

Assessment No. 165—W. T. Grieco, owner or reputed owner. Tract fronting 125 1/2 feet on north side of California street, extending back to and fronting 125 1/2 feet on south side of "C" street. Being described in Volume 68, page 518, and in Volume 76, page 551, of the Deed Records of Jackson County, Oregon. Amount \$189.56.

Assessment No. 166—Laura O. Gould, owner or reputed owner. Tract fronting 150 feet on north side of California street and 190 feet on the south side of "C" street. Described in Volume 90, page 392, Deed Records of Jackson County, Oregon. Amount \$436.58.

Assessment No. 167—Mrs. J. Klippel, owner or reputed owner. Tract fronting 59 feet on north side of California street, extending back along Eighth street and fronting 50 feet on south side of "C" street. Described in Volume 10, page 68, Deed Records of Jackson County, Oregon. Amount \$75.52.

Assessment No. 168—Mrs. R. L. Parker, owner or reputed owner. All of Block 64. Amount \$392.08.

Assessment No. 169—Joseph Kitto, administrator, estate of W. C. Kitto, deceased, owner or reputed owner. Tract fronting about 250 feet on north side of C street and five feet on the east side of Sixth street, lying between C street and R. V. Ry. right of way, described in Volume 60, page 557, Deed Records of Jackson County, Oregon. Amount \$135.94.

Assessment No. 170—M. F. Wilson, owner or reputed owner. Tract fronting 100 feet on south side of "D" street and 100 feet on east side of Sixth street. Described in Volume 14, page 350, Deed Records of Jackson County, Oregon. Amount \$75.52.

Assessment No. 171—Joseph Kitto, administrator estate of W. C. Kitto, deceased, owner or reputed owner. Lots 1, 2, 3, 4, 5, 6, 7 and 8 in Block 63. Amount \$188.80.

Assessment No. 172—Jackson County, Oregon owner or reputed owner. All of Block 19. Amount \$302.08.

Assessment No. 173—Jacksonville Catholic Church, owner or reputed owner. Lots 1, 2, 5, 6, 7 and 8, Block 18. Amount \$226.56.

Assessment No. 174—Luke Ryan, owner or reputed owner. North 1/2 of Lots 3 and 4, Block 18. Amount \$37.76.

Assessment No. 175—J. R. Nell, owner or reputed owner. South 1/2 of Lots 3 and 4, Block 18. Amount \$37.76.

Assessment No. 176—Luke Ryan, owner or reputed owner. South 1/2 of Lots 1, 2, 3 and 4, Block 17. Amount \$75.52.

Assessment No. 177—E. S. Wilson, owner or reputed owner. North 1/2 of Lots 1 and 2, Block 17. Amount \$37.76.

Assessment No. 178—Mrs. S. P. Jones, owner or reputed owner. North 1/2 of Lots 3 and 4, Block 17. Amount \$37.76.

Assessment No. 179—Luke Ryan, owner or reputed owner. South 1/2 of Lots 7 and 8, Block 17. Amount \$37.76.

Assessment No. 180—Mrs. R. Kenney, owner or reputed owner. Lots 1, 2, 3 and 4, Block 17. Amount \$113.28.

Assessment No. 181—Mrs. P. Hines, owner or reputed owner. South 80 feet of Lots 1 and 2, Block 16. Amount \$60.42.

Assessment No. 182—Mrs. P. Hines, owner or reputed owner. North 40 feet of Lots 3 and 4, Block 16. Amount \$34.74.

Assessment No. 183—Fred J. Pick, owner or reputed owner. South 54 feet of Lot 4, Block 16. Amount \$20.39.

Assessment No. 184—G. S. Epperson, owner or reputed owner. Lots 5 and 6, and north 20 feet of Lots 1 and 2, Block 16. Amount \$90.63.

Assessment No. 185—Joseph Applebaker, owner or reputed owner. Lot 7 and 8, Block 16. Amount \$75.52.

Assessment No. 186—Bertha E. Epperson, owner or reputed owner. Lots 3 and 4, Block 15. Amount \$75.52.

Assessment No. 187—T. B. Kent, owner or reputed owner. Lots 7 and 8, in Block 15. Amount \$75.52.

Assessment No. 188—Kate Hoffman, owner or reputed owner. Lots 3 and 4, Block 20. Amount \$75.52.

Assessment No. 189—Iowa Lumber & Box Co., owner or reputed owner. Lots 7 and 8, Block 20. Amount \$75.52.

Assessment No. 190—Claude Emme, owner or reputed owner. Lots 1 and 2, Block 21. Amount \$75.52.

Assessment No. 191—Owner Unknown. South 1/2 of Lots 3 and 4, Block 21. Amount \$37.76.

Assessment No. 192—Solomon Humphrey, owner or reputed owner. North 1/2 of Lots 3 and 4, Block 21. Amount \$77.76.

Assessment No. 193—Minnie Oben, owner or reputed owner. South 1/2 of Lots 5, 6, 7 and 8, Block 21. Amount \$77.76.

Assessment No. 194—John P. Pender, owner or reputed owner. North 1/2 of Lots 5, 6, 7 and 8, Block 21. Amount \$77.76.

Assessment No. 195—M. O. Lewis, owner or reputed owner. All of Block 22. Amount \$302.08.

Assessment No. 196—Jacksonville

St. E. Church, owner or reputed owner. Lots 1, 2, 2, 4, and south 1/2 of Lots 7 and 8, Block 23. Amount \$188.80.

Assessment No. 197—Mrs. S. C. Wilcox, owner or reputed owner. South 1/2 of Lots 5 and 6, Block 23. Amount \$37.76.

Assessment No. 198—Luke Ryan, owner or reputed owner. North 1/2 of Lots 5 and 6, Block 23. Amount \$37.76.

Assessment No. 199—Eva Hocken-yous, owner or reputed owner. North 1/2 of Lots 7 and 8, Block 23. Amount \$37.76.

Assessment No. 200—Joseph Kitto, administrator of estate of W. C. Kitto, deceased, owner or reputed owner. Lots 1 and 2, and south 25 feet of Lots 5 and 6, in Block 24. Amount \$94.40.

Assessment No. 201—Joseph Kitto, administrator estate of W. C. Kitto, deceased, owner or reputed owner. North 38 feet of Lots 3 and 4, and south 25 feet of Lots 7 and 8, Block 24. Amount \$47.58.

Assessment No. 202—Mrs. E. Marpley, owner or reputed owner. South 62 feet of Lots 3 and 4, Block 24. Amount \$46.82.

Assessment No. 203—Mrs. M. E. Dunnington, owner or reputed owner. North 75 feet of Lots 5, 6, 7 and 8, Block 24. Amount \$113.28.

Assessment No. 204—Mrs. C. Reuter, owner or reputed owner. North 80 feet of Block 67. Amount \$120.83.

Assessment No. 205—George McDonough, owner or reputed owner. South 120 feet of Block 67. Described in Deed Records of Jackson County, Volume 10, at page 131. Amount \$158.59.

Assessment No. 206—Samuel Walsh, owner or reputed owner. Lots 1 and 2, Block 68. Amount \$75.52.

Assessment No. 207—C. C. Beekman, owner or reputed owner. Lots 3, 4, 5, 9 and 10, block 68. Amount \$226.56.

Assessment No. 208—George McDonough, owner or reputed owner. Lots 1 and 7, block 68. Amount \$75.52.

Assessment No. 209—C. C. Beekman, owner or reputed owner. All of block 69. Amount \$302.08.

Assessment No. 210—Joseph Kitto, administrator of estate of W. C. Kitto, deceased, and J. Hartman, owner or reputed owners. Lots 7 and 8, block 39. Amount \$75.52.

Assessment No. 211—Eoy Ulrich, owner or reputed owner. Lots 3 and 4, block 39. Amount \$75.52.

Assessment No. 212—Alpha Hartman, owner or reputed owner. Lots 6, 7 and 8, block 40. Amount \$151.04.

Assessment No. 213—T. T. Shaw, owner or reputed owner. Lots 1, 2, 3, block 40. Amount \$151.04.

Assessment No. 214—G. Elksner, owner or reputed owner. Block 73. Amount \$117.06.

Assessment No. 215—J. Loudon, owner or reputed owner. All of block 76. Amount \$151.04.

Assessment No. 216—Issie McCully, owner or reputed owner. Tract fronting 52 feet on south side of valley road, or Fifth street, described in Volume 62, page 231, Deed Records of Jackson county, Oregon. Amount \$39.27.

Assessment No. 217—F. M. Tugate, owner or reputed owner. Tract fronting 132 feet on south side of Valley road, or Fifth street, and described in Volume 48, page 28, and in Volume 8, page 516, Deed Records of Jackson county, Oregon. Amount \$99.69.

Assessment No. 218—A. Elmer, owner or reputed owner. Tract fronting on south side of Valley road or Fifth street, and extending southerly along Blackstone alley, being described in Volume 40, page 25, Deed records of Jackson county, Oregon. Amount \$157.84.

Assessment No. 219—Ruby Stout, owner or reputed owner. Tract fronting on south side of Valley road or Fifth street, and described in Volume 8, page 598, Deed Records of Jackson county, Oregon. Amount \$74.01.

Assessment No. 220—Mrs. A. Peol, owner or reputed owner. Lot 1 and part of lot 2, in block 71, described in Volume 87 at page 335, Deed Record of Jackson county, Oregon. Amount \$37.76.

Assessment No. 221—Luke Ryan, owner or reputed owner. Part of block 71, fronting on east side of Blackstone alley and south side of Academy street, described in Volume 88, at page 239, of the Deed Record of Jackson county Oregon. Amount \$52.87.

Assessment No. 222—Henry Wand, owner or reputed owner. Lots 5 and 6, in block 77. Amount \$75.52.

Assessment No. 223—M. H. Roundtree, owner or reputed owner. Tract extending along the east side of Sixth street from the north boundary of "E" tract to south boundary of "F" tract, described in Volume 3, page 9, Deed Records of Jackson county, Oregon. Amount \$226.56.

Assessment No. 224—Owner Unknown. Tract situated on west side of Park street and fronting on south side of Academy street, described in Volume 4, page 421, Deed Records of Jackson county, Oregon.

Amount, \$679.68.

Assessment No. 225—Mrs. O. Keegan, owner or reputed owner. Tract fronting on the north side of Academy street and described in Volume 41, page 628, and in Volume 42, page 259, Deed Records of Jackson county, Oregon. Amount \$131.04.

Assessment No. 226—Dora Harbough, owner or reputed owner. Tract fronting 160 feet on north side of Academy street, described in Volume 15, page 3, Deed Records of Jackson county, Oregon. Amount \$75.52.

Assessment No. 227—M. L. Norris, owner or reputed owner. Tract situated along east side of Blackstone alley and fronting on north side of Academy street, described in Volume 77, page 545, Deed Records of Jackson county, Oregon. Amount \$151.04.

Assessment No. 228—A. E. Reames, owner or reputed owner. A triangular tract abutting on north side of R. R. V. Ry. Co.'s right of way, described as follows: Beginning at a point on the south line of "D" street 100 feet eastwardly from the east line of Sixth street, and running thence eastwardly along said south line of "D" street about 125 feet to right of way of the R. R. V. Ry. thence westerly along said right of way to the east line of the M. F. Wilson lot; thence along east line of said M. F. Wilson lot to the point of beginning. Amount \$52.87.

Assessment No. 229—M. F. Wilson, owner or reputed owner. A triangular tract fronting 68 feet on east side of Sixth street, bounded on the north by lot described in Volume 14, page 350, Deed Records of Jackson county, Oregon and on south by right of way of the R. R. V. Ry. Co. Amount, \$25.68.

Assessment No. 230—A. E. Reames, owner or reputed owner. East 100 feet of tract fronting on west side of Valley road or Fifth street, described in Volume 49, page 242, Deed Records of Jackson county, Oregon. Amount, \$209.94.

Assessment No. 231—H. Klippel, owner or reputed owner. South 100 feet of a tract fronting on north side of Valley road or Fifth street, described in Volume 2, page 550, Deed records of Jackson county, Oregon. Amount \$173.70.

Assessment No. 232—Peter N. Pick, owner or reputed owner. Tract described as follows: Beginning at a point on the north line of Valley road or Fifth street at the intersection of said north line of Valley road with a line running northwesterly through the center of blocks 75 and 77, and running thence northwesterly and at right angles to north line of said Valley road, 100 feet; thence southerly and parallel with said north line of Valley road, 230 feet; thence south to north line of Valley road, thence northeasterly along north line of Valley road 300 feet to point of beginning. Amount, \$130.65.

Assessment No. 233—Hattie Neuber, owner or reputed owner. Tract described as follows: Beginning at the intersection of the north boundary line of F street with the east boundary line of Fifth street, and running along said east line of Fifth street northerly and northeasterly to the west line of Blackstone alley, thence along west boundary line of Blackstone alley, south to the north boundary line of F street; thence along north boundary line of F street to the place of beginning. Amount, \$92.68.

Assessment No. 234—R. A. Miller, owner or reputed owner. Tract fronting on north side of Valley road or Fifth street, described in Volume 21, page 64, Deed Records of Jackson county, Oregon. Amount, \$80.81.

Further notice is hereby given that on the 20th day of July, 1912, at the hour of 8 o'clock P. M. of said day and at such other times as council may adjourn said meeting, at the Council Chambers in the City Hall at Jacksonville, Jackson County, State of Oregon, the City Council of said City will meet and consider said proposed assessment and apportionment and will at that time hear any and all objections that may be made to said proposed apportionment and proposed assessment and will then proceed to ascertain and finally determine the amount of special and peculiar benefits accruing to each lot or part thereof or parcel of land and to assess such amount upon and against said property at said time and place aforesaid.

HENRY C. DOX,
City Recorder.

Don't be surprised if you have an attack of rheumatism this spring. Just rub the affected parts freely with Chamberlain's Liniment and it will soon disappear. Sold by all dealers.

An Unintelligible Epistle

By EMMA THORNE

Miss Jacqueline Armstrong, a sophomore in X. college, after having had a cheese, pickles and candy party in her room and having parted with her visitors, threw on a dressing gown and settled herself to writing a letter to her mother:

Dear Mamma—I have just come in from a meeting of our University Society of Foreign Missions and sit down to write you my usual weekly letter. I am sorry I can't write oftener, but you know that my studies take up all my time. I like college this year better than last because the studies are more interesting. Besides, I am getting used to university life. Of course we girls are not given the privileges the students in men's colleges have, but we don't miss them. We are permitted to receive calls of a formal kind from young men, but it isn't as if it is at home, where the boys come in and we may romp as much as we please. However, you know I prefer girls' society to boys' anyway, and nobody need watch me.

We have study hours in the evening, consequently we are always in our rooms at that time, and just now we are preparing for our examinations at the end of the term. The graduating class this year is unusually intellectual, and the faculty is looking forward to brilliant exercises on commencement day. I hope that I may meet your wishes by taking an honor when I graduate. I am doing my best to stand well in my class, but you must remember that I have to compete with a great many very clever girls.

If you come to see me be sure you let me know a day or two before your arrival. When we have our friends and families visit our attention is distracted, and we need to study hard a day or two ahead to keep up an average. You needn't send me the clothes you speak of. I don't need any handsome dresses here in this atmosphere of study. They would be out of place. Your affectionate

DAUGHTER

Having finished the above epistle, Miss Armstrong wrote another to Mr. Ellison Keene, a student in a neighboring men's college, in which she avoided names and wrote in a disguised hand:

My Dear—I was sorry not to meet you as appointed. I received a visit from an aunt, whom I was obliged to escort about and through the college buildings. This coming of relatives at unexpected times is dangerous, and in a letter just written my mother I have told her not to fall to give me notice. I'll be at the trysting place next Saturday at the same time and hour, and if you're passing, you can take me up a rest of a couple of hours will do me good. The truth is I'm so bored with the miserable studies and trying to make the best of things, that I know something about them that I need a Saturday spree. So don't fall on the next appointment. But be very guarded, and if any one to be dreaded is in sight don't stop, but return and take me when the coat is clear. TAT-TI. SPOONIE

Miss Armstrong addressed her two letters and put them in their envelopes, intending to look them over the next day before mailing the one to her mother in the college box. The other she proposed to take to a private letter box in the corner of a stone wall hidden by bushes. The bell for chapel was ringing the next morning when she was reading them. Hearing a footstep coming, she had only time to cram them into their respective envelopes when the lady in charge of the dormitory entered. Later Miss Armstrong posted her letters in their proper places.

The next Saturday the gentleman failed to put in an appearance at the trysting place, and the girl student was worried. On looking into the private letter box on her way home she found a letter inclosing one which she had sent him which was to her mother.

"Goodness gracious me!" she exclaimed. "If I did not I must have sent the letter to him to mamma. Whatever shall I do?"

The same evening a letter came by post from her mother. It read:

My Dear Daughter—I have just received a letter from somebody I don't know and which I can't read, addressed to me in your handwriting. I don't know what it means. I think some of your fellow students and you must have been writing letters in the same room and got them mixed. If this is the case I will return it. Another supposition worries me. It may be that you are ill and out of your head. Telegraph me as soon as you receive this if I am mistaken. Your loving and anxious mother, MOTHER

P. S.—I inclose \$10 for fruits and such things in case you are ill.

This letter relieved Miss Armstrong's disquietude considerably. She telegraphed her mother not to worry and to return the letter at once. When she received it she wrote her fond parent that some day she would give her a satisfactory explanation of the matter. At present she was longing hard for exams and had no time. She hoped the old lady would forget all about the epistle, but she didn't. There were a few words in the note like "trysting place" and a "Saturday spree" that looked suspicious. But the fact that the letter was signed "Spoonie" in stead of Jacqueline seemed to indicate that her daughter was not its writer. Mrs. Armstrong did not remember Jacqueline having mentioned any of her friends named Spoonie, but of course in college there were a great many girls, and Jack could not be expected to mention them all.

Jacqueline, having finished her studies, rather, her escapades, was graduated with the others, the hard students mostly becoming teachers, the escapades becoming wives and mothers. Jacqueline married Mr. Ellison Keene and made a model mistress of the household.

"By the bye," said her mother one day after her daughter's marriage, "what ever became of your friend Spoonie? What's her name, your cousin's name?"

"Spoonie?"

"Was she the one whose note you sent me the other week?"

"Oh she was graduated at the foot of her class and is now darning her husband's socks and patching her children's clothes, like the rest of us."

A WELCOME

By ARTHUR WILLIAMS

During the first half of the nineteenth century the weapon in vogue in what was then "the west"—Kentucky, Indiana, Illinois and Ohio—was the Bowie knife. It took its name from Colonel Bowie, its inventor or at least the man who made it famous by his frequent use of it. It was twelve or fourteen inches long and was worn usually stuck in a belt at the waist, but men have been known to carry it hanging between the shoulder blades.

This was probably because when its quick use was called for a man could throw his hand up to the back of his neck and pull it out in a hurry.

It was back in the thirties or the forties that a young man alighted from the stagecoach that drew up to a tavern in the town of Vincennes, Ind., now a staid place, but then a backwoods village. He wore his hair long, and there was a German cut about his clothes.

"I wonder who that feller is?" remarked Bill Thompson, who was sitting in the open window of the bar of the tavern. "He don't look like anything I ever see in these parts afore."

"Dutchman," said Si Griggs.

"Not a bit of a Dutchman! The Dutch that come out yere don't wear no such clothes as them. If he's come out to stay I reckon he'll need a settlin' down. He's rather too fine a bird for this yere wilderness."

The two men followed the stranger to the bar, and as soon as he had been provided with a room Thompson stepped up to him and said:

"Stranger, welcome to Vincennes. Do you mean to stay with us?"

"For awhile."

"Well, come in and have a drink. We always expect strangers to drink with us when they come yere. It's a regular institution with us."

"I don't drink anything but beer or wine."

"Beer or wine? D'ye expect to get them soft drinks out yere? Brandy is the drink in these parts. Step up and try it."

The stranger said he had never drank liquors and didn't care to begin. Whereupon the two men undertook to force him into the customs of the country. He was very obstinate and persisted in refusing.

"Waal, stranger," said Thompson, "the custom out yere is drink or fight. Which'll you do?"

"What kind of fighting do you mean—boxing?"

"Boxing? D'ye suppose we skin our delicate knuckles on one another? Not much! We use Colonel Bowie's Implement."

"What's that?"

"Didn't yer never see one?" And he pulled the article out from the back of his neck. The stranger took it and examined it, running his thumb along the sharp edge of the blade and feeling the point with the tip of his forefinger.

"When you fight with this," he asked, "do you wear anything about your stomach or your chest?"

"Haw, haw!" laughed both men.

Now they were bluffing. They had no idea of fighting the young man. They wished to initiate him into western customs.

"You say I must fight or drink?" asked the youngster.

"That's our way out yere."

"With that thing?"

"Yes."

"Well," continued the stranger, "I'll cover up your body, leaving only your legs, arms and face exposed. I think I'll fight."

"What y' givin' me?" said Thompson.

"What y' goin' to do about your own body?"

"Nothing."

"If you're agoin' to fight," said Si Griggs, "come on and stop yer foolin'."

Griggs and Thompson exchanged glances, and Thompson put on more bluff than ever, leading the way to a suitable spot for the contest. Griggs gave the stranger his knife, and the other two took position. They were somewhat surprised at his readiness to fight, and Thompson, though he kept up a swaggle, began to look a trifle uneasy. He was afraid he'd be obliged to hurt the youngster. He stood on the defensive, but this was because he had to. The knife in his opponent's hand was like a humming bird's wings—fluttering dangerously near Thompson's face. Presently he felt blood trickling from his nose, and, putting up his hand, found the tip end was gone.

"By gum!" he exclaimed. "This joke has gone far enough. Who be you, younker, anyway, and where did you learn to handle a bowie knife?"

"I'm Frederick Dubois, the son of Jules Dubois, one of the original French settlers of Van-over. I've just finished at a German university, and it is here I learned to handle the small sword, which is but a trifle longer than this bowie knife. I have come out here either to sell the family property or settle here. I don't know which, but, judging by you gentlemen, you must all be fine fellows, and I think I'll remain with you."

"What—you Fred Dubois? Shake!"

And, holding one hand to his nose, he offered the other to his companion.

Frederick laid his new made friends to the right and left, and then, out from the corner of a bottle of wine, a very old vintage, he sniffed it, tasted it and pronounced it mighty fine stuff. Then Dubois brought out some fine old brandy. This suited them better, but they said they missed the sting to which they had been accustomed.

Business Versus Luck

By THOMAS G. DEANE

"There's a lot of luck in the world," said John Jones, who in his younger days had been an inveterate gambler. "When I was betting on the cards my friends used to consider me all gone wrong. So I was, but it was not the chances of the game that did it; it was the fact that gambling has a bad effect on the gambler. I'm speaking, of course, of a fair game. A man who plays with professionals is sure to get cleaned out."

"I was playing one of those games once when I was handed a note from Tom Andrews, an old friend of mine, asking me to send him \$500. Within a few hours I had won \$5,000, and the \$500 was a very small affair to me. I thought of sending Andrews the money."

"It occurred to me that within a few hours more I would probably have lost all my winnings, then I could draw on him for enough to start in with again. But I was so absorbed in the game that I doubt if this more than flashed through my mind."

"I didn't get cleaned out that day, but I did within a week. I didn't have enough money to buy a breakfast with. I was walking along the street looking longingly into restaurants when who should come along but Tom Andrews."

"I was much obliged to you for that loan you made me the other day," he began.

"What loan? You wouldn't believe it, but I had forgotten all about the \$500 I had sent him. Then all of a sudden it all came back to me."

"You're just the man I want," I said. "I'm strapped. Let me have a hundred or two to begin again."

"He looked kind a blank. 'I'm awfully sorry,' he said. 'I wanted that money for a friend, not for myself. He had once saved me from ruin. The day I sent you he came to me and said that he had the prettiest opportunity of making a big spec you ever saw. All he needed was \$500. Well, it put me in a very unpleasant position. I was under a great obligation to him, and yet I hadn't the money for him, so I told him that I thought I could borrow it for him, but as he was going into a speculation with it I thought the lender should be interested in his profits if he made any. I knew you took flyers with cards, and I didn't know but you'd take one in another way. I wrote you all about it in the note I sent asking for the loan which was— Didn't you read it?"

"No, I didn't! I snapped. 'I may take chances on cards, but I'm not such a fool as to loan money to a man I never heard of to speculate with. Let me have half a dollar to buy a breakfast with.'"

"Tom let me have \$10. I ate up a dollar of it and sank the rest in the usual way."

"About that time I fell in love. My girl wouldn't have me unless I broke off gambling entirely; so, as I couldn't do without her, I promised never to touch a card again. We were married, and to please her I went into the safest business I could find. I set up a corner grocery. But I must establish a trade, and the only way to do that was to trust those who hadn't the money convenient to pay with. This drew in the class of persons who run up big bills and let the grocer whistle for his money. I started in with a \$10,000 capital that I had won at gambling, and it gradually got converted into uncollectable debts. One morning the sheriff came down on me and closed me out."

"I went home to my wife and told her that I didn't see the difference in talking risks on purchasers and on cards. At least what difference there was was in favor of the cards. She said that the trouble with me was that I was no manager. If we ever did get set up again she proposed to take the management of our affairs into her own hands and would show me that, while there was a good deal in luck, there were conditions on which one could calculate almost to a certainty."

"But we didn't get set up in a hurry. We passed through several years of poverty that make my flesh creep to remember. We had several kids and to live in comfort required an income we didn't have. I was tempted to try the cards again, but my wife wouldn't hear of it. I was too old to get a situation, and I was so wracked with worry that my health broke down."

"One morning on opening my mail I found a letter from a man I had never heard of inclosing a check for \$84,500. The letter said that some years previous he had purchased with money loaned by me a suburban tract, which he had laid out into lots and had recently sold the last lot. He had promised Thomas Andrews, through whom the loan had been made, that the lender should have half the profits of the proposed speculation. I would find a check inclosed for my share of the profits less expenses plus interest on \$500 for seven years."

"Waving the check aloft, I cried out to my wife: 'It's all luck and nothing else.'"

"Having read the letter she remarked coolly: 'It isn't luck with that man at all; it's business.'"

"How do you know?" I asked.

"He's put in the interest on the loan."

Raises the Dough Better!

25c Pound Can All Grocers