- FIRE WORKS.
ASE BALLS.
S, Only 10 and 25 cents each.
R, all grades; ACCORDEONS, VIOLINS,
ever offered, only 5c. per package; Fools-
BOOKS AT COST. Ladies Hand Satchels
Carts, and lots of goods at LOW PRICES, at
te and Union Streets.
nd Princess Streets.
on hand.

& Daly

Goods,
d Double Widths, Newest
c. per pair.
most Stylish and Comfort-
and Cream, is very exten-
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& DALY,
t.

r Suites
—IN—
, Raw Silk, Plush, and
Brocalettes.
, Hall Stands,
ts, Baby Carriages,
NEWEST DESIGNS.
on the way. Prices Low.
NHAM & SONS,
Charlotte Street.

WM. BELL,
ral Importer
—AND—
ISSION MERCHANT,
nce William Street,
JOHN, N. B.

ASS TEAS A SPECIALTY.
ERTSON
ish Works,
Metal Warehouse.
Colored Paints, Liquid
s of every description.
ular, Shingle, Mulay,
de in the World.
CHARLOTTE STREETS.
, Corner Union and Mill Sts.
REIG, Manager.

Hats.
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HATS,
D COLORS.
Hat, and far more comfortable.
Market Square,

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ALL RAIL LINE.)
EMENT OF TRAINS, IN
1888. Leave St. John Intercolonial
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Except Saturday night]—For Ban-
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RIVE AT ST. JOHN.
xcept Monday morning)—From
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EAVE CARLETON.
Fairville and for Bangor and
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Fairville, and for Fredericton and
s.
RIVE AT CARLETON.
Fairville.
Fairville and points west.
F. W. CRAM,
Division. Gen. Manager.
Gen. Pass. and Ticket Agent.
March 29th, 1888.

PROGRESS.

VOL. 1., NO. 5. ST. JOHN, N. B., SATURDAY, JUNE 2, 1888. PRICE THREE CENTS.

WE DON'T BELIEVE IT.

THEY SAY SOME LADIES SMOKE CIGARETTES.

A Professional Man Makes a Broad Statement and Says That From His Own Observation the Habit of Cigarette Smoking is Spreading.

The extraordinary assertion that scores of the fashionable ladies in this city indulged in cigarette smoking, was made to PROGRESS yesterday.

PROGRESS doesn't believe the statement, yet gives it for its worth. The slanderer was a married professional gentleman of high standing, and he sat opposite the writer and puffed coolly and contentedly at a Havana as he made the bold assertion.

"My authority for the assertion?" he repeated, laughing. "Well, of course, no names, but my own eyes and the confessions of a few of my friends are my guide to truth." Then relapsing into seriousness, he said: "I tell you this habit is taking hold of the people. Day by day more and more of these poisonous cigarettes are being smoked and the women are helping the consumption along. To begin is so easy. Her brother or friend smokes cigarettes, leaves them around, gives her one in fun and laughs at her firt attempts, the persistence with which the smoke seeks every channel but the right one, and finally sends its victim away with a sick headache that lasts for hours. But the mischief is done. Half the women who once allow a cigarette between their lips will try it a second time—the others would not touch it again under any consideration. I have heard a few women argue that a woman has as good a right to smoke a cigarette as a man a cigar. I didn't dispute the assertion, but all the same any woman I have an interest in won't smoke 'Puritan' or any other brand if I can help it.

"Speaking professionally I know the habit is growing in St. John, and I think will continue to grow in spite of the anti-tobacconists."

PROGRESS has the highest respect for its informant and would not hesitate to trust him, professionally, but it won't believe this statement unless the confessions are sworn to.

COLT STAKES.

Races to be Trotted on the Fredericton Park Association's Track.

The Fredericton Park association has issued the following announcement:

The Fredericton Park association announce the opening of the following colt stakes, to be trotted on their track:—

No. 1.—Open to foals of 1886, mile heats, two in three, to be trotted at the fall meeting of the association in 1888. Entrance $15, to be paid as follows: $5 to be paid with nomination, on or before 1st July, 1888; $5 second payment, on or before 1st August, 1888; $5 balance, on evening before race. $50 will be added by the association to the amount of the entrance money, and $25 additional will be given if the winner beats three minutes.

The whole amount of entrance money and added money will be divided—60 per cent. to the winner, 30 per cent. to second and 10 per cent. to third. Open to colts or fillies bred in the Dominion of Canada or the State of Maine, or owned therein prior to the 1st May, 1888.

No. 2.—Open to foals of 1887, mile heats, two in three, to be trotted at the fall meeting of the association in 1889. Entrance $15, to be paid as follows: $5 with nomination, on or before 1st August, 1888; $5 second payment, on or before 1st May, 1889; $5 balance, on evening before race. $50 will be added by the association, and $25 additional will be given if the winner beats three minutes or the record made in No. 1, if that should be better than three minutes. Other conditions the same as in No. 1.

No. 3.—Open to foals of 1888, mile heats, two in three, to be trotted at the fall meeting of the association in 1890. Entrance $15, to be paid as follows: $5 with nomination, on or before 1st October, 1888; $5 second payment, on or before 1st October, 1889; $5 balance, on evening before race. $50 will be added by the association, and $25 will be given additional if the winner beats the best previous record on the track for the same class, if that record is better than three minutes. Other conditions the same as Nos. 1 and 2.

All nominations must give the name, date of foaling and the breeding of the foal named, and also the names of the breeder and owner and their addresses. Races will be governed strictly by the rules of the National Trotting association.

The association would also announce that they will give two purses to be trotted for at the fall meeting in 1888, the first open to foals of 1885, and the second open to foals of 1884. Conditions governing these two races will be announced in good time before the fall meeting. Communications should be addressed to Secretary-Treasurer Flewelling.

An Ungallant Remark.

A St. John newspaper man returned from Sackville, Wednesday, and called next day upon PROGRESS. He looked careworn and depressed.

"Are there any Methodists here?" he queried, gazing upon the occupants of the sanctum.

No!

No!!

No!!!

"Well, then, the sweet girl graduates of Sackville are the homliest maidens in Canada."

servance of the Sabbath.

The Sabbath Observance society met this week and discussed the present observance of Sunday. Messrs. Robert Cruikshank and John Irvine were appointed a committee to interview the chief of police and police magistrate, n reference to open saloons and cigar stores, and Rev. Messrs. Daniel and Bruce were asked to interview the postmaster, and if necessary, the post-office inspector, respecting the sorting and distribution of mails on the Sabbath.

THE OLDEST HOUSE IN TOWN.

The First Framed Building Erected in St. John Still Standing on Chipman's Hill.

The first framed building erected in St. John stands on Chipman's hill today, the oldest structure in the city.

When John Colville came to Parrtown soon after the first settlers found their way here, log huts and camps were the only habitations of the settlers. He brought the frame of his house from New York and set it up on what then became known as "Colville's hill"—now Chipman's. The situation was more commanding then than at present. The harbor tides washed the base of the hill and stepping stones were placed on the present site of the Western Union building to allow pedestrians to make the circuit and get on King street. The principal business street lay along the beach to which Water street now corresponds. The houses and huts were all on the eastern side of this thoroughfare, and stairs, where there were any, were on the outside of the building.

The second framed house in St. John was erected on Leinster street and was burned in the fire of 1877.

John Colville lived and died a bachelor. His will gave the house to Andrew Crookshank, grandfather of Mr. Otty Crookshank of this city, and up to the present the property has remained in that family.

Repairs have been placed upon the interior and exterior of the building from time to time, but the framework has not been touched and is as sound as a nut. Even the sashes of the windows and a great deal of the glass have never been changed. As an evidence of the care and method used in building in those days, the present occupants state that frost is unknown within its walls in coldest winter. Flowers grow and bloom in every room in defiance of Jack Frost. The house has been insured since the first insurance agent struck the city. Last winter a spark ignited the roof and caused some damage, but it being the intention of the present owner to allow the building to go down, no repairs were made or losses paid.

THE BOOM HAS COME TO STAY.

Facts That Show That the People Can't Get Along Without "Progress."

Four newsboys sold 503 copies of PROGRESS, last Saturday!

Fifteen or 20 others helped to bring up the grand total of sales!

Friends—and enemies—may judge by these two facts that the circulation of PROGRESS is in a very healthy condition.

As previously stated, the large edition printed May 19 was exhausted early in the forenoon of that day. The edition of May 26 was 400 copies larger than the previous one, but long before night every paper was sold. This week PROGRESS trusts that every one of its thousands of readers will be able to get a copy of his or her favorite paper.

George Swanton sold 170 papers, last Saturday, and took the first prize, $1; Fred Chamberlain disposed of 160 copies, and got the second prize, 50 cents; Geo. Freeze captured the third prize, 25 cents, by selling 100 papers. Willie Ramsay, who was fourth in the list, found purchasers for 73 copies, which looks as though he had his eye on one of the prizes.

Add to all this the fact that fifteen newsdealers increased their orders during the week, and everybody will see that PROGRESS has reason to be proud.

And the best of it all is that the boom has come to stay!

Notes of New Books.

The Argonauts of North Liberty is one of Bret Harte's latest and best works. Published by Bryce, Toronto. For sale at C. Flood & Sons.

As interesting as any of the recent novels is *Miracle Gold*, which is published in the Canadian copyright edition by Bryce, and is for sale at C. Flood & Sons.

Breezie Langton is Capt. Hawley Smart's latest production. It is better than *Saddle and Sabre* and is well worth reading. For sale at Alfred Morrissey's.

Mr. McLellan's Two Sets of Books.

The investigation of the affairs of the defunct Maritime bank in St. John, has developed some startling facts. The evidence adduced yesterday justifies the suspicion that Mr. McLellan, the manager, kept two sets of books in order to conceal the true condition of the bank's affairs from the directors. One of the liquidators' clerks swore that the deficiency of the bank, after deducting the value of assets, was over $1,300,000.—*Associated Press Despatch, May 31.*

Should be Looked After.

The crossing at the corner of Stanley street and City road is a constant grievance to pedestrians and teamsters. The sewerage from the Lee property overflow, and in its imperfect condition, the stagnant water at the crossing being several inches deep! The board of health should look after the matter, as complaints are numerous.

SHARP AND DECISIVE.

REV. H. P. COWPERTHWAITE TALKS QUITE TO THE POINT,

And Gives a Definition of Christian Perfection—He Holds He is in Strict Accord with Methodistical Doctrine—He Wants Names.

In the last issue of PROGRESS, you published some remarkable statements, made by two Methodist ministers of this city, concerning the "Holiness movement." If these brethren had confined their remarks to the movement itself, perhaps I would not have taken any notice of what they said, but when they become almost personal, and hint at conference discipline for ministers who have joined "this movement," it becomes a different matter.

They know, or ought to know, that we are only preaching what Mr. Wesley said was "the grand depositum God gave to the people called Methodists, and chiefly to propogate which, it appeared to him, God raised them up."

They know, or ought to know, that we do not teach that "any man or woman can arrive (in this life) at such a state that he or she cannot sin." Such a statement is as reckless as it is untrue. And to call what we do teach and preach, "twaddle," is to *so* stigmatise the *distinctive doctrine* of their own creed, and to go back sadly on their own ordination vows.

It would be better for these men, whoever they are, who have so unfairly criticised brethren who have done them no harm, to take the advice Gamaliel gave to the Jewish council at Jerusalem, concerning the treatment of the apostles, "Refrain from these men and let them alone; for if this council or this work be of men, it will come to nought; but if it be of God, ye cannot overthrow it, lest haply ye be found even to fight against God."

Did it not occur to these "would-be censors" of their brethren, that calling names, or repeating names that others have used, is not a kind of argument likely to produce much conviction in intelligent minds? It savors somewhat of the persecuting days when the disciples were first called Christians, and John Wesley and his colleagues were called the holy club and Methodists, by way of contempt.

We are not "come-outers." Only in a few instances in the United States or in this dominion, have any of the Holiness people come out from their denominations, and the most of these have virtually been forced out. The advice of the leaders in this movement is to remain in their churches if they can, and exemplify the love and patience of the saints.

There is no need anyway, of Methodists, who profess entire sanctification, going out of their church, for they are in harmony with their doctrinal standards. In fact they are only getting back to the experience of the fathers of the denomination.

The strongest opposition in the Methodist ministry here and elsewhere, to the present Holiness movement, comes, I think, from a few men who have at some time been identified with it. For some reasons, best known to themselves, they have withdrawn from the movement and now strongly antagonize it.

You have asked me, Mr. Editor, to give you a definition of the doctrine of Christian Perfection as taught by the Holiness brethren. The most concise definition I can give is found in the works of Rev. J. Wesley, vol. vi, p. 500:

"1. Christian Perfection is that love of God and our neighbors which implies deliverance from all sin.

2. That this is received by faith.
3. That it is given instantaneously.
4. That we are to expect it, not at death, but every moment; that now is the accepted time, now is the day of salvation."

As explanatory somewhat, of this definition, and supplementary, I also quote the following extract from a letter he addressed to Hester Ann Rogers, and found in page 174 of her *Journal*. He says, "You may obtain a growing victory over sin from the moment you are justified. *But this is not enough.* The *body of sin*, the *carnal mind* must be *destroyed;* the old man must be slain, or we cannot put on the new man which is created after God (or which is the image of God) in righteousness and true holiness; and this is *done in a moment. To talk of this work as being gradual, would be nonsense, as much as if we talked of gradual justification.*"

Of course this is but the barest outline of the doctrine, but sufficiently full to give a general idea of what it is.

The Methodist preachers who are identified with the Holiness movement are in thorough accord with this definition, and challenge contradiction at this point.

The Baptists and other brethren who have joined in this movement hold, as far as I know, the Wesleyan view of instantaneous, entire sanctification by faith, and the F. C. Baptists claim that the founders of their church experienced and taught the same doctrine.

I may say, in regard to Rev. Messrs. Gill and Fowler, who had charge of the recent convention, that they were, a few weeks ago, in Toronto engaged in similar work, and were cordially received by the chief officers of our church and many of our most prominent ministers in that city. The Rev. Dr. Williams, general superintendent of the church, heartily united with them in the services, and gave the movement his unqualified endorsation. The same is true of Rev. Hugh Johnson, Rev. Dr. Potts and Rev. J. M. Wilkinson, in whose church the convention was held.

These American brethren had to come to St. John to be told that they were preaching "twaddle," and that their church at home called them, "Come-Outers," and the bishops were against them, etc., and that all the Methodist ministers who sympathized with them and the holiness movement ran the *awful* risk of conference censure. In conclusion, I would suggest that those two brethren who are so opposed to the Holiness movement give their names the next time they so freely give expression to their opinions.

H. P. COWPERTHWAITE.

COME IN, "CAP," BEFORE YOU GO.

A Portland Bar-Tender is Familiar with the "Guardian of the Peace."

When the liquor-sellers and their customers made up their minds that the Scott act should not be enforced in Portland, the authorities apparently decided that the traffic should be removed from the restraint of all law.

This was the position of affairs up to the time when PROGRESS entered the field: Every man who had the inclination and the ability to buy a quart of rum opened a bar and kept it open from Monday morning until Sunday night, and no one had the conscience or the courage—which was it?—to protest.

After PROGRESS demanded that, at the very least, Sunday liquor-selling should be stopped, the chief of police had a spasm of activity, and laid information against five saloon-keepers, who were fined $8 each, this week.

It is to be hoped that Chief Rawlings will continue to do his duty; but candor compels the statement that if his intention is to enforce the law he sets a very bad example.

On Friday evening, May 25, Capt. Rawlings was seen to come out of a City road bar-room with two companions. The place was not a hundred yards from Fowler's edge-tool factory. The hour was 10.30 p. m. The chief stood on the sidewalk talking for some time. While he remained there, the bar-keeper came to the door and called out, "Come in again, Cap. before you go!"

Perhaps Capt. Rawlings went into the saloon to inform the bar-keeper that there is no liquor law in Portland; possibly he had been reasoning with the saloonist, telling him that a man ought not, in common decency, to keep his bar open more than sixteen hours a day; or it may be that the captain had gone in after a drink.

Whatever he did there and then, it would be well for him to make up his mind, now, whether, for the future, he will protect the people or the saloons—and to govern his associations accordingly.

PROGRESS respectfully, but earnestly, advises that Capt. Rawlings' visits to saloons should be of an official nature, and that bar-keepers who are called on by him should have occasion to wait upon magistrate Tapley the next day.

How the Companies Compare.

PROGRESS is able to give, this week, the most interesting statement that has been published here for a long time past, showing the distribution of the fire insurance in force in New Brunswick. The best companies lead the list, of course. The companies and the net premium income received from this province are as follows:—

Commercial Union	$35,853
Western	28,600
North British and Mercantile	25,740
Imperial	24,768
Lancashire	20,880
Citizens	20,785
Liverpool and London and Globe	20,120
British America	19,303
Glasgow and London	18,910
City of London	17,310
Queen	16,640
London and Lancashire	11,765
Fire Insurance Association	11,500
Royal	11,437
Ætna	11,229
Guardian	10,452
Royal Canadian	10,227
Quebec	10,224
Northern	8,312
Hartford	7,277
Scottish Union and National	6,883
National	6,810
Norwich Union	6,115
Central	6,000
Phœnix of London	3,875
Atlas	3,744
London Assurance	2,331
Connecticut	2,220
Phenix of New York	2,160
Total	$381,479

Home-like and Attractive.

Though the rooms and parlors of the Young Men's Christian association are generally considered very inviting, they are not up to the standard of Messrs. Irvine and Distin, who have an idea that their appearance is not as home-like and attractive as it might be. They hit upon the happy idea of inviting about 80 ladies to assemble and talk over the matter. They did so Tuesday, and the result will probably be a public entertainment to aid them in carrying out their plans.

DOES HE SPEAK TRUTH?

A SERIOUS CHARGE AGAINST CHIEF INSPECTOR MARSHALL

To the Effect that He Asked a Wholesale Liquor Merchant to Take Out a License After the Date for Making Application Had Passed—Statements and Denials.

The test case of the wholesale liquor merchants comes before Magistrate Peters today.

PROGRESS talked with several liquor dealers, Wednesday, and found them a unit on the question. They think that under the new liquor law they cannot get a legal wholesale license, one that will stand in a court of law, which they could produce in suits with customers and be considered as good and sufficient authority to sell liquor.

"What are the duties of the Chief Inspector?" asked one gentleman, in a laughing manner. "Is he supposed to come to me, days after the date for applying for license has passed, and coax me to take out a license? And further, has he power to grant me an extension of time in which to put in my application, and promise to say nothing of it?"

"Certainly not," said a gentleman standing near; "did Chief Marshall ask *you* to put in an application for a license?"

"No," replied the dealer, "but he went to the leading wholesale dealer in this city, when he found he did not intend to apply for a license, and coaxed his representative to apply, and, mind you, this was not before March 1st, but after that date. More than that, he offered to give them one month extension of the time, if they would make application."

PROGRESS made a few inquiries of this gentleman, and Thursday morning walked to the central station. Chief Marshall was found in his office. He received PROGRESS with his usual cheerfulness and urbanity. The few questions which PROGRESS asked were then put as follows:

"It is stated, Mr. Marshall, that after March 1st, the closing date for license applications from liquor dealers, you went to the representatives of the leading wholesale dealers in this city, and asked them to take out a license. Is this true?"

Hesitating a moment before he replied, the chief said: "I don't remember doing any such thing. I couldn't have done it. It is more than three months since I was in that establishment."

"Did you not, Mr. Marshall, say to these gentlemen that you would give them an extension in which to make their application, and nothing need be said about it?"

"No, no; certainly not," was the reply.

Here was a direct denial to the statements made by the first speaker in this article. Somebody was lying unblushingly, but as it was due the chief that his character should be cleared, if possible, PROGRESS interviewed the gentleman to whom Chief Marshall was said to have made the offer, and, putting the questions straight, received quick replies, to the effect that Chief Marshall asked him to take out a license after March 1st, and that he offered him an extension of time in which to make the application.

The above statements are made by two reputable citizens and the chief inspector. Let the public judge who is telling the truth.

In the Hotel Corridors.

The Royal had a fine new burglar and fire-proof safe placed in its office Thursday. This is an indication that mine host Raymond expects to handle lots of cash this summer. PROGRESS hopes he may.

Clerk Harry Doherty leaves his post in the Royal's office the first of next week for a brief and deserved vacation in which he will visit Boston and seek on his return a few days' rest in country air.

The Victoria is always having some improvements placed upon it. The proprietor is bound to be ready to please everybody. In a week or two the office will look 100 per cent. better under the artistic touch of that skilful painter, Robert S. Craig.

A visitor would not recognize the Park now, it has been so much improved. Mr. White has taken the building for five years and he is bound to make it a successful and popular house. His terms are moderate and every room in the house has been refurnished and painted. Every person who has been a guest at the Park need not be told how large and airy the rooms are and how pleasant their location. As an evidence of the present popularity of the new house, Mr. White says he has had plenty of applications for boarders and many Americans have asked him for terms.

What the World Thinks of You.

Put down in figures the year in which you were born; to this add 4; then add your age at your next birthday, provided it comes before January 1, otherwise your age at last birthday; multiply result by 1,000; from this deduct 677,423; substitute for the figures corresponding letters of the alphabet, as A for 1, B for 2, C for 3, D for 4, etc. The result will give the name by which you are popularly known.

ROYAL DARKS IN SESSION.

A Meeting in Which Order Prevails, for the Will of the Chairman is Law.

The regular meeting of the Royal Darks was held in their room at Spar cove, last Monday evening.

The room has been whitewashed and is gaily decorated with oil paintings. A platform has been erected for the president and treasurer and new chairs have been given to these officers by a friend. The chairs were painted, Monday morning, by Thomas Wright. It is expected that the paint will be dry in a few weeks.

After the president, Oscar Hector, called the meeting to order, seven members of the club jumped to their feet and for a few minutes the air was dark with motions. The president had to leave his chair and tap two or three members on the head with an axe-handle before he could obtain order. Mr. George Hines was then called up to the front and sang, "Keep your whitewashing for mother." The applause was deafening and could only be stopped by the president reaching for his axe-handle.

Cornelius George Washington Davis wanted to know if the club was going to allow the members to take his wood for bats and bases.

George Hector moved that Mr. Davis buy a new lock and keep his woodhouse fastened. Carried.

William Henry Ogden was ordered by the president to keep his fowl in his own yard and not let them go all over the neighborhood.

"Willie" said he couldn't look after the hens as he was busy every day. By request of the treasurer Willie warbled for the club, "The old hen house 'neath the hill."

Bob McKenzie moved that the club give an hour every meeting night to music. The president thought music was a good thing and asked the club to give their views on the matter. Several members did so and a committee was appointed to look after two song-books, a mouth organ and a banjo.

A letter was read from a brother at Loch Lomond asking the club to go out on the first of July. This letter was placed on the hook and the club will think over it.

George Hines was again called on for music and, laying hold of the stove-pipe, sang very beautifully "Meet me darling sister at the lake."

"Bub" Hector moved that the challenges that had been received be read over.

After hunting the box and secretary's desk the president said, "they am gone." The janitor of the club was accused of building the fire with them, and after a long discussion he was bounced and Ira Stewart was appointed in his place.

The president then told the club that George Smith's place at the "Bog" had been burned down, and a letter had been received asking the club to help him. The secretary moved that the hat be taken around and each one give what he could. After the hat had been passed it was placed on the president's desk and was found to contain seven cents, a half fig of Black Jack and a jack-knife without any blades. The president said Mr. Smith did not use the weed and put it in his pocket. The jack-knife and six cents will be sent to Mr. Smith, one cent being given to the club, as the president said that seven was not a lucky number.

George Hines then sang, "When I have golden wings," accompanied by Oscar Hector on a tin whistle, and the secretary moved the meeting adjourn.

The Life of a Mainspring.

"The life of a watch's mainspring? Too uncertain for calculation," said a King street repairer. "Your time-piece was wound as usual at night, hung in its usual place, and at 2.30 a. m. its mainspring snapped and the works stopped. We can assign no reason for these breakages. There is very little wear on a spring, so slight, indeed, that very often one lasts the lifetime of a watch. For example, the mainspring in my own watch has been in use 17 years. New watches hang upon that show board, have hung there for months and perhaps years—all at once the springs in one or two of them break.

"I have often tried to ascertain the cause of this, and after considerable observation have come to the conclusion that the temperature has much to do with the snap of the mainspring. Frequently, when a cold day follows a warm period, a number of watches are brought in with the mainsprings broken. Again, a very hot day will produce the same effect. But although heat and cold undoubtedly have their effect upon the works of a watch, we may credit these agents with an undue influence. You can't average the life of a mainspring."

The Champion Mean Man.

"Oh, yes, I know him!" said one prominent citizen of another yesterday. "He left the Presbyterian church and joined the Episcopal because in the latter they have a bag instead of a plate and no one can tell whether he puts in a bank bill or a button; and he always sits near the door, so as to save the interest on the collection from the time it starts!"