Money and Banks.

MONEY RATES .- The steady accumulation money in New York through shipments from the interior constitutes in important factor in the money market at present. Currency is being received in large packages from the West, and banks with important Southern connections report that the practical completion of the movement of cotton to market is bringing advices of intended shipments from that section. The outflow of currency is of small proportions, being confined ugly fighters. practically to the provision of packages of small notes required for mer-chants in neighboring cities for pay rolls. It is impossible for them to place all their available balances at the rate of 1 per cent., which has been current all this week for call loans at the Stock Exchange. In the outside market the rate has declined to the same basis, except for an occasional contract on securities with a slow market at 11 per cent. About the only hope for a more active market held out by the banks is the possibility of the withdrawal of a large amount of money through a new issue of Government bonds, but this prospect is not viewed with unmixed satisfaction. The banks appreciate that if an issue of much more than \$50,-000.000 were to be made, and payment arranged in New York, it would be necessary to call a good many loans now carried on active stocks, and that the effect upon the market for securities might be important through forcing much liquidation. Many of the loans being carried by Wall Street houses on call are regarded substantially as time loans, as they have run for a long time at I per cent., with no indication of any desire on the part of the banks to terminate the arrangement. There is at present very little evidence of discrimination as to the character of the securities accepted among lenders, largely because the amount of new business is comparatively light.

In time loans the market has continued narrow and very featureless. The demand has been very light, because of the limited amount of new commission business in stocks and the ease of the call loan market ; but at the same time there has been no evidence of pressure of funds among lenders. All appear to be awaiting the outcome of the currency discussions, with the object of being prepared for a possible bond issue. Fortheir European connections decline to place balances for definite terms at ruling rates, and because few borrowers will consent to sign gold notes. Rates are 11 per cent. for 30 days, 2 @ 21 for 60 days to four months, and 3 for longer dates ; but these quotations are largely nominal. Banks and brokers agree that there is no important amount of new paper coming into the market from any quarter, and it is difficult for brokers to accumube the only sellers. Rates are 24 (1) 3 per cent. for best indorsed receivables ; 3 @ 31 for best single names, with most business at 3 ; and 4 @ 64 for singles not so well known.' The above, which we extracted from Dun's Review, fully exemplifies the financial condition among bankers, brokers and speculators. The sum of it is interest far too low to suit them, and their principal hope is to effect such straightened conditions with the Government that it must issue bonds whether it wants to or not. These conditions are now very promising to holders of idle cash.

General News.

The little bicycle and electric car has not only displaced and relieved over a million horses, but have also very materially lessen-ed the dividends arising from passenger traf-fic on railroads. Evidently railroad stock as an investment has reached its maximum. There is no telling what the minimum value may be in the future with the electrical current as an obstinate competitor.

Should China ever get the Japs on the run there is no telling how little indemnity she would be willing to pay Japan to have her cease hostilities. With the enemy on the run we have an idea that the Chinese are

Mr. Bryan has submitted a resolution pro viding that no person shall succeed himself as President of the United States. It is quite possible that a President would find himself less afflicted with self interests were it not possible for him to succeed himself in office. The same may be said of minor ofoffice. fices.

There is some hinting at the possibility of reducing the salaries of some state officials, It is quite probably only a hint, however, If Pattison failed in this respect, as now claimed, the great saving affected under the Hastings administration will show up the more clearly-perhaps.

It is now the effort of the War Department to concentrate in the larger cities the few troops now stationed at the outlying military posts. The safety and pecuniary advantage of the presence of disciplined troops is an advantage no doubt that is worth the effort. It has failed however, thus

The State guards of New Jersey are held in readiness to act whenever called upon, to suppress all riotious acts should the sympathetic strikers extend their operations that

The establishment of creameries has done much to enlighten the farmers They have been compelled to give some consideration to the breeds of cattle, to use better implements in the dairy, and to produce better butter in order to compete for the highest Those who patronize the creamerie. have lessened their labor, and combined several other pursuits with the keeping of good cows. On farms where formerly only milk and butter were sold there is now a di-versity of crops, and varied products are shipped to market,

1-

At this season, when the roads are made alternately hard and soft by freezing and thawing, farmers are nearly blockaded in some sections. It is a good time to study the problem of good roads, and make resolu-tions superline them another winter, but in tions regarding them another winter, but in the summer the question of taxation will take the preference. Now is the time to estimate how much you are losing from had roads. The tax is a small sum compared with the advantages gained by good roads.

Plowing should begin just as soon as can be done on the approach of spring. If the frost leaves the ground and the land is plowed, the late frosts will pulverize it. Proper preparation of the soil for a crop should be made. Furthermore, the more eign bankers are not an important factor in the market, both because er the diminution of insect life that is frequently so destructive to crops.

> We must not flatter ourselves that the road to success is any other than earnest, diligent, persistent labor. If there is any one thing more than another that is casting a gloom over agriculture, yea, over every in-dustry, it is the thought that has taken pos-session of the rising generation that there is no dignity in labor; that it is to be shunned; that by hook or crook they will get a living without work.

The Chicago "Record," forgets all about the lake "breezes" when it delivers the folmight easily taken for Naples. We have the sly, the sunset and the water. In winter we have the invigorating air that makes Christiana, St. Petersburg and Minneapolis famous in glacial effects. With a couple of grapevines Chicago could not be distinguished from sanny France in springtime." Oleomargarine has no terrors for a large class of Gotham diners. "There is a vast deal of the mixture served in the restaurants of this city," says the New York "Sun, "and it is very much superior to much of the butter that is sold. It is often unsalted. and has the pleasant flavor of fresh butter. New York is so thoroughly hardened to oleo-margarine that doubtless the foolish laws of some States, requiring restaurants that pro-vide oleomargarine for their customers to announce the fact conspicuously, could be enforced here without seriously injuring the trade.

METHODS OF PRIMARY READING. VIII.

Phonetic Method.

By William Noetling.

As remarked in a previous article, the phonetic method has been presented in as many different forms as it has had authors. Dr. Adolph Donai, shells without ever getting at the It relieved my throat at once, and I of New York, a highly educated Ger-man, and a teacher and writer, in 1872 "And published his "Series of Rational Readers, combining the principles of Pestalozzi's and Froebel's systems of education, with a systematic classification of English words, by which their pronunciation, orthography, and etymology may be taught readily without any new signs." In his Manual for Teachers the

learned Doctor arraigns not only the methods of teaching one subject, for the unsatisfactory results so common in all grades of schools, but all of have elapsed since these charges were made, they apply with nearly equal force to the school work of to day. The following are some of his statements : " It would be unjust to overlook some of the impediments to a higher standard of education, which retard the progress of our common schools-such as the lack of Kindergartens; the admission of too many

children into the lowest classes; the irregular attendance of pupils, and the short p riod during which many of them are kept in school-also the very poor preparation of most teachers calling. But if the efficiency of our methods of teaching were what it might be overcome. Teaching is a feeding of the mind; if the food of our schools were more palatable, the attendance would be considerably larger, teachers would find more self-enjoyment in their calling and would feel

encouraged and stimulated to do more justice to it, and better results of their efforts would lead to further improvements such as are necessary to a more rapid progress. * *

" The manner in which what are called 'the common English branches' pronunciation, orthography, gr.um. mar, etymology, and elocution) are commonly taught, presents a strange contrast to the progressive spirit of our age. It consumes almost all the time in the teaching of language, as though there were no such things to be learned in the world as Natural Sciences, Arts, and Mathematics; it succeeds even in teaching English so poorly, that there are very few persons in the country who can in every case determine, on sufficient grounds, what is really good and correct English; it develops the mind of the pupils in a most one sided way, addressing itself to the memory and passive receptivity of the learner, and neglecting the culture of his intellect, moral faculties, and artistic tastes and abilities, as though there never had existed those great prophets of harmonious development and reformers of pedagogy, Pestalozzie, Diestermeg, and Froebel; late important lines to offer for dis-count. Importing houses appear to be the only sellers. Rates are $2\frac{3}{2}$ (d) guashot of here Chicago might easily be it makes the teacher a mere machine memory the sounds and spellings and definitions of words, and the. contents of some text books, which are soon after forgotten-in short, its results are trivial in comparison with the time and money spent on attaining them. But what is worse, it does irreparable harm by blunting and impoverishing the mental and moral faculties of most pupils, so that they remain forever beyond the pale of selfimprovement "A one sided development of human faculties will always blunt and impoverish, if not stifle, those which are neglected. The cultivation of the receptive powers merely must needs curtail the measure of the reflective, active and sensitive powers. Dwarfed method. powers beget discontent, while an over-exertion of the one power begets disgust with its exercises. * Those who overcome that disgust and are assigned a great number of spell ing exercises of difficult words, with out learning etymologically their ap propriate use in language, can certainly not be said to make much progress in the development of their reflective, active, and artistic powers. Again much of their school-time is wasted on dry lessons in that driest of all studies --grammar. The study of this sub ject, as commonly pursued, is about as nearly useless as anything can be. It consists chiefly in memorizing definitions and rules (many of which are at variance with the teachings of comparative philology) and in parsing and analyzing sentences without attending to composition. Pupils are required to continue separating language into parts, without being taught how to construct it into correct and appropriate sentences. Indeed the pupils are not even led to see any practical use for their knowledge of grammar, and finally they detest it altogether. * * " Language is but a means to an end; it is not in itself an end. It is an organ or tool of production, not production itself. Mankind have to years of age. It shows that Dr. Kenlearn so many important, nay, even indispensable things, that the learning of language, the medium merely of all other learning, should be made easier. Besides, the rapid growth in our curable. I must also tell you of age of all the science; and arts swells another preparation Dr. Kennedy the volume of things to be learned in advised me to use, which did as much

acquisition of pronunciation and Cherry Balsam. I have had a wretchorthography, and grammar, the veriest rudiments of language, ought to be facilitated as much as possible. est part of their school days in mastering the difficulties of the mere outward form of the language, without its contents, they are cracking nut-

ing into one branch of instruction two bottles and was cured. alone; we must introduce it into all, if we are to make it easy and efficient. This great truth, which ought to be self-evident, has been forcibly illustrat- whooping cough or croup. Taken ed by the experience had with object teaching. *** Object teaching, in order that it may reap its full bene-fits, ought to be carried through all branches of elementary, and even higher instruction -through languages, natural science, mathematics, and the them. Though twenty-three years arts. The result of the narrow appliretard a great reform in education.

"Another great reform-Kinderold routine of teaching the common branches.

" True education is harmonious and give law and measure to all its all else failed. branches. One method should be carried through all its departments, but varied according to the nature of for their difficult and all important each. A'l the human powers are to be properly exercised in each pupil, and a variety of sciences and arts ought to be, all these impediments which mutually complement each other, to be used as the means for securing such harmonious development.

" This great standard truth of modern pedagogy, applied to the common English branches, demands that in the very beginning with them all the mental and moral faculties of the pupil should be interested and exercised. You must not begin with the abstract elements of language and try to impress them in meaningless syllables upon the passive recollection of the learner; you must begin with a sentence fully intelligible by itself. The pupil must be led to find the single words and their representatives, (a few at a time,) and immediately after to recompose them them into words and sentences ; first orally and then in writing. * * • " Object lessons should be connect-

ed with the very first reading and writing exercises ; not only the very first, but all the subsequent reading and writing exercises ought in themselves to be object lessons. The beginning ought to be made with the sentence, because it is fully intelligible and assigns to each word its meaning in each case ; and we should end each exercise with sentences, so that all the elements mastered may at once be applied, the usefulness of the exercises at once appear to the mind of the pupil, and so that he may be from the outset accustomed to the practice never to do in school anything which is meaningless ; never to do anything otherwise than understandingly and with lively interest. To keep up his interest unflagging, which will be the case so long as all his faculties are fully and harmoniously occupied, it is necessary to time the stages of his course of studies so as to make him do thoroughly all he can do, but also to carry him just as rapidly from stage to stage of mental and moral development as his powers will warrant without over-exertion. Interest in the object gained is pow er gained by the learner." The foregoing quotations, taken to gether, are somewhat long, but thoughtful readers will find in them sound pedagogic truth, well worth studying.

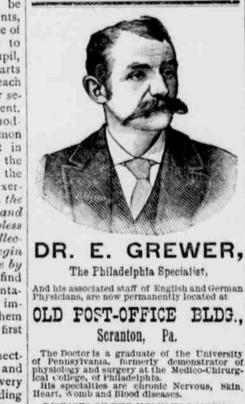
ed cough for the past fifteen years, the best doctors in the state united in saying that it was incurable, and that If our boys and girls spend the great it was only a matter of time before my lungs would give out-my s'eep was restless, I would lie awake for hours. I well recollect the first time I used Dr. Kennedy's Cherry Baisam. slept all through that night, the first "And here we must premise that full night's rest I had in several years. we cannot introduce rational teach- It seemed like a miracle, I took but

Dr. David Kennedy's Cherry Balsam cures asthma, bronchitis coughs, colds, incipient consumption, with Favorite Remedy, it never fails. Price 25c, 50c and \$100 a bottle. Dr. David Kennedy's Salt Rheum Cream is sold at 50c, a package. Dr. David Kennedy's Favorite Remedy costs

\$1.00 a bottle or six bottles for \$5.00. Favorite Remedy ranks with the medical profession as the most percation of object teaching has been to fect of all blood and nerve medicines. It restores the liver to a healthy con-

dition, and cures constipation. It is gartening-the foundation of true a certain cure for all diseases peculiar education for childhood -- has been to women, and affords protection from greatly misunderstood and misapplied attacks that originate in change of through attempts to graft it upon the life. It cures scrofula, salt rheum, tumors, rheumatism, dyspepsia, all kidney, bladder and urinary diseases,

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DISEASES OF THE NERVOUS SYSTEM. The symptoms of which are diviness, lack of confidence, sexual weakness in men and women, ball rising in throat, spots floating before the eyes, loss of memory, unable to concentrate the mind on one subject, easily startled when suddenly spoken to, and duil, distressed mind, which unfits them for performing the actual duties of life, making happiness impossible ; distressing the action of the heart, causing flush of heart, depression of spirits, evil fore-bodings, cowardice, fear, dreams, melancholy, the easy of company, feeling as tired in the morning as when retiring, lack of energy, hervousness, trembiling, confusion of thought, depression, constitution, weakness of the linbs etc. Those so affected should consult us im-mediately and be restored to perfect health.

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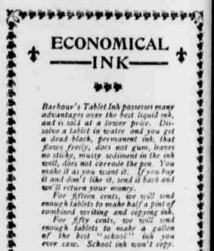
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Onions and Parsley.

It is a fact, not generally known by the fair sex, that parsley deodorizes onions, and that onions are remark ably helpful to the complexion and nerves.

To make a fair test of the efficacy of parsley the lady should wait until the night she expects him, then take to onions freely, providing she's got the parsley for the second course.

To retain the virtues and overcome the loudness of the odoriferous onion she has only to eat a small sprig of this pretty, green herb-the aromatic pot pie flavorer, so well known to all good cooks as parsley. It may be eaten with your onions or immediately after with the same effect ; for he won't smell 'em. There will be noth ing in the breath or about the person at all suggestive of onions five minutes after the parsley is eaten. Any one can have pars'ey ; for it may be readily grown in any warm sunny window. Soak the seeds in tepid water twentyfour hours before planting and water plentifully after planting. The young parsley will peep through the earth in about two weeks, and, when well grown, your window will not only he ornamented, but you can eat your onions without regard to who is com ing, and your complexion will be as fine as your breath is sweet-just as fine.

Chestnuts grafted on scrub oak is said to be the best way to get your hog feed. This discovery is accredited to a Columbia county farmer whose scrub oak was giving him no return. but instead a great deal of labor.

"It is unlucky to have 13 at table," es-pecially if you have arranged things for two or three. But then some folks are born unlucky about eating, it seems,

President William B. Hornblower, of the Princeton Club of New York entertained the alumni of the college at their annual banquet with his views upon foot-hall His rémarks must have been heartfelt, for upon one his-toric occasion between the President and the Senate Mr. Hornblower was male something of a foot-ball himself.

Wal er Besant, the novelist, has been en gaged for twenty-six years in writing a history of London. The work is now said to be ready for the publishers.

When Robert Burns wrote: "O life! Thou art a galling load,

Along a rough and weary road,

To wretches such such as 1," was after a royal indulgence in una dulterated and old time booze, which the present generation supposes was chock full of purity and healing virtues. The fact is the alcohol of today is just as good as that which Burns imbibed, though no doubt he had the very best.

Almost a New York Daily.

That Democratic wonder, The New York Weekly World, has just chang ed its weekly into a twice a week paper, and you can now get the two papers a week for the same old price \$1.00 a year, with THE COLUMBIAN \$1.75. Think of u ! The news from New York right at your door fresh every three days-104 papers a year. The next article will contain the

LIKE A MIRACLE.

Salt Rhoum, Impure Blood and a Racking Cough that Baffled Physicians, Finally

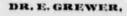
Cured.

Springfield (Mass.,) Republican.

In the town of Amherst, Mass., Mr. Geo. B. Pierce and his mother are the proprietors of the Amherst Creamery Association. Mrs. Pierce has suffered for a long time with Salt Rheum and a cough that forboded Consump-tion, but they have given way to health and vigor. Hearing of this a reporter called on Mrs. Pierce, and the following experience was related :-"For a long time I suffered from

Salt Rheum," said Mrs. Pierce, "but about two years ago I slipped and hurt my knee, which made it worse. I can't begin to tell the agony I was in, my limbs became a mass of raw flesh covered with running sores. My friends would say I could not live long, and I thought so too. Well, I heard of Dr. David Kennedy's Favorite Remedy and Dr. David Kennedy's Salt Rheum Cream; I commenced using them, and in three weeks I walked out of doors. Last night I walked a mile, and I am sixty three nedy's Favorite Remedy and Salt Rheum Cream can do more than the physicians, for they made me well after my doctor told me I was in-

⁹ 10⁻⁹. Enclose "We 2-cent stamps for symptom blanks and my book "alled "New Life." I will pay one "bousand dollars in gold to anyone whom I cami," cure of EFILEFTIC CONVULSIONS or FITS.



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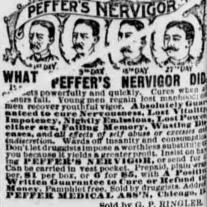
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Cleanse the Bowels and Purify the Blood! Cure Diarrhosa, Dymentery and Dyspepsia, and give healthy action to the entire system. youth to such dimensions, that the for me; it was Dr. David Kennedy's