CLEARFIELD REPUBLICAN.

GEO. B. GOODLANDER, Editor & Proprietor. "PRINCIPLES, NOT MEN." TERMS—$2 per annum in Advance.

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THE "CLEARFIELD REPUBLICAN," PUBLISHED EVERY WEDNESDAY, AT CLEARFIELD, PA.

ESTABLISHED IN 1827.

The largest Circulation of any Newspaper in North Central Pennsylvania.

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G. B. GOODLANDER, Publisher.

Lawyers' Cards.

H. W. SMITH, ATTORNEY-AT-LAW, Clearfield, Pa. 11:1:73

J. J. LINGLE, ATTORNEY-AT-LAW, Philipsburg, Centre Co., Pa. 1:18 y:pd

ROLAND D. SWOOPE, ATTORNEY AT LAW, Curwensville, Clearfield county, Pa. oct. 9, '78-tf.

OSCAR MITCHELL, ATTORNEY AT LAW, CLEARFIELD, PA. Office in "Old Western building," (up stair). Oct. 9, '78-tf.

ISRAEL TEST, ATTORNEY AT LAW, Clearfield, Pa. Office one door east of Shaw House. [jy11,'67

WM. M. McCULLOUGH, ATTORNEY AT LAW, CLEARFIELD, PA. Office in Masonic building, Second street, opposite the Court House. je26,'78-tf.

W. C. ARNOLD, LAW & COLLECTION OFFICE, CURWENSVILLE, Clearfield County, Penn'a. 75y

S. T. BROCKBANK, ATTORNEY AT LAW, CLEARFIELD, PA. Office in Opera House. ap 25,'77-1y

WM. A. WALLACE.......... DAVID L. KREBS. HARRY F. WALLACE.......... WM. E. WALLACE.

WALLACE & KREBS, ATTORNEYS-AT-LAW, Clearfield, Pa. jan1'81

SMITH V. WILSON, *Attorney-at-Law*, CLEARFIELD, PENN'A. Office in the Masonic Building, over the County National Bank. [mar24-80.

J. F. SNYDER, ATTORNEY AT LAW, CLEARFIELD, PA. Office over the County National Bank. June 26, '78tf.

FRANK G. HARRIS, ATTORNEY AT LAW, CLEARFIELD, PENN'A. First-class Life and Fire Insurance Companies represented. Office in the Opera House. Mar. 16, '81-1y

THOS. H. MURRAY.......... CYRUS GORDON.

MURRAY & GORDON, ATTORNEYS AT LAW, CLEARFIELD, PA. Office in Pie's Opera House, second floor. 9:30'74

WILLIAM A. HAGERTY, *ATTORNEY-AT-LAW*, OFFICE over T. A. Fleck & Co.'s Store, CLEARFIELD, PENN'A. Will attend to all legal business with promptness and fidelity. [feb11,'80-tf.

JOSEPH S. M'ENALLY.......... DANIEL W. M'CURDY.

McENALLY & McCURDY, ATTORNEYS-AT-LAW, Clearfield, Pa. Legal business attended to promptly with fidelity. Office on Second street, above the First National Bank. jan1:76

J. F. McKENRICK, DISTRICT ATTORNEY, CLEARFIELD, PA. All legal business entrusted to his care will receive prompt attention. Office in the Court House. aug14,1878-1y.

A. G. KRAMER, ATTORNEY-AT-LAW, Real Estate and Collection Agent, CLEARFIELD, PA., Will promptly attend to all legal business entrusted to his care. Office in Pie's Opera House. jan1'76.

JOHN L. CUTTLE, ATTORNEY AT LAW, And Real Estate Agent, Clearfield, Pa. Office on Third street, bet. Cherry & Walnut. Respectfully offers his services in selling and buying lands in Clearfield and adjoining counties; and with an experience of over twenty years as a surveyor, flatters himself that he can render satisfaction. [Feb. 28:63:tf.

Physicians' Cards.

DR. E. M. SCHEURER, HOMEOPATHIC PHYSICIAN, Office in residence on First st. April 24, 1872. Clearfield, Pa.

DR. W. A. MEANS, PHYSICIAN & SURGEON, DUBOIS CITY, PA. Will attend professional calls promptly. aug10'70

DR. T. J. BOYER, PHYSICIAN AND SURGEON, Office on Market Street, Clearfield, Pa. Office hours: 8 to 12 a. m., and 1 to 8 p. m.

DR. J. KAY WRIGLEY, HOMEOPATHIC PHYSICIAN, Office adjoining the residence of James Wrigley, Esq., on Second St., Clearfield, Pa. july31,'78-tf.

G. C. JENKINS, M. D., PHYSICIAN AND SURGEON, CURWENSVILLE, PA., Office at residence, corner of State and Pine streets. Jan. 5th, 1881-tf.

DR. H. B. VAN VALZAH, CLEARFIELD, PENN'A. OFFICE IN RESIDENCE, CORNER OF FIRST AND PINE STREETS. Office hours—From 12 to 2 P. M. May 13, 1875.

DR. J. P. BURCHFIELD, Late Surgeon of the 83d Regiment, Pennsylvania Volunteers, having returned from the Army, offers his professional services to the citizens of Clearfield county. Professional calls promptly attended to. Office on Second street, formerly occupied by Dr. Woods. [apr4,'66-tf

Cards.

HENRY BRETH, (OSSEND P. O.) JUSTICE OF THE PEACE FOR BELL TOWNSHIP. May 6, 1878-1y*

JAMES MITCHELL, DEALER IN Square Timber & Timber Lands, jet1'73 CLEARFIELD, PA.

A. V. HOYT, Land Surveyor and Civil Engineer, PHILIPSBURG, PA. All business will be attended to promptly. Dec. 15, 1880-1y.

REUBEN HACKMAN, House and Sign Painter and Paper Hanger, Clearfield, Penn'a. Will execute jobs in his line promptly and in a workmanlike manner. apr4,67

FRANK FIELDING AND WILLIAM D. BIGLER, *ATTORNEYS-AT-LAW*, CLEARFIELD, PA. Nov. 17th, 1880 tf.

WEAVER & BETTS, DEALERS IN Real Estate, Square Timber, Saw Logs, AND LUMBER OF ALL KINDS. Office on Second street, in rear of store room of George Weaver & Co. [jan9, '78-tf.

RICHARD HUGHES, JUSTICE OF THE PEACE —FOR— *Decatur Township*, Osceola Mills P. O. All official business entrusted to him will be promptly attended to. mch29, '76.

HARRY SNYDER, BARBER AND HAIRDRESSER. Shop on Market St., opposite Court House. A clean towel for every customer. Also dealer in Best Brands of Tobacco and Cigars. Clearfield, Pa. may 19, '75.

JAMES H. TURNER, JUSTICE OF THE PEACE, Wallaceton, Pa. He has prepared himself with all the necessary blank forms under the Pension and Bounty laws, as well as blank Deeds, etc. All legal matters entrusted to his care will receive prompt attention. May 7th, 1879-tf.

G. H. HALL, PRACTICAL PUMP MAKER, NEAR CLEARFIELD, PENN'A. Pumps always on hand and made to order on short notice. Pipes bored on reasonable terms. All work warranted to render satisfaction, and delivered if desired. my25:1ypd

Livery Stable.

THE undersigned begs leave to inform the public that he is now fully prepared to accommodate all in the way of furnishing Horses, Buggies, Saddles and Harness, on the shortest notice and on reasonable terms. Residence on Locust street, between Third and Fourth. GEO. W. GEARHART. Clearfield, Feb. 4, 1874.

E. C. READ.......... W. A. HAGERTY.

READ & HAGERTY, FIRE, LIFE AND ACCIDENT INSURANCE AGENCY. Office in Graham Building, Market street. Clearfield, Penn'a. [June 15, 1881-tf.]

THOMAS H. FORCEE, DEALER IN GENERAL MERCHANDISE, GRAHAMTON, Pa. Also, extensive manufacturer and dealer in Square Timber and Sawed Lumber of all kinds. Orders solicited and all bills promptly filled. [*jy18'72

S. I. SNYDER, PRACTICAL WATCHMAKER AND DEALER IN Watches, Clocks and Jewelry, *Graham's Row, Market Street*, CLEARFIELD, PA. All kinds of repairing in my line promptly attended to. Jan. 1st, 1879.

Clearfield Nursery.

ENCOURAGE HOME INDUSTRY

THE undersigned, having established a Nursery on the 'Pike, about half way between Clearfield and Curwensville, is prepared to furnish all kinds of FRUIT TREES, (standard and dwarf.) Evergreens, Shrubbery, Grape Vines, Gooseberry, Lawton Blackberry, Strawberry, and Raspberry Vines. Also, Siberian Crab Trees, Quince, and early scarlet Rhubarb, &c. Orders promptly attended to. Address, J. D. WRIGHT, sep20-68-y Curwensville, Pa.

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KERR & BIDDLE, Agents, Represent the following and other first-class Co's

Companies.	Assets.
Liverpool London & Globe—U. S. Br.	$4,201,89
Lycoming—on mutual & cash plans	5,000,000
Phoenix, of Hartford, Conn.	2,624,083
Insurance Co. of North America	6,433,674
North British & Mercantile—U. S. Br.	1,782,863
Scottish Commercial—U. S. Branch	679,145
Watertown	764,815
Travelers (Life & Accident)	4,301,454

Office on Market St., opp. Court House, Clearfield, Pa. June 4, '79-tf.

Insurance Agency

—OF—

WILLIAM C. HELMBOLD, *Patton Block, Curwensville, Pa.*

Companies Represented:

Commercial Union Ins. Co., Assets	$9,668,702 55
Firemen's Fund Ins. Co., Assets	1,166,017 00
Union Insurance Co., Assets	1,020,037 00
Travelers' Accident Ins. Co., Assets	5,519,194 23
Northern Ins. Co. of New York As'ts	346,596 00

Insurance placed on all kinds of property at equitable rates. Curwensville, Pa., Feb. 16, 1881-tf.

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, Newark, N. J. INCORPORATED 1845. PURELY MUTUAL.

ASSETS, Jan. 1, 1881, as ascertained by Examining Commissioners of Massachusetts, Ohio and New Jersey	$35,726,615 93
LIABILITIES, as stated by the same	31,911,433 85
SURPLUS by Mass'chu's Standard	3,815,282 08
SURPLUS by New York Standard	5,989,905 08

All policies nonforfeitable after second year; low expenses; large dividends declared and paid every year since organization; ample surplus; surrender values most liberal; losses promptly adjusted and paid.

OFFICERS:

LEWIS C. GROVER, PRESIDENT.
JAMES B. PEARSON, VICE-PRESIDENT.
ED. L. DOBBINS, SEC'Y. THEO. MACKNETT, TREAS.
POTTER & KEYES, State Agents, 322 Walnut street, Philadelphia, Pa.

R. M. M'ENALLY, Special Agent. Office in Mossop's building, Market street, Clearfield, Pa. [Feb-2-81tf.

SEEING THE MIDNIGHT SUN.

CONGRESSMAN COX'S ADVENTURES AT THE NORTH CAPE OF LAPLAND.

SUNSET NO MORE—ARCTIC SCENES IN THE CAPE—THE ROCKY SENTINEL OF THE NORTH OF EUROPE—AWAY NORTH OF ICELAND AND GREENLAND—ONLY 6,000 MILES AROUND THE EARTH.

[From the New York Sun.]

NORTH CAPE, Lapland, July 1, 1881.—It is 10 o'clock at night and we are in sight of the Cape! It grows cold and colder. All wraps are ordered up and out, so that from the deck we may survey the splendid headland. Before taking a local view of the situation, let us see where we are—on our planet. Evidently we are in no ordinary out-of-the-way place. The air, sea, sky, light, and most of all, this mystic volcanic mountain island—wild, bleak, black, bare, and jagged, a thousand feet sheer and clear of the sea, and its surface deeply invested in white—prove our strange situation. The very air blows with a strange chill, and the light, which comes to us over the pole obliquely, has in it a sepulchral semi-shadow in the heart of its mild lustrousness. It is a sort of inner light, burning upon the vestibule of outer darkness. It is a spot to philosophize upon. It hushes the outer senses. It makes one feel the limitations upon our will and works; yet God has enchanted this rocky promonotory by His sunlight, though He grants but a brief Summer.

This was the end we proposed in making this long voyage; and yet before I left Trondhjem I saw a handbill posted on a fish warehouse with the heading:

SPORTING AND PLEASURE TRIP TO SPITZBERGEN BY WAY OF NORTH CAPE.

It assured the festive public that good hunting boats, with harpoons and all necessary implements, would accompany the expedition, and that Mr. Ellertsen, R. S. O. O. R. J. O., an eminent Arctic explorer, would be along, and all for $100, to and fro! What all these alphabetical prefixes mean—though I surmise that the O's refer to the Order of Olaf—I am not assured; but it was rather a damper on our enterprise to know that it was so easy to go so much further into the wild Arctic sea.

At the North Cape we look out upon the Arctic Ocean; and but for distance and Spitzbergen, not to speak of another small isle between, which lies due North, we could see the Polar Sea, if not the pole! Let us be content with the prospect! Besides, have we not gone Eastward as well as Northward? We are over thirty degrees North of New York and Chicago. Our longitude has moved us Eastward: and the time, as men reckon time, has changed. Every five degrees Eastward has made a difference of twenty minutes. Our meals and clocks must undergo their changes. We have come to meet the sun East as well as North, and are adding something to our lives, as some men count living. Being extremely North, and the circles of longitude being less, we mark time more rapidly than in New York; and certainly "make more time" than I have known it to be made in Washington! But whether the degrees be long or short, the real time is the same. A degree here is twenty-two miles, while at the equator it is four times as much.

So accessible are these ultra Northern places by steam voyaging on the coast that we forgot how far North we were. Iceland is far South of us, Greenland is below our line drawn circularly Westward, and Behring Straits is not within our magic Arctic circle. The pole of the magnet would be found attracting us by its marvellous energy, somewhere on the same lines of latitude where we now move, to the throbbing of the engine and the motion of the sea.

How does this wild North rock appear? Its size is not great compared with other mountains, but it is a fitting end of a great continent. It is seamed with long lines of white and black, as though marked by fire and thunder. It has its caves washed by epochs of oceanic tempest. At its base is a green fringe of seaweeds, which, on near inspection, we find very slimy and dangerous to stand upon. Below this is a white line of breakers, in snowy contrast with the bleak mountain and green margin. Our vessel turns around the point and enters into the shadows of the mountain. The harbor, if it be one, is as black as ink. When we stop, the screw stirs the dark flood into flashes of green and white, making it seem to boil with unaccustomed noise, so deep is the silence and solitude. The throb of the engine and the song of the sea cease, and we are comparatively quiet in this lonely cove. We are sent ashore in the captain's gig, the captain himself taking the helm. But the landing is difficult. The slippery boulders give unsafe footing, and one woman at least has to be carried ashore by the sturdy sailors. The rest of us have to be heedful of our steps before we are safe under the frowning rock.

Some of our party—the more vigorous Scotch young men—endeavor to ascend the gulch in the mountain. It has been done. Our captain has done it twice; but not with such a mass of melted and melting snow as now fills up the gorge. We see them afar up, on hands and knees, patiently climbing. They fail and have still more trouble and danger in the descent. The captain calls his company—a score of us—together, and the difficulty of reaching the small boat, especially by the ladies, is overcome.

On our return to the ship each one lays down his trophy. One has a piece of wood evidently borne by the Gulf stream from America. It is palmetto. He holds aloft Bayard Taylor's description, with his proof of the existence of the grand river in the ocean. He dwells on Taylor's description of the island, as it glowed in the blended loveliness of sunrise and sunset, and wondered if his picture would be realized when midnight came? Another Scotchman brings as his trophy a beautiful green cup, with a diamond on it, repeating the verse, with a thrill of music in his voice:

Like blade of grass keeps its drop of dew.

Another has his thermometer, and has been testing the heat of the water, and is reducing Raumer to Fahrenheit. Some have rounded pebbles as paper-weight souvenirs of the spot. The captain, who has been far up the mountain—looking like a little silhouette against the immaculate snow—brings a variety of Arctic flowers for general distribution. My wife has a handkerchief full of little love drops of flowers on the tiniest of moss tendrils. One sturdy engineer bears in his buttonhole a big boquet of the smallest and prettiest of flowers known to the nomenclature of botany. The beauty of the tropics in daintiest sense is thus reproduced at this frozen and bleak end of the continent.

What a kind dispensation is that which places amid the meagre mosses of this far-off Arctic rock these little flowers! How brief is their Summer! May, June, all the seasons of the florescence which are ours, are here the work of a brief week or month. These flowers are the smiles upon these ultimate rocks. These are beauteous proofs that Summer has reached these grim abodes, soon to be enveloped in Wintry gloom. They teach us to be

Patient with our loss and pain,
Our troubled space of days so small.

But it is no time to reflect or moralize. We prepare to move from our enchanted, almost sinister, moorings. The gloom which Carlyle, in his "Teufelsdroch," inspires, comes over the soul as we take our last look at this "Infinite Brine," on which he located the low and lazy sun, slumbering on his cloud couch wrought of crimson gold, yet with a light streaming over the mirror of waters, like a tremulous fire pillar—the porch lamp to the palace of the eternal. Shall we realize this weird picture of the cynical yet sublime critic? We will see.

Midnight draws near, and all are anxious. The anchors are lifted. The unusual clangor disturbs one solitary bird, a cormorant, which flies around our boat as though inspecting the invaders of his melancholy home. He is used to sitting upon these rocks—a lone fisherman—from which, unlike the noble gull, he dives for his prey. Steam is up. The hour of 12 approaches. All are on the *qui vive* for the midnight sun! Twenty of us are at the prow with our watches out. The old orb is radiant. The captain calls out: "Five minutes of 12!" Will the orb disappoint us? There is a heavy cloud above in the zenith, but it is lined with silver, and a mackerel line of cirrus clouds lies just above his majesty. Like a king of day he is enthroned without obscuration between the long line of clouds, sitting on pearl and amber, orange and gold, all the hues of the prism intensified with soft, weird radiance by the struggle between sunrise and sunset.

A minute to 12! He still remains round and radiant. Twelve! Hurrah! Hurrah! It is done, and the cheers go up from this solitude, arousing its echoes. The rim of the horizon, far off to the north where the pole is supposed to be, is silvered with a pale, weired beauty. It grows pink, and this Arctic desolation is made a living splendor.

Self withdrawn into a wondrous depth,
Far sinking into splendor without end!

This is the wondrous phenomenon which we have come so far to witness. The captain is on the bridge. "*Il fait accompli.*" I sing out to him from below.

"Give it to me in good English, Meister Cox."

I say, "We are all happy. The great transaction is done."

"Prepare to fish," is the practical response and emphatic order of the captain.

The lines are out, the captain leading with two codfish. I soon follow, and the sailors are busy. Mirth goes around at each success. My wife, a good fisherman generally, tugs away at her long line until, like the gentle admiral, she suddenly "goes below." My courier, Rene, the Dane, catches a monster, all golden as the sun itself. [Cheers.] Then a Scotchman gets in a hideous hog fish of twenty-five pounds. [Laughter.] Our stewardess, Julia, hauls in a monster. [Renewed cheers and laughter.] And so we keep it up till 2 in the golden morning, when to sleep we go, covering the port holes so as to pretend it is night.

We had made many sacrifices to see this remarkable performance of our luminary. Not that either of us was over anxious to find a land where sunset did not occur. We had hoped that there was no realm in this or the future existence where "Sunset" might not come. But I may be allowed to remark that I have borne the sobriquet of Sunset for so many years, and it has sounded with such sweet sibilation, that I had come to believe that I had a sort of fee simple in this fairy land, with its gorgeous palaces and cloud-capped towers.

And must I now be enchanted? Do I live and is sunset no more? Do I see a country where the sun is going, going down amid a *mise en scene* equal, if not superior, to that Ohio evening years ago, which I tried to portray with my poor pen—and yet it does not go down? Was it not enough that for ten long days, or day, there was no night for us, and that the sun, by gliding and glowing in the North without a respite, had disturbed our customary experiences? The reaction might be too sudden. The failure of our old orb to set might—well, there is no telling the cataleptic and other dire consequences. But here was the patent fact? Here were clouds and lights, all the hues of the prism in splendid display, and yet no sunset after all! The unsetting and the unsettable sun! Midnight and yet light all aglow! No gas, no candles, no stars, no moon—only the fiery orb and his "trailing clouds of glory."

But is not the sun all-sufficient without other fires? If he stays up and sets not, what more can the human heart desire? What wonder that the Oriental mind clothed the sun with the majesty of divinity, and that the Magi saluted his coming with worship, as the source of life? What wonder that his beams evoked music from Memnon? Is he not the creator of health and the great benefactor? And we have found a land where he will not and does not set!

The sensation was as new as it was humiliating to my *amour propre*. I recalled the words of a Yankee character:

"It's relly affectin' to think how little these ere folks is missed that's so much sot by. There ain't nobody, ef they's ever so important, but what the world gets to goin' on without 'em, pretty much as it did with 'em, though there's some little flurry at first."

How much can be done, after all, in nature and in Science, Art and Government, without us. Governments will run, men and women dance, trade proceed, without sunset! Here in this land of the frigid zone, for ten days and more we had seen boats in full rig and sail, mountains of lofty altitude musical with fosses, glaciers miles in length moving on their quiet and steady way, men hauling in fish by the millions, whales disporting, and a steamer pushing its mazy way through deep waters shut in by volcanic walls from angry seas—and yet no sunset! New York and America callous to the fact and moving on restlessly, with alternation of lights and shades, love and hate, good and bad, day and night, thinking of everything, and forgetting that sunsets are not everywhere and forever. Still, though I have seen and recorded the fact that sunset is no longer here, let there be no hasty and premature obituaries.

To appreciate seriously these phenomenas we must go back to the rudiments of astronomy and geography. Before we lost the invisible circle, and while endeavoring to decipher the horseman and the horse, through which the circle is clearly ascertainable, by faith and science, let us look around—around our star! The first impression is that it is round. That is not a complex idea, but there are suggestions about it that to the ordinary mind are complicated, if not confusing, to the general experience. To such this circle and phenomena are a mystery. It is a mystery because above it, in ever-contracting circles, till it runs to naught at the pole, the sun shines only a portion of the year, without going under. Within it is a horizon for a part of the years which never hides the blessed light, where our moon and stars forget to light their lamps, and where the earth alone seems repairing to the home of light with "its golden urn." When the Spring begins, this favored region has but a spot of continuous shine, but it grows with the ever widening circle from the pole to the Arctic, until on midsummer's day, the day we left Trondhjem, it has run down lines of longitude twenty-three and-a-half degrees, or 66° 30' North latitude. There it tremulously lingers and moves to the polar regions, there to make the bright little gem of light from which it started.

The other half of this process for half a year is dedicated to the Antarctic, while night for six months folds its wing, radiant with strange auroras, over these regions. These vicissitudes are as orderly as the seasons of the moderate zones. It is our experience which makes them seem eccentric; and this experience gives to the scenery, to time, to the clouds and mountains, the fjords and snows, the glamour of unreality. We are, so to speak, inverted. Some sense of the comic, if not of the cosmic, relations we bear to space and stars and suns comes over us; and the light we bask in at midnight is as strange as that "which never was on sea or land—the consternation of the poet's dream."

Here are day of days and night of nights! This is plain to the eye, and it takes ever so slight a reflection to understand it fully. It is complex, until we remember that the earth goes round the sun—a problem which men have been ready to defend even unto death. In going around the sun, the earth inclines its axis to the plane in which it moves. If the earth did not thus "tenderly incline"—if it stood stiff and perpendicular, without courting the graces—every inch of its surface would have its night and day equally divided. But it plays the erect only twice a year, at the intersection of the eliptic and the equator. These days of absolute equity of distribution are in the Spring and Fall. But God determined that for a half year our earth should make its bow, half the time to one and half to the other pole. The angle of this obeisance of our earth to its plane measures the distance from the pole to the circle.

It is a plain conclusion from these facts that the circle within which we are moving just now girdles the earth with only 8,000 miles. If we would make a straight march around the circle we would save one-fourth of the journey in miles; and if around where we are now at this north cape on a line of latitude it would be one-half less, or one-fourth of the distance around our globe at the equator. But our business now is not "around," but down to the latitudes nearer home.

S. S. COX.

PANICS.

A BROAD COMMON SENSE VIEW OF BANKING AND BUSINESS GENERALLY.

The National Bankers recently held a Convention at Niagara Falls, and for several days debated panics and business.

Mr. John Thompson, President of the Chase National Bank of New York city, read a paper on the subjects of panics. Said Mr. Thompson:

The question is so often asked, when will this great prosperity end, or when will another panic sweep over the country? that it becomes not only interesting but absolutely necessary to our safety, to get the best ideas possible and to analyze the signs of approaching danger. Foreshadowing future events—prophesying—is an extra hazardous business. Still, I will recklessly lead off into the financial future, begging you gentlemen to not only discount but to take bank usury, if you please, of my views. Panics do occur about every decade. This ten year period is quite natural; it takes about five years after a revulsion to pay up, compromise or wipe out indebtedness. Then follows five years of prosperity, expansion, confidence in credits—in fact a "boom." The last panic was in 1873; the present prosperity commenced in 1878. We have now had three years of extraordinary augmentation of richness much of it real solid, but most of it emanating from raising prices or putting up quotations. The signs of an approaching "blizzard" are numerous, but very delicate as yet. When the stock market becomes "mixed," and the bulls and bears become desperate, and when the courts grant injunctions liberally, and the financial knavery of the opposing parties and scheming is exposed, then capital and credits insidiously vanish—hoarding is considered the best investment, or loans secured beyond any contingency, even at a nominal interest, which is akin to hoarding. This species of financiering involves contraction; distrust follows, and the credit system is annihilated. When we consider that nine-tenths, and, I think nineteen-twentieths, of our money, so called, is credited and nothing else, it is no wonder that financial panics come suddenly. The most important sign of a coming panic and revulsion is to be found in our trade balances with foreign nations. As over prosperity has been hugely augmented by the importation of gold, so, when the flow of the precious metal is from us, distrust will inspire contraction, and contraction will lead directly to inability to pay. Money not only becomes scarce, but it is absolutely gone. In fact, there is at no time but an inadequate amount of real money to do business on. I feel confident that over ninety-five per cent. of our business and the business of England is done on paper tokens—checks, drafts, notes, letters of credit, &c.—which, so long as confidence is good, are perfect substitutes for money, but, like young partridges, that disappear "on call," not allowing even three days grace. Discounts are declined, deposits drawn and hoarded. Thus not only the credit system and the money token power is destroyed, but the real money itself disappears, not to be again visible until induced out by an enormous depression in prices.

At present there is but one alarming indication of trouble, and that is in the number and magnitude of new enterprises, involving the issue of millions of obligations. In 1871-72, and for half of 1873, this same sign of coming trouble was apparent, but to a fractional extent as compared with the present. As this is purely a convention of bankers, and as I am probably the oldest member of the association, I must be excused in uttering a word of caution to bank managers, more particularly to those at the head of deposit banks. In receiving deposits from the general and promiscuous public we morally, though perhaps not legally, assume a fiduciary trust, and in using such deposits the utmost caution and conversation should be strictly adhered to by always having a sure and speedy controllability over a sufficient amount of our assets to meet any "demand obligation," even in the light of a raging panic. It is criminal to assume liabilities or enter into negotiations, though ever so promising, over which hangs a contingency that may possibly endanger this fiduciary trust. Intimately connected with the ideas that are briefly expressed above is the spirit of speculation, bordering on gambling. It is safe to say that during the past three years nine out of every ten ventures have netted a profit. This is because almost continually prices have advanced. When the panic and depression shall come—as surely as they will—then all adventures will be losses, and many "lambs" will come to grief. I simply touch on this topic because in the delinquency of bank officers it is often shown that the defalcation is the outcrop of a venture. Banks that undertake heavy negotiations which, if fortune favors, will yield enormous dividends, but if fortune frowns, bankruptcy is inevitable, must always stand in the category of doubtful institutions.

We are positively going too fast, and it is the part of wisdom, and I conceive it to be but our duty, to put on the "brakes," that the wreck, when it does come, may be less disastrous. I instance an item of the panic of 1873. Early one morning the active managers of three of the New York city banks were invited to the office of Jay Cook & Co. We were informed that $1,000,000 were necessary by ten o'clock to save that house from protest. What security do you offer? was asked. Answer—"None; our securities are all used." It is needless to say the million was not forthcoming. We left. In fifteen minutes Wall street was in a penic and this is only a duplicate of what transpirde in 1856, when the Ohio Insurance Company suspended. I will not elaborate the progress and results of these panics, for you are all conversant with what transpired in and following 1873. Sufficient to say that houses of undoubted standing were unable to stand, and the New York city banks, after one startling failure—the "Commonwealth"—were saved from suspension of even currency payments by lodging with a clearing house committee securities and taking certificates that were good at the clearing house for debtor balances. The banks then to a great extent, declined cash or currency payments, but certified checks and drafts "good through the clearing house." This was certainly a unique financial measure, but it saved the banks from an out suspension of even currency payments. Specie was then out of the category of money. I refer to these historical events to show that panics do culminate in revulsions of some five years' duration. Gentlemen, I am not prophesying evil, so do not stone me. I am only ringing the bell to awake the brakemen, for unless we 'show up' and guard our assets nothing in the past will compare with what is in the future. The negotiations—the issue of stocks and bonds—are fourfold what they were in 1873.

ABOUT BICYCLES.

There can be no doubt that the bicycle is rapidly increasing in popularity. It is a sport that attracts a fine class of people; a recreation for men and gentlemen, not an excuse for rowdyism by "roughs." For years "wheeling" has been popular in France and England. The bicycle has become a London "constitution." Gentlemen go to and fro mounted upon it. It is used alike for business, exercise and pleasure. Nor is its use confined only to men. The fair sex has taken kindly to that modification of it known as the tricycle, particularly since the Queen herself patronized it. An English dealer in tricycles states that since Her Majesty purchased for her own use a tricycle two years ago over five thousand of these vehicles have been sold to ladies throughout England and Scotland. The bicycle, though so popular in England, is properly speaking a French invention, and has grown or been developed out of the old velocipede, which about a century ago attracted the earnest attention of no less a scientific body than the French Academy.

There have been all varieties of velocipedes introduced at different times and by different persons—velocipedes propelled by the hands alone; velocipedes worked by springs, by cranks, by pedals, by levers, by cords and pulleys. Over thirty distinct kinds of velocipedes have had their day or are still in existence, but the fundamental idea of the true velocipede still remains as at the beginning—*i. e.*, a vehicle with three wheels propelled by both hands and feet. Of this velocipede the modern bicycle (which is, properly speaking, not over ten years old) has been the principal modification and improvement. The bicycle differs from the velocipede in having but two wheels, one very large, the other very small, and being propelled entirely by the feet.

In the bicycle the weight is carried and the power is applied precisely as in the act of walking; your wheel which carries you and which you move is directly under you, not to one side by you. You do not pull, you do not push—you simply, as it were, walk on a wheel. Consequently to all intents and purposes you are merely walking fast, and you derive all the benefits of walking. In this respect the bicycle differs materially from the old velocipede. On the latter the rider did not walk, he sat, as it were, and pushed, which was not as beneficial as standing and walking. In this difference, it is claimed by medical men and enthusiastic bicyclists, lies the cardinal advantage of bycycling, which is claimed to be by the advocates the most directly health-giving of all open air sports.

To its health-imparting properties it owes its start in this country. A few years since a young Boston lawyer found that his pursuit of his profession had undermined his constitution. The physicians pronounced him a wreck. But he was not yet stranded. While there is life there is hope. And he read in an English work of the bicycle and its work. He procured a bicycle with some delay and difficulty, acquired its mastery and made the first appearance as a bicyclist in the thoroughfares of the modern Athens—not in the heart of Boston, one may be sure. There is no chance in the narrow, crooked streets of the "Hub" for a bicycle, but in the wide, pleasant avenues that line the suburbs. From the first, Boston and its people took kindly to the wheel, and in a few weeks the young health-seeking bicyclist had many imitators and disciples. The success of the bicycle was assured.

As a general thing the bicyclist must be self-taught. The best way to learn to manage the bicycle is to procure one, obtain a few hints from "the knowing ones," and begin by going down hill or down an inclined plane. The common idea is that the chief difficulty in learning the management of the bicycle lies in mastering the art of supporting one's self on it when in motion. This is a very natural idea, but nevertheless a very false one. The bicycle in motion supports itself—and its rider. Its very velocity constitutes its safety. As an enthusiast phrased it, "It hasn't the time to fall." But the real difficulty lies in learning how to mount and dismount from the bicycle; and the great art is to manage it, not when it "speeds," but when it "slows." Bicycle races are comparatively easy things. A fair bicyclist can outrun an ordinary horse, but to "hasten slowly" is the point in which the skill is displayed. Consequently great interest is taken in "slow races" as they are called, in which the slowest wins. In these slow races the bicyclist's ability is taxed to the utmost to maintain the upright position of his bicycle. The nearer he attains to an absolute stop the more skill he displays. As for standing still on the bicycle that is from the very nature of the case impossible, unless the wheel is placed at an angle. Going backward on the bicycle is also regarded as a somewhat difficult achievement.

Of course the larger the wheel the greater the speed that can be made, but on any good bicycle a speed of fifteen miles an hour can easily be maintained. The size of the bicycle must be proportioned to the length of the legs of the rider. Anyone who has learned to ride can hire a bicycle for $2 for twenty-four hours, from 8 A. M. to 8 A. M., or $1 for four hours. The best English bicycle costs $140 to $150, while American makes, equally as good will not cost more than $110 to $115. The cheapest bicycle for boys cost $12 to $15.

There are 331 different styles of bicycles, so experts say, now actively in use. The bicycle of 1881 is the combined product of the ideas of four great nations. Of the six ideas which are illustrated in the various component parts, France has contributed two, England two, Germany one and America one. The American contribution or suggestion—that of the rubber tire—is generally regarded as practically the most valuable of all. This rubber tire enables the bicyclist to accomplish the otherwise impossible feat of running up hill. The rubber tire has also been applied with success to the wheels of dog carts and other vehicles.

BICYCLE EXERCISE.

"Now, my dear," said Mr. Spoopendyke, hurrying up to his wife's room, "if you will come down in the yard I've got a pleasant surprise for you."

"What is it?" asked Mrs. Spoopendyke; "what have you got—a horse?"

"Guess again," grinned Mr. Spoopendyke; "it's something like a horse."

"I know! It's a new parlor carpet; that's what it is!"

"No, it isn't either. I said it was something like a horse; that is, it goes when you make it. Guess again."

"Is it paint for the kitchen walls?" asked Mrs. Spoopendyke, innocently.

"No, it ain't, and it ain't a hogshead of stove blacking, nor it ain't a set of dining room furniture, nor it ain't seven gross of stationary washtubs. Now guess again."

"Then it must be some lace curtains for the sitting room windows. Isn't that just splendid!" and Mrs. Spoopendyke patted her husband on both cheeks and danced up and down with delight.

"It's a bicycle—that's what it is!" growled Mr. Spoopendyke. "I bought it for exercise, and I'm going to ride it. Come down and see me."

"Well, ain't I glad!" ejaculated Mrs. Spoopendyke. "You ought to have more exercise, and if there's exercise in anything it's in a bicycle. Do lets see it."

Mr. Spoopendyke conducted his wife to the yard, and descanted at length on the merits of the machine.

"In a few weeks I'll be able to make a mile a minute," he said, as he steadied the apparatus against the clothes pole and prepared to mount. "Now, you watch me go to the end of this path."

He got a foot into one treadle and went head first into a flower patch, the machine on top, with a prodigious crash.

"Hadn't you better tie it up to the post until you get on?" suggested Mrs. Spoopendyke.

"Leave me alone, will ye?" demanded Mr. Spoopendyke, struggling to an even keel. "I'm doing most o' this myself. Now you hold on and keep your mouth shut. It takes a little practice, that's all."

Mr. Spoopendyke mounted again and scuttled along four or five feet and flopped over on the grass plat.

"That's splendid!" commended his wife. "You've got the idea already. Let me hold it for you this time."

"If you've got any strength you hold your tongue, will ye?" growled Mr. Spoopendyke. "It don't want any holding. It ain't alive. Stand back and give me room, now."

The third trial Mr. Spoopendyke ambled to the end of the path, and went down all in a heap among the flower pots.

"That's just too lovely for anything!" proclaimed Mrs. Spoopendyke. "You made more'n a mile a minute that time!"

"Come and take it off!" roared Mr. Spoopendyke. "Help me up! Dod gast the bicycle!" and the worthy gentleman struggled and plunged around like a whale in shallow water.

Mrs. Spoopendyke assisted in righting him and brushing him off.

"I know where you made your mistake," said she. "The little wheel ought to go first, like a buggy. Try it that way going back."

"Maybe you can ride this bicycle better than I can!" howled Mr. Spoopendyke. "You know all about wheels! What you need now is a lantern in your mouth and ten minutes behind time to be the City Hall clock! If you had a bucket of water and a handle you'd make a steam grindstone! Don't you see the big wheel has got to go first?"

"Yes, dear," murmured Mrs. Spoopendyke, "but I thought if you practiced with the little wheel at first, you wouldn't have so far to fall."

"Who fell?" demanded Mr. Spoopendyke. "Didn't you see me step off? I tripped; that's all. Now you just watch me go back."

Once more Mr. Spoopendyke started in, but the big wheel turned around and looked him in the face, and then began to stagger.

"Look out!" squealed Mrs. Spoopendyke.

Mr. Spoopendyke wrenched away and kicked and struggled, but it was of no avail. Down he came, and the bicycle was a hopeless wreck.

"What'd ye want to yell for?" he shrieked. "Couldn't ye keep your measly mouth shut? What d'ye think y'are, anyhow—a fog horn? Dod gast the measly bicycle!" and Mr. Spoopendyke hit it a kick that folded him up like a bolt of muslin.

"Never mind, my dear," consoled Mrs. Spoopendyke, "I'm afraid the exercise was too violent anyway, and I'm glad you broke it."

"I s'pose so," snorted Mr. Spoopendyke. "There's sixty dollars gone."

"Don't worry, love. I'll go without the carpet and curtains, and the paint will do well enough in the kitchen. Let me rub you with arnica."

But Mr. Spoopendyke was too deeply grieved by his wife's conduct to accept any office at her hands, preferring to punish her by letting his wounds smart rather than to get well. —*Brooklyn Eagle.*

AGRICULTURAL.

Contributions to this department should be addressed to J. BLAIR READ, Clearfield, Pa.

THE CORN HARVEST.

Cutting up of corn is usually delayed too long. Frost seriously damages the fodder, and as the feeding value of this is equal to at least fifteen or twenty bushels of corn per acre, it is worth saving from damage by early harvesting. The grain is ready to be gathered before the stalks are ripe and dead. The stalk and leaves contain a large amount of sap, which will go to complete the growth of the grain whether it is standing or has been cut; for after the leaves begin to turn yellow the functions of the roots are ending and the plant takes nothing more from the soil. As soon, then, as this has occurred, the corn may be cut, and after the first sere and yellow leaf is seen delay is dangerous, and may be injurious. When the grain is completely glazed over it may be cut, and this happens before a leaf has turned color, unless the weather has been so dry as to affect the growth and ripen the plants prematurely. In gathering the crop, the lower the stalks are cut the better, for several reasons: the weight of the harvest is increased, and the refuse left upon the field is less troublesome in plowing and harrowing the stubble afterward. The latter is worthy of more consideration than is usually given to it, and the harrowing of the soil and the harvesting of the following crop are frequently greatly interfered with by loose corn-roots, with a foot or more of dry stalk attached, which clog the harrows and incumber the reaping implements or machines. If the stalks are cut low, the roots may be buried out of reach of the harrow, and give no further trouble.

When the stalks are cut it will be found advisable to put up small shocks rather than large ones. Twenty-five hills will make a shock large enough for convenience and small enough to enable the stalks and ears to cure thoroughly in ten days or two weeks. If the shocks are made larger, time is lost in carrying the stalks to the shock. With twenty-five hills the shock will be in the centre of a square of fifteen feet each way. There will then be no necessity to travel more than five or six feet, at the most, to gather the shock, and much loss of time and labor will be saved. The usual manner of leaving a hill uncut as a foundation for the shock is not to be commended. The shock may be built as firmly without this as with it, by simply spreading the base, planting each side firmly in the ground, and tying securely with bands of damp rye straw. The tying is the chief point; unless the shock is firmly bound it cannot stand firmly, and a large portion of the crop will go down at the first squall, and will generally lie soaking on the ground until husking. Much avoidable loss occurs in this way, through simple neglect in binding the shock. Rapid curing brings on early husking. Early husking avoids much really painful, but generally self-inflicted, exposure to cold and wet in the field, which follow husking so late as November, when the bulk of this work is actually done. The farmer who has his corn in the crib and his cornfodder under roof or in stack before the end of October may be counted forehanded and happy. And there is no good reason why he should not be so. If the corn is well cured in the shock it will be a saving of much time and labor to husk into baskets and to empty these directly into the wagon-box, so that the corn may be cribbed without any further handling. The stalks may also be hauled directly to the yard where they may be stacked, put under the roof of a barrack, or stored away in an airy place in the barn. A fair husker should be able to husk at least 40 bushels per day, and many will do twice as much. With two wagons, one being loaded and one being hauled to the crib, and with five or six huskers, a team may be kept reasonably busy hauling corn, and in any possible intervals of waiting for corn a load or two of stalks may be hauled in. It will be a further saving of time if the small and unsound corn is thrown into bags in the field, that it may be carried in by itself and kept separate from the good corn. In stacking or mowing the stalks, ventilators may be usefully placed in the centre of the mass, by which any dampness remaining in them will be carried off. A very good ventilator may be made by setting up a few rails tied in a bundle in the centre of the stack; the rougher the rails the better they will be for the purpose. Or three rails or poles may be fastened together by a few cross-pieces so as to form a sort of flue or chimney in the mow or stack from the bottom to the top; this will keep an open space of at least a foot wide for the escape of warm or moist air, and will prevent the mildew, which is so prevalent in cornfodder. Any smutty stalks that may be found should be thrown on one side, and gathered together and burned. The smut is undoubtedly poisonous, and should never be given to cattle, more especially to cows that are in calf.—*N. Y. Times.*

EDUCATIONAL.

BY M. L. McQUOWN.

[Copy furnished by A. B. Read.]

OLD SCHOOL PUNISHMENT.

Old Master Brown brought his ferule down,
And his face looked angry and red.
"Go, seat you there, now, Anthony Blair,
Along with the girls," he said.

Then Anthony Blair with a mortified air,
With his head down on his breast,
Took his penitent seat by the maiden sweet
That he loved, of all, the best.

And Anthony Blair seemed whimpering there,
But the rogue only made believe;
For he peeped at the girls with the beautiful curls,
And ogled them over his sleeve.

The Houtzdale School Board has organized for the present school year, with P. J. McCullough as President, and W. A. Chase Secretary.

Agriculture, we are told, is to be made an obligatory study in all elementary schools of France. This is a recent action of the French Senate, and was adopted by a majority of 254 votes.

The school report of Woodward township is the only one from Clearfield county not on file in the Department of Public Instruction. It is hoped the directors of that district will fall into line soon.

The new brick school house at Houtzdale, which will be completed in a few weeks, is 60x80 feet, two stories high, and will contain eight rooms. The ceilings are 15 feet high. It will be one of the best and most commodious school buildings in the county.

ANOTHER TEACHER PROMOTED.

Miss Libbie Yothers, of Karthaus, was married a couple of weeks ago. We wish her worlds of happiness in her new life, and believe we are not wishing in vain; for a school teacher is one of the few individuals who know how to appreciate happiness.

Mount Joy, in Lawrence township, has an active Literary Society, which meets twice a month. Also Pine Grove, in Lawrence township, still keeps up its Literary Society, which was first organized by Miss Weld more than seven years ago. It would be interesting to know how many persons have been identified with it during those seven years. Those who have in the past taken part in its exercises have pleasant memories of its association, and its influence for good has been second only to that of the school itself.

CHANGING TEXT-BOOKS.

That the too frequent change of text-books is an unwise and useless expense all will admit. And yet, it is just as apparent that retaining books in the schools after they have passed their day of usefulness is equally unwise and detrimental to the interests of education. No mechanic can turn out as good work in as short a time with an old set of tools, as he can with the improved implements of the day. Neither can the pupils of our schools advance as rapidly or thoroughly while using the books which have served their day in our schools, as when they have the benefit of books better adapted to the progress of the age. To retain the old ones in our schools, because it incurs an additional expense to change, is about as wise as it would be to smoke our eyes out over the old fireplace in preparing the dishes for a modern table because it costs a little more to place a convenient cooking stove in the old chimney corner. Much discretion, however, should be exercised in displacing an old series for the new, and the responsibility of changing should be entrusted only to those having the ability to judge of a book's merits and an extensive knowledge of the needs of the school room.

EXAMINATIONS.

Shawsville class numbered eight. One was rejected. Five directors were present and eight spectators. Educational meeting was held after the examination, at which Mamie A. Irvin read several selection in her usual good style. Rev. Ague, Lewis I. Irvin, H. H. Morrow and John H. Mead made addresses. Appointments for Goshen township were made as follows: Lick Run, Mamie A. Irvin; Shawsville, R. C. Shaw; Williamsdale, A. M. Buzard; West Goshen, Wm. Postlethwait. Salaries were increased from $30 to $35 per month.

Bigler class numbered eleven. Six directors were present and one hundred spectators. The Board held a session in the afternoon and purchased thirty-two Triumph Lock Desks, with some additional furniture for the new school building at Lower Woodland. The Board advanced teachers' salaries from $30 to $35 per month, and appointed Lois McGaughey teacher of Upper Woodland; S. M. Bailey at Bigler and Hannah Tate at the Independent school. An adjourned meeting was held on Thursday, August 25th, for the purpose of appointing teachers for the schools not mentioned above.

The examination for Lawrence township was held on Saturday, August 20th. Number of applicants twelve. Two directors and thirty-five spectators were present. It was a good class. Board met on Saturday, August 27th, and appointed their teachers. Their names will be published next week.

HONOR AND EDUCATION.

Poets have sung, orators extolled and historians chronicled the blessings of education. But notwithstanding its undoubted good, it does not seem to be the panacea for *every* evil. Learning and fraud are found existing in very close quarters. Wisdom and embezzlement often sit down together in the council chambers of the Nation. Still the schools are regarded as the safeguards of our liberty and education the hope of our Nation. This inconsistency is proof that in developing the mental faculties of our pupils without training the moral nature and instilling into their minds the principles of truth and honor, education is only a means in their hands for carrying out selfish ends. The principles of honesty and integrity should be taught along with the principles of arithmetic and every other branch of knowledge. The impress received during school days is never lost, and there is no period of life so opportune for teaching honor.

First, place pupils upon their own honor as a matter of discipline. Show them its value and let them see that you have implicit faith in the individual honor of each one. Reject every means of discipline and motive to study not founded on the strictest integrity. Be truthful and friendly with them and you will find that love and kindness will win the obdurate and encourage the obedient far better than force and threats. Trickery and falsehood cannot be practiced long either in private or public life without being detected. "Honesty is the best policy;" and while it is not according to the highest principles of honor to teach honesty for the sake of policy, it is better to teach it for policy's sake than not to teach it at all.

It is not necessary to set apart a certain time each day to lecture on honor; but opportunities will arise in recitations, during general exercises and on the playground for giving practical lessons in this noblest trait of human character.

Teachers should be honorable themselves, and then along with their other instructions teach honor to their pupils by precept and example. Education thus enobled by an unswerving honor may still be lauded to the skies as the harbinger of untold blessings to all mankind.