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Statement at close of business December 4, 1906:

RESOURCES:		LIABILITIES:	
Loans	$127,732.11	Capital Stock	$ 25,000.00
Furniture and fixtures	2,976.86	Surplus and undivided profits	2,553.22
Cash on hand and due from banks	72,389.65	Dividends unpaid	1,250.00
		Deposits	174,295.40
	$203,098.62		$203,098.62

ON the above square you will observe a tiny dot. Noticed it, didn't you? Now if YOU saw that little speck think of how all the rest of our readers noticed it. Then, if you, Mr. Business-man, had placed an attractive announcement of your wares, at correct prices, in that space, you'll have some idea that it would have brought you trade. Better try it next week.

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HE GOT COFFEE.

The Major Asked For Tea, but That Made No Difference.

Back in the seventies of the last century, when the Kansas division of the Union Pacific was called the Kansas Pacific, Major E. D. Reddington, who had served with distinction in the civil war, was paymaster. At that time the paymaster was the biggest man connected with the road in the estimation of the employees and the people living in the towns along the line, and his arrival in the pay car was usually the occasion for a great outpouring of the people.

One night Major Reddington's car pulled into the town of Wallace. The major and his clerks were given a grand welcome by the people. They were escorted to a railroad boarding house and treated as royal guests. It was conducted by a buxom Irishwoman, who boasted that she set the best table of any town along the road.

At supper that night every regular boarder turned up at the table looking his best. The Irish "landlady," as they called her, appeared in a neat blue calico dress, all primped up and smiling.

"Tay 'r coffee?" she asked, with a pretty courtesy, as she passed from one guest to another.

The regular boarders understood it all, and they answered, "Coffee, please, mum." Major Reddington, however, was a down east Yankee and not much of a coffee drinker, so when the question was put to him he replied with his usual politeness:

"I will have a cup of tea, if you please."

It almost took her breath away. The look of disgust on her face caused the regular boarders to titter. Then she flared up.

"Say coffee, ye omadahn, f'r we have no tay," she said as she poured the major's cup full of steaming coffee.—Kansas City Star.

Prompt Action Necessary.

"Is this Lawyer Sharpley?" asked the caller, who appeared with a big lump on his jaw. The man in the swivel chair admitted that he was Mr. Sharpley and also that he saw the lump.

"Yes, it is quite noticeable," said the caller, with a cheerful smile. "I got it a couple of days ago while I was stepping on a street car. The motorman started too soon, and he made me hit my jaw against the side of the car. I thought at first that it had broken the bone, but it hadn't quite. It hurt me awfully, though, and I want you to bring suit against the company for damages."

"I am very busy just now," said the lawyer, "but I can take it up for you in the course of three or four days."

"That won't do at all."

"Why not?"

"Because," answered the caller hesitatingly, "that might be too late. The lump is getting smaller every day."

Sentiment in the Wedding.

Very few persons have the courage to be married quietly, without fuss or expense. Men have sometimes gone through the ceremony and left their wives at the church door. But in such cases the marriage was one of compulsion or state necessity and in nowise affected the general custom. The old fashion of the posy ring, given on the wedding day, was pretty, and these rings, with their quaint conceits and affectionate mottoes, are now eagerly sought after as curiosities. In these prosaic times lovers no longer share broken coins or the halves of a locket or give miniatures to wear around the neck, as even George IV., that heartless and selfish monarch, did, being buried with the picture of Mrs. Fitz-Herbert hanging on his breast. Little items of sentiment are gradually disappearing, but not the fine clothes, the parade, the extravagance, the crowds and the champagne.—London Queen.

The Black Maria.

In Boston's early days a negress named Maria Lee kept a sailors' boarding house near the water front. She was a woman of gigantic size and prodigious strength and was of great assistance to the authorities in keeping the peace. When an unusually troublesome fellow was on the way to the lockup Black Maria, as Maria Lee was called, would come to the assistance of the policeman, and her services were in such requisition for this purpose that her name was associated with almost every arrest made. Black Maria often carried a prisoner to the lockup on her shoulder, and when the prison van was instituted for the purpose of carrying prisoners it naturally enough was styled the Black Maria.

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ANIMALS AND TRICKS.

Geese, Pigs and Bears Not Hard to Train For the Stage.

A farmer would scarcely believe that a goose requires only about sixty hours in order to prepare it for the footlights and a critical audience and that a common pig which has been bought in the market will in thirty hours be competent to blossom forth as an actor.

According to Clyde Powers, a trainer of wide experience and much patience, it takes a duck about three days to learn how to march on the stage, to follow the chorus and to march off again at the proper time. It takes a chicken a week or more, and a turkey cannot grasp the art of acting in less than six months' time.

Mr. Powers has tried to train a peafowl, but he finds that it is impossible. A goose is the most intelligent of all the feathered tribe, and a goose is also the only domestic fowl that shows affection.

Animals are always entertaining, and so much in demand are they by managers that every vaudeville theater in America books for its programme at least one animal act and often two every week. A good animal troupe is contracted for many months ahead, and its owners and trainers receive salaries far exceeding those of the average troupe of vaudeville performers of the human species.

During a visit to a dress rehearsal at the New York Hippodrome, says a writer in Leslie's Weekly, three or four cub bears were being schooled in the art of standing on their heads, in driving an auto, or at least appearing to do so, and last, but not least—for it amuses an audience greatly—to drink out of bottles.

To teach them this last act is not very difficult if the bottles are filled with sweetened water. In fact, the difficulty comes in preventing the cubs from stealing these bottles and rehearsing before it is time, so fond are they of this particular form of acting.

Bears are decidedly humorous, and, while they know perfectly well what they are doing, they often do a trick the wrong way, apparently just for the humor of the thing, and they seem to enjoy the scolding, which with many bears is seldom accompanied by punishment. The trainer's pockets are usually bulging with sugar, and the cubs are given a taste every time they obey orders and go through a trick with willingness. If a bear is good tempered and of adaptable disposition a new trick can be mastered in about four weeks.

A Healthy Bill.

A wealthy New York banker, says the Philadelphia Record, while visiting his parents in a small town was stricken with fever. For three months he was confined in the old homestead, dutifully attended by a fond mother and a very zealous doctor. The banker recovered slowly. One morning he decided that fresh air would do more for him than medical environment, and in a short time he was enabled to dismiss his physician. When the doctor's bill arrived the banker studied it very closely. A few moments later the mother saw her son go to the wood shed, procure an ax and begin hewing at the hitching post, which had stood in front of the house for fifty years.

"Frank," she shouted hysterically, believing her son in another delirium, "what are you doing?"

"You'll have no further use for it," chuckled the perspiring banker. "Hereafter the doctor will come in an automobile."

His Richard III.

A theatrical manager tells a story about a country actor who studied Richard III. under John McCullough until he felt letter perfect, when he essayed to play the part in a western town. When he reached the words, "Thus far into the bowels of the land have we marched on without impediment," his memory completely failed. Having repeated so much of the statement several times he was called down by a general hiss. Coming forward, he bowed and thus addressed the audience: "Ladies and Gentlemen—Thus far into the bowels of the land have we marched without impediment, and curse me if I can get any farther."—New York Press.

Most Durable Wood.

Which kind of wood is the most durable? To answer this question some interesting experiments have been made and the following results obtained: Birch and poplar decayed in three years, willow and horse chestnut in four years, maple and beech in five years, elm and ash in seven years. Oak and Scottish fir decayed to the depth of half an inch in seven years, and juniper was uninjured at the expiration of the seven years.

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THE TRIAL BALANCE.

A Monthly Test of the Correctness of the Bookkeeper's Work.

Ask a bookkeeper what his "black beast" is, and he will tell you the monthly trial balance. Some of you know what that is, of course, but the majority of you perhaps do not. Let us explain briefly. In double entry bookkeeping, the only kind that deserves the name of bookkeeping, every debit must have its credit—that is to say, every item that is carried to the debit of one account must be carried to the credit of another.

Say, for example, you buy a bill of goods from a merchant. He enters the amount to your debit on his books and at the same time credits an account called "merchandise," this account being debited with all the goods brought into the stock and credited with all the goods sold from it. When you pay the bill you are credited with the amount, and an account called "cash" is debited, because it receives the money.

This will explain to the uninitiated the meaning of the term "double entry," and it will also explain why, after the entries have all been carried to the ledger and balances have been struck thereon, the debits and the credits will agree if the books have been correctly kept. To test the correctness of his work the bookkeeper takes off every month a trial balance, which consists simply of the debit balances in one column and the credit balances in another. If they foot up the same the work has been correctly done. If they vary he must look for and find the error or errors before the next month's business is entered on the ledger.

You can readily understand therefore why the trial balance is the bookkeeper's "black beast." We have known cases in which trifling errors have eluded the most careful search for several days and nights and even for weeks, torturing the soul of the bookkeeper almost past endurance. But he has to stand it, for the error must be found.

Girls Are So Queer.

"No, I never did like him. Why, when he used to write me glowing love letters I would only glance over them once."

"Only once, dear?"

"Well—er—sometimes when I couldn't make out his abominable scrawl I would glance over them a second time."

"Indeed! And was that all?"

"Except sometimes at night I would take them from under my pillow and read them just to kill time."

"And that was the end?"

"Yes, only on rainy days I used to look over them just to see how silly a man can be when he starts writing love letters. But I only glanced over them, dear. I never did like him."—Chicago News.

A Clever Lawyer.

An old lawyer in Paris had instructed a very young client of his to weep every time he struck the desk with his hand. Unfortunately the barrister forgot and struck the desk at the wrong moment. The client fell to sobbing and crying.

"What is the matter with you?" asked the presiding judge.

"Well, he told me to cry as often as he struck the table."

Here was a nice predicament, but the astute lawyer was equal to the occasion. Addressing the jury, he said:

"Well, gentlemen, let me ask you how you can reconcile the idea of crime in conjunction with such candor and simplicity. I await your verdict with the most perfect confidence."

To Fireproof Cloth.

The following is the process by which to fireproof cloth: Dissolve by gentle heat forty parts boric acid, thirty parts aluminium sulphate, seventeen parts gum tragacanth, nine parts potassium silicate in 450 parts of water. Then make another solution of the following: Thirty parts sodium nitrate, seven parts ammonium borate, seventeen parts ammonium phosphate, 400 parts of water. Mix both solutions and permit the mixture to subside and settle. Decant the clear solution, saturate the textiles with it and hang them up to dry without wringing.—St. Louis Republic.

Nerve.

Atkins — That fellow Smithers who lives next door to me has more confounded cheek than any man I ever met.

Briggs—How's that?

Atkins—Why, yesterday he came over to my place to borrow a gun. Said he wanted to shoot a cat.

Briggs — Well, where does the cheek come in?

Atkins—Why, it was my cat he wanted to shoot. — London Telegraph.

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SOLVED IN SLUMBER.

A Problem That Was Worked Out and Written During Sleep.

Many persons have written while wrapped in slumber. Coleridge writing the poem of "Kubla Khan" in his sleep is a classic instance, but there are numerous others. Here is one which Dr. Carpenter mentions in his book on "Mental Physiology."

A professor at Amsterdam had been given by a banking house of that city a question to solve, involving a long and difficult calculation. Several times he tried to obtain the solution, but each time he made some mistake. At last, all wearied out, he gave the problem to some of his students, telling them that if possible he would like the answer in three days. One of them, eager to get into his teacher's good graces, took it home and worked on it for three successive nights in vain.

"At last I bent myself over my figures for a third evening. It was winter, and I calculated till half past 1 in the morning, all to no purpose. The product was erroneous. Low at heart, I threw down my pencil, which already by that time had beciphered three slates. I hesitated whether I would toil through the night, as I knew that the professor wanted an answer the very same morning. But, lo! my candle was already burning in the socket, and the persons with whom I lived had gone to rest. Then I also went to bed, my head filled with ciphers, and, tired in mind, I fell asleep. In the morning I awoke just early enough to dress and prepare myself to go to the lecture, vexed at heart at not having been able to solve the question and at having to disappoint my teacher.

"But, oh, wonder! As I approach my writing table I find on it a paper with figures in my own hand and (think of my astonishment!) the whole problem on it solved quite aright and without a single blunder. I wanted to ask my hostess whether any one had been in my room, but was stopped by my own handwriting. Thus I must have calculated the problem in my sleep and in the dark to boot. And, what was most remarkable, the computation was so succinct that what I saw before me on a single folio sheet had required three slatefuls, closely beciphered on both sides, during my waking state. Professor Von Swinden was amazed at the event and declared to me that while calculating the problem himself he had never once thought of a solution so simple and concise."—Exchange.

Embarrassing.

"The sexton of a quaint old Maryland church," said a clergyman, "showed me through the cool, dim building one warm afternoon and as we were departing pointed to the Bible on the lecturn and smiled.

"'A strange thing happened last Sunday in connection with that Bible,' he said. 'We had a strange minister preaching here, and when he opened the book he came upon a notice and read it out with all due solemnity. It was a request for the congregation's sympathy and prayers for John Q. Griggs, who had been deeply afflicted by the loss of his wife.'

"The sexton paused and chuckled softly.

"'You see, sir,' he said, 'our regular minister has been using that paper as a bookmarker more than a year, and John Q. Griggs, in a natty gray suit, sat in a front pew with the new wife he had taken just the week before.'"

A Castle in Ireland.

The name of castle for a country house is preserved in Ireland, rather curiously, for Ireland has not the vestiges of French customs so noticeable in Scotland. The dullest little villa, so it be solitary in an Irish country place, bears that name, and the smile of the Saxon when he arrives and sees the castle is cheap and unscholarly. Where the Celt—the female Celt, that is—does earn and deserve that slight sign of derision is in her practice with her visiting cards intended for London use. The word castle there for a second and country address does seem to suggest machicolations, if not sieges and sally ports.—London Chronicle.

Got His Answer.

An Englishman traveling in Ireland complained that he could find none of the famous Irish wits of whom he had heard. He was advised to speak to the next farmer or teamster he met. A little later he encountered a peasant leading a horse with a load of turf. The horse had a blazed face.

"What a white face your horse has, my man!" said the Englishman by way of an opening.

"Sure," replied the Irishman, "your own will be as white when it has been as long in the halter."—Birmingham Post.

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