

PROGRAMME.

FARMERS INSTITUTES TO BE HELD IN THIS COUNTY.

Interesting Programme of the Farmers' Institutes to be held in this County beginning February 1st.

AT MILLHEIM FEBRUARY 1 AND 2, 92. Monday 10:30 a. m. Devotional Exercises—Conducted by Rev. C. W. Finkbinder.

Organization of Institute. Address of Welcome—W. F. Smith. Response—A representative of the State Board.

At 1:30 p. m. Question Box—"Forestry and the Farmer," W. A. Buckhout, Prof. of Botany and Horticulture of State College.

Address—Col. Jas. P. Coburn, Aaronsburg.

At 7 p. m. Question box. The Object of Education—John Hamilton, State College.

The Outlook for the American Farmer—John A. Gundy member from Union Co.

Tuesday at 10 a. m. Question box. Address—Prof. C. R. Neff, Millheim.

Stock Feeding—Hon. N. B. Critchfield, Lecture Pomona Grange, Somerset county.

At 1 p. m. Question box. A Lesson in Breadmaking—Mrs. Emma P. Ewing, Lecturer on Cooking at Chataqua.

Small Fruits, from Planting to Eating—A. C. Sisson, La Plume, Pa.

At 7 p. m. Question box. Little Things in Farming—Samuel R. Downing, Ex-Lecturer, State Grange.

My Trip West—A. C. Sisson. The Institute will be held in the Town Hall, and will be promptly called to order at 10:30 on Monday Morning.

Do not miss any of the first session. This program will be adhered to as nearly as possible, but may be varied if circumstances require.

AT BOALSBERG, FEBRUARY 3, and 4. Wednesday 10:30 a. m. Devotional Exercise—Conducted by Rev. A. A. Black.

Organization of Institute. Address of Welcome—Rev. W. A. Trostle. Response—A representative of the State Board.

At 1:30 Question box. Care of Farm Horses—Hon. N. B. Critchfield, Lecture Pomona Grange, Somerset county.

Roads, of Themselves and in Their Relations to the Farm and the State—W. H. Barard, Prof. of Engineering, State College.

At 7 p. m. Question box. Opposition to Farmers—Mrs. B. F. Brown, representing Victor Grange, No. 159, P of H.

My Trip West—A. C. Sisson. La Plume, Pa.

At 10 a. m. Question box. Little Things in Farming—Samuel R. Downing, Ex-Lecturer, State Grange.

The Outlook of the American Farmer, John A. Gundy. Member from Union County.

At 1 p. m. Question box. A Lesson in Breadmaking—Mrs. Emma Ewing, Lecturer on Cooking at Chataqua.

Small Fruits from Planting to Eating—A. C. Sisson.

At 7 p. m. Question box. Novelties at Fair—Samuel R. Downing.

The Object of an Education—John Hamilton, State College.

The Institute will be held in the Methodist Church, and will be called to order at 10:30 on Wednesday morning.

AT HOWARD FEBRUARY 5 AND 6, 1892. Friday 10:30 a. m. Devotional Exercises—Conducted by Rev. N. B. Smith.

Organization of Institute. Address of Welcome.

Response—By a Member of the State Board.

At 1:30 p. m. Question box. Novelties at Fairs—Samuel R. Downing, Ex-Lecturer of the State Grange.

Stock Feeding—Hon. N. B. Critchfield, Lecture Pomona Grange, Somerset county.

At 7:00 p. m. Question box. Little Things in Farming—Samuel R. Downing.

My Trip West—A. C. Sisson, La Plume, Pa.

At 10:00 a. m. Question box. Forestry and the Farmer—W. A. Buckhout, Professor of Botany and Horticulture, State College.

Manual Training and Its Relation to the Farmer—Louis E. Reber, Professor of Mechanics and Engineering at State College.

1:30 p. m. Question box. A General Talk on Cooking, and a Special Lesson in Bread Making—Mrs. Emma P. Ewing, Lecturer on Cooking at Chataqua.

At 7:00 p. m. Question box. Phenomena of Plant Life—An Illustrated Lecture by Prof. S. B. Heighs, York, Pa.

The Institute will be held in the Methodist Church, and will be called to order at 10:30 on Friday morning. Do not miss any of the first session. This program will be adhered to as nearly as possible, but may be varied if circumstances require.

The State Legislature has appropriated a small fund for aiding in holding

these local Farmer's Institutes, and it is the desire of the State Board of Agriculture that the farmers of the various counties in which they are held should by a general attendance and interest, manifest their appreciation of this endeavor on the part of the legislature to advance farm interest.

All the sessions of the Institute are free and everybody is cordially invited. Ladies are specially welcome; come and bring the family and your neighbor. Fill the question box with questions, and take part in the discussions. Good music at every session.

Simple Interest Rules. Four per cent.—Multiply the principal by the number of days to run, separate the right hand figure from the product and divide by 9.

Five per cent.—Multiply by number of days and divide by 72.

Six per cent.—Multiply by number of days, separate right hand figure and divide by 6.

Seven and three-tenths per cent.—Multiply by number of days and double the amount so obtained. On \$100 the interest is just two cents per day.

Eight per cent.—Multiply by number of days and divide by 45.

Nine per cent.—Multiply by number of days, separate right hand figure and divide by 4.

Ten per cent.—Multiply by number of days and divide by 36.

Twelve per cent.—Multiply by number of days, separate right hand figure and divide by 3.

IMPORTANT BANK DECISION. It Concerns Every National Bank and the Man who Borrows Money.

Judge Butler on Tuesday rendered a decision which concerns every National Bank in the country as well as every man who borrows money from such an institution. It has heretofore been held by the courts that a depositor in a bank is allowed to offset all claims against an insolvent bank may hold against him by his own claim against the bank would become a preferred creditor. That is, a depositor who owns a bank a thousand dollars, when it closed its doors, if allowed to offset that claim to the extent that he has money on deposit in the bank at the time, would be shown a preference over other creditors, giving him a standing which other creditors of the bank did not have. Judge Butler's decision is just the reverse of this. He holds that when a bank has gone into the hands of a receiver, and owes money to a depositor, and that depositor is indebted to the bank, he has the right to offset his own claim to that of the bank, and that there is no preference in such a case whatever. This decision is important from the fact that the debtors of a bank are commonly its creditors also. That is, men secure their accommodations from the institution where they keep their deposits. This decision will have the results of perhaps cutting down the assets of a bankrupt bank very considerably, and this will, of course, result in greater losses to those depositors who are not borrowers out of their bank. Although this decision, which was concurred in by Judge Acheson, runs counter to the generally accepted rule, yet it seems equitable as well as reasonable. It is allowing a depositor to pay his indebtedness to a bank with the very money he has placed in the bank for that purpose, instead of compelling him to find new money to lift his note and giving what he already has there for distribution among all the creditors.

ITEMS OF LOCAL INTEREST. —Read ad. of girl wanted in another column.

—Pay train went over the road last Friday with officials aboard.

—Save 20 per cent. buying Boots and shoes at—C. P. Long, Spring Mills.

—The REPORTER at \$1.50 is the cheapest paper in the county. Subscribe and get in the swim.

—C. P. Long, Spring Mills, will save you 25 per cent. on Horse, Carriage and Bed blankets.

—The young folks are making good use of the snow fall and are coasting down the mountain road.

—The morning mail west the last few mornings has been very late at Centre Hall. The delays are caused on the main line.

Filed the Pulpit. Rev. S. C. Stover, of Cessna, Pa., filled the pulpit on Sunday evening in the Reformed church at this place, for Rev. Eisenberg. The Reverend's discourse was masterful and strong, and greatly pleased his audience.

Buried on Friday. The funeral of Frank B. Cooper, conductor of the freight, who was killed on Tuesday, of last week at Centre Hall, took place on the Friday afternoon following, at two o'clock, from his home at Sunbury.

Why It Is The Best. Pan-Tins. 1—It cures Coughs and Colds. 2—Strengthens weak Lungs. 3—Relieves and cures Asthma. 4—Insures you against La Grippe. 5—Rids Croup of its terrors. 6—Cures when all else fails. 25 and 50 cents. Trial bottles of Pan-Tins free at J. D. Murray's Drug Store.

Musical College. The Spring Session opens Monday, May 1st, for Young Ladies in Vocal and Instrumental Music.—Address for circular, H. B. MOYER, Freeburgh, Pa.

We use Alcohol

pure alcohol to make WOLFF'S ACME BLACKING. Alcohol is good for leather. It is good for the skin. Alcohol is the chief ingredient of Cologne, Florida Water, and Bay Rum the well known face washes. We think there is nothing too costly to use in a good leather preservative.

Acme Blacking retails at 20c. and at that price sells readily. Many people are so accustomed to buying a dressing or blacking at 5c. and 10c. a bottle that they cannot understand that a blacking can be cheap at 20c. We want to meet them with cheapness if we can, and to accomplish this we offer a reward of

\$10,000

for a recipe which will enable us to make WOLFF'S ACME BLACKING at such a price that a retailer can profitably sell it at 10c. a bottle. We hold this offer open until Jan. 1st, 1893.

WOLFF & RANDOLPH, Philadelphia.



In Its Worst Form.

REV. J. C. BERGON vouches for the following: James Rooney, who was suffering from St. Vitus Dance in its worst form for about 14 years, was treated by several physicians without effect. Two bottles of Pastor Koenig's Nerve Tonic cured him.

Would Have Died. HOLYOKE, Mass., November, 1890. I was in pain all over, could get no rest either night or day and was not able to do any work for months, but after taking Pastor Koenig's Nerve Tonic only one week, I was able to sit up and attend to my dressmaking. I had paid over two hundred dollars to doctors and got no benefit. I certainly think I should have died long ago if I had not got this medicine.

MRS. ADA FENELL.

FREE—A Valuable Book on Nervous Diseases sent free to any address and poor patients can also obtain this medicine free of charge.

This remedy has been prepared by the Reverend Pastor Koenig, of Fort Wayne, Ind., since 1876, and is now prepared under his direction by the

KOENIG MED. CO., Chicago, Ill.

Sold by Druggists at \$1 per Bottle, 6 for \$5. Large Size, \$1.75. 6 Bottles for \$9.



Missed his Opportunity! DON'T Miss Yours, Reader. The majority neglect their opportunities, and from that cause live in poverty and die in misery. Harrowing despair is the lot of many. You look back on lost, forever lost, opportunity. Late passing! Reach out. Be up and doing. Improve your opportunity and secure prosperity, prominence, peace. It was a philosopher that "the Goddess of Fortune offers a golden opportunity to each person at some period of life. Seize the chance, and also pursue her riches; fall to do so and she departs, never to return." How shall you seize the golden opportunity? Investigate every chance that appears worthy, and of fair promise; that is what all successful men do. Here is an opportunity, such as is not offered within the reach of laboring people. Improved, it will give, at least, a grand start in life. The golden opportunity is here. Money to be made rapidly and honorably by any industrious person of either sex. All ages. You do the work and live at home, wherever you are. Even if you are easily satisfied from \$15 to \$10 per day, you can do as well if you will work, not too hard, but industriously; and you can increase your income as you go on. You can secure time only, or all your time to the work. You have no capital not required. We start you. All is exclusively new and free. Failure unknown among our students. No room to explain here. Write and learn all for a return mail. Urge us to delay. Address at once, J. H. HILLIET & Co., Box 890, Portland, Me.

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Drop leaf, fancy cover, large drawers, nickel ring and a full set of Attachment equal to any Singer Mach.

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We still have a big stock on hand, which we will want to replace with spring goods, and for a while will offer better bargains than before. Come early and secure some of them before too late.

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PENNSYLVANIA R. R.

Philadelphia & Erie R. R. Division and Northern Central Railway.

Time Table in effect N. v. 15, 1891.

THAINS LEAVE MONTANDON, EASTWARD

9:27 a. m.—Train 14. (Daily except Sunday.) For Sunbury, Williamsport, Hazleton, Pottsville, Harrisburg and intermediate stations, arriving at Philadelphia at 3:15 p. m. New York, 5:50 p. m. Baltimore, 8:20 p. m. Washington, 4:50 p. m. connecting at Philadelphia for all sea-shore points. Through passenger coaches to Williamsport, Philadelphia and Baltimore.

1:50 p. m.—Train 8. (Daily except Sunday.) For Monday, Harrisburg and intermediate stations, arriving at Philadelphia at 6:50 p. m., New York, 9:35 p. m. Baltimore, 6:45 p. m. Washington, 8:15 p. m. Parlor car through to Philadelphia, and passenger coaches to Philadelphia and Baltimore.

5:50 p. m.—Train 12. (Daily except Sunday.) For Williamsport, Hazleton, Pottsville, Harrisburg and intermediate points, arriving at Philadelphia at 10:45 p. m. Baltimore 10:40 p. m. Passenger coaches to Williamsport and Philadelphia.

8:02 p. m.—Train 6. (Daily) For Sunbury, Harrisburg and all intermediate stations, arriving at Philadelphia at 4:25 a. m., New York at 7:10 a. m. Pullman sleeping cars from Harrisburg to Philadelphia and New York Philadelphia passenger coaches remain in sleeper undisturbed until 7:00 a. m.

1:29 a. m.—Train 4. (Daily) For Sunbury, Philadelphia and intermediate stations, arriving at Philadelphia at 6:00 a. m., New York 9:30 a. m., Baltimore, 6:20 a. m. Washington, 7:30 a. m. Pullman sleeping cars to Philadelphia and passenger coaches to Philadelphia and Baltimore.

WESTWARD

5:56 a. m.—Train 3. (Daily) For Erie and Canadawana and intermediate stations, Rochester, Buffalo and Niagara Falls, with through Pullman cars and passenger coaches to Erie and Rochester.

10:17—Train 16. (Daily) For Lock Haven and intermediate stations.

1:56 p. m.—Train 11. (Daily except Sunday.) For Kane, Co. and intermediate stations, arriving at Philadelphia at 6:45 a. m., New York 9:30 a. m., Baltimore 1:56 p. m., with parlor car from Philadelphia and through passenger coaches to Erie, Philadelphia and Baltimore.

3:51 p. m.—Train 1. (Daily except Sunday.) For Renovo, Elmira and intermediate stations.

9:25 p. m.—Train 2. (Daily) For Williamsport and intermediate stations.

THROUGH TRAINS FOR MONTANDON FROM EAST AND SOUTH.

Train 15 leaves New York 12:15 night, Philadelphia 4:30 a. m., Baltimore 4:45 a. m., Harrisburg 8:10 a. m., New York 9:30 a. m. (Daily except Sunday) arriving at Montandon 10:17 a. m.

Train 11 leaves Philadelphia 8:50 a. m., Washington 10:10 a. m., Baltimore 9:00 a. m., Williamsport 11:40 a. m. (Daily except Sunday) arriving at Montandon 1:56 p. m., with parlor car from Philadelphia and through passenger coaches to Erie, Philadelphia and Baltimore.

Train 1 leaves New York 9:50 a. m., Phila., 11:40 a. m., Washington 10:10 a. m., Baltimore at 11:45 a. m., Williamsport 1:12 p. m. (Daily except Sunday) arriving at Montandon at 6:45 a. m., with through passenger coaches from Phila. and Harrisburg.

Train 2 leaves New York 2:10 p. m., Philadelphia 4:25 p. m., Washington 3:25 p. m., Baltimore 4:40 p. m. (Daily) arriving at Montandon 9:25 p. m. Through coaches from Philadelphia.

Train 3 leaves New York at 8:00 p. m., Philad., 11:25 p. m., Washington 9:30 p. m., Baltimore, 11:30 p. m. (Daily) arriving at Montandon at 5:36 a. m., with through Pullman sleeping cars from Phila., Washington and Baltimore and through passenger coaches from Philadelphia and Baltimore.

LEWISBURG AND TYONE RAILROAD. Daily except Sunday.

WESTWARD. EASTWARD. P. M. A. M. STATIONS. A. M. P. M.

2:00 10:35 5:50 Montandon 9:20 1:30 4:55

2:30 10:35 6:20 Lewisburg 9:10 1:30 4:45

2:50 10:35 6:30 Hiesh 9:00 1:30 4:35

3:20 10:35 6:45 Vicksburg 8:55 1:30 4:25

3:45 10:35 6:55 Williamsport 8:45 1:30 4:15

4:15 10:35 7:05 Hiram 8:35 1:30 4:05

4:45 10:35 7:15 Pleasant Gap 8:25 1:30 3:55

5:15 10:35 7:25 Paddy Mountain 8:15 1:30 3:45

5:45 10:35 7:35 H. C. Colquhoun 8:05 1:30 3:35

6:15 10:35 7:45 Zorby 7:55 1:30 3:25

6:45 10:35 7:55 Rising Spring 7:45 1:30 3:15

7:15 10:35 8:05 Penn. Cove 7:35 1:30 3:05

7:45 10:35 8:15 Centre Hall 7:25 1:30 2:55

8:15 10:35 8:25 Gregg 7:15 1:30 2:45

8:45 10:35 8:35 Linden Hall 7:05 1:30 2:35

9:15 10:35 8:45 Lemont 6:55 1:30 2:25

9:45 10:35 8:55 Pleasant Gap 6:45 1:30 2:15

10:15 10:35 9:05 Pleasant Gap 6:35 1:30 2:05

10:45 10:35 9:15 Pleasant Gap 6:25 1:30 1:55

11:15 10:35 9:25 Bellefonte 6:15 1:30 1:45

Additional trains leave Lewisburg for Montandon at 5:30 a. m., 10:30 a. m., 3:30 p. m., returning leave Montandon for Lewisburg at 9:35 a. m., 3:05 p. m., 6:00 p. m., and 9:00 p. m.

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GEO. W. ATHERTON, LL.D., Pres., State College, Centre Co., Pa.

ATTORNEYS.

JOHN ELLINE, Attorney at Law, BELLEFONTE, PA. Office on second floor of Forst's building north of Court House. Can be consulted in German and English. Jan 5

J. H. ORVIS, C. M. BOWER, E. L. ORVIS, ORVIS, BOWER & ORVIS, Attorneys at Law, BELLEFONTE, PA. Office in Crider's Exchange building on second floor. Jan 5

D. F. FORTNEY, Attorney at Law, BELLEFONTE, PA. Office in Conrad Building. Jan 2

CLEMENT DALE, Attorney at Law, BELLEFONTE, PA. Office in W. C. Corner Diamond, two doors from First National Bank. Jan 7

J. L. SPANGLER, C. P. HEWER, SPANGLER & HEWER, Attorneys at Law, BELLEFONTE, PA. Special attention to collections. Practice in all the courts. Consultation in German and English. Jan 7

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CENTRE COUNTY BANKING CO., BELLEFONTE, PA. Receive deposits. Discount notes. Jan 2 J. D. SUGGET, Cashier

HOTELS.

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BUSH HOUSE, W. L. Duggett, Proprietor, BELLEFONTE, PA. Special attention given to country trade. Apr 9

FOUNTAIN HOUSE, Emanuel Brown, Proprietor, BELLEFONTE, PA. The traveling community will find this hotel equal to any in the county in every respect, for man and beast, and charges very moderate.

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