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Artist and Amateur.
A critic, who was recently asked to define the line between artist and amateur, stated that an amateur's sketches were laborious and finished up to invite favorable criticism, while the artist's sketches were broad and unfinished, suggesting much to himself only. Could not the dividing line be better defined? The amount of time spent on a sketch often depends upon opportunity. When the time is not needed elsewhere, one quite able to sketch in the boldest, most rapid style may prefer to go on and produce a picture, trusting to the inspiration of the present rather than of the future, and to vision rather than memory. If something greater is to be subsequently developed from the work, it will be no less suggestive because of its finished character.
It may not be easy to define the dividing line between artist and amateur, but it is easy to point out a well recognized one that is identical with it—the one that is drawn between poets and mere writers of verse.—Art Amateur.

The Right Kind.
The following story, told of the late Senator Stanford, is characteristic of the man. He was always a cheerful giver, but preferred paying for work to employing his purse. One day he found a dilapidated cab on the avenue, with a half clad man upon the seat. "Why are you standing here in the cold?" "I expect it's 'cause I got too shabby, sir," said the man. "Do you know that horse could carry me to the capitol?" inquired Stanford. "Yes, sir."
"Try it, then," was the response. And all that winter the man who owned the finest horses in America jogged along behind the rusty steed. That there was a change in that poor driver's fortunes by the spring everybody knew.—Ram's Horn.

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DWIGGINS' BANKING METHODS.

Not So Popular in Indiana as They Were Erstwhile.
Mr. Zimri Dwiggins, who is now under bail at Fowler, Ind., charged with embezzling the funds of the local bank, is one of the numerous Napoleons of finance who came to grief during the boom of last summer. Dwiggins began his financial career in Oxford, Ind., where his first enterprise



was the organization of the Commercial bank. After establishing that concern his meteoric course began through a number of Indiana towns, and he acquired possession or control of a veritable chain of banks throughout the state. Then he went to Chicago, where, with the aid of others, he opened the Columbia National bank. Later he obtained a firm footing on other banks in Indiana, which fed the Chicago institution. Throughout the Hoosier State the rapidity with which Dwiggins had risen in the world was a source of endless talk, and every one marveled at his success. One and all gladly placed their hard earned savings in the safe hands of the new banking genius, thinking a man who could ascend to the heights of a presidency in Chicago banking circles must indeed be a financial heavyweight.

The blind faith of the Indiana people in Dwiggins' ability was shown when the state banking department was first organized. He discovered flaws in his methods and warned the shareholders of his banks. But those most vitally interested seemed to have more confidence in Dwiggins than in the state department, whose officers could not reach the "Napoleon," as the state banking laws were so narrow. Some of the stockholders who refused to take notice of official declarations against Dwiggins know more than they did then, since they have had to pay some liberal assessments on their stock.

When he organized his chain of Indiana banks, Dwiggins went to town, he offered favorable opportunities for opening banks and interested residents of influence, and they took part in the enterprises. It is said by state banking department officials that these banks were capitalized at from \$25,000 to \$50,000 each, but were operated on the money of depositors; that they were at first managed as private concerns, but when well established Dwiggins reorganized the banks, sold the stock and gave notes for the shares he retained for himself.

Another of Dwiggins' conceptions was the United States Loan and Trust company of Oxford, which was supposedly connected with his "system." It was capitalized at \$1,000,000, but the state department called the capital "apparent." Dwiggins claimed the endorsement of Senator Sherman for his trust company and said that John D. Rockefeller had offered to buy \$1,000,000 of its bonds as an investment.

Zimri went up like a rocket and came down like the stick. He was ousted from his throne of fame and shoved through the slough of ignominy, all because one of Uncle Sam's bank examiners thought fit to inquire into his banking methods. Protests availed naught. There wasn't enough money to carry on business, and the Columbia National bank remained closed. Then came the pathetic side of the story. Hundreds of hardworking Indiana men had their last dollar in Dwiggins' country banks, and one by one these concerns went to the wall. In Chicago two or three small concerns went down with the Columbia.

"LONG LIVE THE COMMUNE!"
A Cry Which Startled and Enraged the French Chamber of Deputies.
The increase of anarchist outrages in Paris seems to threaten a reign of terror in the French capital, a condition which is likely to test the resources of the government and the courage of the bourgeoisie. Significant of the prevailing spirit of unrest was a recent scene in the chamber of deputies. During a debate on the arrests of anarchist

M. THIVRIER SHOUTING "VIVE LA COMMUNE!"
IN THE FRENCH CHAMBER OF DEPUTIES.
M. Thivrier, a Socialist-Labor deputy who always wears a blouse in token of his allegiance to the workmen, jumped up and shouted, "Long live the commune!"
A wild scene of disorder followed, and there were loud cries of "Expel him!" M. Thivrier refused to withdraw the words, and a motion for his expulsion was carried. As he refused to leave the chamber the president suspended the sitting for half an hour and ordered the chamber to be cleared. Thivrier and his friends refusing to leave, the former was ejected by the military. After the adjournment the proceedings were of a most disorderly nature, cries of "Murderers!" "Communards!" being freely uttered.

M. Thivrier is a wealthy wine merchant, but he comes legitimately by his sympathy with the working people. It began when, at the age of 12, he went to work in the coal mines of Commeny. He labored 20 years in the mines and then turned his attention to vinegrowing and winemaking, in which business he quickly amassed a fortune. He has been a deputy three or four years.

Did the Next Thing.
"Yes, the tribes elected him king, and as soon as they elected him they said 'Hall, king!'"
"And what did he do when they said 'Hall, king!'"
"He immediately began to reign."—New York Press.

The Place to Go.
"How have you managed to acquire so profound a knowledge of men?" asked Tintin of a philosophical writer.
"By a close association with and a constant study of women."—Puck.

KATIE GOT STRUCK ON THE STAGE.

Arrah, Mrs. Ryan, no wonder O'm eryin: 'Tis the trouble O'm havin' a wife.
How kin O' be aisy with O'm almost drowin' cry.
Along O' the big daughter Katie! Sure, the way she is actin' is fairly distractin': Sure, she's caught in the theatrical rage. As O'm a lone widdier, there's no livin' wid her. Since Katie got struck on the stage.

She's at the theater till midnight or later; Come home as a touch later than usual; She says she's a "scape" in an opera troupe—That that is O'm sure O'don't know. He tells her that yet she will be a sonnette. Though the colliet is not yet at age. She will be an actor—O' ye josh me character! Since Katie got struck on the stage.

Och, nobody knows how she uses me clothes—A-makin' them into costhumes. From mornin' till night me poor horse is a sight Wid her scenes settin' in all the rooms. Her father's old britches she cuts an she stitches To get herself up lookin' a "page." Och, mother, thin page! They dresses out—ragin' on. And she says it's a story on the stage. She scares me to death wid the scenes from "Macbeth."

For thin O'm after a-goin' to sleep, With his O'm comes walkin' and awfully talkin. Till the chills up me back and me creep. She makes such a pother wid the "ghost of me father."
And tells me, "Avaunt, quit her soight!" When her new tight is "clean out o' sight," O'm can't a sleep a widge all the night.

She says she will shine in the very front line And dance in the calcium glare, While all the old beax in the baldheaded rows Through their operay glasses will stare. She says her new tight is "clean out o' sight," And that she will be "all the rage." All the girls in our alley are dancing the ballet. Since Katie got struck on the stage.

She wance ran away wid an operay bouffay; Got stranded in Kalamazoo. I took her in a cab and she says she's the first To be here home now, that's true! But still the poor child, she is blessedly wild; O' thin O' will buy me a cage And lock her up in it till she's perfectly white. When Katie gets sick at the stage.

A Night Fright.
With one fearful, tearing wrench I awoke from sweet unconsciousness to a sense of pain.
I listened, but could hear nothing. There was a heavy, sudden stillness in the air that pressed upon my brain like the fumes of a drug. It seemed as though the silence itself was deafening.

I half rose from my bed and listened again in vain. Still the same awful silence, as though the machinery of the whole universe had ceased working. I looked slowly around the room in the faint sunlight. It was my room, but how changed! I could not tell what the change was. I only knew that some awful metamorphosis had overtaken me, and that the appearance of death—absolute death!

Had the world come to an end? Or was it simply I who was dead? No, this was not death, not my death, for I could feel now the bursting throbs of my own heart. The stillness of everything became more appalling, more terrible, from the fact that I knew not what it was nor whence it came. I tried to shriek for help.
Not a sound would leave my lips! Another moment and I should go mad, if—ah, what a thought!—if I were not mad already. This, then, was the meaning of it all. I was mad!

With a sudden leap I sprang into the middle of the room and gazed about to meet what might in my madness come to me.
Then I saw what caused the horrible hallucination. The solemn stillness, the strange quiet, the ghastly loneliness, were all explained in three joyous, lusty steps, a few quick turns of the wrist, and all was righted. With lightning heart, my brain free from the overwhelming strain, I went back to bed relieved and happy.
My clock had stopped.—New York World.

A MOTHER'S OPINION.

Mrs. L. A. Lyford, proprietress of "The Hollywood" 116 Turk street, San Francisco, says: "I am absolutely amazed at the great good Calderwood's Rheumatism Cure did my daughter Fannie. She was afflicted in her feet and ankles with inflammatory rheumatism, and had to use crutches to get about. My family physician treated her for several weeks, but the girl grew worse, and so I sent \$5 to the office of Calderwood's Rheumatism Cure, on the corner of Market and Fourth streets, and soon a messenger came back with three bottles of the remedy, which she began using, and before the medicine was gone she had thrown away her crutches, and is now sound and well."

Pulverized Cork.
Considerable use is now being made of the newly introduced French article to which the name of subrine has been given. The substance consists of pulverized cork of different degrees of fineness, known as impalpable, fine, medium and coarse, the pulverization being effected by very simple means, such as a horizontal grindstone. Among these the medium powders have for some time been employed in the French navy and by various navigation companies for painting the sheet iron and partitions of the insides of vessels. The effect of such coatings is said to be considerably diminish the conductivity of the sheet iron and the vibrations so unpleasant which are produced as soon as the sea becomes a little rough. Another use for these cork powders is in the preparation of a substance called liegine, which consists of the powder mixed with fine plaster in the proportion of about 10 per cent. This liegine composition is turned out in all shapes and sizes and is stated to be especially useful as a protection alike from heat or cold, or for partitions, roofs, floors, ceilings and coatings of all descriptions; also as packing for boilers, ice-houses, conservatories, coverings for wagons, steam pipes, and similar uses—in short, for the large number of cases where it is desirable to maintain an equal temperature.—New York Sun.

Flies So Thick They Put Out the Lights.
About 9 o'clock Tuesday night Battle mountain was infested with a cloud of tiny flies that drifted into the saloons on Front street in myriads, in many instances darkening the rooms and putting out the lights. When the pests had passed away it was found that the tops of the lamps were covered an inch and a half deep and the lamp chimneys choked. It would appear that these minute flies were attracted by the lights in the saloons, and in countless millions perished.—Central Nevada.

The men in the Caucasian settlements in South Africa outnumber the women by 10 to 1, and spinsters are rare.

THE COMPLEXION OF A CHINESE
Is not yellower than that of an unfortunate individual whose liver complaint has assumed the chronic form. The eyeballs of the sufferer assume a yellow hue, the tongue is coated, breath sour, a sick headache usually but not always occur, and there is sometimes diarrhea arising from a sitting posture. Constipation and dyspepsia are also attendants of this very common ailment, always in its aggravated form, liable to breed abscesses of the liver, which are very dangerous, and in some cases, Bitters wholly eradicates it, as well as the troubles complicated with it and which it originates. In child and female, constipation, biliousness, and indigestion, rheumatism, nervous and kidney trouble and debility.

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"It is with pleasure that I send a testimonial concerning what Hood's Sarsaparilla has done for my daughter. It is a wonderful medicine and I cannot recommend it too highly. Sarah, who is fourteen years old, has been afflicted with Scrofula ever since she was one year old. For five years she has had a running sore on one side of her face. We tried every remedy recommended, but nothing did her any good until we commenced using Hood's Sarsaparilla. My married daughter advised me to use Hood's Sarsaparilla because

Hood's Sarsaparilla Cures
It had cured her of dyspepsia. She had been troubled with that complaint since childhood, and since her cure she has never been without a bottle of Hood's Sarsaparilla in the house. We commenced giving it to Sarah about one year ago, and it has conquered the running sore, as a trace of the dreadful disease. Previous to taking the medicine her eyesight was affected but now she can see perfectly. In connection with Hood's Sarsaparilla we have used Hood's Vegetable Pills, and find them the best." Mrs. M. A. GRIFFIN, Xenia, Illinois. **Get Hood's Hood's Pills** cure nausea, sick headache, indigestion, biliousness. Sold by all druggists.

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