and supporting it, and now I want to tell you what it has led to, which is nothing more or less than an entire change of my plans for next year and the future. Mrs. Howard, who gave me my first catering outside of the class work, has been talking to me and says I have a special gift for this sort of thing and I ought to cultivate it, and the small voice within me says she is right. My mind always misgave me about teaching, and I do feel myself absolute mistress of 'vittles,' as Ellen says. Only it seemed so commom I never thought of it before as my talent.

"But I am going to throw conventionality to the winds and follow Mrs. Howard's advice. I am to set sail for myself as caterer and decorator! Mrs. Howard has always lived in the city and has a great many friends there, and she says she knows there is an opening all ready for me.

"Of course I can come out here, too! and I shall hope to keep my patrons here. So there's my long-dreamed-of career cut and dried! Now wish me luck before we say goodbye, and be sure to remember me when you are preparing for your weddings and wakes!"

Success came none too quickly nor too easily, but it came. And perhaps the best success lay not in the career itself, but in the lesson it taught her that if she could'nt do a thing in one way she could in another; that a special talent is too precious a sign of the niche we are meant to fill to be lightly disregarded; and that, in good old Herbert's words:

Who sweeps a room as for Thy laws
Makes that and th' action fine.

—*Youth's Companion.*

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For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of Chas. H. Fletcher.

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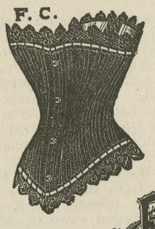
American Beauties.



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KALAMAZOO CORSET CO.

SOLE MANUFACTURERS.

SOLD BY

MRS. S. A. HURLOCK.

SPECIAL BARGAINS IN OUR CARPET DEPARTMENT now and the coming week. Special Drives in RUGS.
d17. WESTCOTT & DODD.

EVERY SUCCESSFUL farmer who raises fruits, vegetables, berries or grain, knows by experience the importance of having a large percentage of

Potash

in his fertilizers. If the fertilizer is too low in Potash the harvest is sure to be small, and of inferior quality.

Our books tell about the proper fertilizers for all crops, and we will gladly send them *free* to any farmer.

GERMAN KALI WORKS,
93 Nassau St., New York.

Season of '99.

J. K. Aldridge & Co.

are offering to the general public the LARGEST and MOST COMPLETE line of

STOVES

House Furnishing Goods, Hardware, &c.,

in Kent county, at PRICES THAT CANNOT BE EXCELLED.

Special Notice!

Something NEW for FARMERS and HORSEMEN!

A COLLAR without a Stitch-strong, neat and cheap. We also have the BEST and largest stock of Collars on the Shore! You will be surprised at our 75 cent Collars, and our $1 make can't be equalled.

We make a specialty of CHEAP HARNESS as low as $5.50, while we also mak the FINEST RUBBER HARNESS USED We make all kinds of Harness and Strap work.

Bits, Bridles, Boots, Pads, Brushes and Combs, Harness Oils, Whips, Blankets, Summer and Winter Robes and Lap Dusters, Fly Nets, Pump Leathers, the latest Dog Muzzle.

REPAIRING PROMPTLY DONE.

Thankful for the past 30 years' patronage we ask a continuance of the same.

JOHN F. HOWARD,
Adjoinin g Postoffice. Court Stree

TRY EXCELSIOR

Strawberry. Immensely productive and earlier than Hoffman. A seedling of Wilson, pollenized by Hoffman, perfect and fruit both showing larger and finer than Wilson. Seventy other varieties. Columbian Asparagus roots; Peach, Apple and Pear trees. *Write for Catalogue, etc.*

HARRISON'S NURSERIES, BERLIN, MD.

SEND NO MONEY

WITH YOUR ORDER, cut this Ad. out and send to us, and we will send you OUR HIGH-GRADE BURDICK SEWING MACHINE by freight C. O. D., subject to examination. You can examine it at your nearest freight depot and if found perfectly satisfactory, exactly as represented, equal to machines others sell as high as $50.00, and THE GREATEST BARGAIN YOU EVER HEARD OF, pay your freight agent Our Special Offer Price $15.50 and freight charges. The machine weighs 120 pounds and the freight will average 75 cents for each 500 miles. GIVE IT THREE MONTHS TRIAL in your own home, and we will return your $15.50 any day you are not satisfied. We sell different makes and grades of Sewing Machines at $8.50, $10.00, $11.00, $12.00 and up, all of which are fully described in Our Free Sewing Machine Catalogue, but $15.50 for this 7-DRAWER BURDICK is the greatest value ever offered by any house. THE BURDICK has every modern improvement, every good point of every high-grade machine made, with the defects of none. Made by the best maker in America. SOLID OAK CABINET, BEST COVER. Latest 1899 Skeleton frame, piano polish, finest nickel drawer pull, rests on 4 casters, ball bearing adjustable treadle, genuine Smyth iron stand, finest large high arm head made, positive four-motion feed, self threading vibrating shuttle, automatic bobbin winder, adjustable bearings, patent tension liberator, improved loose wheel, adjustable presser foot, improved shuttle carrier, patent needle bar, patent dress guard.

GUARANTEED the lightest running, most durable and nearest noiseless machine made. Every known attachment is furnished and our Free Instruction Book tells just how anyone can run it and do either plain or any kind of fancy work. A 20-YEAR GUARANTEE is sent with every machine.

IT COSTS YOU NOTHING to see and examine this machine, compare it with those your storekeeper sells at $40.00 to $50.00, and then if convinced you are saving $20.00 to $35.00, pay your freight agent the $15.50. WE TO RETURN YOUR $15.50 if at any time within three months you say you are not satisfied. ORDER TO-DAY. DON'T DELAY. (Sears, Roebuck & Co. are thoroughly reliable.—Editor.)

WRITE FOR FREE CATALOGUE. SEARS, ROEBUCK & CO., CHICAGO, ILL.

SEND ONE DOLLAR

cut this ad out and send to us and if you live East of the Rocky Mountains we will send this HIGH-GRADE TOP BUGGY to you by freight C. O. D. subject to examination, you can examine it at your freight depot and if you find it EQUAL TO ANY $100.00 TOP BUGGY you ever saw, perfectly satisfactory and the GRANDEST BARGAIN YOU HAVE EVER SEEN OR HEARD OF, pay the railroad agent OUR SPECIAL OFFER PRICE $55.00 and freight charges, less the One Dollar sent with order.

$16.50 TO $90.00 BUGGIES AND SURREYS.

BUILT IN OUR OWN FACTORY IN CHICAGO, on honor from the best material money can buy. While in our Free Buggy Catalogue we show, Top Buggies made by other makers at $21.50, $28.75 and $34.75 the exact same buggy that are sold by machinery dealers, at $45.00 to $75.00 and are being widely advertised by many at $35.00 to $60.00.

OUR ACME QUEEN AT $55.00 is the most wonderful value ever offered, THE LOWEST PRICE EVER QUOTED ON THE BEST BUGGY THAT CAN BE BUILT. We maintain our own five story buggy factory for the sole purpose of building and selling a BETTER BUGGY THAN WE CAN BUY ELSEWHERE and to SAVE OUR CUSTOMERS MANUFACTURER'S PROFIT.

Every Buggy We Make Is Guaranteed Five Years and They Will out wear Five Ordinary Factory Rigs.

THE MATERIAL AND LABOR IN OUR ACME QUEEN cost more than double that in the ordinary factory buggy. We use a $2.50 cushion cloth, some use 90 cent; we use a $1.50 head lining, some use 40 cent, we use 23 cent leather, some use 9 cent; we use $3.50 colors and varnishes, some use 75 cent and $1.00. WE PAY ALMOST DOUBLE the price most makers pay for Wheels, Axles, Springs, Dashes and Sockets, because WE WANT THE BEST. Our wheels, gear and bodies are Water Rubbed and the Material and Labor in Painting OUR ACME QUEEN, would paint three cheap buggies.

ACME QUEEN. (OUR OWN MAKE.)

$55.00 BARELY COVERS COST of material and labor, leaving us the smallest profit imaginable, but we are building 70 buggies a day and to advertise our buggy factory we are willing to SELL THEM ON $1.00 PROFIT EACH. We know $70.00 daily profit on 70 buggies will satisfy us, advertise us everywhere and build up the LARGEST BUGGY BUSINESS IN THE WORLD.

THE ACME QUEEN we build in narrow or wide track, cloth or leather trimmed, end springs, buffed leather quarter top, solid panel back, springs in back, leather covered Bows and Nuts, Rubber Steps, Velvet Carpet, body, 24x54 inches, No. 1 Sarven's patent screwed rim wheels, painted in 16 coats, body black, gear dark green with very delicate modest striping, complete with shafts, side and back curtains, boot storm apron and anti-rattlers and shafts. Pole, Neckyoke and Whiffletrees in place of shafts, $1.75 extra. BUGGY WEIGHS 400 POUNDS and the freight will average for 200 miles, $2.00; 300 miles, $2.75; 400 miles, $3.25; 500 miles, $3.60; 1,000 miles, $6.00.

SEND ONE DOLLAR with your order, WE GUARANTEE the Buggy to Reach You Safely and if satisfactory, pay the railroad agent balance, $54.00 and freight charges, otherwise pay nothing and the agent will return buggy at our expense and we will return your $1.00.

DON'T BUY A CHEAP FACTORY BUGGY now sold almost exclusively by all Machinery Dealers and Catalogue Houses. BUY THE BEST BUGGY MONEY CAN BUILD, direct from the Maker at the LOWEST PRICE EVER KNOWN. ORDER TO DAY. DON'T DELAY.

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