Two series of parodies on British

RELIGIOUS

Bishop John L. Spalding of Peorla,

Ill., has had the courage to say some

very plain things about existing social

fer who love money more than justice

and have more faith in steam and elec-

tricity than in God and goodness. Pros-

owned by 9 per cent of its families,

while the tendency was to greater in-

The enormous waste of this system, he

frankly declared that socialistic agi-

President Patton of the Princeton

Theological seminary, in an address

before the students, spoke of Herbert

Spencer as "Hegel upside down." He

declared that Spencer had outlived ev-

ery philosophy taught in his lifetime

and was "one of the world's grandest

ing that they must meet the poor in per-

R. S. Holmes of Pittsburg is to edit the

Presbyterian Journal, reorganized by a

+ + +

Miscellaneous

Engineer Burns on the Union Pa-

cific fast mail made a record run of

111 miles between Rawlins and Rock

Springs, Wyo., Feb. 7, in ninety-three

minutes, averaging seventy-two miles

an hour for the entire distance. He

was given a clear track to reach the

A tornado which swept the southern

part of Fulton county, Ark., Feb. 8,

killed three people and wiped out the

Towns along the Susquehanna river

were flooded by backwater caused by

a series of ice gorges. Trains were

stalled and bridges swept away, and

more serious disasters were anticipat-

Later reports of last week's tidal

wave on the coast of Finistere say

that the damage done was greater than

at first supposed. The fishermen lost

all their property, and whole fields

were covered with sand. The wave

was 100 feet high and wrought greater

havoc than has been experienced since

A blizzard raged through several of

the northwestern states, causing great

suffering and death. Transportation

The starch factory of the Corn Prod-

ucts company at Oswego, N. Y., was

destroyed by fire Feb. 10. The loss

was estimated at \$1,000,000 and a fire

A fire in the lumber district of Chi-

cago, Feb. 10, destroyed several build-

ings and caused a loss of \$350,000

Seven firemen were injured, one fa

James Boorman Colgate, the well

known financier and philanthropist,

died at his home in Yonkers, N. Y.,

Erastus Wiman, formerly called

"king of Staten Island" because of his

work in booming that place some years

ago, died at his home in St. George,

N. Y., Feb. 9, aged fifty-nine years.

aged sixty-four years.

Feb. 7, at the age of eighty-six.

and telegraph lines were disabled.

the fourteenth century.

man was killed.

111 Miles In 93 Minutes.

bedside of his sick wife.

Accidents.

town of Union.

equality under the competitive system.

evils, speaking

before the Mu-

nicipal Lecture

association of

Chicago, which

is organized to

provide public

addresses on

municipal prob-

lems. He said

that no effectu-

al remedy could be applied to

the ills from

which men suf-

Prosperity as a Curse.

Bishop Spalding.

Patton on Spencer.

Notes

Classified Explained No Sensationalism or Partisanship

COMMERCE and INDUSTRY ing and the establishment of the church among the gentiles.

Commercial.

Rockefeller's Asbestus Monopoly. It was reported at Chicago that the Standard Oil company had obtained a complete monopoly of the asbestus output and would greatly increase the asbestus industry. The entire product of the Ontario mines has been contracted for, and plans are being prepared for asbestus cars with steel frames to be submitted to the officials of the New Steel Cars For Subway.

Hearst Holding Company.

The Star Company of New Jersey was organized last week as a holding away with danger from short circuitcompany for the three corporations owning the New York American, the For Cotton in Kentucky. New York Evening Journal and Das! Morgen Journal, in all of which W. R. Hearst is the dominant factor.

York subway system. Contracts have

of the subway tunnels with asbestus.

Passenger Rates to the Fair.

The conference between passenger oftraffic: Excursion tickets to St. Louis from April 25 to the end of the exposition and good for return till Dec. 15 at 80 per cent of double the one way fare. by the census bureau Tuesday, 30,171 them to fall away from religion and Sixty day tickets will be sold from April 25 on through the continuance of the fair at one and a third the one way

Tickets with return limit of ten days from territory 350 miles or less from St. Louis, for the one way fare plus \$2. The railways are also to run day coach excursions, not more than one a week each, without sleepers, to St. Louis and Pennsy's Great Exhibit. back, to return within ten days to New York, at a single fare of \$20 for the regular lines and \$18 for the lines allowed a differential on regular fares.

Labor.

Women Clerks Must Go.

The Erie railroad management has decided to hire no more women as clerks and to fill the places of those now employed with men as fast as vacancles occur. The fact that women do not become part of the system, sharing in promotion, is given as a reason and also that many things which men clerks can do are impossible and undesirable for women. They are given credit for faithful and satisfactory work as stenographers.

Clash at Coal Creek.

ion miners at Coal Creek, Tenn., and and present the appearance of a "diguards hired by the Coal Creek Coal vine scrapbook." He believed that fucompany to escort nonunion miners in ture versions would liberate the true its employ from the trains to the literary form. mines. A repetition of the Coal Creek | Edgar Elgar, the English composer war of 1892 was feared, and federal who became famous by the production troops were called for.

Industrial.

Western Farmers to Combine.

Baltimore Scourged by Fire

smoldering ruins of what was the business center of the great city by

the Chesapeake. Undaunted and unaided, her people, facing a sudden

material loss of over \$100,000,000 and proceeding in a self restrained and

orderly manner, are grappling with the great problem of reconstruction

on broader and better lines and with regard to comfort and beauty as

the big fire began in the dry goods house of John E. Hurst & Co., Feb. 8,

and quickly attained enormous headway through a series of violent ex-

burned area from looters.

centrated labor of nearly 500 fire companies. Dynamite was used fre-

While the city was enjoying its Sunday cessation of business activity

struggle of several hours they admitted their

defeat, and Mayor McLane called for aid from

Washington and Wilmington and later from

Philadelphia and New York. Firemen and their

equipment were sent promptly from all of these

points and early on the following day were la-

boring with the local force to stop the relentless

sweep of the flames, which stayed not at street

crossings nor hesitated to devour the great office

buildings of stone and steel. Two regiments of

the state militia were summoned to aid the po-

lice force in preserving order and protecting the

great conflagration was definitely got under con-

trol. The resident section was saved, and on the

other side the fire had burned itself through the

It was not until nightfall of the 8th that the

Already a new and greater Baltimore has begun to rise from the

poets by Rudyard Kipling have just Mississippi valley for a meeting at been published in England. The themes Omaha, Neb., March 1 for the purpose are taken from current events. of organizing the National Farmers' Among the notable new plays of the exchange, with capital stock of \$50, week was Channing Pollock's drama-000,000. The prospectus recommends tization of Norris' "Pit," with Lackage that farmers concentrate their efforts in the leading role. first on grain, then live stock, cold storage, lumber and coal, beef and pork packing and milling in the order nam-

ed. The plan includes the establish-

ment of branch offices, elevators and

warehouses throughout the west.

After thoroughly testing a sample ar already been secured for lining most the Interborough Rapid Transit company of New York has ordered 200 all steel cars for use in the new subway. The metal cars are stronger and do ing, besides being absolutely fireproof.

At a mass meeting at Mayfield, Ky., 500 farmers in the part of Kentucky between the Tennessee and Mississippi rivers and the Tennessee state line agreed to plant only 50 per cent of their ficials representing the Eastern, Cen- acreage in tobacco this year and to extral and New England associations end. periment in cotton with the rest. The ed Wednesday with an agreement on promise of twenty cent cotton and the the following rates for St. Louis fair decrease in tobacco returns, caused by the trust, influenced this decision.

Census Report on Cotton.

According to a report on cotton issued perity was "a people's curse if it caused ginneries had been operated this sea- righteousness." It was folly "to proson up to Jan. 16, and 9,859,277 com- claim the sacredness of property where mercial bales had been ginned. This the sacredness of human life is ignored season's final report will be issued or contemned." He denied that we had March 15. Last season there were secured equal opportunities to all. He 9,905,503 and 10,588,250 bales to Dec. referred to the fact that more than 13, 1902, and March 14, 1903, respect 70 per cent of this nation's wealth is

The Pennsylvania railroad has appropriated \$100,000 for its exhibit at the thought, was partly responsible. He St. Louis fair, which will cover 33,000 square feet in the Transportation build- tation was doing good by proclaiming ing and include types of locomotives the wrongs of the masses. and models of its Hudson and East river tunnels and other improvements.

Art, Music, Letters

Walter Damrosch has notified the failures." But he thought it was such managers of the Pittsburg orchestra failures that the world needed. that he must decline their offer to become its conductor.

Professor Richard G. Moulton of the The Presbyterian synods of the south University of Chicago in a lecture on have decided to recommend the consol-"The Bible as Literature" said that the idation of the Columbia (S. C.) Theoold versions presented the books in logical university and the Southwestern such a monotonous arrangement of Presbyterian university at Clarksville, Four men were killed and three chapters, verses and numbers as to Tenn., in one large university at Atlanwounded Feb. 7 in a clash between un- efface all forms of literary structure ta, which pledged \$250,000 for the new institution. . . . The Rev. Dr. Rainsford of New York has assailed the delegated charity of the rich women, urgson and give sympathy. * * * The Rev.

of his oratorio, "The Dream of Gerontius," is the author of a still more elab- group of Pennsylvania millionaires. orate oratorio called "The Apostles." This was produced for the first time in America under the direction of Frank Damrosch at Carnegie hall, New York, A call has been issued to all the co- Feb. 9. The purpose is to set forth operative agricultural interests of the the calling of the apostles, their teach-

PUBLIC SAI REGISTER.

Sale announcements under this heading will be run until time of sale for 50 cents. Parties baving their bills printed at this office receive

THURSDAY, FEB 25:--John E. Royer, Miles twp, will sell live stock and farm implements SATURDAY, FEB 27: -at court house, Belle fonte, tract of land in Boggs twp., Morgan M. Lucas Est., W. Harrison Walker, Assignee.

SATURDAY FEBRUARY 27:—At Bellefonte I p. m., all appliances connected with the F. B. Stover meat market, such as refrigerator, scales, engine, chopper, kettles, marble counter, knives, etc. Bay borse, harness, wagons, sieds, also some household furniture. W.A. Ishler, auct.

TURSDAY, MARCH 1:—On the E. C. Fye farm 2 miles west of State College, O. A. Johnson will sell 6 horses, 8 cattle, 15 hogs and farm implements. Wm. Goheen auct.

FRIDAY, MARCH 4:—Mrs. Annie E. Lee will seil live stock and a full line of farming implements and household goods, I mile west of Zion Sale at 9 o'clock. A. C. McClintick

MONDAY, MARCH 7:—On the Adam Yearlck farm 1/2 mile south of Walker, Pa. James J. Gramley will sell 2 mules, 3 horses, 7 cows, 6 young cattle, 5 sheep, lot of hops, good farm implements: A.C. McClintic, auc.

MONDAY, MARCH 7:—on premises, Joshua T. Heaton farm, in Boggs twp. See description in another column.

MONDAY, MARCH 7:—3 mile north of Union-ville, at 1 o'clock, David Spotts will sell 2 horses, cows, heifers, yearlings, bull, shoats, wagons, farm machinery, implements, stoyes, Tuesday March 8:—on premises. Centre Hall, Rebecca Emerick property. See de-scription in another column.

WEDNESDAY MARCH 9:-In Clintondale. Amos Oberdorf will sell I horse, 2 cows, wagons im plements and household goods.

WEDNESDAY, MARCH 9:—13/miles east of Fillmore, Chas. Taylor will sell 2 horses. 6 milch cows, 14 head young cattle, 2 buils, brood sow, farm implements and household furniture. Sale 1 o'clock sharp. Wm. Goheen auct. THURSDAY, MARCH 10:—near Woodward, Isaac M. Orndorf, farm stock and imple-ments—see complete description below.

THURSDAY, MARCH 10:-E. H. Marshall, near Filmore will sell 6 horses, 10 cows 10 young cattle, 3 brood sows and farm implements and all household furniture. A.C. McClin tick and

WEDNESDAY MARCH 10:-⅓ mile east of Jacksonville. John Dietz will sell farm stock and implements. A C. McClintic auct.

FRIDAY, MARCH 11 :- near Fillmore, Benner twp. Geo. G. Hastings, farm stock and im-plements—see complete description below. MONDAY, MARCH 14:- Jacob S. Harter, 1 mile north of Wolfs Store, will sell live stock and farm implements.

MONDAY, MARCH 14:- J. B. Royer, Spring twp. will sell 6 horses, 16 horn cattle 17 hogs farin implements, etc. Sale at 10 a.m.

MONDAY, MARCH 14:-1 mile north of Wolfs Store, Jacob S Harter will sell a large lot of choice live stock and a full line of farming

SATURDAY, MARCH 12:-1 mile southwest of Roopsburg, J. J. Garbrick will sell i horse, 1 cow, wagons, implements, etc. Wm. A. Ishler, auct, Sale 1 p. m.

MONDAY, MARCH 14:—John A. Yearick 1/2 mile east of Farmers Mills, will sell on Andrew Corman's farm: light bay to am well mated. S years old mate 2750 pounds, half sister one dark bay mare 6 years old, 1000 pounds full bloodshire, these horses are western draft horses and will work single or double; 4 milk cows fresh time of sale. 6 head young cattle, 13 head sheep, 6 shoats. McCormic Binder, good as new, wagons and larm im plements. Wim. W. Goheen, auct.

Tuesdat, March 15:—Sale of farm stock, im-plements, and some household goods, 1% miles east of Fleesant Gap, at 10 'clock p. m. Hartsock brothers. J. L. Neff, auet.

Tuesday, March 15: —G. H. Weight will sell 6 borses, 22 bead cattle, 43 hogs, 6 sheep and farming implements on the J. H. Long farm, 1½ miles south of Salona. Sale at 10 o'clock. C. W. Rote, auct.

TUESDAY, MARCH 15:—Sam'l Kline, 13; miles south of Fillmore, on the McCoy farm in Patton twp., will sell large lot of live stock and farm implements. Wm. A. Ishier auct.

WEDNESDAY, MARCH 16:-- mile west of Hublersburg, W. H. Markle will sell 8 horses. 12 head cattle full line farm implements. Sale at 100 clock. A. C. McClintic auct. WEDNESDAY MARCH 16TH:—I mile south of Bellefonte, A. C. Grove, will sell 2 work horses. I colt, 2 mules, 5 years old, 8 milch cows, 12 hogs and farm implements. Jos. L. Deff and

WEDNESDAY, MARCH 16:- Sale of live stock, implements, etc., near Hublersburg. Wm. H. Markle.

THURSDAY, MARCH 17, 1904, 334 miles east of Rebersburg at 10 a.m., J. A. Meyer will sell 4 good horses 10 Durham milk cows, 6 heifers 2 yearling buils, 4 sows, 2 boars, 13 shoats, farm implements and household goods etc., H. H. Miller, auct.

THURSDAY, MARCH 17:- Franklin Dietz, near Mi. Eagle, will sell 3 horses, 20 young cattle.
33 sheep, 6 milch cows. 5 shoats, 1 brood sow, farm implements. Jos. L. Neff, Auct. Saturdar March 19:-3 miles west of Romo-la, Irve Rooinson will sell 5 cows, 10 young cattle farm implements, etc. Sale at 1 p. m. David Wensel, auct.

SATURDAT, MARCH 19: -% mile north of Linden Hall, G. W. Miller will sell at 12 neon 3 work horses. 2 colts, 13 head cattle, 16 hogs, full line farm implements. Wm. Goheen auctioneer.

Saturdat, March 18:—at 1 p. m at the residence of James W. Beck, deceased, 34 miles west of Jacksonville, 1 lhorse wagon, 1 spring wagon, 1 road cart, 1 cow, 3 shoats, harness, chairs, quarry tools, hay by the ton one Esley organ, 1 No. 9 cook stove, beds and bedding, household goods of all kinds. A. C McClintic, auc.

MONDAY. MARCH 21:-34 mile south of Linden tiall, Robert Corl, will sell 4 horses, 8 cows, 3 heifers 14 head young cattle, 1 bull, 8 shoats and full line of farm implements. Sale at 10 a.m. Wm. Goheen auct.

Tuesday. March 22:—Near Nittany station on the McKee farm J H. Beck will sell at 1 p. m. farm stock and implements. A. C. McClintic auct.

Tuesday, March 22:—Frank Bowersox 2 miles east of Pa. Furdace, along Whitehall road will sell 7 horses, 2 cows., 10 young cattle, 7 shoats 2 brood sows and fell line of farm implements. Mr. Goheen auct. Sale at 10 a., m Tursday, March 22:-L. C. Rerick, 2 miles west of Bellefonte, on T. R. Reynold's farm, 10 n. m., live stock and farm implements, W. A. Ishier, auct.

THURSDAY, MARCH 24:—Mrs. P. A. Sellars will sell 3 horses, 5 cows, 15 head of young cattle, 30 hogs, 12 high grade Shropshire ewes and farming implements, 1 mile west of Waddle, on road to Matternville. Sale at 1 p.m. Wm. Goheen, anct.

THURPDAY, MARCH 24:—At the residence of Henry Sampsel on the Shugert farm at the Fish Hatchery at Pleasant Gap, horses, cows, young cattle, hogs, implements, and household goods. Sale at 10 o'clock a, m. Jos. Neff, auct

FRIDAY, MARCH 25:-1/2 mile west of Buffalo Run post office W. D. Marshall will sell 5 horses, 3 colts, 8 cows, 10 young cattle, 9 hogs, etc. Also farm implements. Bale at 10:30 a.m. Geo. Waite, auct.

SATURDAY, MARCH 28th:— mile south of Fillmore, 3 horses 8 milch cows, 4 helfers will be fresh by time of sale, 18 head of young cattle eight of them steers, 18 sheep, 2 brood sows, 12 shoats, seed corn and oats. Sale at 10 o'clock. Reuben Crust.

What Shall We Have for Dessert ?

This question arises in the family severy day Let us answer it today. Try Jell-O, a delle lous and healthful dessert. Prepared fin two minutes. No boiling! No baking! Simply add boiling water and set to cool. Flavors :-Lemon, Orange, Haspberry and Strawberry Get a package at your groces today. 10 cents

Thursday, March 10:

ISAAC M. ORNDORF, 1 mile west of Woodward, in Haines twp, will sell the following:

LIVE STOCK:—5 work horses. 1 heavy black team 220 b; 1 silver mane sorrel. 1 dark bay mare. 1 driving mare. 2 coits, coming 8 years. 65 head of cattle. 15 milch cows, 5 heifers, 11 stears, 1 Durham bull 3; head young cattle, 2 yearlings and one yearling under 1 year. 34 shoats. 11 brood sows, 5

Poland China boar, 1 Chester white boar. IMPLEMENTS, ETC:-

Plows, harrows, cultivators, wagons, 2 Osborne binders, 3 mowers, 1 harvester, 2 hay rakes, 1 Tornado cornfodder cutter, 1 Hench corn planter, 1 Hoosier corn planter, lot of Har ness and many other articles. Harry Miller

Friday, March 11:

At Hastings Station, on the Bellefonte Central R. R. 3 miles west of Bellefonte, the following: LIVE STOCK:

5 horses, 2 of them good family grivers: 11 milch cows. 6 of them blooded Jerseys—will be fresh about time of sale; 18 head young cattle. 9 heifers. 2 of them blooded Jerseys and 5 Swiss, some of them fresh time of sale; 5 yearling bulls—2 of them Swiss; 1-2-yr, old steer, 6 Poland China shoats, 13 pigs. 6 of them Chester Whites; 3 brood sows.—one a Poland China and two hester Whites;

brood sows,—on hester Whites. IMPLEMENTS:

IMPLEMENTS:
Plows, harrows, cultivators, 2 good wagons, bob sleds, new Kempf manure spreader, livering binder. Deering mower, 2 Farmers Pavorite grain drills, one an 8 and the other a 9 hoe, good as new; hay rake, land roller, 2-hr corn worker, fanning mill, work harness, double and single driving harness, buggles, good 2-seated platform wagon, spring wagon with pole and shafts, and numerous other articles. Sale at 10 o'clock. George G. Hastings, Wm. Ishler, auct.

LEGAL ADVERTISEMENTS.

ORPHANS' COURT SALE : By virtue of an order of the Orphans' Court of Centre County, there will be exposed at

TUESDAY, MARCH 8th, 1904 : at 2 o'clock, P. M., on the premises, in the Borough of Centre Hall, the following described real estate: Bounded on the north by an alley; on the east by an alley; on the south by Church Street; and on the west by land of G. w. Strohmeyer, containing about one-fourth (1/4) of an acre, and thereon erected, a two story frame dwelling house, and other out-

TERMS OF SALE: Ten per cent on day of sale. One-half (1/2) less ten per cent. on confirmation of sale, and one-half (1/2) is one year, to be secured by first lien on said real estate.

N. B. SPANGLER.

Admir, Estate of X.8

REBECCA EMERICK, dec'd.

-Men's good all solid \$1.75 working

shoes, now \$1.25. Yeager & Davis.

A DMINISTRATORS' NOTICE.

Letters of administration on the estate of DAVID HARTER, late of Marion township, in the county of Centre, having been granted to the undersigned, all per one indebted to said estate are requested to make immediate payment and all persons having claims against said decedent are requested to present the same duly authenticated for settlement to Calvin M. Harter, Walker, Fa. Samuel E. Koontz, New Berlin, Pa. Administrators.

Administrators Wilbur F. Reeder, Att'y.

AUDITOR'S NOTICE.

The undersigned, an auditor appointed by the Orphans' Court of Centre County to distribute the funds in the hands of W. H. Tibbens, administrator d. b. n. c. t. a. of Jacob Tibbens deceased, as appears by his final account to and among the parties entitled thereto will attend to the duties of his appointment at his office in the Borough of Beliefonte, on Thursday, the loth day of March A. D. 194, at 10 o'clock a. m., when and where all parties are requested to present their claims before the undersigned or be forever after debarred from coming in on said fund.

CLEMENT DALE,

DIVORCE NOTICE.

MARY JANE CLARK In the Court of Common VS
CASTELLA CLARK No. 21, Aug. Term, 1905. Castella Clark No. 21, Aug. Term, 1905.
Notice is hereby given that the undersigned has been appointed a Commissioner to take depositions in the above stated case wherein Mary Jane Clark is libeliant and Castella Clark is respondent For the purpose of attending to the duties of his appointment he will meet all parties interested at the office of Geo. W. Zeigler, Esq. in the borough of Philipsburg, Centre county, Pa., on Saturday, February 20, A. D., 1904, at 10 o'clock a. m. Parties interested please attend.

CLEMENT DALE.
Commissioner

ORPHANS' COURT SALE

OF REAL ESTATE. The undersigned, a Trustee appointed by the Orphans' Court of Centre county to sell the real estate of Morgan M. Lucas, late of Bongs township, Centre county, Pa., deceased will offer at public sale on

SATURDAY, FEBRUARY 27th, 1904. at 10 o'clock a. m. at the Court House. Belle-fonte, Pa, a small tract of land situate in the township of Boggs, county of Centre and State of Pennsylvania, bounded and described as

of rennsylvania, bounded and described as follows:

Beginning at a post, thence by lands of A. C. Witherite south 61 degrees west 19 perches to post; thence by lands of George Taylor north 36 degrees west 8 perches to post; thence by land of Morgan M. Lucas north 47 degrees east 24 perches to post; thence by Bellefonte and Snow Shoe R. R. Co., south 16 degrees east 13 perches to place of beginning. CONTAINING I ACRE AND 55 PERCHES, all of which is in first class state of cultiva-

TERMS OF SALE: -- 10 per cent to be paid im-nediately when property is knocked down to oldder, and the balance in cash upon the con-Fortney & Walker, Attys, Trus

-Krumrine's Instantanious Headache Powders will relieve the most obstinate cases of nervous and sick headache. 10

ATTENTION!

People are naturally anxious to know how the fire insurance companies in which they are insured will stand the Baltimore fire losses, and for the information of my numerous patrons I publish the following reports. So far as the companies represented by this office are concerned, we have heard from all of them, and all state that they are not affected in the least. Space is too limited to publish all the letters, and as they contain about the same in substance, but a few will appear below:

The Standard Insurance Co. of N. J.

TRENTON, N. J, FEBRUARY 8, 1904

GENTLEMEN :-- We beg the privilege of advising you that this corporation is not involved in the great conflagration in Baltimore, Md., directly or indirectly, and in consequence will not lose one dollar in probably one of the greatest disasters of the kind in the history of great fires. We are, of course, pleased to be in a position to so advise you; nevertheless, we deeply deplore the circumstances and our fraternal sympathies go out to those who are involved. Our escape was due to the fact that we do not write on any risks, good or bad, outside of the States of New Jersey and Pennsylvania. We only deemed it prudent that you should know our position.

Very truly yours, IRVIN W. RODGERS. Secretary and General Agent.

Queen Insurance Company.

TO OUR AGENTS

It will probably interest you to know that the net losses of this Company arising out of the Baltimore conflagration will not exceed \$454,000, which is less than 8 per cent. of its gross assets and less than 16 per cent, of its net surplus. While the loss is a severe one, we are not in the least disturbed by it; on the contrary we hope the lesson taught by this disaster will induce you and your patrons to entrust their insurance still more liberally to a Company like ours, which has the means immediately available for meeting promptly any loss of this or even of ten times greater magnitude. Trusting that you will take advantage of the opportunity now offered of

increasing your business with this Company. Yours very truly,

G. W. BURCHELL, Vice President.

Springfield Insurance Company.

SPRINGFIELD, MASS., FEBRUARY 10, 1904

TO OUR AGENTS:

In order to relieve the minds of our Agents and their customers we beg to advise you that the Springfield's net losses at Baltimore will not exceed \$500,000. Three of our adjusters are now on the ground in order that our osses may be quickly adjusted and paid. You will see by the annual statement, recently sent you, the company had January 1st, \$2,000,000 cash capital and \$1,620,000 net surplus. The only effect of the conflagration will be to clip off a portion of the surplus.

While conflagrations are expensive to insurance companies, they are not unmixed evils, as they show clearly to every property owner the advisability of insuring only in companies of undoubted strength and with a record for prompt payment of all claims against them.

As you can recommend the Springfield without reserve to all your customers as one of the strongest and most substantial fire insurance companies doing business in this country, we look for a material increase in business of the most desirable classes from your office.

Yours truly, A. W. DAMON, President.

The Hamburg Bremen loss is about \$100,000. This company has assets in its German office of over five million, and a surplus of over two millions.

The West Chester Company will not lose over \$200,000. This company has assets of about three and one half millions of dollars and a net surplus of \$1,248,623.22. This shows more clearly than ever the importance of being insured in strong companies.

Boston Insurance Company will lose \$200,000. This company has an actual surplus above capital of about two million dollars. Reports say there will be a large number of home mutuals and small local companies that will not be able to pay their losses, this, of course, is al-

ways the case in a large conflagration, I desire to say, in short, that none of the insurance companies represented by me will be affected in the least.

GRANT HOOVER.

Bellefonte, Pa., February 15, 1904.

Henry H. Oliver, steel master and politician, died at Pittsburg, Feb. 8, -There is no time like now to buy shoes at Mingle's great clearance sale.

plosions of boilers and of powder magazines in an adjacent building. The flames were further aided by a high wind, which, together with a freezing temperature, impeded the work of the local firemen. After a

well as security.

warehouses and wharfs to the water's edge. Over 140 acres, comprising

seventy-five blocks of the most valuable property in the city, laid devastated under a lurid sky. Stores and factories, banks and newspaper offices, all met a like fate, and 50,000 men were out of work. Insurance companies estimated a loss of \$50,000,000 or more, a loss which meant much for the rehabilitation of the stricken city. The flames raged for nearly forty hours, being finally checked at Jones Falls by the con-

quently to blow up buildings in an attempt to stay the fire's progress. The city council declared a general holiday of ten days during which commercial and financial credits would be continued. Mayor McLane from the first gave out word that financial assistance from other cities

would not be needed. Later in the week on his advice the legislature requested the presence of federal troops. By Wednesday several of the big bank vaults in the fire area had been opened and the millions of

money and securities therein had been found unharmed by the fierce heat. The daily papers whose offices had been burned got out extra issues as soon as possible by using the plants of their neighbors in Washington, and one paper purchased the plant formerly used by the Philadelphia Times and moved it on a special train to Baltimore.
