

Army of the Corn.
Ho! Behold, the summer's promise stands revealed upon the hills—Bivouacked, an army camped by the ever singing rills!
From the shock tents of the soldiers, shedding sunlight back to sun, Nods the tasselled flag of Plenty—for the season's fight is won!

In the golden glow of morning, see the Army rise from mist, Throwing off its blackened mantle, loosing shackled limb and wrist. By the pickets that protect it stand the cattle, wonder eyed
At the bladed horde of Ceres, at the Army's stalwart pride!

In the hedge rows by the border skulk the quail, a frightened brood:
Nut brown, pheasants whirl and gather at the mess tents for their food.
Hark! Across the tented valley comes the baying of the hound
And the echo of the bugle with its quaver, round on round!

See! The Army wakes, to quiver with the zephyr's o'bb and flow!
Now the reveille is sounded by the North Wind's lusty blow.
Ah!—It wakens not to slaughter, but to Peace and Hope and God—
To the heraldry of Plenty and the Bounty of the Sod!

Over all the sun is shedding tangled gossamer's light,
Tipping Ceres' band with glory, crowning Ceres' brow with might—
Aye, the promise of the summer stands revealed from Plenty's horn
In the rows of tented soldiers in the Army of the Corn.
—Byron Williams in Chicago Tribune.

A Few Letters

The young woman with the level brows and firmly compressed lips in front of her desk staring at the photograph of a good-looking young man. It was in a gold frame and stood up before her. She bit the end of her pen fiercely every now and then. Suddenly she made a dab at the inkwell and stabbed the sheet of pale blue letter paper before her with a blurred capital. Then she wrote rapidly:

"My Dear Mr. Ferguson: After the occurrence of last evening, which so effectively opened my eyes to your true character and the instability of your affections, it is almost unnecessary for me to take the trouble to tell you that everything is over between us. You, of course, will have realized that before this letter reaches you. There will be not the slightest use in your begging to be forgiven, because when a person once deceives me my confidence is killed. So completely has any fancy that I ever cared for you been blotted out that I remember with scorn and pity the foolish girl who thought you were her ideal man. I am almost moved to thank you for revealing yourself to me and saving me a lifetime of misery.

"I wish you much happiness in your second choice, Miss Gaylord. She is certainly more your type of girl than I am. Many persons call her loud and vulgar, but they probably have not your discriminating understanding of her.

"A package of the trifles which you have bestowed on me, including an engagement ring, will reach you shortly. Truly yours,

"Isabel M'Hatton."

She read it over triumphantly, considered a while and then read it again. Then she frowned. She read it a third time. Then she looked at the picture. Then she tore the letter in two slowly and began to write:

"Dear Mr. Ferguson: The little incident of last evening, which in itself was nothing, supplied the finishing touch which decided a question that has troubled me for some time. I feel that I do not care enough for you to marry you. Wider experience has taught me where my heart lies. I am relieved in telling you this to feel that it will not be a blow to you, as, no doubt, your consolation even now is in your mind. With best wishes, sincerely yours,

"Isabel M'Hatton."

She smiled in a satisfied way. "That phrase about experience teaching me where my heart lies is really clever," she murmured. "He will think that I mean Clifford Gray. He was always jealous of Clifford!"

She stared at the photograph and the smile faded. "A gleam flashed into her eyes. 'I'd like to show her once!' she said, under her breath. "She has tried to get him away from me over and over."

She laid the letter aside and began another. "No doubt she simply made him do it," she murmured. "But that doesn't excuse him at all." She wrote:

"Dear Mr. Ferguson: I am glad to find that you have enough good sense not to approach me since an accident caused me to witness the little scene in the Dawes's conservatory. I fancy you have some explanation as to why you kissed Gladys Gaylord, but I would not be interested in hearing it. I prefer the very obvious explanation that you did it because you wanted to. She is perfectly horrid, and boasts of her flirtations with ensaged men, but I suppose that makes no difference to you. You are probably proud of being numbered among her victims.

"You needn't tell me you weren't kissing her. If you were not at the

instant I saw you, at least you had done so just before that, because there was no other reason for your face being so close to hers. In justice to you, I will listen to any explanation you care to offer, though I warn you that it will make no difference in my resolution to have nothing more to do with you. Sincerely,

"I. M'H."

For a long time she stared at the photograph. It returned her gaze candidly. She reread the last two letters. Then she bit the pen and thought deeply. Finally she took up a fresh sheet and wrote:

"Dear George—If you have any explanations to make, you may do so. Please write instead of coming to see me. Needless to say, I am very much amazed and hurt."

A tear dropped on the paper and blotted it. More tears followed.

"I hope," she sobbed, "that I shall never see him again! And it was all her fault, I know! Every bit! I hate her, and I h-h-hate him!"

There was a ring at the telephone. She stumbled over her gown in her haste to reach it.

She said "Hello!" and then listened eagerly.

Then she answered: "Of course I'll be at home tonight, George. I'm dying to see you.

"Yes, I knew it was something you could explain.

"No, of course I haven't worried over it, you silly boy!"—Chicago Daily News.

Messenger Boy Detectives.
That messenger boys make good detectives was the assertion of the superintendent of one of the local offices of the Western Union Telegraph Company recently, and when asked to explain his remark he said: "Not long ago a woman came to the office and requested our aid in locating her five-year-old boy, who, she declared, had strayed from her side in Broad street station. Fortunately the distracted mother had with her a photograph of the missing boy, which we gave to one of our bright lads with instructions to go to the station and search for the wanderer. He departed on his errand. While we were waiting his return the telephone bell rang and a voice asked if we had sent a messenger to the station. We replied in the affirmative. Thereupon the receiver was rung up, and shortly afterward the mother had the satisfaction of clasping to her heart her lost darling. The embryo detective received a \$5 bill for his work, and the woman left vowing she would recommend our boys to any one losing children. Afterward we learned that a policeman had heard our messenger trying to persuade the child to go with him, and thinking it a case of kidnapping had prevented it until assured by us that everything was all right."—Philadelphia Record.

Another Food Fad.
Tea is proclaimed an as intoxicant by an inspired writer in a York, (Pa.) daily newspaper, who mixes some facts with a good deal of fiction in explaining his theory. The story sounds like an emanation from the producers of coffee substitutes and is worth reading as a curiosity. The York paper says: "Those good producers who are included in the list of tea and toast philosophers and tea drinkers generally, will be interested in the statement of a medical authority that the juice of the tea leaf ranks second only to alcohol as an intoxicant.

Dr. Charles H. Scott, of the Chicago board of health, has compiled some statistics bearing on this subject, and he finds that all of the patients who apply for treatment at the chief dispensary of that city, fully ten per cent are tea drunkards.

They are ignorant of the fact, but the symptoms of their case point, unmistakably, to over indulgence in tea, and that presumption or inquiry is confirmed by their confessions. They suffer from headache, vertigo, insomnia, palpitation of the heart, mental confusion, nightmare, nausea, hallucinations, morbid depressing of spirits and sometimes from suicidal impulses.

The Eccentricity of Salt.
Perhaps the strangest freak that Mother Nature ever played upon a miner was at Lodi, twenty miles south of the city of Indianapolis. So long ago as 1829 a man named Norbourn Thomas hored there for salt, and found at a depth of 250 feet brine from which he could make thirty bushels of salt a day. Later he bored to 500 feet, and was able to make fifty bushels a day. Some years passed, and he took a brother into partnership and deepened the well still further. They then got 200 bushels of salt daily, and the enterprising Thomas made a large fortune.

In the seventies came the oil boom, and the Thomas salt well was rebored in the hope of finding petroleum. A depth of 1,125 feet was reached when suddenly the drill was blown out by a terrific rush of water, and the company was forced to abandon work. Five years ago it was discovered quite by chance that the still flowing well was producing water charged with mineral salts of the very greatest value, and today Lodi is a rapidly growing and flourishing health resort.—Answers.

The larger kind of West Indian firefly gives a light so brilliant that by it printed matter may be read at a distance of two or three inches



—Cartoon by F. Bowers, in the Indianapolis News.

SOME EFFECTS OF THE RECENT FINANCIAL CRISIS.

Panic began on October 16.
Ten banks in New York City suffered runs, some of which forced suspension.
Thirty-five banks in other cities suffered runs.
Eighteen deaths have resulted, either suicides or through sickness brought on by worry.
Three men have been indicted and arrested for bank fund juggling; at least four others are likely to be.
Seventeen banks in New York City suspended payment wholly or in part.
Fifty-four banks in other cities suspended.
Fifteen of this whole number have resumed.
About \$125,000,000 has been withdrawn from banks in New York City, much of it, however, to be redeposited in other banks.
\$535,000,000, estimated, has been withdrawn from banks elsewhere.
Gold engaged from abroad, \$81,225,000.
Money sent from New York for relief of interior, 100,000,000.
Cities over 100,000 population using clearing house certificates, 23.
Amount of clearing house certificates outstanding in New York, \$75,000,000.
*Mills and factories closed or partly suspended, 125.
*Number of employes out of work, 135,000.
Number of factories and mills assigning, 14.
**Amount of money involved in failures, \$28,805,000.

1857... Specie payments suspended 8 weeks.
1873... Specie payments suspended 6 weeks.
1893... Specie payments suspended 5 weeks.

* Only enterprises employing 500 or more men considered. Railway operations included.
** Only failures involving \$5000 or more considered.
Above facts and figures taken from telegraphic advices to the New York Tribune from all over the country.

RESUME OF THE PANIC.

Tragedy and Comedy—How the Country-Wide Financial Squeeze Grew From a Small Failure.

New York City.—The financial squeeze has now been on for a trifle more than four weeks, and the people all over the country, realizing that the worst is over, are gathering about the stoves in the corner stores, discussing what might be called the superficial developments of the panic. Some of these are mentioned, even yet, with the old shiver of alarm. In many of them, however, it is a case of humor in other tragedy.

For instance, back in Kankakee the experience of the old "tight wad" money lender who went to the city to collect a note, insisted on currency and had to charter a truck and a freight car to get it home is greeted with uproarious laughter. But the story of the little widow just around the corner is recalled in silence. Her small sum was in a city bank which closed. She stood before its doors a whole night and a day, and came home, when the suspension notice was posted, weakened in body and literally scared to death.

The whole trouble seemed to start from one apparently—at that time insignificant failure. The failure, however, was followed by rumors involving the names of several prominent bankers. These were soon forced out of office, and runs started on their banks. The trouble spread in waves over New York City. The community's spine was shaken with the cold chills of panic and theague passed in waves from Wall Street to Harlem, the Bronx, Brooklyn and Williamsburg. Bank officers who had been skating on thin ice scrambled for the shore, but their moves only shattered what support they had had, and they found themselves struggling in the cold black water of the law.

On this phase of the situation a Harlem bank president who has been active in the banking world for nearly two score years commented:

Banker on the Panic.
"There are many bankers, cashiers, bookkeepers and clerks included," he said, "who would live to old age without the blight of dishonor if there were no such thing as bank runs and panics. A man may have invested the money he has 'borrowed'—quite that word, please—so safely that he will actually be able to return it if everything goes right. But the first thing he knows his bank is involved in trouble like that we have just passed through, and he finds his books in the hands of the bank examiner. Before jumping on necks with hobnails in our boots, let's stop and think how many honest men to-day would have had the blight of State's prison on their past had a financial flurry occurred at just the right, or, rather, the wrong time. Who can tell?"

The panic passed over the country like a wave, with its start in Manhattan Island. This wave, however, reflected in the news dispatches. The day of the first trouble here, Boston, Philadelphia and Pittsburg were sending in optimistic reports in an "I told you so" tone. The next day the dispatches from these cities told of precautionary measures. Then the precautions were taken up by cities a little further on, and those near by found themselves involved in runs and suspensions. And so it went until the wave broke itself, so to speak, on the Pacific Ocean and the Gulf of Mexico.

Different Kinds of Runs.
There have been, bankers say, three kinds of runs—panic runs, silly runs and runs started by mistake. The panic runs were the general order resulting from the unsettled state of credit.

At least two runs were started by mistakes in newspaper stories about the general banking situation.

A run on a bank up the State was caused in this way: The cashier got a telephone message from home that some medicine was needed immediately for the baby. The cashier called an office boy, followed him to the door of the bank in telling him the errand, and sped him on his way with the admonition, "Now run." Unfortunately two or three panicky depositors were entering and heard only the word "run" coming from the cashier. They were influential men in the community, and when they immediately drew out all their deposits their example was followed by several others. Rumor took up the case there and handled it in its old thorough-going manner.

The use of clearing house certificates and the premium on money have resulted in some curious incidents. In St. Louis the certificates were accepted on street cars. In one town in the Middle West where the lack of currency was peculiarly felt the merchants, nearly all of whom were manufacturers, paid their workmen in the old-fashioned "shin plasters," and the town is now in possession of a currency of its own, supplemented by that of Uncle Sam.

Lots of Silver Used.
Restaurant men down town, especially proprietors of the grab-and-run shops, say they have never in their lives seen so many silver dollars and so much small gold. One of the cheaper restaurants in closing business on Friday night had more than \$200 in silver dollars. Most of these were bright and new, but dated from 1870 to 1880. The young woman cashier, who heretofore has done the banking for the concern, was unable to carry the deposit to the bank, and a waiter had to be sent with her.

In the mining communities and towns in which large railroad operations are going on the employers have been put to it to pay off their men and keep them cheerful. A check means about as much to an ordinary section hand as a Sanskrit handbill, and when the men found they were receiving these unusual bits of paper instead of their wages they struck, and in many instances riot ensued. Many of the shut-downs and curtailments shown in the accompanying table were due solely to the inability of the employers to get money to pay off their men, and not to insolvency.

And now the climax of the situation seems to be past. Factories are resuming work and paying their men in currency. Money has poured out of the banks of New York City and other large financial centres, and been replaced, at least in part, by gold from Europe. Stockings are once more giving up their boards, and the thin layers of new dust have been swept off the covers of the strong boxes and the lines of depositors are forming at the right windows to give confidence to the weak kneed. The thirty-day limit that many savings banks put upon withdrawals has expired, with few, indeed, to claim their money; the goose is hanging high.

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An Added Chapter.

Dear Eustacia—We had a perfectly lovely time at Glitterby's, buying Bertha A. Biffington's wedding present, and I must tell you about it. The "last cry" in such matters—perhaps you haven't heard, is to ask for "the clerk who has had instructions"—we did so, and came very near not getting admitted as we had not brought our wedding invitations with us.

Mr. Eugene A. Effingham fortunately happened along and identified us; and all was smooth after that. Mere church invitations admit to the minor exhibits and only those who have reception cards are shown to the higher priced counters. Well, we had a "picnic;" it wasn't any wear and tear at all. The direct method is so restful. The Biffingtons wanted no flat silver at all, the clerk said; as Mrs. Biffington herself had bought a trunkful of knives, forks, spoons, etc. No cut glass, bric-a-brac—was desired; no china, except coalport. (The glitziest edged on earth, you know.)

Mamma wanted awfully to get an exquisite hand carved, full jeweled silver spoon, but the "clerk with instructions" said "No" very positively; then he graciously added that the Biffingtons would accept sterling silver dishes—dead finish or brilliant—from bon-bon sizes up.

No jewels were desired, the clerk said, as Miss Biffington believed in inherited jewels only. The real estate and government bonds, of course—though the instructed clerk didn't say so—will be given by Mr. Biffington. (No alarm clocks, of course.) That is the "correct" arrangement too—don't you think so, Eustacia? Wouldn't it jar your delicacy to have outsiders giving you bonds and houses and lots? It would mine.

Well, we selected a lovely little silver bon-bon dish—Mamma didn't groan but twice when she paid for it. As I'm the only daughter left, this will leave the Biffingtons \$17.50 in our debt; for you know, Eustacia, I'm going to be a spinster forever; so I can go around in long, lank, willowly wallop gowns, with a book to match under my arm.

I'll send you Bertha's note when she acknowledges the \$17.50. It will be ultra swagger.

Yours fondly,
EDMONIA.

Cousin Abraham Martin is awfully vexed because he didn't get a "dun" to the Biffington wedding. — From Puck.

Bill Nye's Cow Advertisement.
Bill Nye, the humorist, once had a cow to sell, the story goes, and advertised her as follows: "Owing to my ill health, I will sell at my residence, in township 19, range 18, according to the Government survey, one plump raspberry cow, aged eight years. She is of undoubted courage and gives milk frequently. To a man who does not fear death in any form she would be a great boon. She is very much attached to her present home with a stay chain, and she will be sold to any one who will agree to treat her right. She is one-fourth Shorthorn and three-fourths heyna. I will also throw in a double-barreled shotgun, which goes with her. In May she usually goes away for a week or two and returns with a tall, red calf with wabbling legs. Her name is Rose. I would rather sell her to a non-resident."—Batten's Wedge.

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"I don't know, but it makes you forget that you're hungry."—Cleveland Leader.