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NO. 3.

Why Fire Rates Go Up.

Apropos of the proposed increase in fire insurance rates in this city, which has caused no little dissatisfaction in the business community, President George E. Wagner, of the Fire Insurance Patrol, said yesterday:

"Insurance business has undergone a revolution within the past 10 or more years. Within the last few years the losses have been so heavy that many companies have retired from this field, and not a few have gone out of the business altogether. Since 1900 the following companies have given up business in this city: Teutonia, Philadelphia; Armenia, Pittsburgh Citizens', Pittsburgh People's, Pittsburgh Security, Connecticut American, New York; Buffalo Commercial; Eastern, New York; Magdeburg, New York; Manhattan, New York; Pacific, New York; Thuringia-American; United Fire, Baltimore; Virginia; Michigan; Erie, New York; Eagle, New York, and the following foreign companies, Helvetia, Swiss; Lancashire, Lion, Magdeburg, North German, Beloise and Transatlantic.

"From this it will be seen that the business is not generally profitable to the companies. This is not only the condition here, but the same prevails throughout the United States generally. No matter how strong the opposition, the people will have to make up their minds that they must pay higher rates. Philadelphia has been a more profitable field than some of the other large cities in the past few years. Last year there was a profit to the companies carrying policies in Philadelphia of about \$200,000, but losses throughout the country were so much larger than the net result was a loss of \$9,846,738, or about \$3,000,000 more than the preceding year. Yet 1899 was worse than either. Locally, 1900 was bad, while 1901 was profitable, and 1899 was very bad.

"The risks have become greater with the larger business establishments. There will have to be more rigid restrictions as to building and other conditions. This is demonstrated by the cancellation of a number of policies in the congested district. The fact that the rates have been raised in this city recently will be given due consideration by the companies. There will be a general increase of at least 25 per cent, and the recently instituted increase here will be credited to Philadelphia. Not only Philadelphia, but all other cities will have to prepare for this increase. The rates will remain high until more safeguards are devised."

Good Times of Old.

"Did you ever think how complicated good times are nowadays," asked one middle-aged man of another. "Remember what good times we use to have without any previous spread or ceremony? Well, those were days worth living in. When I watch my children trying to enjoy themselves it positively makes me tired. Everything is so studied, so elaborate, so mechanical. Take my daughter, Grace, for instance. She receives an invitation to an 'informal whist party.' What does she do? Does she act pleased and dance around as her mother would have done 25 years ago? No, indeed. 'Oh, bother, what shall I wear? If I go I've simply got to get a new gown,' is what she says, and for the next week she is breaking her neck to get the right ready. The affair comes off and she comes home and half the time says she was bored to death. The fault isn't with her, for the next day a gang of her friends come in and by scraps of conversation which drift to my ears I know they were all bored. She is about the average type of girl, and no use talking, she isn't having the fun her mother had. If she isn't invited to a really formal function it is enough to turn the whole house upside down. She doesn't get any real pleasure out of it at all, aside from the excitement, either.

It's the same way with my son, John. But I won't go into details about John; only, when he takes a girl to the theatre, his pocket-book looks as if an elephant had stepped on it afterward. There's violets and carriages and a dozen other fool things, while if it's anything more pretentious than the theatre, well, my check-book suffers. Don't care about the money if the boy had a really good time, but he doesn't. It's all right to talk about this being the age of the young person, but it's not. We used to get up simple, impromptu little affairs, invite a congenial crowd and no tomfoolery about it. Even a picnic now is a state banquet in comparison with the good old larks we use to have.—Hartford Times.

Zinc and Grinding Make Devote Lead and Zinc Paint wear twice as long as lead and oil mixed by hand

Religious.

As the arrangement for union services next Sabbath morning has fallen through, there will be the regular services at the Presbyterian Church.

Banquet.

Last Monday evening a number of Maccabee members gave a banquet in honor of Mr. John Clair, who left yesterday for Wisconsin, to engage with the new Howard Company. The occasion was very pleasant and many were the kind expressions of regret over his departure. Mr. Clair has long been an honored citizen of this place and carries away the best wishes of our citizens.

Sneak Thieves.

Tuesday night about mid-night, while Frank McCabe was sitting at his bed room window enjoying a cigar, he noticed two men approach the residence of H. H. Cloyes and attempt to force open the back door with a crowbar. Frank watched them a moment when he seized a lamp chimney and hurled it at them, at the same time giving an alarm. Mr. Cloyes promptly appeared with revolver in hand. The thieves made good time and escaped.

Notice to Wheelmen and Others.

Last fall we obtained permission from the borough council to build bicycle paths upon the streets of the borough. It is time to get the work under way if we would have any paths for use the coming summer. I therefore invite all who are interested and willing to aid in the enterprise to call upon Hon. I. K. Hockley or Dr. Albra W. Baker and subscribe to the bicycle path fund.

DR. ALBRA W. BAKER.

To Start Cutting Timber.

The work of taking the timber and bark from the Schraeder tract of about 16,000 acres of land in Bradford and Sullivan counties, owned by the Union Tanning company, is soon to be commenced. It is learned from a reliable source, says the Wellsboro Advocate, that the contract has already been let to Barclay Brothers, of Sinnemahoning, a firm doing business on a large scale in the manufacture of lumber. The work is to be done under contract for the tanning company, Barclay Brothers loading the bark and lumber on the cars.

DEATH'S DOINGS.

ZANER.

CLYDE RAYMOND ZANER, aged 20 years and four months, died at Kane Hospital last Thursday after being operated upon for appendicitis. The young man rallied after the operation but the disease had done its work. He grew worse on and died at time mentioned above. His brother, Harry and father L. F. Zaner, and intimate friend, John Valentine, were with him when he passed away. His remains were taken to St. Marys, where his father resides and after being prepared for burial were taken to Cameron, this county, for interment. The funeral services, conducted by Rev. Poyer, were held in K. G. E. Hall and very largely attended by relatives and friends. The pall bearers were selected from the fraternity of which he was an honored member. The floral offerings were many and beautiful. A shaft several feet high surmounted by a white dove bearing an olive branch in its beak, being from the order. The Kane Hospital nurses sent a wreath and Valentine Brothers, St. Marys, a floral pillow. There were many other beautiful designs from loving friends. The death of the young man, while being a sad blow to his father was equally severe on his devoted grandmother, Mrs. R. C. Potter, and very many friends in Cameron, where he formerly resided.

A. S. Zaner and wife, of Strawn, Somerset county, attended the funeral. Deceased was a veteran of the Spanish-American war, having served from June 1899 to July 6th, 1901, being discharged at San Francisco. His discharge was a honorable one and bears the endorsement "character excellent, honest, faithful and true."

\$1.00.

Chicago to St. Paul or Minneapolis for double berth in Tourist sleeping cars of the Chicago, Milwaukee & St. Paul Railway, each Tuesday and Friday during March and April, 1902, on train No. 1 leaving Chicago at 6:30 p. m. For further information apply to the nearest coupon ticket agent, or address F. A. Miller, General Passenger Agent, Chicago, 3-31.

SHAW'S PURE MALT—Its value in sickness has been tried and proved. In the home it is not safe to be without. Absolutely pure. Sold By F. X. BLUMER 36-47-Jy

Local Institute.

The fourth educational reunion of the teachers of Cameron county, was held in the High School room of Emporium, Saturday March 8th, 1902.

The morning session opened at 9:30 with a piano solo by Christina McDonald, Rev. Robert McCaslin conducting the devotional exercises. The morning session was given up to the discussion of Geography and History. Miss Anna Evers read a paper on Primary Geography, and was followed by Mr. W. J. Leavitt, who gave a short discussion on the teaching of advanced Geography.

After a violin solo by George Mankey, a paper was read by Miss Ximena Brooks, on History—when should it be first taught and how. Miss Brooks' talk was followed by a piano solo, by Edna Auchu.

Principal Elmer Burlingame then addressed the Institute, the subject of his address being, The Teacher as an Individual. A piano solo by Ida Seger, was followed by a motion for adjournment.

The second session opened at 1:30, and after a duet by Belle Husted and Verena Hertig, Miss Collins gave an address on Nature Study. Nature Study cultivates the power of observation, inculcates the love for the beauties of nature, makes friends of teacher and pupil, helps to form character, which is the great aim of education.

Principal B. G. Woodward discussed "What May a Pupil Expect of a Teacher?"

Mr. B. Egan then gave a short address, on Observations and Thoughts. This was followed by music, by Alice Barnol.

The work of a School Principal was presented by Mr. A. L. I. Subrie, of St. Marys. The principal can often work better out of, than in, the school-room. A principal's work should not be limited to High School teaching, but he should have time to become familiar with the work in each grade under his supervision. Also, he should have time to visit other schools. A piano solo, rendered by Mrs. Beers, followed.

Mr. U. M. Pierce, principal of the Ridgway High school, gave an address on "Your Business and Our Business" (1) Engage the best teachers you can procure. (2) Give the teachers a chance. (3) Give the teacher material to work on, by sending children to school regularly, and by keeping them there until they have completed the course. A vocal solo, by Miss Byrde Taggart, followed Mr. Pierce's address.

Hon. G. R. Dixon, of Ridgway, was the last speaker of the afternoon, the subject of his address Civil Service in the Public School. Many government positions are regulated by the civil service system, under which a person well qualified may hold a position indefinitely, and be advanced as he proves himself capable. A similar system should govern the position of teachers. Institute adjourned at 4:30.

Magic Color Pictures.

A glass of water and a sponge or brush act like a box of paints on the wonderful "Watergraphs," which will appear in next Sunday's Philadelphia Press. It's the cleverest novelty of the year. The pictures are printed apparently in black ink. You touch them with water, and in a second they become beautiful water color paintings. No skill is needed—Children can do it as well as grown folks. These "Watergraphs" are in addition to the mysterious magic pictures, which you rub over a blank space with a coin and a picture appears.

The great puzzle-man, Sam Loyd, is now on the Sunday Press staff of entertainers. He has a page each Sunday that will set you thinking and amuse you, too. Order next Sunday's Philadelphia Press of your newsdealer in advance. Then you'll be sure to get it.

Musical Programme.

The following is the program presented at the Local Institute last Saturday evening:

PROGRAMME.
Chorus—"The Broken Pitcher."
Piano Solo—"Bubbling Springs,".....Jane Kaye
Recitation—"New Year's Deeds,".....Jane Glenn
Piano Duet—"Palm Branches."
Christie McDonald, Alice Barnell
Vocal Solo—"Good Night, Little Girl, Good Night,".....Edith DeArmitt
Flute Solo—"Beyond the Gates of Paradise,".....Fred Heilman
Recitation—"Scotty's Interview with the Minister,".....Nellie Thomas
Piano Solo—"My Old Kentucky Home,".....Edna Auchu
Piano Duet—"Ti Trogatore,".....Verena Hertig, Belle Husted
Recitation—"The Fire Fiend,".....Lena Bair
Violin Solo—"Simple Aven,".....Mazie Gallagher
Vocal Trio—"Stars of the Summer Night,".....Eva and Iva Leet
Piano Duet—"Radiance,".....Alice Montgomery
Violin Solo—"The School Master's Guest,".....Karl Mankey
Piano Solo—"Second Mazarka,".....Myrtle Olmsted
Vocal Solo—"Sleeping Sweet and Low,".....Grace Lloyd

May Extend Their Line.

There is talk that the Goodyear Brothers, who recently constructed a branch from the Buffalo and Susquehanna road to Sinnemahoning, where it will connect with the P. and E. will extend their line to Tyler and possibly to DuBois.—Renovo News.

Surprise Party.

A number of lady friends of Mrs. Edward Nye gave a surprise party in honor of Mrs. Nye on Monday evening prior to her departure for Lebanon, where they will locate. A general good time was indulged in and the best wishes of all follow Mr. and Mrs. Nye to their new home.

Dime Social.

The Young People's Christian Endeavor Society will hold a Dime Social on Friday evening of this week at the home of Dr. and Mrs. Smith on 4th St. Come all ye lovers of music as the Dr. will entertain you with some choice instrumental music. There will also be some fine vocal music rendered by some of our best talent.

Mortgage Burning.

The First Methodist Episcopal church having paid its mortgaged indebtedness will appropriately celebrate the event Wednesday evening, March 19th, at 7:30 o'clock. All members of the church and congregation and interested friends are cordially invited to join in this service of jubilee. The exercises will be brief and simple and will conclude with refreshments to be served free by the ladies in the church parlors.

Generous Gift.

A splendid addition was made to the Free Library last week by Mr. Fred Julian, who presented a fine "Stella" Music Box of the largest and best style, with a dozen tune sheets.

Mr. Julian's present not only was a generous one but his selection of the music represents excellent taste and appreciation of the best methods for delighting and elevating both old and young.

Baptist Church Notes.

Preaching morning and evening by the pastor. Morning subject, "Christians Relation to Law." Evening topic "Secret of Failure." Bible school at the close of morning worship, C. E. Crandell, superintendent. Y. P. S. C. E. at 6 p. m. Bertram Olmsted president. Subject "A Noble Purpose." C. E. Crandell, leader. Don't miss the Happy Hour service, 7 to 8. Prayer-meeting Wednesday evening 7:30. All welcome.

Value of Lime Water.

In every home where these blessings, children and flowers, are found, lime water should be kept prepared for frequent use, and it is so inexpensive and valuable that a fresh supply ought always to be found in the family medicine closet.

If any of the children show a trifling illness from indigestion, it is said that a diet of milk with a tablespoonful of lime water added to the quart, will give relief without any other medicine. This is a remedy frequently prescribed to children under 10 years, who seem indisposed. It furnishes a simple food and allows the digestive organs a chance to rest and restore themselves to their normal condition.

Lime water mixed with equal parts of sweet oil is excellent to apply to a burn where the skin is not off.

For the potted plants during the winter season lime water will prove indispensable, if earth worms have found their way into the pots at the time of repotting, for they will soon exhaust the nutriment of the soil and leave the plants in a sickly condition.

An occasional application of weak lime water will soon destroy the worms without injuring the plants, and the fresh, green appearance of the leaves will quickly show the good results of this simple remedy.

To prepare the lime water, select a large wide mouth bottle, and fill it to the depth of three or four inches with slacked lime and let it stand for 24 hours filled with clear water. For medicinal purposes, filtered rain water or any pure water will do. The water will take up only so much lime. When it is "saturated," as it will be in the time given, if the bottle has been shaken once or twice, pour the water off through a fine muslin strainer, and set it away for use well corked in a cool place.

WANTED.—Men and women solicitors for some of the newest, brightest and best selling publications printed. "Life of McKinley," "Under the Flag," etc. A golden harvest for the energetic. Address to-day, THE HOUSEHOLD PUBLISHING CO., 50-62 ERIE, PA.

SUDDEN DEATH.

Chas. W. Shaffer's Father Dies Suddenly at Kane, This A. M.

Samuel N. Shaffer, aged 64 years, died suddenly at Kane of heart failure, this morning, while visiting his brother H. E. Shaffer, Esq. Deceased, while in feeble health, was not considered in a precarious condition. The sudden death was a great shock to his son, Charles W. Shaffer, of this place, who leaves to-day to accompany the remains to Akron, O.

Mr. Shaffer leaves a wife, three sons, one daughter and one brother. He was a veteran of the war of the rebellion, serving for three years in Co. A., 22d Pennsylvania Cavalry. He visited in Emporium a couple of weeks ago.

Emmanuel Church.

Meeting of the officers and teachers of the Sunday school at the Rectory this evening at 7:30 o'clock.

Owing to the absence of the Rector the first of next week there will be no services on Monday and Tuesday. The services on Wednesday and Friday evenings of next week will be held as usual. The services on Thursday, March 20th, will be at 7:30 p. m. The Rev. Seaver M. Holden, Priest in charge of St. Martin's church, Johnsbury, will preach at this service.

The Little Folks' Dance.

Mrs. Geo. Metzger, Jr., and Mrs. C. W. Shaffer, who have been teaching a class of little folks how to "trip the light fantastic" during the winter months closed the season last Monday evening by giving a ball to the little ladies and gents. We are informed by those who witnessed the dancing, that the children executed very many difficult steps in a manner that elicited great applause. After the program, light refreshments were served.

In a Critical Condition.

Mrs. Geo. Baxter, of West Creek, who has been dangerously ill for several weeks, is now in an unconscious condition, and Dr. Baker, the attending physician, reports her condition hopeless.

BRIEF MENTION.

Chicken thieves have been operating in the West Ward.

Several members united with the Baptist church last Sunday morning.

John Cruise has just placed a cigar sign in front of his store in the shape of an Indian.

The Free Reading Room has become quite popular and is a place the people of Emporium should be proud of.

Geo. H. Gross has opened a meat market on Broad street, in the building lately occupied by S. E. Murry & Co.

Attorney General Elkin was in Philadelphia last week. In conversation he said he had every reason to be pleased with the political situation, and his reports from the various counties are most gratifying. Mr. Elkin says he counts on at least 235 delegates to the State Convention, and this does not include a single delegate from Allegheny county. State Treasurer Barnett, who was with Mr. Elkin, declared that the Indiana man's nomination for Governor is now a fixed fact, and that he will have no opposition to speak of when the convention meets.

An Oklahoma paper tells of a farmer who went to town and thought he would treat himself by attending a theatre. He went up to the ticket window and planked down a five dollar gold piece asking for a good seat. The show was the Forty Thieves. The ticket agent shoved out a ticket and a dollar in change. Picking up the dollar the farmer started out of the door. "Hold on," called the ticket agent, "you've forgotten your ticket." "Keep it, dern yer," replied the farmer, "I don't care to see the other 39."

"There is one editor in heaven," says an essay in an Indiana weekly, "though how he got there the Lord only knows, but it is supposed he rode in on the blind baggage or got a pass. When they found him they tried to turn him out but he refused to go. They hunted all over heaven for a lawyer to serve him with ejectment papers, but they could not find one, so the editor held the fort and he is there to this day."

Mrs. Cavey is now in the eastern cities purchasing spring millinery. She will open her parlors upon her return.

Go Carts! Go Carts! Go Carts! A nice new line. No left overs from last year, but all new and strictly up to date. Twenty different styles from forty different factories at LaBar's.

WEATHER REPORT.

(Forecast by T. B. Lloyd.)
FRIDAY, Fair.
SATURDAY, Fair.
SUNDAY, Probably rain.

Rich Valley.

(From Our Regular Correspondent.)
The revival services at Elk Lick still continue.

Mr. Allen Davis and family have moved to Emporium.

Miss Gertrude Barton is visiting her father, Charles Barton, in Emporium, for a few days.

Mrs. John Hout, who has been very ill, was attended by Dr. Smith. She is better at this writing.

Now we hear the cry! "Oh! the mud, the horrible mud, wherever we go we are stuck in the mud!"

The statement regarding Miss German in last week's items was an error, for we learned later on that she was not able to be about her school duties.

Lost—A hat, supposed to be in the river between here and Williamsport. Suitable reward offered to any person who will return the same to its owner. Said hat took leave of its owner on Feb. 28th, 1902.

There were two funerals in the Rich Valley church during the past week—that of Mrs. Lucetta Swartwood on Monday, conducted by Elder Readett, of Rich Valley Wesleyan Methodist church, and that of Mrs. John P. Dixon, services being conducted by Rev. O. S. Metzler, pastor of Methodist Episcopal church Emporium. Both funerals were largely attended.

ZANTIPPE.

Sizerville.

Editor Press—

The blue birds and robins are with us again.

Insurance Agent Forsyth, is very ill at the Hotel, but is improving under the treatment of Dr. Smith.

Mrs. M. F. McDowell, is at the bedside of her daughter, Mrs. Krebs, at Austin, who is seriously ill.

Geo. Hart departed on Saturday night flyer, to his old home in Lancaster county to visit his aged father who is in poor health.

Norman Cash, agent on the B. R. & P., is making his parents and friends a short visit. He has a good position on that road.

Chas. Felt called on all his customers, last Saturday. Mr. Felt is enjoying excellent health after his severe illness in the winter. Call again, Chas.

Mr. A. Ayers, is packing his household effects, preparatory to move to Clearfield county to engage in farming the coming season.

Only thirteen days more of school and our two Profs. will be thinking where they will strike another such a snap. The attendance is very small at present.

Last week's mails brought over half bushel of garden seeds from Hon. J. C. Sibley. It appears the farmers will be well supplied this season, and at the same time be under obligations to the sender.

Mr. A. Tate, is pushing his hardwood job, for all there is in it. He will soon erect a new camp near here on another job. Abram is a good man among the hardwood.

OLD KIT.

WASHINGTON.

Special Low-Rate Excursion by Pennsylvania Railroad.

The Pennsylvania Railroad Company announces that on March 21 and April 3 it will run special excursions from Buffalo, Mt. Moris, Bradford, Titusville, Falls Creek, Kinzua, Tidoute, and principal intermediate stations on the Buffalo and Allegheny Valley Division, and from points on the Philadelphia and Erie Railroad, Erie to Lock Haven inclusive, to Washington for the benefit of all who may wish to visit the National Capital. Round-trip tickets, good going on all regular trains on day of issue, and good returning on any regular train within ten days, exclusive of going date, will be sold at rate of \$10.00 for the round trip from points on the Buffalo and Allegheny Valley Division, and from Erie, St. Marys, and intermediate points; and at rate of \$8.95 from Driftwood; \$8.15 from Renovo; 7.00 from Lock Haven; and proportionate rates from other points.

These tickets will be good to return via Harrisburg or Philadelphia, and to stop off at Philadelphia returning if deposited with ticket agent at Broad Street Station, Philadelphia.

For additional information consult small hand bills, apply to ticket agents, or address B. P. Fraser, Passenger Agent Buffalo District, 307 Main Street, Elliptic Square, Buffalo, N. Y., or E. S. Harrar, Division Ticket Agent Williamsport, Pa. 2238-2-21.

FURNITURE FOR SALE.—A lot of household goods, and furniture. Must be sold at once to close up an estate. Call at bicycle shop, or on J. R. Fetter, Emporium, Pa. 31f

Rugs! Rugs! Rugs! Carpet samples now going for rugs at LaBar's