

TERMS OF CREDIT.

The Time Allowed by the Various Countries of the World.

The following data regarding the terms of credit allowed in various countries are derived from reports of United States consuls published by the Government.

It appears that in Germany the credit system is very widespread, and that the time allowed purchasers to settle their accounts is generally much longer than in France and England. Nearly every commercial and manufacturing branch of business has its own particular terms of credit, and there is no uniformity in this respect.

In England, a payment of the price of the goods delivered is required at the end of three months, dating from the day of shipment.

In France, a four-month's acceptance is required to be sent in settlement of the invoice.

In Italy, but little credit business is done and none without good security being given.

In Spain, four-fifths of the transactions are done on a cash basis, while in Portugal great liberality is shown, and quite a long credit is usually allowed.

In Austria, it is scarcely possible to do business without allowing a very long credit, which is nearly always one of six months.

In Turkey, even objects of prime necessity are sold on credit, and in this country, as well as in Russia, the time allowed is in most cases twelve months.

In Canada, settlements are made at the end of thirty days, with a discount of five per cent. Sometimes a credit of from three to six months is allowed but in this case there is no discount granted upon payment of the account.

In Mexico the large commercial houses willingly give credit of from six to eight months, and in the retail trade long terms are given customers in which to settle their accounts. In Costa Rica a credit of from six to twelve months is given in case of merchandise imported from Europe, in order that the goods may be easily and quickly disposed of. But since this system of credit has often led to losses it is now being given up.

In Cuba the time fixed for payment is generally from four to five months after delivery of the goods.

The consul general of the United States at Rio states that one of the greatest drawbacks to commercial intercourse with Brazil resides in the necessity of allowing too long a credit. At Rio Janeiro, as in Buenos Ayres, the minimum credit is six months and often more.

In the Bermudas, accounts are settled but once a year. The 30th of June is the day usually fixed for the payments.

In Asia Minor, a credit of but two or three weeks is in most cases all that is allowed.

In China, it is not customary to give credit. Money is obtained from lenders, who exact an interest of from 8 to 12 per cent. Business is nearly always conducted upon a cash basis.

In Australia, a credit of six months is generally allowed.

The Street Car Conductor Talks.
The callow conductor poked his head into the car and said in a loud, distinct tone, "Fourteenth street station."

"When that young fellow knows his business he'll say, 'Fourteenth street,'" commented the veteran of the road, who had just informed the passengers that the street they had reached was "Tenth."

"Know any funny stories? See that gentleman in the second seat there? He's a broker, and a great covey for practical jokes. He's getting fat now, and will die of apoplexy one of these days laughing over his own fakes. When he goes from his house or office to take a train, he will walk very leisurely until he is within a few yards of the station, when he will suddenly break into a run and rush up the stairs. If there's one thing more than another that a man hates to miss it is an elevated train, and when the fellows behind him see the broker begin to run, every Tom, Dick and Harry of them within five blocks rushes pell-mell to the station. The broker appears to enjoy it. I've heard say that running was good exercise; but it seems to make some men swear a great deal. Haven't they got onto it by this time? Young man, when you have lived as many years in the world as I have, you will find out that nothing that appeals to the gullibility of human nature ever becomes a chestnut."

"Yes, I'm somewhat of a philosopher, but it was the profession that made me so. You will notice that a woman never gets out of the end of a car. It doesn't matter even if she is in the rear seat, when she wants to get out she will push her way right through the car, though it is packed like a sardine box. It is superstition or fashion? Well, that's hard to say. In a horse car she will always walk out the other way, but perhaps in that case she is afraid of the horses."

The Divers in Torres Strait.
No white diver ever tried pearl fishing in Torres Strait who could begin to fill the place of the amphibious natives. They work for hours at a time, at depths of 90 to 100 feet under water. They are more venturesome, too, than the white divers, and think nothing of sticking their hands into all the holes in the coral, although the marine monsters they find at these depths are not always pleasant acquaintances to stir up.

The white divers were found to be useless as soon as the shallow waters around the island were worked out. When the fishers had to go out to sea for shell, the black fellows proved that they could stay under longer and go deeper than the whites. The result was that they drove their white competitors out of the business. The supply of divers for the purposes of the first class pearl shell trade is not abundant even among the natives, and the rivalry for their services is so great that they command enormous wages. Many of them get \$100 a month and a good percentage of the pearls they find. Black fellows who can stay below many hours in ninety feet of water often earn \$2,000 to \$2,500 a year, though in any other business they could not command \$4 a week. After eight or nine months' hard fishing they usually strike work, whether the losses like it or not, and off they post in parties of five or six to Sydney, where they lead riotous lives for a month or six weeks until all their money is spent. Agents of the white employers always go along to induce them to spend their cash as fast as possible and get back to work again.

Mason & Hamlin 1859-1887.

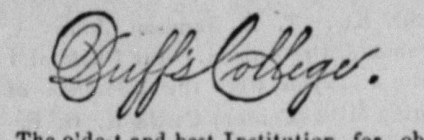


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BELLEVILLE & BUFFALO RUN RAILROAD.

Time Table to take effect Monday Jan. 24, 1887.

Westward,	A. M.	P. M.
Bellefonte	6:30	3:30
Hastings F.	6:42	3:43
Hunters	6:48	3:50
Filmore	6:54	3:55
Sellers F.	6:58	4:00
Waddles	7:04	4:06
Thompsons F.	7:26	4:32
Krumrine	7:30	4:37
State College	7:36	4:43

Eastward,	A. M.	P. M.
State College	8:06	5:13
Krumrine	8:07	5:20
Thompsons F.	8:11	5:25
Waddles	8:36	5:46
Sellers F.	8:42	5:51
Filmore	8:47	5:56
Hunters	8:52	6:00
Hastings	8:59	6:09
Bellefonte	9:14	6:19

Trains will stop at stations marked "F," only when signals are given or on notice to conductor.

Train No. 2 will connect with train east and west on B. E. V. R. R.

Train No. 3 will connect with train west on B. E. V. R. R.

Train No. 4 will connect with train east on B. E. V. R. R. and with train west on Snow Shoe branch.

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Girard Ins. Co., of Phila.

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CO., of CALIFORNIA,

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Railroads.

BALD EAGLE VALLEY R. R.—
Time Table in effect Nov. 15, '86.

WESTWARD.	Mail.	Exp.
Leave Lock Haven	3 20	9 00
Flemington	3 24	9 05
Mill Hill	3 27	9 09
Beech Creek	3 28	9 25
Eagleville	3 42	9 30
Howard	3 52	9 44
Mount Eagle	3 58	9 54
Curtin	4 03	10 01
Milesburg	4 10	10 12
Bellefonte	4 22	10 35
Milesburg	4 32	10 42
Snow Shoe Int.	4 35	10 48
Unionville	4 43	10 58
Julian	4 53	11 09
Martha	5 01	11 19
Port Matilda	5 08	11 27
Hannah	5 16	11 36
Fowler	5 19	11 39
Bald Eagle	5 28	11 48
Vail	5 31	11 53
Arrive at Tyrone	5 42	12 05

EASTWARD.	P. M.	A. M.
Leave Tyrone	7 10	8 10
East Tyrone	7 17	8 17
Vail	7 20	8 20
Bald Eagle	7 25	8 25
Fowler	7 32	8 32
Hannah	7 37	8 36
Port Matilda	7 45	8 43
Martha	7 53	8 51
Julian	8 02	8 59
Unionville	8 12	9 10
Snow Shoe Int.	8 22	9 18
Milesburg	8 25	9 22
Bellefonte	8 35	9 32
Milesburg	8 50	9 47
Curtin	8 58	10 01
Mount Eagle	9 03	10 06
Howard	9 11	10 16
Eagleville	9 22	10 30
Beech Creek	9 26	10 35
Mill Hill	9 38	10 50
Flemington	9 42	10 54
Arrive at Lock Haven	9 45	11 00

BELLEVILLE & SNOW SHOE R. R.—
Time Table in effect Nov. 15.

WESTWARD.	Mixed.
Leave Snow Shoe 6:45 a. m., arrives at Bellefonte 8:25 a. m.	
Leaves Bellefonte 9:00 a. m., arrives at Snow Shoe at 11:00 a. m.	
Leaves Snow Shoe 2:50 p. m., arrives at Bellefonte 4:55 p. m.	
Leaves Bellefonte 7:55 p. m., arrives at Snow Shoe 9:55 p. m.	

LEWISBURG & TYRONE R. R.—
Time Table in effect Nov. 15 '86.

WESTWARD.	Mixed.
Leave Scotia	12 15 5 00
Fairbrook	12 40 5 20
Penn's Furnace	1 05 5 40
Hostler	1 15 5 50
Marengo	1 25 5 55
Loveville	1 30 6 00
Furnace Road	1 35 6 10
Warriors Mark	1 55 6 25
Pennington	2 12 6 40
Watson Mill	2 25 6 50
L. & T. Junction	2 31 6 55
Tyrone	2 35 6 58

EASTWARD.	Mixed.
Leave Tyrone	4 30 9 20
L. & T. Junction	4 34 9 25
Watson Mill	4 40 9 33
Pennington	4 55 9 48
Warriors Mark	5 05 9 58
Furnace Road	5 20 10 12
Loveville	5 25 10 16
Marengo	5 30 10 22
Hostler	5 40 10 32
Penn's Furnace	5 50 10 44
Fairbrook	6 05 11 03
Scotia	6 25 11 30

PENNSYLVANIA RAILROAD.—
(Phila. & Erie Division.)—On and after Nov. 15, 1886:

ERIE MAIL

Leaves Philadelphia	11 20 p m
Harrisburg	3 30 a m
Williamsport	7 10 a m
Jersey Shore	7 35 a m
Lock Haven	7 58 a m
Renovo	8 55 a m
Arrives at Erie	4 00 p m

NIAGARA EXPRESS

Leaves Philadelphia	7 40 a m
Harrisburg	12 25 a m
Arr. at Williamsport	2 55 p m
Lock Haven	3 15 p m
Renovo	5 10 p m
Kane	9 03 p m

Passengers by this train arrive in Bellefonte at 5 05 p m.

FAST LINE

Leaves Philadelphia	11 10 a m
Harrisburg	3 25 p m
Williamsport	7 10 p m
Arr at Lock Haven	8 05 p m

LOCK HAVEN EXPRESS

Leaves Lock Haven	7 00 a m
Williamsport	8 10 a m
arr at Harrisburg	11 30 a m
Philadelphia	3 15 p m

DAY EXPRESS

Leaves Kane	6 00 a m
Renovo	10 05 a m
Lock Haven	11 15 a m
Williamsport	12 35 a m
arr at Harrisburg	3 45 p m
Philadelphia	7 25 p m

ERIE MAIL

Leaves Erie	1 55 p m
Renovo	10 45 p m
Lock Haven	11 45 p m
Williamsport	1 00 a m
arr at Harrisburg	4 20 a m
Philadelphia	7 50 a m

Erie Mail East and West connect at Erie with trains on L. S. & M. S. RR.; at Corry with B. P. & W. RR.; at Emporium with B. N. Y. & P. RR., and at Driftwood with A. V. RR. R. NEILSON, Gen'l Sup't.

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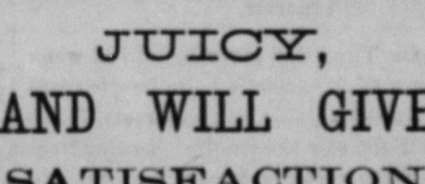
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