THE CENTRE DEMOCRAT, BELLEFONTE. PA. FEBRURAY 16, 1899.

SWINDLE IS ABROAD.

Dr. Talmage Preaches on the Prevalence of Crime.

Everywhere Are Men Who Have Abused the Trust Reposed in Them-The Evils of Speeulation.

(Washington, Feb. 5. Copyright, 1899.) This, like many of Dr. Talmage's discourses, recommends right doing for this world, as well as preparation for the Heavenly world. Text. Job. 8, 14: "Whose trust shall be a spider's web." The two most skillful architects in the world are the bee and the spider. The one puts up a sugar manufactory and the other builds a slaughter house for flies. On a bright summer morning, when the sun comes out and shines upon the spider's web, bedecked with dew, the gossamer structure seems bright enough for a suspension bridge for aerial beings to cross on. But alas for the poor fly which in the latter part of that day ventures on it and is caught and dungeoned and destroyed! The fly was informed that it was a free bridge, and would cost nothing, but at the other end of the bridge the toll paid was its own life. The next day there comes down a strong wind, and away goes the web and the marauding spider and the victimized fly. So delicate are the silken threads of the spider's web that many thousands of them are put together before they become visible to the human eye, and it takes 4,000,000 of them to make a thread as large as the human hair. Most cruel as well as most ingenious is the spider. A prisoner in the Bastile. France, had one so trained that at the sound of the violin it every day came for its meal of flies. The author of my text, who was a learned scientist of his day, had no doubt watched the voracious process of this one insect with another and saw spider and fly swept down by the same broom or scattered by the same wind. Alas that the world has so many designing spiders and victimized flies! There has not been a time when the utter and black irresponsibility of many men having the financial interests of others in charge has been more evident than in these last few years. The bankruptcy of banks and disappearance of administrators with the funds of large estates, and the disordered accounts of United States officials have sometimes made a pestilence of crime that solemnizes every thoughtful man and woman and leads every philanthropist and Christian to ask: What shall be done to stay the plague?

There is ever and anon a monsoon of swindle abroad, a typhoon, a sirocco. I sometimes ask myself if it would not be better for men making wills to bequeath the property directly to the executors and officers of the court and appoint the widows and orphans a committee to see that the former got all that did not belong to them. The simple fact is that there are a large number of men sailing yachts and driving fast horses and members of expensive clubhouses and controlling country seats who are not worth a dollar if they return to others their just rights. Under some sudden reverse they fail, and with afflicted air seem to retire from the world, and seem almost ready for monastic life, when in two or three years they blossom out again, having compromised with their creditors-that is, paid them nothing but regret-and the only difference between the second chapter of prosperity and the first is that their pictures are Murillos instead of Kensetts, and their horses go a mile in 20 seconds less than their predecessors, and instead of one country seat they have three. I have watched and have noticed that nine out of ten of those who fail in what is called high life have more means after than before the dailure, and in many of the cases failure is only a stratagem to escape the payment of honest debts and put the world off the track while they practice a large swindle. There is something woefully wrong in the fact that these things are possible. First of all, I charge the blame on careless, indifferent bank directors and boards having in charge great financial institutions. It ought not to be possible for a president or cashier or prominent officer of a banking institution to swindle it year after year without detection. I will undertake to say that if these frauds are carried on for two or three years without detection either the directors are partners in the infamy and pocket part of the theft or they are guilty of a culpable neglect of duty, for which God will hold them as responsible as He holds the acknowledged defrauders. What right have prominent business men to allow their names to be published as directors in a financial institution, so that unsophisticated people are thereby induced to deposit their money in or buy the scrip thereof, when they, the published directors, are doing nothing for the safety of the institution? It is a case of deception most reprehensible. Many people with a surplus of money, not needed for immediate use, although it may be a little further on indispensable, are without friends competent to advise them, and they are guided solely by the character of the men whose names are associated with the institution. When the crash came and with the overthrow of the banks went the small earnings and limited fortunes of widows and orphans and the helplessly aged, the directors stood with idiotic stare, and to the inquiry of the frenzled depositors and stockholders who had lost their all and to the arraignment of an indignant publis had nothing to say except: "We thought it was all right. We did not know there was anything wrong going on." It was their duty to know. They stood in a position which deludad the people with the iden that they

were carefully observant. Calling themselves directors, they did not direct. They had opportunity of auditing accounts and inspecting the books. No time to do so? Then they had no business to accept the position. It seems to be the pride of some moneyed men to be directors in a great many institutions, and all they know is whether or not they get their dividends regularly, and their names are used as decoy ducks to bring others near enough to be made game of. What first of all is needed is that 500 bank directors and insurance company directors resign or attend to their business as directors. The business world will be full of fraud just as long as fraud is so easy. When you arrest the president and secretary of a bank for an embezzlement carried on for many years, be sure to have plenty of sheriffs out the same day to arrest all the directors. They are guilty either of neglect or complicity. "Oh," some will say, "better preach the Gospel and let business matters

alone." I reply, if your Gospel does not inspire common honesty in the dealings of men the sooner you close up your Gospel and pitch it into the depths of the Atlantic ocean the better. An orthodox swindler is worse than a heterodox swindler. The recitation of all the catechisms and creeds ever written and partaking of all the communion chalices that ever glittered in the churches of Christendom will never save your soul unless your business character corresponds with your religious profession. Some of the worst scoundrels in America have been members of churches, and they got fat on sermons about Heaven when they most needed to have the pulpits preach that which would either bring them to repentance or thunder them out of the holy communions where their presence was a sacrilege and an infamy.

We must especially deplore the misfortunes of banks in various parts of this country in that they damage the banking institution, which is the greatest convenience of the centuries and indispensable to commerce and the advance of nations. In one hand it blesses the lender, and with the other it blesses the borrower. On their shoulders are the interests of private individuals and great corporations. In them are the great arteries through which run the currents of the nation's life. They have been the resources of the thousands of financiers in days of business exigency. They stand for accommodation, for facility, for individual, state and national relief. At their head and in their management there are as much interest and moral worth as in any class of men, perhaps more. How nefarious, then, the behavior of those who bring disrepute upon this venerable, benignant and God honored institution!

We also deplore abuse of trust funds, because the abusers fly in the face of divine goodness, which seems determined to bless this land. We are having a series of unexampled national harvests. The wheat gamblers get hold of the wheat, and the corn gamblers get hold of the corn. The full tide of God's mercy toward this land is put back by those great dikes of dishonorable resistance. When God provides enough food and clothing to feed and apparel this whole nation like princes, the scramble of dishonest men to get more than their share and get it all hazards keeps everything shaking with uncertainty and everybody asking: "What next?" Every week makes new revelations. How many more bank presidents and bank cashiers have been speculating with other people's money and how many more bank directors are in imbecile silence, letting the perfidy go on, the great and patient God only knows. My opinion is that we have got near the bottom. The wind has been pricked from the great bubble of American speculation. The men who thought that the judgment day was at least 5,000 years off found it in 1898 or 1897 or 1896, and this nation has been taught that men must keep their hands out of other people's pockets. Great businesses built on borrowed capital have been obliterated, and men who had nothing have lost all they had. I believe we are started on a higher career of prosperity than this land has ever seen-if and if and if. If the first men, and especially Christian men, will learn never to speculate upon borrowed capital-if you have a mind to take your own money and turn it all into kites, to fly them over every common in the United States, you do society no wrong, except when you tumble your helpless children into the poorhouse for the public to take care of. But you have no right to take the money of others and turn it into kites. There is one word that has deluded more people into bankruptcy and state prison and ruin than any other word in commercial life, and that is the word borrow. That one word is responsible for the defalcations and embezzlements and financial consternations of the last 20 years. When executors conclude to speculate with the funds of an estate mmitted to their charge, they do not purloin; they say they only borrow. When a banker makes an overdraft upon his institution, he does not commit a theft; he only borrows. When the officer of a company, by flaming advertisement in some religious paper and gilt certificate of stock, gets a multitude of country people to put their small earnings to an enterprise for carrying on some undeveloped nothing, he does not fraudulently take their money; he only borrows. When a young man with easy access to his employ er's money drawer or the confidential elerk by close propinquity to the account books takes a few dollars for a Wall street excursion, he expects to put it back. He will put it all back. He will put it all back very soon. He only borrows. Why, when you are going to de wrong pronounce so long a word as berrow, a word of six letters, when you can get a shorter word more descriptive of the reality, a word of only five letters -the word steal?

There are times when we all borrow and borrow legitimately, and borrow with the divine blessing for Christin His sermon on the mount enjoins: "From him that would borrow of thee turn not thou away." A young man rightly borrows money to get his education. Furchasing a house and not able to pay all down in cash, the purchaser rightly borrows it on mortgage. Crises come in business when it would be wrong for a man not to borrow. But I roll this warning through all these aisles, over the backs of all these pews, never borrow to speculate-not a dollar, not a cent, not a farthing. Young men, I warn you by your worldly prospects and the value of your immortal souls, do not do it. There are breakers distinguished for their shipwrecksthe Hanways, the Needles, the Caskets, the Douvers, the Anderlos, the Skerries -and many a craft has gone to pieces on those rocks, but I have to tell you that all the Hanways, and the Needles, and the Caskets, and the Skerries are as nothing compared with the long line of breakers which bound the ocean of commercial life north, south, east and west with the white foam of their despair and the dirge of their domnation -the breakers of borrow.

If I had only a worldly weapon to use on this subject, I would give you the fact, fresh from the highest authority, that 90 per cent. of those who go into wild speculation lose all, but I have a better warning than a worldly warning. From the place where men have perithed-body, mind, soul-stand off, stand off! Abstract pulpit discussion must step aside on this question. Faith and repentance are absolutely necessary, but faith and repentance are no more doctrines of the Bible than commercial integrity. "Render to all their dues." "Owe no man anything." And while I mean to preach faith and repentance, more and more to preach them, I do not mean to spend any time in chasing the Hittites and Jebusites and Girgashites of Bible times when there are so many evils right around us destroying men and women for time and eternity. The greatest evangelistic preacher the world ever saw, a man who died for his evangelism-peerless Paul-wrote to the Romans: "Provide things honest in the sight of all men;" wrote to the Corinthians: "Do that which is honest;" wrote to the Philippians: "Whatsover things are honest," wrote to the Hebrews: "Willing in all things to live honestly." The Bible says that faith without works is dead, which, being literally translated, means that if your business life does not correspond with your profession your religion is a humbug. Gathered in all religious assemblages

there are many who have trust funds. It is a compliment to you that you have been so intrusted, but I charge you, in the presence of God and the world, be as careful of the property of others, as you are careful of your own. Above all, keep your own private account at the bank separate from your acocuntas trustee of an estate or trustee of an institution. That is the point at which thousands of people make shipwreck. They get the property of oth-ers mixed up with their own property. | considerable work and more or less upit all goes, and they cannot return that suggested herewith is easily put in which they borrowed. Then comes the force and makes a very firm corner. explosion, and the money market is Stones are piled up against the post as shaken, and the press denounces, and shown-in both directions, or at right the church thunders expulsion. You angles if the post beat a corner. Where have no right to use the property of stones are plenty, as they are all others, except for their advantage, por without consent, unless they are minors. If with their consent you invest their property as well as you can, and it is lost, you are not to blame. You did the best you could, but do not come into the delusion, which has ruined so many men, of thinking because a thing abce of the farm. is in their possession therefore it is theirs. You have a solemn trust that God has given you. In any asemblage there may be some who have misappropriated trust funds. Put them back, or if you have so helplessly involved them that you cannot put them back. confess the whole thing to those whom you have wronged, and you will sleep better nights, and you will have the better chance for your soul. What a sad thing it would be if, after you are dead. your administrator should find out from the account books or from the lack of vouchers, that you are not only bankrupt in estate, but that you lost your soul. If all the trust funds that have been misappropriated should sudsenly fly to their owners and all the property that has been purloined should suddenly go back to its owners, it would crush into ruin every city in America. A missionary in one of the islands of the Pacific preached on dishonesty, and the next morning he looked out of his window, and he saw his yard full of ern Plowman. goods of all kinds. He wondered and asked the cause of all this. "Well," said the natives, "our gods that we have been worshiping permit us to steal, but according to what you said yesterday the God of Heaven and earth will not allow this, so we bring back all these goods, and we ask you to help us in taking them to the places where they belong." If next Sabbath all the ministers in America should preach sermons into the house in pails, it surely is too on the abuse of trust funds, and on the evils of purloining, and the sermons were all blessed of God, and regulations were made that all these things should be taken to the city halls, it would not be long before every city hall in America would be crowded from sellar to cupola.

SPECIALTY FARMING.

It Draws Constantly on the Fertility of the Soll Without Permitting Renovation.

Specialty farming means devoting the larger part of the time to the production of one crop. This crop may be wheat, corn or cotton and there are large sections in this country devoted almost wholly to one or another of these crops. One year's failure of the special crop of any of these sections means serious inconvenience to farmers, and a failure for two or more successive years leads to ruin. From the orange groves of Florida and the cane lands of Louisiana to the wheat fields of North Dakota the specialty farmer is liable to work without profit because of barren years or low prices. It is true that each section is better for some one crop than for any other, and it is good policy to devote a considerable part of the time and the farm to that crop. The good farmer will endeavor to learn which crop is the most profitable, and that having been settled he will try to learn everything that is to be known about that particular crop. At the same time he will learn something concerning every other crop which he can grow, in order that he may diversify his productions as much as possible.

Specialty farming is always destructive farming, as it makes a rotation of crops impossible and draws constantly on the fertility of the soil without permitting renovation except by the direct application of fertilizers, a costly way of maintaing fertility, no matter what is used for this purpose.

The farmer who plants a variety of crops, keeps sheep, cattle and hogs and takes good care of everything, is always ready for any season or any peculiar condition of the markets. He may not have any especially fat years, but he will never have total loss to contend with and on the whole will have greater profits and fewer losses .--Farmers' Voice.

ANCHORING POSTS.

An Important Item in the Construction of Durable and Satisfactory Wire Fences.

The great secret of getting a satisfactory "stand" of wire fence is to have the end and corner posts most firmly braced. There are various methodswith wooden braces, making a sort of truss between the end and the neighboring posts, as well as by wires anchored to buge bowlders sunk in the ground outside the corner. There is

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HOW TO ANCHOR POSTS.

i pages souvenir, nearly 100 pages filled with harman half-tone illustrations of Flowers, Vegetables, Flant Fruite, etc., elegantly bound in white and gold. A man vel in catalogue making; an authority on all subjec-pertaining to the garden, with care for the same, and descriptive catalogue of all that is desirable. It is to descriptive catalogue of all that is desirable. expensive to give away

RAILROAD SCHEDULES

PENNSYLVANIA BAILEOAD AND BHANCHES. In effect on and after May 17, 1897.

VIA. TYRONE-WESTWARD. Leave Bellefonte 9 53 am, arrive at Tyrone 11 10 am, at Altoona, 1.00 pm; at Pittsburg

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VIA TIEONE-EASTWARD.

VIA TTEONE-EASTWARD. Leave Bellefonte 9 53 a m, arrive at Tyrone 11 10; at Harrisburg 2 40 p m; at Philadel-phia 5 47 p m. Leave Bellefonte 105 p m, arrive at Tyrone 2 15 p m; at Harrisburg 7 00 p m; at Phila-delphia 11 15 p m. Leave Bellefonte 4 44 p m, arrive at Tyrone 6 00; at Harrisburg at 40 20 p m; at Phila-delphia 4 30 a m.

VIA LOCK HAVEN-NORTHWARD.

Leave Bellefonte 932 a.m., arrive at Lock Haven 10 30 a m. Haven 10 30 a m. ave Bellefonte 1 42 p m. arrive at Lock Haven 2 43 p m; at Williamsport 3 50 p m. ave Bellefonte at 8 31 p m, arrive at Lock Haven at 9.30 p.m. Leave Leave

VIA LOCK HAVEN-EASTWARD.

Leave Bellefonte, 9.32 a.m. arrive at Lock Haven, 10.30, leave Williamsport, 12.40 p.m. arrive at Harrisburg, 3.24 p.m., at Philadei

arrive at Harrisourg. 3.20 p.m., at Philadei phia at 6.23 p.m.
Leave Bellefonte, 1,42 p.m., arrive at Lock Ha-ven, 2.43 p.m., Williamsport, 3.50 p.m., Har-risburg, 7.10 p.m.
Leave Bellefonte, 8.31 p.m., arrive at Lock Ha-ven, 9.30 p.m., leave Williamsport, 12.30 a. m., arrive Harrisburg, 3.22 a.m., arrive at Philadelphia at 6.52 a.m.

VIA LEWISBURG.

Leave Bellefonte at 5.30 a.m., arrive at Lewis-burg at 9.15 a.m., Harrisburg, 11.30 a.m., Philadelphia, 3.00 p.m. Leave Bellefonte, 2.15 p.m., arrive at Lewis-burg, 4.47, at Harrisburg, 7.10 p.m., Phila-delphia at 11.15 p.m.

LEWISBURG & TYRONE RAILBOAD. In effect May 17, 1897.

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BELLEFONTE& SNOW SHOE BRANCH Time Table in effect on and after May 17, 1897.

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Practical Classics.

Mrs. Timkins was taking her son to school for the first time, and, after impressing the schoolmaster with the necessity of his having a thorough, good education, finished up by saying: "And be aure he learns Latin."

"But, my dear madam," said the schoolmaster, "Latin is a dead language."

"All right," said Mrs. Timkins; "he'll want it. He's going to be an undertaker."-Golden Days.

through the northern and eastern states, such a corner can quickly be established .- Orange Judd Farmer.

FACTS FOR FARMERS.

Farm fewer acres and rent the bal Sawdust is a good absorbent when

used as bedding. Barley will grow wherever wheat will, and is less liable to rust than wheat. It is claimed that artichokes are a good conditioner and preventive of swine disease.

Chicago commission men keep owla to keep rats and mice away. They are better than cats, it is said.

Winter time affords an opportunity to make repairs of implements and machinery for next season's use.

With a homemade wooden snowplow and a horse all the walks about the house could be cleaned of snow in a few minutes.

Grow plenty of grass and keep all the stock that it will support. Farmers who have made money usually have made it brough live stock.

The wind that comes through a crack In window or door is biting cold in winter, and it is just as cold where it comes through the crack of the stable .-- West-

Sinks for Farm Kitchens.

Every farmer's kitchen should be furnished with a sink, into which both hard and soft water should be brought by pumps. It is not always convenient to have the well water thus brought, but there is no reason why the cistern water should not be. The sink should connect with a drain for the carrying away of waste water. If water must be brought much to ask that it be carried out in the same manner and thrown on the ground to make a spot offensive to sight and smell and a breeding place for flies. At smell and a breeding place for flies. At one end of the sink a long, broad shelf makes a good place to put dishes as they more. Special class formed in the spring are wiped, and under this should be drawers for dish wipers and kitchen aprons, and a cupboard for teapot and coffee pot.

Fertilising Sour Lands.

ACTIVE SOLICITORS WANTED EVERY. WHERE for "The Story of the Philippinea" by Murat Halstead, commissioned by the Gov-erment as Official Historian to the War De-partment. The book was written in army camps at San Francisco, on the Pacific with General Merrit, in the bospitals at Honolulu, in Hong Kong, in the American treuches at Maulia, in the insurgent camps with Aguinal-do, on the deck of the Oynpia with D-wey, and in the roar of battle at the fall of Macifa. Bonanza for agents. Brin full'of original pict-ures taken by government photographers on the spot. Large book. Low prices Big profits. Freight paid, Credit given, Drop aff trashy unofficial war broks. Outlit free. Ad dress, F. T. Barber, See'y, Star Insurance Ridg, Chicago The first object sought in fertilizing should be to correct the acidity of the soll and to set up the processes of decomposition of the organic matter and nitrification so as to convert the intrt into valuable plant food. Liberal applications of decomposing manures, such as barnyard manure, in connection with dressings of lime, have usually been found effective for this purpose .--- Farmers' Review.

ASK YOUR

DOCTORY

Ask your physician this ques-

tion, "What is the one great

remedy for consumption?"

He will answer, "Cod-liver

oil." Nine out of ten will

Yet when persons have

consumption they loathe all

fatty foods, yet fat is neces-

sary for their recovery and

they cannot take plain cod-

liver oil. The plain oil dis-

turbs the stomach and takes

away the appetite. The dis-

agreeable fishy odor and

taste make it almost unen-

durable. What is to be done?

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SCOTT'S

EMULSION

of Cod-Liver Oil with Hypo-

phosphites. Although that

was nearly twenty-five years

ago, yet it stands alone to-

day the one great remedy

for all affections of the throat

The bad taste and odor have

sitive stomach objects to it ran

Not one in ten can take and dige

the plain oil. Nine out of ten can

take SCOTT'S EMULSION and di-

gest it. That's why it cures so

many cases of early consumption.

Even in advanced cases it brings

comfort and greatly prolongs life.

soc. and \$1.00, all druggists. SCOTT & BOWNE, Chemists, New York.

VICK's

SEEDS

Vick's and Floral Guide

hich is a work of art. 24 pages lithographed in a pages sourcepir, nearly 100 pages filled with har

taken away, the oil itself has been

partly digested, and the most some

and lungs.

This question was ans-

answer the same way.

Arrive at Beneronte... 1.42 p. m. " 5 20 For rates, maps, etc., apply to ticket agent or address Thos. E. Watt, P. A. W. D., 301 Sixth Ave. Pittsburg. J. E. HUTCHINSON J. E. WOOD, Gen'l. Manager. Gen'l. Pass Agt Vick's Little Cem Catalogue ... erfact little gem of a price list. It is simply the de condensed, finely illustrated, and in handy we, making it convenient for reference, FREE

Vicios Illustrated Monthly Magazine BELLEFONTE CENTRAL RAILROAD. To take effect Feb. 7, 1898.

Special 1899 offer-the Magazine and the Guide for 25 cents. for new plan of selling Vegetable Seeds gives you more for your money than any seed house in America.

dealer for the "Dietz."

Lamp and, if you ever prowl around after night-fall, it will interest you.

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Common branches, Management, Meth-

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lege. Summer term opens July 10, 1899. All interested write for circular.

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						1000	-		

• Daily. † Week Days. \$ 6:00 p. m. Sunday 1 10:55 a. m. Sunday.

Philadelphia Sleeping Car attached to east bound train from Williamsport at 11:30 p.m., and west bound from Philadelphia at 11:30 p. m., J. W. GEPMART. General Supt. for teachers who wish to prepare for col-



Special pains will be taken to entertain Centre county people when traveling in that section.