

ART IN FURNISHINGS.

director of the Metropolitan Art patrons, but we don't like them. I Museum, is to be one of the lecturers in the School of Practical Art Decorating and Furnishing, which opened care of women's money for them. for its third season the other night at Association, No. 318 West Fiftylivering the introductory lectures.

principles of color and form har \$100,000 or so she looks at you in and present application. Ccu-se III possibilities of this sum of money. hand drawing. All the courses will be gible value it represents. under the direct supervision of Mr. "'My! My! That seems an awful Teachers College, and others.

who gladly traveled 148 miles each principal?" lecture night, arriving home at 2 a. taste, the greater value of his judg- pay for. When she hears of a large money to spend.

women who do most of the buying," trips abroad. As a simple quantity said a memer of a large firm. "Elu- to figure interest on she can't realize cate their taste by s'owing and se'l- it."-Philadelphia Record. ing them really artistic and beautiful things, and we shall create in them a desire for still better (and incidentally, more expensive) ob'ec's, and embroidered covers, are necessary for then the first thing we know they will bobies, whether they are sleeping. come and buy those good (and exper- riding, in a cot or being coddled, and sive) things from "s. And it all because they are in constant use some makes good for trade."

What it all means to the woman An oblong shape on which an inpurchaser, the firm and the salesman fant can rest at full length, is more is shown by a little incident which des'rable than a square or round one. took place not long since in a Penn- Many are covered with a light-colored

was moving into a new house and ruffle, fulled on around the edges. In wanted a long list of goods. She hal the four corners of the slip are heard of the school in practical art clover-shaped metallions, and in the decorating and furnishing opened by center the baby's monogram in big the West Side branch of the New letter, says the New York Telegram. York Young Men's Christian Associa- Over a l'ght shade of pink silk a tion, and as the sale:man brought ou' sheer white linen slip adorned with his velours and satins she showed thay pink roses on delicate green vire herself decidedly "difficult."

matching wall papers and rugs it be- simpler way is to make the white slip gan to look as if she might take the in panels by using insertion Through list somewhere else to filish. Then I run narrow baby ribbon to match she began to speak about the asso- the color of the pillow and its the ciation's school in practical art - enis in dainty lows. To the edge of what a splendid thing it was for the the ruffle sew narrow insection, customer who wanted help-who was through which the baby ribbon is to in that painful now-which-would-you be run and tied in double bowkno's choose frame of mind. And then she at each of the four corners. The pilwound up:

rugs."

The clerk had been biding his time. Now was the moment for nim to de- COSTUME FOR STREET WEAR. clare himself.

that I am a graduate of that class," dium length coat, will be correct, but he said, "and if you want any help only as a morning costume. For from me I shall be only too glad to afternoon and reception wear a much give it.'

And he sold the goods.

FRILLS AND FURBELOWS. sheer cream insertions will give a 'e ions. It was seen last year, but did lightful magpie effect. A clever idea not become an accepted fash'on, beis to alternate them. To insure a ing thrust to one side by the craze firm effect mount them on a paper for the plainer close-fitting model. foundation. Mitre them down the The model is exhibited in velvet of a back to a trifle below the waist line light shade. Gray is extremely smart Then allow the long ends to fall in this season, and when trimmed with the coat-tail effect. To form these tails lace and chinchilla, a velvet costume there will be three bands of the black of this description must surely conand two of the white in each. At tent the heart of the most enthusias-

different shades, will be much worn that do not reach to the front of the this autumn. Greens of different underskirt, but at the back have a shades will be fashionable in both train like a skirt. This fashion will velvet and felt hats, and green for surely be modified into the length that the woman with color and who has clears the ground even in the most not blue eyes is, however, almost expensive materials,-Harper's Bu always a most unfortunate one. Gory- zar. eyed women need not fear green, provided their complexions are of the SHAVING SOAP FOR WOMEN. proper sort, and there is no blue "I want a good skin soap," said the mixed with the gray. Green goes prety girl to the drug store clerk. best, however, with brown and hazel "I think you will find this most eyes, especially the latter.

Marabou feathers are still to be cake, worn, but not so much as formerly. "But this is shaving soap," she ex-Ostrich plumes, of course, will be claimed indignantly. much seen-they always are-ani "I know it, madam. But you said also bird of paradise feathers, you wanted a good skin soap, and Algrette plumes are less seen, but it shaving soap is really the best comshould be remembered that aigrette plexion soap made. It is made for plumes are most expensive, and last the one purpose of use on the face, but a short time, whereas catrich and has in it the best of skin foods. plumes make a much greater show. Of course, you may buy a high-priced ing for the money invested, and are tollet soap with a beautiful paper comparatively durable, and even the wrapping and an exquisite scent, but wealthy woman does not despise if you really want to treat your comeconomy. The favorite side for the plexion well, use shaving soap."applications of plumes and feathers, New York Press. and also on plainer hats of wings, is the left, although in certain hats long plumes sweep from the back toward the front.-Rochester Post Express.

WOMAN'S FINANCIAL MIND.

"The reason women rarely make a are striking. success as financiers is that they have Belts of soft light colored kid with absolutely no conception of money in steal heads are lovely, bulk," said a well known broker of this city, in discussing this question fur are shown for street wear.

recently. "We have examples of it Sir Caspar Purdon Clarke, the new every day. We have a few women guess you'll find that chivalry dies out when it comes to a question of taking

"Men think of large sums of money the West Side Young Men's Christian in the abstract; women only in the concrete. If you tell a woman she seventh street, New York City. Frank will profit \$10,000 in a certain deal Alvah Parsons of Teachers College de- she thinks you are honest and not trying to get ahead of her. If you te'l Course I will be devoted to the her there's going to be a big coup of mony. Course II wi'l teach Renais- childlike bewilderment. Her expersance period structure and decoration leace des not give her any clue to the embraces practical design and free. She does not realize how much tan-

Parsons, assisted by Prof. A. D. F. big sum of money, said one particu-Hamlin, of the School of Architecture, larly unsophisticated woman, who had Columbia University; L. G. Mon'e, of made a successful deal through accident rather than design. 'Could I live What this, school means to the comfortably on that for the rest of my young business man is illustrated by 1 fe? How much would my income the New Haven interior decorator be a year, say, without touching the

"A woman is afraid to deal with m., and never missed a lecture. What money in large sums, unless she hap-It means to the average shopper hard- peas to be trained to it. She can't, ly needs comment. The increased in her mind's eye, see how many knowledge of the clark, his better houses, or rents or school bills it will ment, his artistic resources-all the e sum of money she always wants to are of importance to the woman with know how much it's going to buy her, how it is going to look in some con-"As every one knows, it is the crete form like houses, or dresses, or

GIFTS FOR THE BABY.

Soft pillows of down, with handare not elaborate.

silk, over which there is a dotted A well-to-do customer came in. She white Swiss slip, with a lare trimmet

makes a most attra tive pillow, with When they reached the point of a double valance ar un i the side. A lows need not be covered with silk "I wish you had a man from that if that is too expensive, for a pre'ty school here to help me with my shade of sateen will look oulte as well under the sheer white slip.

For street wear the costume on the "I am very happy to be able to say tallor-made order, short skirt and me more elaborate stylo is demanded. with long skirt and long coat of much more fanci'ul design. This style of long coat is, in fact, one of the Heavy black applique bands and marked features of the winter's fashthe front there is the bolero effect. | tic devotee of dress. An overskirt Hats of one color, though often of effect is to be noticed in these coats

satisfactory," he said, handing her s

FASHION NOTED

The day of the muslin dress is by no means over yet. Kid gloves of a brilliant brick red

Little boleros of lace edged with

The World's Human Butcher Bill

By Rev. Thomas B. Gregory.

(seven thousand millions of dollars).

MAN beings have been killing one another for such a long time that neither history nor the prehistoric monuments can tell us when the bloody business began.

Therefore, in estimating the Human Butcher Bill a great many items will necessarily have to be left out.

In fact, it was not until times quite recent that anything like an itemized account of the cost of the business was even at-

tempted. About three hundred: years ago it began to occur to the leading men in some of the nations that it might be just as well to look a little bit into the matter of the cost of war, and it is only about that date that our figures begin. It appears, then, that within somewhat less than three centuries England has spent in the game of human slaughter, in round numbers, \$7,000,000,000

It is estimated that the wars of the Nineteenth Century cost the world very near \$18,000,000,000 (eighteen thousand millions of dollars). A crack mathematician has told us that there are in a century 3.155,673,600 secon is. Such being the case, it follows that the world has paid out in the

last hundred years for war nearly \$6 a second! The combined indebtedness of the leading nations of the earth amounts to about \$35,000,000,000 (thirty-five thousand millions of dollars). Most of this enormous rum is on account of war, or the preparation for it,

But this is putting it far too mildly. If the nations had been at peace during the long time that they were fighting each other they would now have no debt, but, on the other hand, an enormous surplus in their treasuries. As it is, Great Britain, France and Germany are spending annually in interest on their debts nearly \$390,000,000, to say nothing of the yearly appropriations for the mighty armaments under which they groan.

ese appropriations amount for England, \$360,000,000; for France, \$200, 000,000; for Germany, \$217,000,000. Even the United States of America, with no "entangling alliances," pays, in round numbers, \$200,000,000 a year to keep itself in trim for killing human

The poet Shelley somewhere says that the time is coming when Humanity will "look back and shudder at its younger years." There is no doubt of it-and it seems to many of us as though the time

for the "shuddering" to begin had already arrived. All honor to Norway and Sweden for having demonstrated to men the fact that war can be ovided, and that, because it is a senseless and brutal thing, it should be, and shall be, avoided!-New York American.

Danger in High Finance To Society and Nation

By J. Edward Simmons, the New York Banker, R forefathers would have called graft stealing, and the grafter a

thief, but in these days of progress and of push, those men who are making haste to get rich honestly if they can, prefer the word graft, because it is less withering. I fear the very use of the word graft is an indication of men's tolerance of a thief and his trade. Great corporations and multimillionaire enterprises, whether

conducted by the State or by its citizens, are modern growths. Their workings and their dangers have not been and are not as fully understood as their advantages. In the interest of the Nation and of its citizens their dark side should be investigated and set forth no less lucidly and forcibly than their bright side, and their advantages should not be ignored, nor should their The ordinary thief is personally amenable to the law; the ordinary thief is

a man without means and without power; but the thief who steals in the name of a corporation because he wields the influence of that corporation has many times the power for mischief which the former has. He has the power because he controls more money; he has the power because he is more respected, and, therefore, less suspeted. Such a thief is a far greater danger to the community, to his fellow-citizens, and especially to the commonwealth, than the footpad, the burglar, or the pickpocket.

Shall this wholesale thief go unscathed while the pilferer of a pitiful ten dollars is deprived of the opportunity of doing further wrong by imprisonment? Corporations are mere legal entities, and, as such, cannot be punished. But the director or trustee of a corporation who steals or bribes or appropriates is a real person and he should be answerable to the law, the more so as in all cases he profits by his wrongdoing, and in many cases he is the only one who

It is largely because the masses see great fortunes accumulated by dishonest means, and, when so accumulated, combined to smother individuals enterprise and force unjust tribute from the public, that they are ready to listen to the false doctrines of Socialism. Socialism has, of course, its unreasoning and unreasonable advocates, but it is probable that most of those who have been flocking to its banner have done so rather as a protest against the dishonesty and the abuse of power so rampant among us today, than with any hope of altering the established methods of social evolution. If we can restore the old, rigid standards of honesty and uprightness in all business dealings and limit and restrict the operations of trusts to their beneficial uses, eliminating the power to monopolize and oppress, we shall go far in the direction of preventing the extension of this threatening evil.

Black Bear Are Not Very Formidable

By President Theodore Roosevelt.



ACK bears are not, under normal conditions, formidable brutes. If they do charge and get home they may maul a man severely, and there are a number of instances on record in which they nave killed men. Ordinarily, however, a black bear will not charge home, though he may bluster a good deal. I once shot one very close up which made a most lamentable outcry, and seemed to lose its head, its efforts to escape resulting in its bounc-

ing about among the trees with such heedless hurry that I was easily able to kill it. Another black bear, which I also shot at close quarters, came straight for my companions and myself, and almost ran over the white hunter who was with me. This bear made no sound whatever when I first hit it, and I do not think it was charging. I believe it was simply dazed, and by accident ran the wrong way, and so almost came into collision with us. However, when it found itself face to face with the white hunter, and only four or five feet away, it prepared for hostilities, and I think would have mauled him if I had not brained it with another bullet; for I was myself standing but six feet or so to one side of it. None of the bears shot on this Colorado trip made a sound when hit; they all died silently, like so many wolves. Ordinarily, my experience has been that bears were not flurried when I

suddenly came upon them. They impressed me as if they were always keeping in mind the place toward which they wished to retreat in the event of danger, and for this place, which was invariably a piece of rough ground or dense timber, they made off with all possible speed, not seeming to lose their

Frequently I have been able to watch bears for some time while myself unobserved. With other game I have very often done this even when within close range, not wishing to kill creatures needlessly, or without a good object; but with bears, my experience has been that chances to secure them come so seldom as to make it very distnictly worth whil improving any that do come.-From "A Colorado Bear Hunt," Scribner's.

The Durable Satisfactions of Life

By President Eliot, of Harvard.

HE foundation of all durable satisfactions in life is that each man be a clean, wholesome, vigorous animal. This means that drunk-

enness, licentiousness and dirt of all kinds must be avoided. But this is not enough. It is the intellectual life that gives the educated man the real satisfaction that endures. The cultivation of vigorous, intense mental work each day is bound to furnish one of the greatest and most lasting satisfactions that

come in life. Don't take three minutes to do what might just as well be done in two minutes. Don't take four years in college to do what might be done just as well in three years.

The third great source of satisfaction is a decent reputation. In order to secure this be a man of honor. Act toward all women as though you were going to marry some pure woman inside of a month. Be honest to all, and, more than this, be generous, especially to those less powerful and poorer than

Underclothing made of the skins of are chewed well by the women, ... birds is worn by Eskimo women. Be order to make them soft. One shirt fore being sewed together the skins requires about one hundred skins.

Commercial Review

R. G. Dun & Co.'s "Weekly Review of Trade" says:

Activity broadens in commercial channels and confidence expands because of the many evidences of conservatism. Business is brisk and improving, yet there is no disposition to start a boom either in commodities or securities.

Manufacturers receive liberal orders for remote deliveries, many dealers having covered spring requirements, and shipping departments are forwarding as freely as traffic facilities will permit.

Current retail trade is not equaling expectations, but this is attributed to mild autumn weather, and preparations for the future are undiminished.

Especially good news is received from the iron and steel centers, output of mills and furnaces increasing without relieving the pressure for quick delivery, particularly in structural and railway departments.

Wages were voluntarily increased at print cloth mills, and scarcely any labor lisputes are noted.

Much complaint is heard regarding freight blockades, several contracts being accepted subject to delay in transit, which s seriously retarding grain exports. Nevertheless, railway earnings for October thus far show a gain of only 1.6 per cent. compared with last year's fig-

Bradstreet's says: Wheat, including flour, exports for the week ending October 19, are 2,831,482 bushels, against 2,774,462 last week, 1,066,462 this week last year, 4,265,080 in 1903 and 7,060,137 in 1902. Corn exports for the week are 776,435 bushels, against 362,474 last week, 797,898 a year ago, 1,809,885 in 1903 and 84,654 in 1902.

WHOLESALE MARKETS.

Baltimore.-FLOUR -- Firm and unchanged; receipts, 7,871 barrels; exports,

WHEAT-Steady. Spot contract, 84@ 841/4; spot No. 2 red Western, 851/2@ 851/4; October, 84@841/4; December, 86@ 861/4; January, 871/4; steamer No. 2 red, 761/20761/4; receipts, 14.714 bushels; Southern, by sample, 65@80; Southern, on grade, 781/20841/2.
CORN—Dull. Spot, 581/40581/2; Oc-

tober,591/4@581/2; year,501/8@501/4; January, 491/8@491/2; February, 491/4@491/2; March, 49/4@49/2; May, 49/4@49/2; steamer mixed, 56/4@56/2; receipts, 45,287 bushels; Southern white corn, 56@58; Southern yellow corn, 59@62.

OATS-Firmer. No. 2 white, 341/2 sales; No. 3 white, 3334@3414; No. 2 mixed, 33 bid; receipts, 33,672 bushels. RYE—Quiet. No. 2 Western, 69 export; 71@72 domestic; receipts, 8,699 BUTTER-Steady and unchanged

Fancy imitation, 19@20; fancy creamery, 22@221/2; fancy ladle, 18@19; storepacked, 15@16. EGGS-Firm and unchanged, 22. CHEESE - Easy and unchanged Large, 1234; medium, 1276; small, 13. SUGAR - Steady and unchanged.

Coarse granulated, 5.00; fine, 5.00. New York.-BUTTER - Steady, unchanged; receipts, 6,867. CHEESE-Firm, unchanged; receipts,

2,635. EGGS-Firm, unchanged; receipts, POULTRY-Alive, steady; Western :hickens, 14; fowls, 15; turkeys, 14. Dressed weak; Western chickens, 11@

15; fowls, 121/2@13; turkeys, 14@18. BEEF-Steady; packet, 10.50@11.00. LARD-Firm; Western steamed, 7.65 27.75; refined, steady; continent, 8.00. SUGAR-Raw, quiet; fair refining, 3@3 1-16; centrifugal, o6 test, 35/8@ 3 11-16; molasses sugar, 23/4@2 13-16;

POTATOES-Irish, steady; sweets, dull; prices unchanged. WHEAT-No. 2 red, 895%; elevator, No. 2 red, 90% f. o. b. afloat; No. 1 Northern Duluth, 931/8 f. o. b. afloat; No. 1 Northern Manitoba, 925% f. o. b.

CORN - Receipts, 19,825; exports, 40,076. Spot, steady; No. 2, 62 nominal elevator, and 62 f. o. b. afloat; No. 2 yellow, nominal; No. 2 white, nominal Option market was dull, but fairly steady, closing net unchanged. January closed, 5134; May closed, 501/8; December, 543/6@541/2, closed, 541/2.

OATS - Receipts, 230,600; exports, 115,078; spot, steady; mixed oats, 26@32 pounds, 33@34; natural white, 30@32 pounds, 34@35; clipped white, 36@40 pounds, 36@39.

Live Stock

New York. - BEEVES - Common steers, steady; others steady to Ioc. Bulls, steady; cows, steady to lower. strong. Native steers, 4.00@5.50; Westerns, 4.15; bulls, 2.75@3.00; cows, 1.40@

3.65. CALVES—Veals, firm; grassers, higher; no Westerns; veals, 4.50@9.25; tops, 9.50; grassers, 1.50@3.75; fed calves, 4.00; little calves, 3.00@4.00. Dressed calves, steady; city dressed veals, 81/2@ 131/2c. per pound; country dressed, 71/2@

SHEEP AND LAMBS-Sheep, firm; lambs, steady; sheep, 3.50@5.50; culls, 2.50@3.25; lambs, 7.25@7.90; few choice to outside buyers at 8.50; culls, 5.00@ 5.00; no Canada lambs. HOGS-Market weak; State and

Pennsylvania hogs, 5.80@6.00. Chicago.—CATTLE—Market steady; demand light. Beef steers, 3.20@6.25; stockers and feeders, 2.25@3.85; cows and canners, 1.50@4.00; bulls, 2.00@ 3.65; heifers, 1.65@4.25. HOGS-Market 5@10c. lower. Ship-

ping and selected, 5.40@5.65; mixed and heavy packing, 4.85@5.37½; light, 5.20@5.50; pigs and rough, 1.50@5.35.
SHEEP — Market active and strong. Sheep, 2.50@6.00; lambs, 4.50@8.00.

FACTS WORTH REMEMBERING.

When a fish loses any of its scales, by a wound or other means, they are never

Animals to the number of nearly 70,-00,000 are killed yearly for the sake of their fur. The largest moth known is the Gian'

Atlas, found in China, the wings of which measure nine inches across. Quite Edenesque is the business street of St. Heller in the Isle of Jersey, where "Adam," "Eve," "Cain" and "Abel" are all prosperously established in business.

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