

Railroads.

Pennsylvania Railroad
TYRONA & CLEARFIELD BRANCH

On and after Monday, Nov. 10, 1914, the Passenger Trains will run daily (except Sunday) between Tyrona and Clearfield, as follows:

Table with columns for LEAVE SOUTH and LEAVE NORTH, listing train numbers and destinations like Clearfield, Tyrone, and Williamsport.

CLEARFIELD EXPRESS.
LEAVE SOUTH LEAVE NORTH

On and after Monday, Nov. 10, 1914, the Passenger Trains will run daily (except Sunday) between Tyrona and Clearfield, as follows:

Table with columns for LEAVE SOUTH and LEAVE NORTH, listing train numbers and destinations like Clearfield, Tyrone, and Williamsport.

STAGE LINES.
A stage leaves Clearfield daily for Reynoldsville, at 7 o'clock, p. m., arriving at Reynoldsville at 10 o'clock, p. m.

Allegheny Valley Railroad.
LOW GRADE DIVISION.

On and after Monday, August 10, 1914, the Passenger Trains will run daily (except Sunday) between Red Bank and Drifftwood, as follows:

Table with columns for EASTWARD and WESTWARD, listing train numbers and destinations like Red Bank, Drifftwood, and Clearfield.

FARE FROM CLEARFIELD TO
Philadelphia, \$3.00; Harrisburg, \$2.50; York, \$2.00; Lancaster, \$1.50; Gettysburg, \$1.00; Carlisle, \$1.00; Pottsville, \$1.00; Schuylkill, \$1.00; Reading, \$1.00; Easton, \$1.00; Pottsville, \$1.00; Schuylkill, \$1.00; Reading, \$1.00; Easton, \$1.00.

Miscellaneous.
ARNOLD WANTS
Shingle Bolts & Saw Logs.

New Marble Yard.
TOMBSTONES, MONUMENTS,
Posts for Cemetery Lots.

CENTRAL State Normal School.
Lock Haven, Clinton Co., Pa.

W. H. RAUB, A. M., Principal.

This School is at present organized, offers the very best facilities for Professional and Classical Education.

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Miscellaneous.

JOHN TROUTMAN,
DEALER IN
FURNITURE,
MATTRESSES,

Improved Spring Beds,
MARKET STREET, NEAR P. O.

The undersigned has to inform the citizens of Clearfield, and the public generally, that he has on hand a fine assortment of Furniture, such as Walnut, Chestnut and Painted Chamber Beds, Parlor Suits, Bedding and Couches, etc.

Re-Union of Trade.
The undersigned wishing to inform the public that he has opened a

COMMISSION STORE
At the old stand in Tyrona, Pa., Clearfield county, Pa., on the 10th day of March, 1914, with a full stock of DRY GOODS, GROCERIES, NOTIONS, Boots, Shoes, Etc.

FARMERS AND LUMBERMEN
Will find it to their advantage to do their dealing with me, as the highest price will be paid for all kinds of produce, and the best quality of lumber will be furnished.

Singer Sewing Machines
Having made arrangements with Eastern Sewing Machine Co. to sell and repair all makes of Singer Sewing Machines, and to sell and repair all makes of Singer Sewing Machines.

TIN & SHEET-IRON WARE.
Has opened a building on Market street, in the old Western Hotel, opposite the Court House in Clearfield, Pa., and is now manufacturing and repairing all kinds of tin and sheet-iron ware.

CANDIS MERRELL
Has opened a building on Market street, in the old Western Hotel, opposite the Court House in Clearfield, Pa., and is now manufacturing and repairing all kinds of tin and sheet-iron ware.

HOUSE FURNISHING GOODS,
Stoves, Hardware, Etc.

Singer Sewing Machine.
A supply of Machines, with Needles, Ac., at a very low price, and of the best quality.

Prepared by Dr. J. C. Ayer & Co.,
Practical and Analytical Chemists,
Lowell, Mass.

SPEER'S PORT GRAPE WINE
Used in the principal Churches for Communion purposes.

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THE REPUBLICAN.

CLEARFIELD, PA.
WEDNESDAY MORNING, MARCH 26, 1914.

THE LAW OF USURY.
AN IMPORTANT DECISION BY THE SUPREME COURT READING INTEREST.

An important decision has just been rendered by the Supreme Court in relation to the law of usury. Usurious contracts are treated much more liberally than they were before the passage of the act of 1858, and a contract in which the debtor agrees to pay more than the legal rate of interest is no longer absolutely void.

The question determined by the Court arose in the appeal of Charles F. Lennig, in Philadelphia, and the facts are as follows: Christian Mayer, the owner of a property on Sixteenth street, below Market, mortgaged it to Charles F. and George G. Lennig, trustees under the will of Frederick Lennig, deceased.

This mortgage was recorded May 21, 1875. A second one, recorded June 2, 1875, was given to the Twentieth Ward Building Association. Mayer died soon afterwards, and the first recorded mortgage was foreclosed. A writ was served against the dead man and judgment taken for want of an appearance. The property was put up for sale and bought in by Messrs Lennig for a sum a little above the amount of their judgment and costs. The Sheriff made return that the purchasers being first lien creditors he had taken their receipt for the amount of their judgment as part payment of the purchase money. To this return exceptions were filed by the second lien creditor, the building association, who claimed that the first recorded mortgage had been given for \$250 in excess of the sum actually received; that this \$250 was a bonus over and above the legal rate of interest and was therefore usurious.

This sum was claimed by the building association. An Auditor was appointed, who decided against the claim; but exceptions being taken by the building association to the report of the Auditor, the Court of Common Pleas, No. 1, sustained the exceptions and directed the loan money to be paid to the building association. An appeal was then taken by the Messrs. Lennig to the Supreme Court. That tribunal in an elaborate opinion goes over the whole ground of decisions, from the earliest reported cases to the latest, and finally decides in favor of the appealing party and against the claim of the building association to the \$250. It sustains the Court says that before the act of May 25, 1858, the taking of usurious interest was unlawful and sometimes considered as fraudulent, and though the act made a radical change in the law the judgments made before its passage were not quickly effaced from the judicial mind; but that late decisions have settled that the mere fact that a debtor has paid or agreed to pay in good faith and in the usual course of business, more than 6 per cent. interest, is not enough of itself to establish a fraud upon creditors, and that it is only where a usurious contract is entered into collusively as a scheme to hinder and delay creditors that the latter have any standing to contest a judgment entered upon such usurious contract since the act of 1858. "It is not, therefore, now unlawful for a debtor to pay and a creditor to receive more than 6 per cent."

The debtor may refuse to pay the excess, but he is not bound to repudiate it. Decree reversed and the \$250 he appropriated to the judgment of Lennig et al.

ANOTHER STRIDE TOWARDS CENTRALISM.
The fourth in a remarkable series of Supreme Court decisions has just been pronounced by Justice Bradley of electoral fraud laws, against the hitherto almost unquestioned rights of the States. What this decision is, and what it portends, is energetically set forth in the opinion of Justice Field, which we present in full in the current issue of the REPUBLICAN.

In referring to the decision, the Washington Post says:

The necessity for a strong Government seems to have impressed itself upon the judges of the Supreme Court, and it would seem that but little more is required at their hands to reduce the creators of the Federal system to a condition of vassalage and subjection as absolute as it will be pitiable. The officers appointed by the States of Ohio and Maryland respectively, to conduct elections in November, 1878, for members of Congress, were tried, condemned and punished by United States Courts for an alleged failure to perform duties imposed on them by State laws. Congress has declared such failures crimes against the United States, and under the authority of this law, Federal Judges assumed to try and punish the offenders.

The Constitution, which provides for the election of Representatives in Congress of each State by the voters thereof, and for the election of Senators by the respective State Legislatures, clearly leaves in each State, as its reserved power, the primary right to determine the time, place and manner of holding these elections. The manner of election for Representatives is to be determined by the voters of the State; the manner of election for Senators is to be determined by the State Legislatures. This class of the Constitution does not touch the essential principle of the elective power. It relates, as we have said, only to the manner in which it is to be exercised and made known. The voice is to be the voice of the State. Its organs are its voters, and its legislators, each of them, beyond Federal control or supervision. It is only in cases where the State fails to do that which is required of it, namely, to elect Representatives and Senators, that Congress is empowered to act, and in such cases the Constitution says it may (and shall) alter such State regulations as may be needed to effect the object required Congress may therefore in such cases take one of three courses: It may do nothing, leaving the State's action or non-action stand, or it may alter the State's regulations so as to insure action, or when the State has made no provision for such elections, take original action and make regulations of its own. If it adopts the first course, as in this instance, it certainly has done its duty, for it leaves the State machinery for attending its elective will precisely as established and has no supervisory or regulating power.

The decision, therefore, treats of a case where Congress had no regulations to change those already made—leaving the State law in full force. Congress, in short, had undertaken to define a new crime against the United States—the crime of disobeying a State law, which Congress had commanded should be obeyed. Well may the State ask, "Who made Congress a judge and a ruler over us? Who art thou that judgest another man's servants—to his own master he standeth or falleth?"

As Justice Field pertinently says, if Congress can, through Federal courts, hold State officials responsible for disobeying State laws, State dignity and power are gone, and centralization of an Imperial character is at hand. If Congress can condemn it can acquit, if it can punish it can excuse, and those State laws are alone operative which Congress graciously approves.

These four decisions reach as far as the most arrogant advocate of a consolidated Government and central omnipotence can possibly demand. They strip the State of the power to try a Federal official for murdering one of its own citizens, or of a negro for violating one of its laws; they subject the State Judges to a responsibility to Federal courts for alleged crimes against the United States in administering State laws, and as a last and crushing assault upon State sovereignty, decide that State elections shall be subject to the capricious and arbitrary action of Congressional authority. How much farther the majority of the Supreme Court can go in their attacks upon the rights and powers of the States remains to be seen. But unless the people shall heed the warning voice of Judge Field, there is certainly but little hope that they will stop short of an obliteration of State laws as well as State autonomies or rest in their assault upon the Constitution until they have made this a consolidated Government, approve over every inch of land once known as the United States of the American Republic.

FEDERAL INTERFERENCE.
The recent decisions of the Supreme Court affirming the validity of the Federal election laws are of far-reaching significance and importance. As Judge Field, in his dissenting opinion, expressed it, their effect is to confirm the assertion by Congress of a power which is "distinctive of the independence of the States in matters over which their authority has never been surrendered." According to the law as interpreted, it is now competent for the Federal authority to degrade the States to the level of municipal corporations existing at the will of Congress. This is the doctrine of centralization as advanced by the radical wing of the Republican party in its most ultra form. That it should have received the endorsement of the highest judicial tribunal in the land must be a matter of profound regret for every man who appreciates at its full value the fundamental principle of Federalism, the relation between the State and Federal Governments, upon which our whole political system is based. Hereafter, unless the election laws are repealed, it will be within the power of the General Government to interfere in the most arbitrary manner in all the elections for members of Congress and to punish violations by the election officers not only of Federal but of State laws. The effect of the decision does not stop here, for, as Judge Field remarks, "If the Federal Government may punish a violation of the laws of a State it may also punish obedience to them and exercise a supervision over the legislation of the States, subversive of all their reserved powers."

Judge Field, supported by Judge Clifford, made a strong protest against the decision of the majority; and his dissenting opinion is a clear and able presentation of the theory which has been maintained by the Democratic party from the beginning, that the enforcement legislation is unconstitutional and void. It is not encouraging to reflect that the Republican members of the Court endorsed unanimously the statement view of the case and that a tribunal which should be above all political considerations has again divided on a partisan issue according to the party predilections of its members. The decision of the Court, however, does not end the matter. An appeal may still be taken to the people, and among the questions to be submitted at the Presidential election next Fall will be the paramount issue whether the centralization, which is proceeding so rapidly under the lead of the Republican party backed up by a partisan Supreme Court, shall be checked or not. For more than ninety years the United States have grown and prospered without the laws which are now to be enforced and which the Republicans claim to be necessary to the party of our elections. The Federal States have survived thirteen warlike colonies to thirty-eight States, covering a larger cultivated territory than any other power in the world; they are to-day more prosperous, happier, stronger than any other people. Yet at this day—at the beginning of the last decade of the first century of their existence—their sovereignty is denied and it is sought in a time of profound peace to bind upon them the shackles of a Federal authority, the system of which, even under the interpretation of the doctrine of States' rights enforced by the war, can only be justified by armed revolt. If the decision of the Supreme Court is not nullified by the repeal of the enforcement laws, the autonomy of the different States is destroyed and the title "United States" applied to this country becomes an absurd misnomer. Under the ruling of the Court we are, in fact, no longer a Federation of States, but a strongly centralized Republic, divided for convenience into thirty-eight dependent provinces.—*Baltimore Herald.*

The Sherman boom needs a nobly shift or something of that sort just to give it style.

THE PAPER MONOPOLY IN CONGRESS.

What was intended as a just protection to the manufacturers of printing paper, has been perverted to a most oppressive monopoly, and that monopoly is largely if not mainly owned by Congressman Miller of New York and Congressman Russell, of Massachusetts.

It is now conceded that the clause in the tariff that protects this monopoly of Representatives Miller and Russell was believed by Congress to have been repealed some years ago, but by an oversight of Congress or the cunning of some shrewd clerk, the words "dried pulp, twenty per cent. ad valorem," were retained in the law, in palpable conflict with the terms which place pulp and woods for the manufacture of paper on the free list.

The pulp from which the bulk of printing paper is now made is produced first by patent until 1884, and secondly by a duty of twenty per cent. that Congress did not mean to impose, and with due respect to the speculative interest of Representatives Miller and Russell, who now count their profits, or rather their extortion, by the hundreds of thousands annually, we submit that Congress ought not to speedily amend the paper monopoly by repealing the duty of twenty per cent. on pulp.

Whether Congress should go farther than the modification of the tariff by correcting the confessed error that imposes a duty of twenty per cent. on pulp, will depend upon the action of the paper manufacturers of the country. If they shall then continue to pervert what was intended as legitimate protection to our manufacturers to an oppressive monopoly, they will justly provoke a repeal of all duties which protect that branch of industry.

We do not fear the continued extortion of prices of printing paper. It may last for a few months, but history will repeat itself by furnishing cheaper paper than ever before. Invention is ever present for monopoly and the more manufacturers "corner" the more will they pay for their folly when things make themselves even again, as they always do.

Congress is now being urged by paper manufacturers not to disturb the tariff on paper and materials which enter into its manufacture; but there is no argument offered in support of the erroneous duty on pulp except that dictated by the greed of monopolists. In the face of the fact known to all manufacturers of pulp, that the duty on that article is an accident and not the intention of Congress, they have advanced the price of paper seventy-five per cent., and their alleged promise to the committee not to advance their prices further if the duty is retained, is a pledge that should be accepted under any circumstances, and one that can't be accepted in view of the extortion now practiced by the monopoly.

Congressmen Miller and Russell should be allowed the floor at an early day to explain.—*Philadelphia Times.*

WHAT WEBSTER SAID.
History is full of warnings as to the downfall of Republics. Corruption and extravagance first sap the moral foundations, and then an array of mercenaries complete the work. In his memorable oration on the completion of Banker Hill monument, Daniel Webster described the present situation with almost the spirit of prophecy in these striking words:

"Quite too frequent resort is made to military force; and quite too much of the substance of the people is consumed in maintaining armies, not for defense against foreign aggression, but for forcing obedience to domestic laws. Standing armies are the oppressive instruments for governing the people in the hands of hereditary and arbitrary monarchs. A military Republic, a Government founded on mock elections, and supported only by the sword, is a movement indeed but a retrograde and disastrous movement from the regular and old-fashioned republican form of government."

"If men would enjoy the blessings of Republican Government, they must govern themselves by reason, by mutual counsel and consultation, by a sense and feeling of general interest, by the acquiescence of the majority, properly expressed and above all, the military must be kept accordant to the language of our bill of rights, in strict subordination to the civil authority. Wherever this lesson is not learned and practiced, there can be no political freedom. Aboard, preposterous, it is a scuff and a satire on free forms of constitutional liberty, for framers of Government to be prescribed by military leaders and the right of suffrage to be exercised at the point of the sword."

When Daniel Webster gave utterance to these American sentiments, the country was at peace as it now is, and the regular army was little more than a third of its present number.

THE WALK OF GILES.—A western exchange says: "A man named Clarence E. Davis has got himself in jail in Chicago on somebody's plea that he has too many wives. It is not an unusual thing, particularly in Chicago, but this man seems to have been a little more than ordinarily active in the way of matrimony. How many wives he really has cannot just now be reported, but there are five or six mothers-in-law just to give a picture of the situation. The young man had a sanguinary struggle on the pavement with one of these mothers-in-law just before he was taken to jail, during which he was convinced that he had been overdoing the business of getting married. Having been safely locked up he was obliged to notify the officers that he was tired of so much domestic life, and was glad to get where he could free himself from a handful of divorces and make a fresh start. The world is full of high-headed young women ready to marry any nobody who comes along, and no questions asked."

The two strongest men at a mining camp near Leadville agreed to have a wrestling match on top of a derick twenty feet high. There was to be but one fall, for it was considered that the use of the platform from the small platform would be disabled, if not killed. The struggle lasted ten minutes, each of the contestants doing his utmost to hurl the other off. Finally the man who was being trampled drew a knife, and dangerously stabbed his antagonist.

EDUCATIONAL.

Education—Our Nation's protection.
Parents, attend the closing exercises of your schools.

John C. Barclay will finish the uncompleted term at Bower, in Greenwood township.

How many teachers have received their appointments as Enumerators of the Census?

The seventy-two jurors drawn for March Court, twelve were school directors.

Literary Societies are giving way to sports, lights and approaching Spring weather.

G. R. Mokol has abandoned teaching, and is now connected with a dry-goods house in New Joseph, Missouri.

"He that studies books alone will know how things ought to be. He that studies men will know how things are."

Miss Ida Mullin, teacher of Pleasant Dale school, in Knox township, has been brought seriously ill with typhoid fever for the past six weeks.

The public closing examinations of the students of the Leonard Graded school are now in progress, and are attended by the directors and a few citizens.

It is our intention to try and secure an Educational Department at the County Fair, the coming year. If we are so fortunate as to have a display as we had at the County Institute, it will surely be an honor to the County Fair.

Gov. Cornell of New York has just signed a bill making women in that State eligible to all school offices. It goes farther, and grants them the right to vote for all school officers. This latter part is a step in advance of Pennsylvania.

The students of Coal Hill school took the premium money won by them in the Institute Fair, and added to it enough to invest in an Encyclopedia for the use of the school. This is, indeed, an exemplary act, and should be imitated by other good schools in the county.

It is the intention of the managers of the Educational Session at Lehigh, on March 27th, to invite a number of our best teachers to have it eclipse any display of the kind ever attempted. Hon. G. R. Barrett, of Clearfield, will deliver the Address. All teachers and friends of education should attend.

The School Board of Brady township has recorded upon their minutes a resolution to the effect, that persons not having a valid teacher's certificate should have the grant of the public school buildings for Summer schools. This is right and proper, and a protection to the people. Other School Boards would do well to follow suit.

By a mistake made in printing the Insultive proceedings, the speech on "Reformatory Punishment," made by W. J. Owens, of Bloomington, was credited to his cousin, W. C. Owens, of Lehigh. The former gentleman should be and the latter glad; for the speech was a good one, and in justice to its author, we make this explanation.

We rejoiced last Friday when we started from Houtzdale to our home, from the fact that we had finally completed our visiting tour for 1873-1874. We visited Lehigh, and returned without intermission (except the month of January) until the time above stated. The condition of the roads was such as to render our work extremely difficult and our progress slow.

Hon. Henry Honck, of the State School Department, in closing a reported obituary notice of the lamented Prof. Allen, of the Mansfield Normal School, uses the following words:

"Prof. Allen now rests from his labors, but his work will live on. The noblest creations of art may fade and crumble into dust. Cities, nations, and worlds may grow old and pass away; but the tablets on which is written the influence of the true teacher is like the scrolls of the Almighty—they endure forever."

The closing exercises of the West Clearfield school took place in the M. E. Church on Tuesday evening, March 9th, and were witnessed by about seven hundred people. The scholars acquitted themselves very creditably, and showed that their teachers, Mr. A. E. Woolridge, was master workman. The best of order prevailed, and much credit is due Messrs. Schryver, Thorn, Gulich and Green, for maintaining perfect order. The school was very recently successful, and Mr. Woolridge leaves the best wishes of all with whom he mingled.

The following statement shows the appropriations made to the County Institutes of 1879, in the counties named. It shows the maximum, or amount to which each county was entitled, and the proportionate amount drawn:

Table with columns for COUNTY, APPROPRIATION, and PAID, listing counties like Adams, Allegheny, Armstrong, etc.

It will be seen by the above that Clearfield makes her institute a paying institution to the county, having large and successful institutes without the aid and success of law. Farther than this, Clearfield is the only county in the above list that ran an Education Exposition, and signed the proceedings in one pamphlet form, and to do this she allowed the county to have \$68 of her appropriation as a gift. She is surely ahead of her sister counties.

Items From Late Reports.
J. M. Davidson, teacher of Centre school, in Lehigh township, was elected for the coming year 21th, 18th quarter enrolled, 20 per cent. attendance, 21, 19th quarter enrolled, 20 per cent. attendance, 21, 20th quarter enrolled, 20 per cent. attendance, 21, 21st quarter enrolled, 20 per cent. attendance, 21, 22nd quarter enrolled, 20 per cent. attendance, 21, 23rd quarter enrolled, 20 per cent. attendance, 21, 24th quarter enrolled, 20 per cent. attendance, 21, 25th quarter enrolled, 20 per cent. attendance, 21, 26th quarter enrolled, 20 per cent. attendance, 21, 27th quarter enrolled, 20 per cent. attendance, 21, 28th quarter enrolled, 20 per cent. attendance, 21, 29th quarter enrolled, 20 per cent. attendance, 21, 30th quarter enrolled, 20 per cent. attendance, 21, 31st quarter enrolled, 20 per cent. attendance, 21, 32nd quarter enrolled, 20 per cent. attendance, 21, 33rd quarter enrolled, 20 per cent. attendance, 21, 34th quarter enrolled, 20 per cent. attendance, 21, 35th quarter enrolled, 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quarter enrolled, 20 per cent. attendance, 21, 113th quarter enrolled