PRICE, 25 CTS.

NOTICE.

The "Kalamazoo Celery Gardens" and the "Kalamazoo Celery Co." have been consolidated. Hereafter the business of both firms will be carried on by the **KALAMAZOO CELERY CO.**, to whom all orders for Celery should be addressed.

Signed,

Kalamazoo Celery Co.,	}	KALAMAZOO CELERY CO.
Kalamazoo Celery Gardens,		

STANDING ORDERS.

We wish to call your attention to the advantage of a Standing Order, saving much trouble, for you can depend on its arrival with certain trains as many times a week as your business will warrant. Orders sent in this way for stated amounts will receive our first attention and prove of great benefit to customers when business is rushing. Orders can be changed or countermanded at any time.

See Page VI instructions in ordering.

THE
READY INFORMANT:

BEING A CONCISE BUT

*Complete Guide and Practical Instructor in Business,
Legal, Social and Postal Laws and Forms,
containing also a Commercial and
Business Dictionary.*

PUBLISHED BY AND PRESENTED WITH

Compliments of
KALAMAZOO CELERY CO.,

PIONEER SHIPPERS OF

◊KALAMAZOO CELERY,◊

KALAMAZOO, MICH.,-U. S. A.,

1886.

Copyright, 1886, by Kalamazoo Celery Co., Kalamazoo, Mich.

PREFACE.

In presenting you this little book it is our scheme not only to keep the address of "KALAMAZOO CELERY Co." constantly before our customers, and others, whose patronage we solicit, but also while advertising for our own interest to expend the amount in such a manner that our patrons may derive as much benefit as possible from the outlay. In pursuance of this design we present the "Ready Informant," giving in convenient form valuable information necessary in conducting every day business transactions, together with many important facts, receipts, etc., which will, we trust, be of interest to all in whose hands this book may fall. It is of convenient form either for the pocket or to hang near the office desk.

We have placed a small charge which will be required of those not dealing in our goods, or those who may desire more than one copy. But to all who handle Celery and will send us business card or printed letter-head we will be pleased to forward copy free.

Trusting this book will prove as we have intended, a "Ready Informant" on matters of every day business life, and awaiting your favors, which will receive such attention as we hope will not fail of meriting a share of your patronage, we remain,

Yours Respectfully,

Kalamazoo Celery Co.

SB335
K14

Take CELERY NERVINE.

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We handle only the First Grades of Celery.

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OUR PRICE.

We find it impossible to make a fixed price for the entire season, as the market is liable to change at any time owing to the supply.

While it will be our aim to make price as low as consistent, yet we SHALL NOT resort to the practice of substituting an inferior article, simply for the purpose of quoting lower than competitors. We maintain that if a customer wishes celery and can use it to advantage after paying the express, he would much prefer giving a cent or two more for the celery and have it worth from ten to twenty-five cents more when received.

If your trade demands a uniform A1 article, we can assure perfect satisfaction. If, on the other hand, the quality can be sacrificed for a cent or two per dozen in price, perhaps there are parties who can meet your wants better than we.

HOW TO GROW CELERY.

and best adapted to the various soils; how to prepare and fertilize the soil; how to sow the seeds and care for the plants; how to transplant and cultivate; how to store in large or small quantities, for winter and spring consumption or marketing, together with many other directions, hints and suggestions. No one having access to a garden can afford to be without this most valuable book. Sent post paid, upon receipt of price, 50 cents.

THIS is the title of A New Book on Celery Culture. It tells which are the reliable varieties

KALAMAZOO CELERY CO., Kalamazoo, Mich.

All our Celery is Inspected.

DIRECTIONS FOR ORDERING.

In ordering, the quantity should be stated. We ship our celery in regular size cases, holding 6, 8, 10, 12, 16, 20 and 25 dozen.

Our terms are cash, subject to sight draft, with exchange, 15th and 30th of each month.

If you wish celery sent by special express, state which; if no mention is made it will be sent via quickest and cheapest route.

Give us a trial order and see whether the constant care we claim to exercise is not made fully manifest in the most satisfactory results.

Respectfully yours,

KALAMAZOO CELERY CO.

FIVE REASONS WHY YOU SHOULD DEAL WITH US.

In writing the circular pages of this book, it is our object, as far as possible without actual trial, to convince you that we can positively ship better celery than any other firm engaged in the business. The question naturally arises, Why?

Firstly. Because we have all the capital that can be judiciously used; and it is a long established fact that where capital is invested, business can be conducted successfully on a smaller margin.

Secondly. Because our entire attention is given to this business, and it is our care that nothing is left undone which will be of advantage to our customers.

Celery Nervine Aids Digestion.

Thirdly. Because we make it a point to look ahead, and wherever there is a chance to secure a choice patch we do so, and are confident that we send out the best celery shipped from this point.

Fourthly. Because we were the pioneer shippers. Having been in the business from the start, are acquainted with the majority of growers, and always know where we can get the best to be had.

Fifthly. Because we have an established reputation at stake which, under any circumstances, we cannot afford to injure.

In addition to the foregoing inducements, we would further state: We are allowed as great a reduction on express rates as any house, the full benefit of which will be given to our customers. We can furnish celery as early and late as other shippers, season usually extending from first of July until late in the following winter.

We manufacture our own boxes (for which no charge is made) taking especial pains to make them light as possible with due regard to necessary strength. In cold weather, celery is thoroughly wrapped and protected from frost.

When desired, we furnish our customers, free, a large and attractive display card advertising "Kalama-zoo Celery for Sale Here." In fact, we offer all the inducements of other firms (by this we mean inducements that they really possess and can fulfill) together with the "Five Reasons," which are incentives peculiar to us, and that no other celery house can tender.

HINTS ABOUT KEEPING CELERY.

To keep celery the best results are obtained by putting in an ice box as soon as received, standing it up straight. If there is no ice, wind each bunch in a wet cloth and keep moist. With this treatment it will keep in good condition for several days. The next best plan, and in most cases equally as good, is to put in a cool cellar, sprinkle with water and throw a wet cloth or blanket over. Do not put celery in a tub of water to soak ; many have an erroneous idea that this is the correct way. Good results are obtained, however, by putting the root ends down in a tub with about one-half an inch of water in the bottom.

Should the "butt" or root ends become blackened by age, celery can be greatly improved by carefully paring with a knife. This does no harm, gives it a fresh appearance, and often wins a sale, where if this resort could not be had celery must be lost or greatly sacrificed. We have our celery prepared with considerable "butt" on so as to allow of this method. Celery will also keep fresh a longer period if shipped with an ample supply of the root left on.

In cold weather, should celery get frost-bitten, keep it away from heat : place it in a tub or pail of cold water. By following these directions celery that is frost-bitten will not be injured in the least. **DO NOT LEAVE CELERY OUT DOORS WHEN THE WIND BLOWS.**

DISPLAYING CELERY.

A convenient stand for grocers and marketmen in displaying celery to best advantage is made as follows:

About eighteen inches wide, twice the length of celery, fifty or sixty inches, and of suitable height, made of light material. The centre of the stand should be about eight inches lower than the ends. Two rows of nicely cleaned celery is laid on it, the roots touching at the depression at the centre, the tops slanting outward and up the incline. As the highest price and most satisfactory results are to be obtained from nice looking celery, well displayed, it is profitable to make arrangements for its most attractive exhibit.

To all our customers who desire, we will be pleased to send a small celery plant, which can be grown in a common flower pot and set in a conspicuous place. This is one of the best and most attractive advertisements of fresh celery. That which is for sale can then be kept in an ice box or some other suitable place, where it will remain fresher than if placed with other vegetables in an exposed place.

KALAMAZOO CELERY.

Most of the older dealers are undoubtedly more or less acquainted with the magnitude of the Celery production at Kalamazoo. Already the subject has been treated by newspapers and through the numerous Celery circulars sent out by the various parties engaged in its shipment.

For the benefit of those who are interested in Celery culture, particularly as carried on at Kalamazoo, we

Kalamazoo Celery is the Best.

will here give a short history of the business and an idea of its growth and magnitude. (For a complete, comprehensive work on the subject, we submit our book, "How to Grow Celery," price 50c., a description of which will be found on page v.)

In the first place we would say that the whole matter has been, to a greater or less extent, misrepresented by nearly every circular pretending to touch the subject of cultivation thus far sent out, some parties going so far as to claim to own large celery farms, possessing various and extensive facilities for producing more excellent stock than others. Such assertions are all false. The production of celery on an extensive scale was undertaken by one firm, but resulted in a great loss and their entirely going out of the celery business.

Celery is a plant of the parsley family, and was originally found in its wild state throughout the ditches of Europe, in a rank, coarse, and even poisonous condition; but, through cultivation, is rendered more mild in flavor, becoming sweet, crisp and juicy. As now known it is one of the most agreeable relishes cultivated, being a leading table ornament, not only in the best hotels, but on private tables as well, and is recommended by physicians as one of the greatest nervines yet discovered.

Celery is raised in Kalamazoo principally by Hollanders, who grow only what their families can care for. A Holland boy from the age of 7 years up can, under suitable direction, accomplish in the celery garden about as much work as a man. Experience has proven that a Yankee cannot compete with these foreigners and their large families,

The extensive grower, if there were such, must hire his help, but it could not be expected that they would

Celery Nervine is Perfectly Safe to Use.

work for him as for themselves, though, at the same time, probably no fault could be found.

These Hollanders, when working their own crop, will be in the field at sunrise, (not unfrequently before in the busiest season,) and work until dark, allowing themselves only a short respite for meals. A Hollander, with a family of say seven children, from 5 to 18 years of age, can, in the cultivation of celery, accomplish more and better results than an American with the same number of able bodied men.

About fifteen years ago celery was first grown upon the marshes of Kalamazoo. Eight years ago they produced but little more of this delightful relish than the local trade demanded. The reputation grew out of the impression made upon strangers, who at once saw the difference and superior quality produced here.

This led to small shipments, which were filled by grocerymen. But the demand grew, and was soon such as to create a business of itself. Capital soon found its way into the enterprise, and hundreds of acres of marsh lands which were hitherto considered comparatively worthless, (but its thorough adaptation to the raising of celery has since proven to be unequaled,) were purchased, and the business has grown to be an industry of which any city might be proud, indeed it has won for Kalamazoo, a national and, with other industries, we might be justified in saying world-wide reputation. The production of celery has increased in the last 8 years from a supply but little more than the the local trade demanded, until, in the busy part of the season, the daily shipments are as high as 35 tons, or 4 car loads. So extensive is this flourishing industry that for the last six or eight years it has doubled from year to year, placing under cultivation considerably over 1000 acres, entirely surrounding the city, and

All our Celery is Bought direct from the Growers.

furnishing employment to more than 2000 people. The soil of these gardens is so well adapted to the cultivation of this plant, and so perfect is the system of drainage adopted, that neither very dry or very wet seasons have any injurious effect upon the quality or flavor of the plant. So well known and great is the reputation of our celery, that inferior qualities raised at other points are placed upon the market, labeled "Famous Kalamazoo Celery," thus giving it a ready market where its sale would otherwise be impossible.

Through our long experience and acquaintance with growers, we have learned who produce the choicest celery, and by square dealing have gained their confidence, so that we have no trouble securing first-class celery, but to further protect ourselves and customers we have an inspector who handles all stock before pay or receipt is given. If unsatisfactory it is refused, but as we will not receive second grade at any price, the grower soon finds it is labor lost to bring us anything but a first-class article.

Having been in the business from the start, and adding to our own experience the observations we have taken of others, we adopt this method as the best way to hold and add to our already established reputation.

Since the celery business has attained such gigantic proportions, as in any other business, many are trying to dabble in it, and out of over seventy-five persons and firms who advertise to ship Kalamazoo Celery, only a small per cent. are regularly engaged in the business and have the experience, capital and facilities for shipping and packing in a manner to give the highest satisfaction.

The appearance and condition of celery when it reaches its destination is, in a great measure, due to the manner and care exercised in packing. It is sur-

Refuse Substitutes and Imitations of Celery Nervine.

prising to what distances celery, when properly packed can be shipped and received in good, fresh condition ; in fact, during the season we ship daily to points in Maine, Florida, Louisiana, Texas, New Mexico and Colorado. Celery shipped by us to New Orleans is successfully repacked and forwarded to Central America.

If you are handling fruit or vegetables, and have never tried the celery from this point, it will pay you to do so.

Respectfully,

KALAMAZOO CELERY CO.

EXPRESS RATES.

During the last year there has been a great deal said on the subject of Reduced Express. Certain shippers, unscrupulously, and hoping to pecuniarily better themselves, claim to have better rates than can be had by other dealers. As the notice at bottom will show, all such assertions are false and intended to mislead customers. Read what the Express Agents have to say:

"IMPORTANT.

All celery shipped by express from Kalamazoo is billed at actual pound rates, no discrimination being made. In fact the billing clerk, when computing the charges, does not know by what shipper the box is sent. Any dealer or dealers claiming special rates over other shippers, through our Company, are maliciously deceiving. In case special or reduced rates to any point are made, they will be open alike to ALL shippers and their respective customers.

Signed, C. D. DWIGHT,
Agt. U. S. Ex. Co.

H. M. WYNKOOP,
Agt. Am. Ex. Co.

Read Directions for Making Celery Display Stand.

Postal Information.

ORGANIZATION OF THE DEPARTMENT AT WASHINGTON, D. C.

The Postmaster General of the United States is the executive head of the Post Office Department, and is a member of the President's Cabinet.

The First Assistant Postmaster General has charge of the appointment of postmasters, the establishment of post offices, and all questions of postal law.

The Second Assistant Postmaster General has charge of all mail routes, and matters pertaining to them.

The Third Assistant Postmaster General has charge of the Dead Letter Office, and the sale of postage stamps and postal cards.

The General Superintendent of the Railway Mail Service has charge of the distribution and dispatch of mail, admission of matter to the mails, and appointments to the Railway Mail Service.

The Superintendent of the Money Order Office has charge of all business relating to money orders.

The Superintendent of Foreign Mails has charge of foreign mails.

The Chief Post Office Inspector has charge of matters relating to lost mail matter.

Domestic Rates of Postage.

FIRST CLASS.—Letters and all other written matter, whether sealed or unsealed, and all other matter sealed, nailed, sewed, tied, or fastened in any manner so that it cannot be easily examined, two cents per half ounce, or fraction thereof.

Postal cards, one cent each. Postal cards are unmailable with any writing or printing on the address side except the direction; or with anything pasted upon, or attached to them.

SECOND CLASS.—Only for publishers and news agents.

THIRD CLASS.—Printed matter, in unsealed wrappers, one cent for each two ounces, or fraction thereof, which must be fully prepaid.

This includes books, circulars, chromos, hand-bills, engravings, newspapers, magazines, pamphlets, music, photographs, proof sheets and manuscript accompanying same, reproductions by any process (except handwriting and the copying press) not in the nature of personal correspondence. Limit of weight four pounds, except for a single book, which may weigh more.

FOURTH CLASS.—All mailable matter not included in the three preceding classes, which is so prepared for mailing as to be easily withdrawn from the wrapper and examined. Rate, one cent per ounce, or fraction thereof, which must be fully prepaid in all cases. Limit of weight, four pounds.

On any third and fourth class packages may be written the names and numbers of articles enclosed. The sender is also allowed to mark a word or passage in a book or paper, to which he desires to call special attention. He may also write a simple inscription, or dedication, upon the cover or blank leaves of a book or pamphlet. He may attach to articles of merchandise, by tag, or label, a mark, number, name, or letter for purpose of identification. Printed circulars may contain the written name of the sender, and

For all forms of Nervousness take Celery Nervine.

the date. The sender's address, preceded by the word "from," may may be added (inside or out) to any package. Any other writing on third or fourth class matter will subject the package to letter rates of postage, and render the sender liable to a fine of ten dollars for each offence.

Domestic Money Order Charges.

Not exceeding \$10.00.....	8 cents.
Exceeding \$10.00, and not exceeding \$15 00.....	10 "
" 15.00, " 30.00.....	15 "
" 30.00, " 40.00.....	20 "
" 40.00, " 50.00.....	25 "
" 50.00, " 60.00.....	30 "
" 60.00, " 70.00.....	35 "
" 0.00, " 80.00.....	40 "
" 80.00, " 100.00.....	45 "

Orders not issued for a larger amount than \$100.00.

Foreign Rates of Postage.

The usual rates of postage to all parts of Europe, Persia, India, Egypt, Turkey, Japan, Cuba, Mexico, Bermudas, Porto Rico, Honduras, Brazil, Chili, Peru, Argentine Confederation, Venezuela, Ecuador and Newfoundland, for letters, is 5 cents per half ounce, or fraction thereof. In view of many exceptional variations, however, it will be wiser to consult a Postmaster for exact rates. Prepayment is optional. If not prepaid, however, a fine is collected on delivery.

One cent additional to the impressed stamp is required on all foreign postal cards.

Newspapers, 2 cents for each four ounces, or fraction thereof.

On all other printed matter, and samples, 1 cent for each two ounces, or fraction thereof, and an additional 1 cent for each package. The least postage, however, on any such package is 5 cents.

All matter, except letters, must be fully prepaid

By a prepayment of 10 cents extra, all mailable packages may be registered.

Foreign Money Order Charges.

On Canada and Newfoundland: not over \$10, 20 cents; \$10 to \$20, 40 cents; \$20 to \$30, 60 cents; \$30 to \$40, 80 cents; \$40 to \$50 \$1.00.

On Great Britain and Ireland: not over \$10, 20 cents; \$10 to \$20, 40 cents; \$20 to \$30, 60 cents; \$30 to \$40, 80 cents; \$40 to \$50, \$1.00.

On Switzerland and Italy: not over \$10, 25 cents; \$10 to \$20, 50 cents; \$20 to \$30, 75 cents; \$30 to \$40, \$1.00; \$40 to \$50, \$1.25.

On Germany, France and Algeria: not over \$10, 15 cents; \$10 to \$20, 30 cents; \$20 to \$30, 45 cents; \$30 to \$40, 60 cents; \$40 to \$50, 75 cents.

All letters, postal cards, printed matter, samples, etc., to the Dominion of Canada, Nova Scotia, New Brunswick, etc., must be prepaid at the same rates as domestic postage.

The postage on samples for the above countries is 10 cents for any weight package, not exceeding 8 ounces, which is the limit mailable.

Suggestions to the Public

Concerning the Use of the Mails.

Owing to the frequent handling all mail matter necessarily receives, it is advisable always to use good envelopes, as many of the

Note the Advantages of Placing Standing Order.

thin ones split open, which excites suspicion and blame against entirely innocent officials.

Prepayment of one full rate of postage on first class matter insures its being forwarded, but it is best to fully prepay, else the receiver of the letter must meet the deficiency. All mail, except first class matter, must be fully prepaid or it will not be forwarded.

Postal cards with anything other than the address written or printed on the address side will not be forwarded.

When one full rate of postage has been prepaid on first class matter, and all other matter when fully prepaid, may, at the request of the party addressed, be forwarded from one post office to another. Postmasters can return second, third and fourth class matter only upon receipt of postage stamps to cover remailing. A printed or written request on such matter, asking postmaster to notify sender of non-delivery, and of amount of postage required to return same, is allowable and will be honored.

All inquiries relating to lost mail matter of any sort, either domestic or foreign, should be addressed to the Chief Inspector Post Office Department, Washington, D. C.

Inquiries relating to mail matter supposed to have been sent to the Dead Letter Office, should be sent to the Third Assistant Postmaster General.

In all letters of inquiry fullest information must be given, such as name and address of sender or writer, date and place of mailing, to whom and to what address the article was mailed, and a brief description of the contents. Whenever it is known when or why letter was sent to Dead Letter Office this should be stated, as should the number of any registered matter.

Always write "Transient," or "General Delivery," on matter for persons not located where you send mail to them.

The following articles are unmailable, viz.: Poisons, Inflammable and explosive articles, fatty substances, easy liquefiable substances, insects (except queen bees), live or dead animals not stuffed, reptiles, confectionery, pastes or confections, fruits or vegetable matter, and substances exhaling a bad odor, and every postal card upon which, or letter upon the envelope of which, obscene, lewd, indecent or lascivious drawings, terms, epithets, or language may be written or printed, and all matter concerning lotteries, so-called gift concerts, or other similar enterprises offering prizes, or concerning schemes devised and intended to defraud the public, or for the purpose of obtaining money or goods under false pretences.

Manuscript for magazines, periodicals, or newspapers, and music, and book manuscript, are subject to full letter postage, unless they are accompanied by proof-sheets of such manuscript, or of which proofs such manuscript is a correction or addition, in which cases the rate will be one cent for each two ounces or fraction thereof.

Be sure that there is a post office at the place to which you send your letters, as matter not addressed to a post office cannot be forwarded. When directing to cities, always add the street and number, or post office box, of the person addressed, unless marked "Transient," or "General Delivery."

To insure certainty in despatch of mail, give the county in which the post office is, and spell out the name of the State in full.

If you will write or print your name and address (and the contents, if a package) in the upper left hand corner of your mail matter, it will be returned to you for correction, if improperly addressed, or insufficiently paid, and if not called for at its destination, it can be returned to you without going to the dead letter office. If a letter, it will be returned free.

Register all valuable letters and packages. Registry fee ten cents, which with the postage must be fully prepaid. The name and address of the sender must be given on the outside of the envelope or wrapper of all registered articles. Registration does not make the Department responsible for lost letters, but it does so mark the progress of a letter that tampering with it is almost wholly impossible.

Abbreviations of Names of States and Territories.

As Used in the Post Office Department.

Alabama.....	Ala.	Mississippi.....	Miss.
Alaska Territory.....	Alaska.	Missouri.....	Mo.
Arizona Territory.....	Ariz.	Montana Territory	Mont.
Arkansas.....	Ark.	Nebraska.....	Nebr.
California.....	Cal.	Nevada.....	Nev.
Colorado.....	Colo.	New Hampshire.....	N. H.
Connecticut.....	Conn.	New Jersey.....	N. J.
Dakota Territory.....	Dak.	New Mexico Territory...	N. Mex.
Delaware.....	Del.	New York.....	N. Y.
District of Columbia.....	D. C.	North Carolina.....	N. C.
Florida.....	Fla.	Ohio.....	Ohio.
Georgia.....	Ga.	Oregon.....	Oreg.
Idaho Territory.....	Idaho.	Pennsylvania.....	Pa.
Illinois.....	Ill.	Rhode Island.....	R. I.
Indiana.....	Ind.	South Carolina.....	S. C.
Indian Territory.....	Ind. T.	Tennessee.....	Tenn.
Iowa.....	Iowa.	Texas.....	Tex.
Kansas.....	Kans.	Utah Territory.....	Utah.
Kentucky.....	Ky.	Vermont.....	Vt.
Louisiana.....	La.	Virginia.....	Va.
Maine.....	Me.	Washington Territory. .	Wash.
Maryland.....	Md.	West Virginia.....	W. Va.
Massachusetts.....	Mass.	Wisconsin.....	Wis.
Michigan.....	Mich.	Wyoming Territory.....	Wyo.
Minnesota.....	Minn.		

Business Principles in Daily Use.

If a note is lost or stolen it does not release the maker, he must pay it if the consideration for which it was given and the amount can be proven.

Notes bear interest only when so stated.

Principals are responsible for the acts of their agents.

Each individual in a partnership is responsible for the whole amount of the debts of the firm, except in cases of special partnership. The word "limited," in connection with the firm name, indicates that a limitation of responsibility for each member is fixed.

Ignorance of the law excuses no one.

An agreement without consideration of value is void.

A note made on Sunday is void, also one dated ahead of its issue. It may be dated back at pleasure.

Contracts made on Sunday cannot be enforced.

A note by a minor is void in some States, and in others it is voidable on judicial decision.

A contract made with a minor, or a lunatic, is void.

A note obtained by fraud or from a person in a state of intoxication cannot be collected.

Read Directions for Keeping Celery.

It is a fraud to conceal a fraud.

Signatures made with a lead pencil are good in law.

The acts of one partner bind the rest.

"Value received" is usually written in a note, and should be, but it is not necessary. If not written it is presumed by the law or may be supplied by proof.

The maker of an "accommodation" bill or note (one for which he had received no consideration), having lent his name or credit for the benefit of the holder, is not bound to the person accommodated, but is bound to all other parties, precisely as if there was a good consideration.

No consideration is sufficient in law if it be illegal in its nature.

Checks or drafts must be presented for payment without unreasonable delay.

An indorsee has a right of action against all whose names were on the bill when he received it.

If the letter containing a protest of non-payment be put into the post office, any miscarriage does not affect the party giving notice.

Notes of protest may be sent either to the place of business or residence of the party notified.

The loss of a note is not sufficient excuse for not giving notice of protest.

An indorser of a note is exempt from liability if not served with notice of its dishonor within 24 hours of its non-payment.

An indorsement may be written either on the face or back.

An oral agreement must be proved by evidence. A written agreement proves itself.

The holder of a note may give notice of protest either to all the previous indorsers, or only to one of them; in case of the latter, he must select the last indorser, and the last must give notice to the last before him, and so on. Each indorser must send notice the same day or day following. Neither Sunday nor legal holiday is to be counted in reckoning the time in which notice is to be given.

If two or more persons as parties are jointly liable on a note or bill, due notice to one of them is sufficient.

An indorser may prevent his own liability to be sued by writing "without recourse," or similar words.

All claims which do not rest upon a seal or judgment must be sued within six years from the time when they arise.

Part payment of debt which has passed the time of statutory limitation, revives the whole debt, and the claim holds good for another period of six years from the date of payment of such partial payment.

If, when a debt is due, the debtor is out of the State, the "six years" do not begin to run until he returns. If he afterward leaves the State, the time forward counts the same as if he remained.

The law compels no one to do impossibilities.

A receipt for money is not always conclusive.

The law prefers written to oral evidence because of its precision.

Written instruments are to be construed and interpreted by the law, according to the simple, customary and natural meaning of the words used.

No evidence can be introduced to *contradict* or *vary* a written agreement, but it may be received in order to explain it, when such explanation is needed.

Joint payees of a bill or note, who are not partners, must all join in an indorsement.

Celery Nervine is purely Vegetable, free from Poisons.

One may make a note payable to his own order, and indorse it in blank. He must write his name across the face or back the same as any other indorser.

After the death of a holder of a bill or note, his executor or administrator may transfer it by his indorsement.

The husband who acquires a right to a bill or note which was given to the wife, either before or after marriage, may indorse it.

"Acceptance" applies to bills and not to notes. It is an engagement on the part of the person on whom the bill is drawn to pay it according to its tenor. The usual way is to write across the face of the bill the word "accepted."

The finder of negotiable paper, as of all other property, must make reasonable efforts to find the owner before he is entitled to appropriate it to his own purposes. If the finder conceal it, he is liable to the charge of larceny or theft.

Safe Business Rules.

1. In business hours attend only to business matters.
2. Confine social calls to the social circle.
3. State your business in few words, without loss of time.
4. Let dealings with a stranger be carefully considered, and let tried friendship be duly appreciated.
5. A mean act soon recoils, and a man of honor will be esteemed.
6. Treat all with respect, confide in few, wrong no man.
7. Never be afraid to say No, and always be prompt to acknowledge and rectify a wrong.
8. Leave nothing for to-morrow that should be done to-day.
9. Because a friend is polite, do not think his time is valueless.
10. Have a place for everything, and everything in its place.
11. To preserve long friendship, keep a short credit.
12. The way to get credit is to be punctual.
13. To preserve credit, do not use it much.
14. Settle often; have short accounts.
15. Trust no man's appearance, they are often deceptive.
16. Rogues generally dress well.
17. Be well satisfied before you give a credit, that those to whom you give it are safe men.

Good Business Habits.

1. Be strict in keeping engagements.
2. Do nothing carelessly or in a hurry.
3. Employ nobody to do what you can easily do yourself.
4. Leave nothing undone that ought to be done, and which circumstances permit.
5. Keep your designs and business from others, yet be candid with all.
6. Be prompt and decisive with customers, and do not overtrade.
7. Prefer short credit to long, cash to credit, either in buying or selling, and small profit with little risk, to the chance of better gains with more hazards.
8. Be clear and explicit in bargains.
9. Leave nothing of consequence to memory which can be committed to writing.
10. Keep copies of all important letters, etc.
11. Never suffer your desk to be confused by papers lying upon it.
12. Keep everything in its proper place.
13. Always be at the head of your business.

KALAMAZOO CELERY Co. are the Pioneer Shippers.

14. Constantly examine your books, and see through all affairs as far as care and attention will enable you.

15. Balance accounts regularly.

16. Make out and transmit all accounts current to customers, both at home and abroad.

17. Avoid all sorts of accommodation in money matters and law-suits where there is the least hazard.

18. Be economical in expenditure, always living within your income.

19. Keep a memorandum book in your pocket, in which you note every particular relative to appointments, addresses, and petty cash.

20. Be cautious how you become security for any person.

21. Be generous when urged by motives of humanity.

Short Rules for Rapid Calculation.

To add quickly, accustom the eye to read three figures at a time; place the unit figure in a second column, and on adding it, add in the tens which were discarded. This saves two-thirds the work of adding.

Rapid Process in Multiplication.

To multiply any number by 125,			add 3 ciphers, and divide by 8		
"	"	"	162 $\frac{2}{3}$	" 2	" " 6
"	"	"	331 $\frac{1}{3}$	" 2	" " 3
"	"	"	3331 $\frac{1}{3}$	" 3	" " 3
"	"	"	65 $\frac{2}{3}$	" 2	" " 15
"	"	"	66 $\frac{2}{3}$	" 3	" " 51
"	"	"	81 $\frac{1}{2}$	" 2	" " 12
"	"	"	121 $\frac{1}{2}$	" 2	" " 8
"	"	"	831 $\frac{1}{3}$	" 3	" " 12
"	"	"	75,	" 2	" " 4

And subtract the quotient.

To multiply any number by 11, write the sum of the figures between them. Multiply 45 by 11. Here 4 and 5 are 9. Place the 9 between the 4 and 5, 495.

To multiply fractions. To square any number, multiply by the next highest whole number, and annex $\frac{1}{4}$. $7\frac{1}{2}$ by $7\frac{1}{2}$; simply say 8 times 7 are 56 and $\frac{1}{4}$.

Interest on Notes, Lightning Method.

Draw a line, cutting off the two right hand figures of \$, and you have the interest of the sum at 60 days for 6 per cent.; then take aliquot parts of the time.

To tell what an Article will Retail for to make a profit of Twenty Per Cent.

Remove the decimal point back one place, and the answer is the result. For instance, hats cost \$17.50 per dozen; retail for \$1.75 at 20 per cent. For other per cents., add or subtract after removing the point the fractional part that the required per cent. is more or less than 20 per cent.

To Ascertain the Weight of Live Cattle.

Take the girth and length in feet; multiply the square of the girth by the length, and multiply the product by 3.36. The result will be the answer in pounds.

For General Debility Nothing Equals Celery Nervine.

The live weight multiplied by 605 gives a near approximation to the net weight. If the animal is lean, deduct 1-20 from the result.

To Measure Corn in the Crib.

Take the length, multiply by the breadth of the crib, and that by the height inside the rails, and divide by 2, and the answer is in shelled corn in bushels.

Laws Concerning Debts.

Each State has more or less of legal peculiarity concerning the collection of debts.

In matters of moment legal advice should be taken. Too much risk should never be assumed where much is at stake. In business the "penny-wise and pound-foolish" plan must be avoided.

In almost every State and territory an *absconding debtor* can be arrested; also, one who has contracted debts fraudulently, or who is so disposing of property as to jeopardize the claims of his debtors. It is not the fact of debt, however, that warrants the arrest, but the presumption of fraud in the case, by clearing himself from which, the debtor is usually freed from arrest; but failing in this he may be imprisoned for the fraud sometimes for a set term, or until he satisfy the judgment, or, on investigation, be regularly discharged as insolvent. The laws of the States vary somewhat as to the manner and time of issuing execution, stay of execution, attachments against personal property, against real estate, etc.

In some States a debtor may be discharged from arrest at once, if he take the "poor debtor's oath," and examination prove nothing to the contrary of its truthfulness.

In most States where arrest for debt is possible, female debtors are explicitly exempted.

In Indiana all relief from stay laws, etc., can be waived in contracts, notes, etc., by inserting the words "Payable without any relief whatever from valuation or appraisement laws."

Notes for negotiation in Missouri must contain the words "for value received, negotiable, and payable without defalcation." In New Jersey they must say, "without defalcation or discount."

There is no arrest on civil processes in the District of Columbia, Florida, Georgia, Maryland, Minnesota, Missouri, Ohio, Tennessee, Texas, West Virginia, and Wisconsin.

Louisiana does not recognize "judgment notes," but notes and book accounts may be taken in execution and sold.

In all States creditors, not residents, who begin suits, must give security for costs; in most States, residents must do the same.

Perishable property, or that liable to rapid depreciation, if taken in execution, may usually be sold at once by consent of parties concerned, or by appraisal of the officer in charge, the proceeds being held in lieu of the property.

EXEMPTIONS.

It has been deemed wise in all the States to exempt from seizure and sale for debt, certain property, real or personal, so that no debtor should be wholly stripped by any process of law. In some States one may waive these exemptions, but in many States the law prohibits even a voluntary surrender of all. This is in the interest of the debtor's family.

Read what Express Agents say about Reduced Rates.

Legal Holidays.

NEW YEAR'S DAY.

January 1st is a legal holiday in all the States except Arkansas, Delaware, Georgia, Kentucky, Maine, Massachusetts, New Hampshire, Rhode Island, and North and South Carolina.

WASHINGTON'S BIRTHDAY.

February 22d is a legal holiday in all the States but Alabama, Arkansas, Florida, Illinois, Indiana, Iowa, Kansas, Maine, Missouri, North Carolina, Ohio, Oregon, Tennessee, and Texas.

INDEPENDENCE DAY.

July 4th is a legal holiday in all the States and Territories.

CHRISTMAS DAY.

December 25th is a legal holiday in all the States and Territories.

DECORATION DAY.

May 30th is a legal holiday in Colorado, Connecticut, Maine, Michigan, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont.

GOOD FRIDAY.

This is a legal holiday in Florida, Louisiana, Minnesota, and Pennsylvania.

THANKSGIVING, OR FAST DAYS.

Thanksgiving Day and Public Fast Days, appointed by the President of the United States, are legal holidays in such States as may, by proclamation of their Governors, set them apart for religious observance.

ELECTION DAYS.

Days for General Election, State or National, are legal holidays in California, Maine, Missouri, New Jersey, New York, Oregon, South Carolina, and Wisconsin.

LOCAL LEGAL HOLIDAYS.

January 8th, Anniversary of the Battle of New Orleans; February 12th, Anniversary of the birth of Abraham Lincoln; and March 4th, Firemen's Anniversary, are legal holidays in Louisiana.

Shrove Tuesday is a legal holiday in Louisiana and in the cities of Mobile, Montgomery, and Selma, Alabama.

Memorial Day (April 26) is a legal holiday in Georgia.

March 2d, Anniversary of the Independence of Texas, and April 21st, Anniversary of the Battle of San Jacinto, are legal holidays in Texas.

Form of Letters.

BUSINESS LETTERS should be direct and brief. If clearness demands extended statement do not hesitate to give it; but remember that business men must economize time. Copies should be kept of all business letters.

LETTERS OF RECOMMENDATION should be given cautiously. They should be both clear and candid. If a party is not worthy of a commendation, do not seem to commend by ambiguous phrases. A party may be commended for one quality, and not for others. Say what you mean or say nothing.

Celery Nervine is a Sure Cure for Sick Headache.

LETTERS OF INTRODUCTION should be given only where one is sure that it will prove mutually agreeable. It is a discourtesy to impose a man upon an unwilling friend.

LETTERS OF CONGRATULATION should be far more frequent than they are. Let them deal with the one subject only, even if another letter follow on other matters at once. Any event, presumably pleasant, which occurs to your friend, justifies a letter of congratulation.

LETTERS OF ADVICE should never be given unless requested; but, then, let them be the result of your best thought.

LETTERS OF EXCUSE should be sent if aught has transpired needing to be excused, or if such an event is apt to transpire. Unexplained errors or omissions are cankers in friendship.

SOLICITING FAVORS.—If you have favors to ask by correspondence do it in a straightforward way. Reasons for asking them, and for applying to the party addressed, are in order, but flattery and misrepresentation should be spurned.

LETTERS WITH GIFTS are proper, but they should not be patronizing, nor assume some great thing has been done. They should always be very brief.

LETTERS OF SYMPATHY should always be tender and carefully considered. Never attempt to belittle the loss or the sorrow under consideration; and never aggravate it by tearing open the wounds afresh. Accept the facts, painful though they be, and apply whatever good consolation you can command. Be brief, but not curt.

LETTERS OF FRIENDSHIP should receive more care and thought than is generally accorded them. They should be answered promptly, and good taste should dictate the measure of freedom or formality to be observed in them. All set phrases, such as, "I take my pen in hand," "Hoping these few lines will find you," etc., should be avoided, as out of good taste. The frequency and length of these letters must be determined for each case by those who know it best.

How to Copyright a Book, Map, Chart, etc.

Every applicant for a copyright must state distinctly the name and residence of the claimant, and whether the right is claimed as author, designer, or proprietor. No affidavit or formal application is required. A printed copy of the title of the book, map, chart, dramatic or musical composition, engraving, cut, print, or photograph, or a description of the painting, drawing, chromo, statue, statuary, or model or design for a work of fine arts, for which copyright is desired, must be sent by mail or otherwise, prepaid, addressed "Librarian of Congress, Washington, D. C." This must be done before publication of the book or other article. A fee of 50 cents, for recording the title of each book or other article, must be inclosed with the title as above, and 50 cents in addition (or one dollar in all) for each certificate of copyright under seal of the Librarian of Congress, which will be transmitted by return mail. Within ten days after publication of each book or other article, two complete copies must be sent prepaid, to perfect the copyright, with the address "Librarian of Congress, Washington, D. C." Without the deposit of copies above required the copyright is void, and a penalty of \$25 is incurred. No copyright is valid unless notice is given by inserting in every copy published, "Entered according

Our Shipments will be from the Choicest in the Market.

to act of Congress, in the year——, by——, in the office of the Librarian of Congress, at Washington," or, at the option of the person entering the copyright, the words: "Copyright, 18—, by——," The law imposes a penalty of \$100 upon any person who has not obtained copyright who shall insert the notice "Entered according to act of Congress," or "Copyright," or words of the same import, in or upon any book or other article. Each copyright secures the exclusive right of publishing the book or article copyrighted for the term of 28 years. Six months before the end of that time, the author or designer, or his widow or children, may secure a renewal for the further term of fourteen years, making forty-two years in all. Any copyright is assignable in law by any instrument of writing, but such assignment must be recorded in the office of the Librarian of Congress within sixty days from its date. The fee for this record and certificate is one dollar. A copy of the record (or duplicate certificate) of any copyright entry will be furnished, under seal, at the rate of 50 cents. Copyrights cannot be granted upon Trade-marks, nor upon Labels intended to be used with any article of manufacture. If protection for such prints or labels is desired, application must be made to the Patent Office, where they are registered at a fee of \$6 for labels and \$25 for trade-marks. An American author, who is within the British dominions at the time of the first publishing of his book, and who publishes it there, is entitled to the protection of their copyright laws.

The United States Patent Fees.

On filing each caveat, \$10; on filing each original application for a patent, except for a design, \$15; on issuing each original patent, \$20; on every appeal from Examiners-in-Chief, \$20; on application for a reissue, \$30; on application for extension, \$50; granting an extension, \$50; filing each disclaimer, \$10; certified copies of patents and other papers, 10 cents per 100 words; recording assignment, agreement, etc., \$1 for 300 words or under.

Area of the United States.

The United States comprises an area of 3,578,392 square miles. Its coast line on the Atlantic Ocean is over two thousand miles in extent (2,163); on the Gulf of Mexico nearly two thousand miles (1,764), and on the Pacific Ocean, exclusive of the Alaska possessions, nearly fifteen hundred miles (1,343).

Previous to 1782 its area was about 800,000, square miles, all of it lying east of the Mississippi and south of the great lakes. Additions to its area have been made since that date, as follows:

	Square miles.
Territory ceded by England in 1783.....	815,615
Louisiana ceded by France in 1803.....	930,928
Florida ceded by Spain in 1821.....	59,268
Texas admitted, at its own request, in 1845.....	237,504
Oregon, by treaty, in 1846.....	280,425
California ceded by Mexico in 1847.....	649,762
Arizona, from Mexico, by treaty, in 1854	27,500
Alaska, from Russia, by treaty, in 1867.....	577,390
Total present area.....	3,578,392

Interesting Facts About Washington, D. C.

The dome of the United States Capitol is 807½ feet high. The weight of the iron alone in the dome of the Capitol is 8,009,200 pounds.

Of the domes to large buildings in the world the dome of the United States Capitol ranks fifth in height and fourth in diameter.

It is said that the Capitol of the United States is unquestionably the finest and largest building of the kind on the face of the earth.

The great bronze door of the east front entrance of the rotunda of the Capitol weighs 20,000 pounds and cost \$28,000.

The six large paintings on the walls of the rotunda of the Capitol cost \$74,000. Three of them cost \$10,000 each, one \$12,000, and the other four \$8,000 each.

There are 51½ acres of ground around the Capitol, which are known as the "Capitol Grounds," and cost the government \$684,199.

The Soldiers' Home grounds, near Washington, embrace 800 acres of land.

The new State Department has 150 rooms and cost \$5,000,000.

Washington's tomb, at Mount Vernon, Virginia, is seventeen miles south of the Capitol.

The Scott statue in Washington, which is made of bronze, weighs 1,200 pounds, and cost \$20,000.

The District of Columbia comprises sixty-four square miles, and lies entirely within the State of Maryland.

Pennsylvania avenue, from the Treasury Building to the Capitol is 160 feet wide and almost as smooth as an ice-pond.

The statue of Gen. McPherson, located in McPherson Square in Washington city, cost \$23,500, and weighs 7,000 pounds.

The new War Department has 173 rooms and cost \$2,500,000. The building has 412 windows.

The water used in the White House for drinking purposes is conveyed to the Mansion by pipes from a spring in Franklin Park, several squares distant.

The site of the city of Washington and the location of public reservations, squares, Capitol and Executive Mansion were selected by President Washington.

Gas was first introduced into the White House in 1848.

The first session of Congress that assembled in Washington met in November, 1800.

There is more money in the Sub-Treasury at San Francisco than there is in the United States Treasury at Washington.

The appropriations made by Congress, from 1800 to date, for the erection and remodeling of the Capitol, amount to over \$15,000,000.

When the war closed nearly 3,000,000 men, who were serving in the armies on both sides, were discharged and returned to civil life.

George Washington's plantation on the Potomac river, south of Washington city, originally contained 8,000 acres.

The "Rebellion Record," issued from the Government Printing office at Washington, consists of ninety-six volumes of eight hundred pages each.

It is 3,155 miles from Washington to San Francisco.

Standard Time.

The day the change of time in the United States went into effect was November 18, 1883. There were previous to that time 58 kinds

Oyster Dealers will do Well to Handle our Celery.

of time used by Railroads in the United States, now there are only four kinds of time in use by Railroads in the United States. They are Eastern time, Central time, Mountain time, and Western time.

EASTERN TIME.

Is the local time of the 75th Meridian from Greenwich. The Meridian (like all other Meridians of Longitude, running from one pole to the other) passes a few miles east of Philadelphia, so that Eastern time differs only 38 seconds from Philadelphia local time. Eastern time covers a strip 15 degrees wide, extending $7\frac{1}{2}$ degrees on each side of the 75th meridian, reaching from the eastern part of Maine to the vicinity of Detroit, Mich. The time in Boston, Albany, Syracuse, Rochester, Buffalo, New York, Philadelphia, Washington, and all places in this area is the same.

CENTRAL TIME

Is the local time of the 90th Meridian. This time prevails over similar area of 15 degrees of longitude, and is just one hour slower than Eastern time. It commences in the vicinity of Detroit, Mich., and extends to the vicinity of Yankton and Austin. The time at Cleveland, Cincinnati, Chicago, St. Louis, Kansas City, Omaha, and all places in this area is the same.

MOUNTAIN TIME

Covers the area of 15 degrees of longitude next to the west. It is local time of the 105th Meridian, which passes through or near the city of Denver. This time is one hour slower than Central time, and extends from Yankton and Austin on the east, to the vicinity of Salt Lake City on the west. The time in all places in this area is the same.

WESTERN TIME

Is the local time of the 120th Meridian, and covers all west of $112\frac{1}{2}$ degrees of longitude, which commences in the vicinity of Salt Lake City on the east, and extends west into the Pacific Ocean. This time is one hour slower than Mountain time. The time at Huntington, Walla Walla, Los Angeles, San Francisco, Portland, Ore., and all places in this area is the same.

How to Read Your Gas Meter or to Measure Gas.

The exceedingly little trouble taken by gas consumers generally to understand something of the why and the wherefore of the consumption of an article of such prime necessity, and the cost of which forms such a considerable item in domestic expenditures, is strikingly exemplified by the fact that although gas in every household and establishment where it is used has been exclusively burnt by meter for at least thirty years past, and that reading its dial or index is just as easy as reading the time of a watch or clock, and can be learned in a few minutes, yet comparatively few know how to do it. Perhaps no instrument is so little understood or so much distrusted and abused as the gas meter. It is usually looked upon as a kind of conjuring box that can be made to register much or little as the 'gas people' may desire, and by some it is even regarded as a (to them) very disagreeable kind of solution of the perpetual motion theory, and who seem to think that in consequence they have as much to pay when they burn less as when they burn more gas. Of course all this is very absurd, the truth being that the much-abused meter is made a kind of 'black bogey,' which has to bear the sins of omission of those it serves so faithfully.

Celery Nervine often Does what Physicians Cannot.

The figures on the index at the right hand denote even hundreds. When the hand completes the entire circle it denotes ten hundred, and is registered by the hand in the centre circle, pointing to one—each figure in the centre circle being a thousand, this entire circle being ten thousand, and is registered on the index of the left hand circle by the hand there, denoting by each figure ten thousand.

The quantity of gas which passes through the meter is ascertained by reading from the index at the time the amount is required to be known, and deducting therefrom the quantity shown by the index at a previous observation.

If the whole is registered by the hands on the three circles above, it indicates..... 49,900

Amount at previous observation, as shown by the dotted lines..... 42,500

Shows amount which passed through since last taken off... 7,400

The register at all times shows the quantity that has passed through since the meter was first set, by deducting from which the amount that has been paid for (without any regard to the time when), shows that the difference remains unpaid.

Tables of Weights and Measures.

TROY WEIGHT.

24 grains make 1 pennyweight, 20 pennyweights make 1 ounce. By this weight gold, silver and jewels only are weighed. The ounce and pound in this, are the same as in Apothecaries' weight.

APOTHECARIES' WEIGHT.

20 grains make 1 scruple, 3 scruples make 1 drachm, 8 drachms make 1 ounce, 12 ounces make 1 pound.

AVOIRDUPOIS WEIGHT.

16 drams make 1 ounce, 16 ounces make 1 pound, 25 pounds make 1 quarter, 4 quarters make 100 weight, 2000 pounds make 1 ton.

DRY MEASURE.

2 pints make 1 quart, 8 quarts make one peck, 4 pecks make 1 bushel, 36 bushels make 1 chaldron.

LIQUID OR WINE MEASURE.

4 gills make 1 pint, 2 pints make 1 quart, 4 quarts make 1 gallon, 31½ gallons make 1 barrel, 2 barrels make 1 hogshead.

We Handle Celery all Winter.

TIME MEASURE.

60 seconds make 1 minute, 60 minutes make 1 hour, 24 hours make 1 day, 7 days make 1 week, 4 weeks make one lunar month, 28, 29, 30, or 31 days make 1 calendar month (30 days make 1 month in computing interest), 52 weeks and 1 day, or 12 calendar months make 1 year, 365 days, 5 hours, 48 minutes, and 49 seconds make 1 solar year.

CIRCULAR MEASURE.

60 seconds make 1 minute, 60 minutes make 1 degree, 30 degrees make 1 sign, 90 degrees make 1 quadrant, 4 quadrants or 360 degrees make 1 circle.

LONG MEASURE—DISTANCE.

3 barleycorns 1 inch, 12 inches 1 foot, 3 feet 1 yard, $5\frac{1}{2}$ yards 1 rod, 40 rods 1 furlong, 8 furlongs 1 mile.

CLOTH MEASURE.

$2\frac{1}{4}$ inches 1 nail, 4 nails 1 quarter, 4 quarters 1 yard.

MISCELLANEOUS.

3 inches 1 palm, 4 inches 1 hand, 6 inches 1 span, 18 inches 1 cubit, 21.8 inches 1 Bible cubit, $2\frac{1}{2}$ feet 1 military pace.

SQUARE MEASURE.

144 square inches 1 square foot, 9 square feet 1 square yard, $30\frac{1}{4}$ square yards 1 square rod, 40 square rods 1 rood, 4 roods 1 acre.

SURVEYORS' MEASURE.

7.92 inches 1 link, 25 links 1 rod, 4 rods 1 chain, 10 square chains or 160 square rods 1 acre, 640 acres 1 square mile.

CUBIT MEASURE.

1728 cubic inches 1 cubic foot, 27 cubic feet 1 cubic yard, 128 cubic feet 1 cord (wood), 40 cubic feet 1 ton (shipping), 2150.42 cubic inches 1 standard bushel, 268.8 cubic inches 1 standard gallon, 1 cubic foot four-fifths of a bushel.

Railway Signal Code.

One whistle signifies "down brakes." Two whistles signify "off brakes." Three whistles signify "back up." Continued whistles signify "danger." Rapid short whistles "a cattle alarm." A sweeping parting of the hands on the level with the eyes, signifies "go ahead." Downward motion of the hands with extended arms, signifies "stop." Beckoning motion of one hand, signifies "back." Red flag waved up the track, signifies "danger." Red flag stuck up by the roadside, signifies "danger ahead." Red flag carried on a locomotive, signifies "an engine following." Red flag hoisted at a station, is a signal to "stop." Lantern at night raised and lowered vertically, is a signal to "start." Lantern swung at right angles across the track, means "stop." Lantern swung in a circle, signifies "back the train."

Parliamentary Practice.

America is the land of the "Mass meeting," and every American should know how to do the work of such assemblies.

1. **QUORUMS.**--Organizations usually prescribe the number of persons, or the *quorum*, competent to do their business. A formal

Celery Nervine will not Injure the Smallest Child.

recognition that no quorum is present can be made only by an organization of those in attendance. If, when called to order, the roll call, or a count, shows no quorum, then adjournment takes place in due form, to the next stated time of meeting. If the quorum is lost by the departure of members, the meeting must adjourn. Where there is no requirement as to a quorum, business may proceed by those present.

2. **THE CHAIRMAN**—Will take his place at the appointed time and call the meeting to order. If there be no stated chairman, one must be chosen *pro tem.*, pending the choice of a permanent chairman.

The chairman must hold the proceedings strictly to parliamentary order, which experience has shown to be essential in deliberative bodies. He must be absolutely fair and just in all decisions, but he must also be prompt and firm. He must know neither friend nor foe, side nor party. He must be familiar with the special rules, customs and aims of the body over which he presides.

3. **SECRETARY**—Must keep accurate records of the proceedings of meetings, read resolutions, documents, etc., preserve all important papers, and do all such duties as will ensure accurate records.

4. **THE TREASURER**—Must receive, account for, preserve and pay out all moneys as may be required by the rules of the organization.

5. **COMMITTEES**—Every organization finds it necessary to refer certain duties to selected parties, who give them special attention and report results to the body as a whole. Committees may be *special*, for the doing of some one thing, their duties terminating when it is done; or *standing*, for the doing of a class of duties which are continuous.

All committees derive their authority and their very existence, from the appointing body. They should scrupulously restrict themselves, therefore, to the work allotted them. They are but agents. And they should report, *in writing*, at every meeting of the appointing body, until their work is completed, when they should be discharged.

6. **RIGHT TO THE FLOOR**.—Any member may arise and address the chair with the phrase "Mr. Chairman," "Mr. President," etc. He whom the chairman first recognizes has the floor.

7. **MOTIONS**.—Business is introduced by the formal presentation by a member. Having secured the floor, he says: "I move that so and so (as the case may be) be adopted," or "be done;" or he may embody his ideas in a resolution and move its adoption. If nobody *seconds* the motion it falls dead. If seconded, it is before the house for action.

8. **AMENDMENTS**.—It may be evident that some modification of the pending motion is needed. Any one may, therefore, move an amendment, provided it pertain to the subject in hand. This amendment must be seconded; then it is the subject under debate. An amendment may be offered to this amendment by motion and second, but a vote must be taken on this before further amendment is considered. The question is taken first on that second made. If adopted, it is incorporated into the first amendment, which then becomes subject to vote in its modified form. If adopted, the original motion as modified is open for vote. If the last amendment falls, the question recurs to the first amendment, and if this falls, to the original motion.

Orders by Telegram Promptly Filled.

9. **PRIVILEGED QUESTIONS.**—Regularly the pending motion is in order. But certain motions may precede it, these are privileged questions. They are not debatable. These questions are: To adjourn; to refer to a committee; to lay on the table; to postpone to a set day; to postpone indefinitely, *i. e.*, never to be taken up again; to postpone simply, *i. e.*, to be taken up on vote; and to put the previous question, which, if ordered, compels a vote at once upon the main question. This order cuts off debate and all other motions. Motion to adjourn cuts off any motion, except for the previous question. Questions of postponement, or reference, cannot supersede each other.

10. **ADJOURNMENT.**—A motion to adjourn may be entertained at any time, except when the previous question is ordered, or when the ayes and noes are being called. It is never debatable. If it contain clauses as to time, place, etc., they may be debated.

How to Preserve Eggs in Winter.

To preserve your family supply of eggs, for winter use, lay them down in the fall, or summer, in a liquid composed as follows: One pint of lime, and one pint of common salt, dissolve in four gallons of boiling water. When *cold*, put your eggs into this liquid, *in a stone jar*—and they will keep for months.

Artificial Honey—Extra Quality.

Take ten pounds Havana sugar, two quarts water, forty grains cream tartar, ten drops essence peppermint and two pounds honey; first dissolve the sugar in the water over a slow fire and take off the scum; then dissolve the cream of tartar in a little warm water, and add with some stirring; then add the honey, heated to a boiling point; then add the essence peppermint; stir for a few minutes and let it stand until cold, and it will be ready for use.

The Best Starch Polish.

Dissolve two ounces gum arabic in one half pint of clear soft water, in a pint bottle, corked ready for use. To every quart of starch add a piece of white wax and a piece of spermaceti, each the size of a hickory nut, cut fine, and dissolve in the starch, then add a teaspoonful of the above gum arabic liquid. Be sure to have a smooth iron, and use it vigorously and thoroughly, and nothing will equal the shirt fronts.

Artificial Lemon Juice.

Mix citric acid with water till it is the right strength; sweeten with sugar dissolved in hot water, and color with burnt sugar.

Centennial Prize Vinegar.

Mix twenty-five gallons of warm rain water with four gallons of molasses and one gallon of yeast, let it ferment; and you will soon have the best of vinegar: keep these articles in these proportions as the stock is used. Use brewer's yeast.

It will make faster if an old vinegar barrel with a little of the genuine article left in is used and the bung-hole left open.

Fire Kindlers.

To make very nice fire kindlers, take resin, any quantity, and melt it, putting in for each pound used, from 2 to 3 ounces of tal-

Buy Celery Nervine and Accept no Other.

law, and while yet hot, stir in pine sawdust until very thick; now spread on a smooth board sprinkled with sand to keep it from sticking. Now take a thin board and press upon it, to lay it off in squares, this makes it break readily if you make the crease sufficiently deep; grease the marking board to prevent it from sticking.

Nations Grease Extractor.

Take benzine one gallon, ammonia one ounce, and shaving soap one quarter of a pound.

To Keep Milk Sweet.

To each quart of milk add fifteen grains of carbonate of soda. This will not taste or injure the milk.

To Keep Meat in Summer for a Week or Two.

Place the meat in buttermilk in a cool place. Rinse the meat before cooking it.

To Catch Ants.

Soak a sponge in sugared water and squeeze it well, the ants will creep into its cells; or wet the sponge and sprinkle it with sugar. When the ants are trapped, put the sponge into hot water.

How to make "More Sugar."

If two pounds of flour is thoroughly mixed in with ten pounds of course brown sugar, you have twelve pounds of sugar at fifteen per cent. more selling value.

Paul Bros. Violet Ink.

To make one gallon. Take one ounce of violet aniline, and dissolve it in one gill of hot alcohol. Stir it a few minutes, when thoroughly dissolved add one gallon of boiling soft water, and the ink is made. This is the original recipe that was bought from the Paul Brothers in Paris.

Black Ink for 10 cts. Per Gallon.

Take 2 ounces extract of logwood and $\frac{1}{4}$ ounce bichromate of potash; add to these 1 gallon boiling soft water.

Jet Black Ink.

Add to the above $\frac{1}{4}$ ounce copperas.

Cure for Tobacco Chewing.

A little gentian root (in the root), well masticated, the saliva being swallowed, after each meal, will soon take away all desire for chewing tobacco. Purchase five cents worth.

To Escape from a Room on Fire.

Crawl on your hands and knees. The smoke always fills the upper part of a room first, and many who have perished from suffocation, if they had placed their mouths close to the floor, might have been saved.

Antidotes for Poisons.

In cases where the other articles to be used as antidotes are not in the house, give two tablespoonfuls of Mustard mixed in a pint of

warm water. Also give large draughts of warm milk or water mixed with oil, butter or lard. If possible, give as follows:

FOR BED-BUG POISON, BLUE VITRIOL, CORROSIVE SUBLIMATE, LEAD WATER, SALTPETRE, SUGAR OF LEAD, SULPHATE OF ZINC, RED PRECIPITATE. VERMILION,	}	Give Milk or White of Eggs, in large quantities.
FOR FOWLER'S SOLUTION, WHITE PRECIPITATE, ARSENIC,	}	Give prompt Emetic of Mustard and Salt—tablespoonful of each; follow with Sweet Oil, Butter or Milk.
FOR ANTIMONIAL WINE, TARTAR EMETIC,	}	Drink warm water to encourage vomiting. If vomiting does not stop, give a grain of Opium in water.
FOR OIL VITROL, AQUA FORTIS, BI-CARBONATE POTASSA, MURIATIC ACID, OXALIC ACID,	}	Magnesia or Soap, dissolved in water. every two minutes.
FOR CAUSTIC SODA, CAUSTIC POTASH, VOLATILE ALKALI,	}	Drink freely of water with Vinegar or Lemon Juice in it.
FOR CARBOLIC ACID,	}	Give Flour and Water or Glutinous Drinks,
FOR CHLORAL HYDRATE, CHLOROFORM,	}	Pour cold water over the head and face, with artificial respiration, Galvanic Battery.
FOR CARBONATE OF SODA, COPPERAS, COBALT,	}	Prompt Emetic; Soap or Mucilaginous drinks.
FOR LAUDANUM, MORPHINE, OPIUM,	}	Strong Coffee, followed by Ground Mustard or Grease in warm water to produce vomiting, Keep in motion.
FOR NITRATE OF SILVER,	}	Give common Salt in water.
FOR STRYCHNINE, TINCT. NUX VOMICA,	}	Emetic of Mustard or Sulphate of Zinc, aided by warm water.

Remedies for Burns and Scalds.

Every family should have a preparation of flaxseed oil, chalk and vinegar, about the consistency of thick paint, constantly on hand for burns and scalds. The best application in case of burns and scalds is a mixture of one part of carbolie acid to 8 parts of olive oil. Lint or linen rags are to be saturated in the lotion, and spread smoothly over the burned part, which should then be covered with oil silk or gutta-percha tissue to exclude air.

Table for Mixing Paints.

In forming the following named colors, mix as they come in order, the predominant being first; second, next; third, next; and so on:

GRAY—use white lead and lampblack.

BUFF— use white lead, yellow ocher and red.

Celery Nervine is Indispensable to all Brain-Workers.

PEARL—use white, black and blue.
 ORANGE—use yellow and red.
 PURPLE—use violet, red and white.
 GOLD—use white, stone ocher and red.
 OLIVE—use yellow, blue, black and white.
 CHESTNUT—use red, black and yellow.
 FLESH—use white, yellow ocher and vermilion.
 LIMESTONE—use white, yellow ocher, black and red.
 FAWN—use white, yellow and red.
 CHOCOLATE—use raw umber, red and black.
 DRAB—use white, raw and burnt umber; or, white, yellow ocher, red and black.
 BRONZE-GREEN—use chrome green, black and yellow; or, black and yellow; or, yellow, black and green.
 PEA-GREEN—use white and chrome green.
 ROSE—use white, madder and lake.
 COPPER—use red, yellow and black.
 LEMON—use white and yellow.
 SNUFF—use yellow and vandyke brown.
 CLARET—use red, umber and black.
 DOVE—use white, vermilion, blue and yellow.
 PINK—use white, vermilion and lake.
 CREAM—use white and yellow.
 SALMON—use white, yellow, raw umber and red.
 STRAW—use white and chrome green.
 PEACH-BLOSSOM—use white, red, blue and yellow.
 LILAC—mix white with violet.
 CHANGEABLE—use red and green, and lighten with white.
 It is impossible to give the exact quantities of each. Use more or less, to give the shades required.

Commercial and Business Dictionary.

ABSTRACT.—An abridgment or epitome of a deed or document. An epitome is a cutting or lopping applied to a whole throughout, abridging ! generally and not in parts only.

ACCOMMODATION BILL.—A bill not representing any trade transaction, but merely concocted between two or more parties, with a view to its being discounted, for the temporary accommodation of either.

ACCOUNT CURRENT.—A statement of the transactions that have taken place between two parties during a certain time, drawn out in Dr. and Cr. columns, in the order of their dates.

ACCOUNT SALES.—An account drawn out by a commission agent or broker, showing the sales he has made of goods on account of another.

ACQUITTANCE.—A discharge in writing for money, debt or liability.

ACTUARY.—One who makes the calculations for a Life Assurance company, and advises on all matters relating to its finances and statistics.

ADJUSTMENT.—In insurance when the insured party agrees to accept certain term for the loss incurred.

ADMINISTRATOR.—A person legally authorized to take charge of the estate of a deceased individual, dying without a will, or when a named executor refuses to act.

ADVANCES.—Money advanced by merchants and agents on goods which they are commissioned to sell.

Read "Five Reasons Why you Should Deal with Us."

AGENT OR FACTOR.—A mercantile agent who buys and sells goods and transacts business for others on commission.

AGENCIES, MERCANTILE.—Places to which bankers and merchants refer to ascertain the credit and particulars relating to dealers in town and country.

ANNUITY.—A payment made yearly or at stated periods.

APPRECIATION.—A rise in price.

ARBITRATION.—The settlement of disputed accounts, claims, or other matters, by the decision of one or more persons, having no personal interest in the matter, who are called arbitrators.

ARBITRATION BOND. A deed which obliges one to abide by the award of the arbitration.

ASSETS.—Cash and property of every description, belonging to a person or firm.

ASSIGNEE.—A person to whom an assignment is made. In case of bankruptcy.

ASSIGNMENT.—The transfer of property to assignees for the benefit of creditors.

ATTACHMENT.—A seizure of goods or property by virtue of a legal process.

ATTORNEY, POWER OF.—A legal document conveying to a person, usually residing in another country or distant part of the same, authority to act and sign for another person.

AUDIT.—A scrutiny of accounts and vouchers by persons called auditors.

AVERAGE OF PAYMENT.—Is the method of finding the time when payment of several sums due at different times, may be made at once without loss of interest to either party.

BAILMENT.—A delivery of goods in trust for some special object or purpose.

BALANCE.—The difference of money required to make an account equal.

BALANCE SHEET.—A paper giving a summary and balance of accounts.

BANKRUPT.—A trader unable to meet his engagements, who, by his own acts or those of his creditors, becomes amenable to the bankruptcy laws.

BEARS AND BULLS.—Names for persons engaged in the transactions of the stock exchange. A *Bear* is a speculator who engages to deliver stock, or shares which he does not possess, at a stated price, at a stated time. A *Bull* is a speculator who purchases stock or shares, which he does not intend to take up, to be delivered at a stated price, at a stated time.

BILL OF LADING.—A receipt, usually a printed form filled up with writing, given by the transporting company for goods that are to be shipped by them, and agreement as to their delivery, freight, etc.

BOND.—A legal document by which a person binds himself to pay a certain sum at a stated time, or to perform a contract.

BONUS.—An extra dividend to the shareholders of a joint stock company, out of accumulated profits.

BOOK DEBTS.—The debts owing to a trader, as shown by his books.

BROKER.—An agent employed to effect bargains and contracts, as a middleman or negotiator, between other persons, for a compensation or percentage, commonly called "brokerage."

BROKER'S CONTRACT.—A paper signed by the broker and sent to the person for whom he has bought or sold goods, immediately upon completing the bargain.

Take CELERY NERVINE.

BEQUEST.—Something left by will; appropriately real estate.

BILL OF EXCHANGE.—A written order from one person to another to pay money to a third person.

BOND.—A sealed instrument by which a corporation or person binds itself or himself and its or his heirs and assigns to pay a sum of money on the day or days specified.

BONDSMAN.—One who gives security for another.

CERTIFIED CHECK.—A check stamped "good" by the bank on which it is drawn.

CHATTELS.—Every kind of property except real estate.

CHECK.—An order on a bank for money.

CIRCULAR NOTE.—A bill or note issued by bankers for the convenience of travellers, who can get it cashed at any one of the various places named.

COLLATERALS.—Bonds or other valuables left with the loaner of money for security.

COLLATERAL SECURITY.—Secondary security for the performance of covenants, or the payment of money, besides the principal security.

COMMISSION.—A charge of so much per cent. upon the amount of goods bought or sold, or upon transacting or negotiating business of any kind, by an agent for another.

COMMISSIONER.—A person who has a commission or warrant from proper authority, to perform some office, or execute some business, for the person or government which employs him; as, commissioners for adjusting claims.

COMMISSION MERCHANT.—A merchant who transacts business on commission, as the agent of others, receiving rate per cent. as his commission.

COMPOSITION.—A payment of so much on the dollar by a debtor to his creditors on their agreeing to accept that sum by way of composition for the full amount of the debts, and giving an acquittance for the whole.

CONSERVATOR.—One who protects an incapable.

CONTRACTOR.—Specifically one who contracts or engages to perform any work or service for the public, or to supply certain price or rate.

COUPON.—An interest certificate attached to a bond, to be cut off when due.

CONVEYANCE.—An instrument of writing by which property, or the title to property, is conveyed or transmitted from one person to another.

CURRENCY.—Coin, notes or other media which are in circulation, or given and taken as having value, for the exchange of commodities, or as representing property.

DEBENTURE.—A Custom House certificate, entitling an exporter of imported goods to a drawback duties paid on their importation.

DIRECTOR.—One of a body of persons appointed to manage the affairs of a company or corporation.

DRAFT.—A term frequently applied to checks and bills of exchange.

DIVIDEND.—A term applied to the profits divided among the shareholders of Joint Stock Companies, etc.

DEED.—A sealed instrument in writing transferring property.

DEMONETIZE.—To take from a coin by Legislation its legal-tender quality or function.

DEPOSIT.—A sum of money left with a bank or banker subject to order.

Give us a Trial Order and You will be our Customers.

DEVISE.—To give real estate by will.

DISCOUNT.—Interest paid in advance of use.

EXCHANGE.—The cost charged for paying money in some other place.

EXECUTOR.—The person appointed by a testator to execute his will after his decease.

FACTORIZE—GARNISH.—When B has money or chattel property of A in his possession, C, a creditor of A, serves a legal warning on B not to allow the property to pass from his hands.

FEE.—Property.

FEE SIMPLE.—A title to property without condition or limits.

FLAT.—When bonds are sold, at usual, at a price which covers accrued interest they are sold, in brokers' phrases, flat.

FORECLOSURE.—Deprivation of the right of redeeming a mortgaged estate.

FORGE.—To make falsely. Most frequently by signing another's name on a note or document.

FREEHOLD.—A life estate in real property or in fee.

FREIGHT.—The sum which is agreed or paid for the transportation of merchandise.

GOODS.—A general name for merchandise.

GOOD WILL.—The custom of any trade or business.

GRACE.—The three days allowed beyond the time specified for the payment of a note.

GUARANTEE.—An engagement that another shall perform what he has stipulated.

GUARDIAN.—One who has the care of another, especially children.

INDORSEMENT.—A name written on the back of a note.

INSURANCE POLICY.—A certificate of Insurance.

INTEREST.—What is paid for the use of money after use.

INTESTATE.—Without a will.

INDEMNITY.—Compensation or remuneration for loss, injury, or damage sustained.

INDENTURE.—A mutual agreement in writing between two or more parties, whereof each party has usually a part.

INJUNCTION.—A writ or kind of prohibition granted by a court to prevent the commission of act by which fraud or injury may be done, whereby a party is required to do or refrain from doing certain acts, according to the exigency of a writ.

INVESTMENT.—The laying out of money in the purchase of some kind of property, usually permanent.

INVOICE.—A written account of the particulars of merchandise shipped or sent to a purchaser, consignee, agent, etc., specifying the contents of each package of goods, their price, and the charges upon them.

LETTER OF CREDIT.—A letter from bankers or mercantile houses, addressed to their agents or correspondents elsewhere, requesting them upon the credit of the writer, to pay or advance money to a certain third party—the bearer of the letter.

LIABILITIES.—The whole amount of debts owing by, and pecuniary responsibility of, a person or company, as opposed to Assets.

LEASE.—A contract for letting property for a limited time.

LEGACY.—A gift by will of personal property.

LESSEE.—One who receives a lease.

LESSOR.—One who gives a lease.

LIEN.—A legal claim on property to secure a debt.

MORTGAGE.—A pledge of property to secure debt.

Celery Nervine is the Best Nerve and Appetising Tonic.

MORTGAGEE.—One who takes a mortgage.

MORTGAGER.—One who pledges property for a debt.

MERCHANTABLE.—Fit for market.

MONOPOLY.—The sole power of dealing in any species of goods, or of dealing with a country or market, obtained either by engrossing the articles in a market by purchase, or by a license from government.

NOTARY.—A public officer who attests deeds and other writings.

NOTE.—A written unconditional promise to pay money.

NEGOTIABLE.—Any document which by indorsement or assignment may be transferred to another person, conveying to him a legal right to the money or property specified.

ORDER.—A direction in writing for the obtainment of goods or money.

PARTNERSHIP.—Is the association of two or more persons for transaction of business. Such an association is called a firm, house or company, and its members are called partners.

PATRIMONY.—Inheritance.—An estate derived from one's ancestors.

PERSONAL ESTATE OF PROPERTY.—Movables, chattels.

POWER OF ATTORNEY.—Authority given by one person to another to transact business in his name.

PROBATE COURT.—A court for the probate or proving of wills.

PROTEST.—A written declaration by a notary public to all parties concerned of the non-payment of a note or draft.

PASS-BOOK.—A book passing between bankers and their customers, in which are entered all payments and receipts of cash. It is written up as often as required, and balanced.

PER CENT.—A contraction of per centum, Latin words meaning per hundred, and applied to rates of interest, discount, etc. Per centage is the allowance, duty, interest, or commission on one hundred.

POLICY.—A writing or instrument in which a contract of Life Assurance, or other insurance is embodied, containing the terms and conditions. It is almost invariably a printed form, in which the names, etc., are filled up in writing, and the various companies and insurers use nearly the same forms.

POSTING.—Copying and transferring into the ledger the entries made in the day book or other books.

PREMIUM.—The per centage or sum of money paid to a company or underwriters for Life Assurance, or any other kind of insurance.

PRICE CURRENT, OR PRICE LIST.—A statement or list published steadily or occasionally, of the prevailing prices of merchandise, stocks, species, bill of exchange.

PRINCIPAL.—A capital sum of money, placed out at interest, due as a debt or used as a fund.

A GENERAL PARTNERSHIP.—Is one formed for trade generally without limitations, and comprehends whatever business the partners engage in.

A SPECIAL PARTNERSHIP.—Is one which is confined by the terms of the agreement to some particular kind of trade or business, or some particular transaction or speculation.

A LIMITED PARTNERSHIP.—Is one in which the responsibility of one or more partners is limited to the amount invested by him or them in the concern. In a limited partnership the special partner has the advantage of investing where the profits are equal to the gains of actual business, without risking more than the sum contributed.

It will Pay Large Dealers to Correspond with Us.

QUITCLAIM.—A deed of release, or relinquishment of a claim.
QUOTATION.—The current prices of stocks or other commodities.

REBATE.—Deduction of interest, or any sum, etc., on account of prompt payment.

RE-EXCHANGE.—The expense chargeable on a bill of exchange or draft which has been dishonored in a foreign country, and returned to that country in which it was made or indorsed, and then taken up.

RE-INSURANCE.—A contract whereby an insurer of property, who has incurred too great a liability, or become dissatisfied with the nature of the risk he has contracted to take upon himself, obtains indemnity against loss, by his insurance from some other insurer.

REMITTANCE.—A sum of money, bill of exchange, or the like, transmitted from one person to another.

RENTE.—A French term, equivalent to government annuity.

RETURNS.—Bills of exchange, or goods bought and transmitted as a medium of returning the proceeds of consignments; also, the amount of goods sold.

REAL ESTATE.—Immovable property, as lands and tenements.

RECEIPT.—A written acknowledgment of goods or money received.

RED TAPE.—Pertaining to official formalities, especially in law.

REMONETIZE.—To restore to coin its former legal-tender function.

SALVAGE.—The compensation allowed to persons who voluntarily assist in saving a ship or her cargo from peril, or goods and property from fire.

SAMPLE.—A small portion taken from the bulk or quantity of any kind of merchandise as a specimen of the whole.

SCRIP.—A certificate of stock subscribed to a bank or other company, or of a share of other joint property, preliminary to the registration of the subscribers.

SECURITIES.—Documents showing evidence of, and securing a right to a debt or property of any kind, as bills of exchange, bills of lading, bonds, certificate of stock, deeds, dock warrants, leases, policies.

SET-OFF.—A counter-claim or cross-debt filed or set up by the defendant against the plaintiff's demand.

SHARE.—The part allotted or belonging to one, of any property or interest owned by a number.

SINKING FUND.—A fund created for sinking or paying a public debt, or purchasing the stock for the government; also applied to a fund set apart for a special purpose, as a paying of a debt.

SOLVENT.—Able to meet all just debts and liabilities.

SPECIFICATION.—A written statement containing a minute description or enumeration of particulars.

STANDARD.—That which is established by authority as a rule or measure of quality, as a pound, gallon, or weight; hence the original weight or measure sanctioned by government.

STAPLE.—The chief article of a country's production or manufacture.

STERLING.—A term applied to the lawful money of Great Britain.

STOPPAGE IN TRANSITU.—The exercise of the right of a seller of goods to stop them "on the passage" to the purchaser or his agent.

Celery Nervine is a Sure Cure for Sick Headache.

SUBPŒNA.—A writ commanding the attendance in court of the person on whom it is served, as a witness, etc., "under penalty."

SUSPENSION OF PAYMENT.—The act of a trader or firm declining to pay any one debt upon finding that they are unable to meet all their liabilities.

SCALING.—The term has a new meaning, and signifies the reduction of a debt without a corresponding payment.

STOCKS.—The capital of a bank or other company in the form of transferable shares.

STOCK CERTIFICATE.—Shows how many shares one has standing in his name on the company's books.

SUE.—To prosecute in law; to make legal claim.

TAXES.—A levy made upon property for the support of the government.

TESTATOR—TESTATRIX.—A man or woman who leaves a will at death.

TRUSTEE.—One to whom property is intrusted.

TARE.—Deficiency in weight or quantity of goods, by reason of the weight of the cask, bag, or other thing containing the commodity, and which is weighed with it.

TARIFF.—A list or tables of goods with the duties or customs to be paid for the same.

TIME BARGAIN.—A contract for the sale or purchase of stocks, etc., at a certain future time.

TRAVELLER.—A commercial agent who travels for the purpose of receiving orders from merchants, and representing their interests.

TRET.—An allowance to purchasers, for waste or refuse matter, of four pounds on every 104 pounds weight after the tare is deducted.

USANCE.—The time which by usage or custom, is allowed in certain countries for the payment of a bill of exchange.

USURY.—The excess of interest taken above the rate fixed by law.

VENDOR.—One who transfers the exclusive right of possessing a thing, either his own or that of another as his agent, for a price or pecuniary equivalent.

VOUCHER.—A book, paper, or document which serves to vouch the truth of accounts.

WARRANTY.—In modern law and law of contracts, an engagement or undertaking, express or implied, that a certain fact regarding the subject of a contract is, or shall be, as it is expressly or impliedly declared or promised to be.

WAREHOUSING.—A system of storing imported goods in public warehouses.

WARRANTY OF ATTORNEY.—A power given by a client to his attorney to appear and plead for him.

WAYS AND MEANS.—An expression implying the resources of an individual or concern.

WAIVER.—The relinquishment of a right to be released from one's obligations as indorser on a note.

WILL.—A legal declaration for the disposition of one's property after his death.

MEETS with unlooked for popularity. It is just the thing for Grocers, Butchers, Druggists, and ALL Merchants doing any retail credit business, involving short time, weekly or monthly settlements. This class of accounts usually proves of more inconvenience and annoyance than all others combined; still it is almost impossible to get along without some.

With the **Excelsior Ledger** in use the troublesome work is reduced to a minimum, saving time when most valuable.

WHAT IS IT?

A cover with removable contents, alphabetically indexed, consisting of regular statements, with a detachable memorandum stub at top.

[See Opposite Page.]

EXCELSIOR LEDGER AND TEMPORARY BINDER.

HOW IS IT USED?

When a sale or business transaction requires record it is entered under the proper index, thus making out the bill for that sale. With the aid of index any account can be instantly referred to and is made out in usual bill form to date. The beauty of the system is that when the statements under any letter are exhausted, they may be supplied by others which accompany the Ledger, by simply untying the string and inserting the new statements in the place of memorandum stubs removed.

ITS ADVANTAGE.

The expense, aside from time saved, is less than by any other method. Does away with liability of forgetting charges. Does away, in many instances, with expense of book-keeper. Allows more time for other duties. There is a great saving of room in the regular ledger. No posting is done. Bill is always made out up to date. The above are a few of the more apparent advantages; many more will present themselves when in practical use.

The unsolicited testimonials (of which the following is a sample) speak for themselves:

DARMOUTH PHARMACY, Hanover, N. Y.

Enclosed check for three more Ledgers, same as sent me before. The Ledger pleases me more and more as I use it. I cannot speak too highly in its praise.

Yours truly,

L. B. DOWNING.

PRICES.

STYLE "A."

Binder complete, with 1000 Printed Statements,-----\$3.75
Renewals, per 1000,-----2.75

STYLE "B."

Binder complete, with 1000 Printed Statements,-----\$4.50
Renewals, per 1000,-----3.50

STYLE "C."

Binder complete, with 1000 Printed Statements,-----\$4.75
Renewals, per 1000,-----3.75

Send copy for printed heading at once or write for Descriptive Price List and Sample Sheets.

EXCELSIOR LEDGER CO.,

Local and Traveling Agents Wanted.

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[See Opposite Page.]

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NERVINE

cine for all diseases arising from a debilitated condition of the Nervous System, made manifest in so many common forms of sickness and disease.

CELERY NERVINE has no equal in the cure of **NERVOUS DEBILITY**. Sufferers from this class of diseases experience more or less of the following symptoms: Want of Energy, Nervousness, Dimness of Sight, Blushing, Want of Confidence, Avoidance of Conversation, Desire for Solitude, Listlessness, Inability to Fix the Attention, Depression of Spirits, Loss of Memory and Power of Thought, Trembling of the Hands, Pains in the Back, Unrefreshing Sleep. All these ailments indicate to a greater or less degree some derangement of the Nervous System.

CELERY NERVINE is undoubtedly the finest compound extant for all forms of Nervous Weakness, from over-excitement of whatever cause, let it be sexual, mental or optical. Its beneficial effects cannot be over-estimated when used in cases where there is Nervous Prostration from anxiety or overwork.

CELERY NERVINE is indispensable to lawyers, preachers, writers, students, business men, and ALL who are subject to Mental Exhaustion, Nervousness, Diminished Vitality, Headache, Neuralgia, Paralysis, Constipation, Dyspepsia, and diseases affecting the Digestive or Nervous Systems.

For Sale by all Druggists. \$1.00 a Bottle, Six Bottles for \$5.00.

If your druggist is out or does not keep **CELERY NERVINE** we will send securely packed, express paid, one bottle for \$1.15 or five for \$5.50.

CELERY NERVINE CO., Kalamazoo, Mich.