

Incorporated by the Court of Common Pleas, in 1869; by the Legislature, in 1871.

**The Pennsylvania Central Insurance Company, OF POTTSVILLE, PA.**

Capital and Assets, \$156,000.

Premium Notes,.....	\$100,000 00
Promissory Notes,.....	50,000 00
Cash premiums due or collected for the year 1871, \$3,028 00	
Cash premiums due or collected for the first three months of 1872, 1,800 00	
Cash from other sources and agents, 1,200 00	
Judgment Bonds in Company's office, 1,100 00	
<b>Total Cash,.....</b>	<b>\$6,128 00</b>
Total cash and note assets, April 1st, 1872,.....	\$156,128 00

**JAMES H. GRIER, | JOHN D. HADESTY,**  
Secretary, President.

**DIRECTORS:**  
John D. Hadeisty, A. P. Helms, Benjamin Teter, A. Sutermeister, James H. Grier, E. F. Jungkur, Elias Miller.

**AGENTS:**  
H. H. Hill, Edward Fox, John A. Kable, Edward Wesley, Charles F. Deibert, Wm. R. Griffith, E. F. Jungkur, General Agent.

Office: No. 191 CENTRE ST., POTTSVILLE, PA.

**NOTICE.**  
The Home Reserve force of The Pennsylvania Central Insurance Company of Pottsville, Pa., will be in Perry county in considerable force, and act as the Company's Agents until a full line of Local Agents can be appointed when the reserve force will be recalled.

JAMES H. GRIER, Sec'y of Pa. Central Ins. Co.

**Insurance Notice.**

On and after the tenth day of April, 1872, The Home Reserve force of Insurance Agents belonging to "The Pennsylvania Central Insurance Company" will leave Pottsville in heavy force, and occupy ten different counties of the State, where they will continue to act as the Company's Agents until a full line of Local Agents can be appointed, when they will be recalled. As a body of men, I believe they are superior Insurance Agents, and most of them speak the English, French, Welsh and German Languages. The City Insurance Journals, with all their sneers at Mutual Companies, and continual cry of "Fraud! Fraud!" &c., cannot muster any better Insurance material! Why don't the City Insurance papers tell the public that no Mutual Company broke or failed during the last ten years? Why don't they tell the public that more than half the Stock Companies started within the last ten years have? It is a well-known fact that Mutual Companies cannot fail.

JAMES H. GRIER, Secretary of Pennsylvania Central Insurance Company. 6 16

**PERRY COUNTY**

Real Estate, Insurance, and CLAIM AGENCY.

LEWIS POTTER & CO., Real Estate Brokers, Insurance, & Claim Agent New Bloomfield, Pa.

WE INVITE the attention of buyers and sellers to the advantages we offer them in purchasing or disposing of real estate through our office.

We have a very large list of desirable property, consisting of farms, town property, mills, store and tavern stands, and real estate of any description which we are prepared to offer at great bargains. We advertise our property very extensively, and use all our efforts, skill, and diligence to effect a sale. We make no charges unless the property is sold while registered with us. We also draw up deeds, bonds, mortgages, and all legal papers at moderate rates.

**New Carriage Manufactory.**

ON HIGH STREET, EAST OF CARLISLE ST.

New Bloomfield, Penn'a.

THE subscriber has built a large and commodious Shop on High St., East of Carlisle Street, New Bloomfield, Pa., where he is prepared to manufacture to order

**Carriages**

Of every description, out of the best material.

Sleighs of every Style,

built to order, and finished in the most artistic and durable manner.

Having superior workmen, he is prepared to furnish work that will compare favorably with the best City work, and much more durable, and at much more reasonable rates.

REPAIRING of all kinds neatly and promptly done. A call is solicited.

SAMUEL SMITH.

**To Shoemakers.**

THE subscribers keep constantly on hand, a FINE ASSORTMENT OF

FRENCH CALF SKINS,

PINK LININGS,

ROANS,

MOROCCOS,

SHOE THREAD,

PEGS, AWLS,

and a general assortment of articles used by Shoe makers. E. MORTIMER.

**Cash and Credit.**

GEORGE BROWN, at the age of twenty-three took him a wife,—or, rather, he and Hattie took one another—for better, or for worse. But then they knew it was going to be for better always, and never for worse. How could it be otherwise, when they understood each other so well? They had married young, and they had but little of this world's goods to commence with; but they had health and strength, and they were going to work together and build them up a home of their own in time.

"We will be very saving," said Hattie, "and in the end we may reach the goal." The goal was the home which they were to own. "We shall not scrimp, nor deny ourselves of necessary comforts; but we will do without luxuries. But thus economizing in the morning, we may find a store to spare in the evening. Money is like time. An hour gained in the early day is a great thing, while an hour lost may not be regained.

George saw and understood, and he was as eager as his wife. He determined to put all his energies into the work, and in the future he was foreshadowed promises most bright. He had taken of his uncle a small house which he was to pay for when he could. He had no doubt that he should be able to pay two hundred dollars a year on it, at which rate, his kind relative had offered the bargain, the property would be his in six years.

"George," asked Hattie, one evening, at the tea-table, "What did you pay for this tea?"

"I declare, Hattie, I don't know. I don't believe I asked."

"What! Did not ask?"

"No. I have every confidence in Mr. Skidd. He is a perfectly honorable man."

"But did you not pay for it?"

"No. I have opened an account there."

Hattie shook her head disapprovingly.—George saw the motion, and went on.

"You know I am paid monthly, and I thought it would be just as well to keep a monthly account at the store. Mr. Skidd himself, preferred that plan.

"I can see very readily why Mr. Skidd should prefer it," said his wife, with a significant smile. "In the first place, he knows that you are an industrious, steady, and honorable man, and that whatever you owe you will surely pay. He knows that."

George was flattered, but he felt that his wife had spoken no more than the truth.

"And," pursued Hattie, "he knows one thing. He knows that you will buy more on credit than you would for cash."

George made a deprecatory motion, but his wife continued:

"Mr. Skidd knows. He is old in the business. Over his good customers, who open monthly accounts upon his ledger, he has decided advantages. He can persuade them to buy what they would not buy if they had to pay the cash down; and, where they are to have credit—where a trader isto have the extra labor and expense of entering and posting each separate article, and, in the end, of making a full bill of items—the buyer cannot with good conscience demand reduction from asked prices."

George smiled, and said he thought his wife was mistaken. He was sure he was doing well. It would be inconvenient to pay for each little article as he ordered it. And, furthermore, it would be handier to settle his store bills when his employers settled with him.

Hattie did not press the matter. She had brought the subject upon the tapis, and she was willing to await the development of events.

"By the way, Mr. Brown, do you not want a box of these figs? They are fresh,—I'll warrant them—and by the box I will put them cheap."

So spoke Mr. Skidd the store-keeper.

George knew that his wife was very fond of figs; and he loved them himself. And he finally consented that a box should be sent to him.

On another day Mr. Skidd said:

"Ah, Brown, my dear fellow, have you tried this golden syrup?"

George had not tried the syrup. The best quality of molasses had hitherto answered him. But he was persuaded to try it.

On another day:

"Look here, Brown, shall I send you up a dozen of these Messina oranges? A new cargo just in. You won't get 'em so cheap again.—Only thirty cents."

Only thirty cents! And George knew how fond Hattie was of oranges. Of course he would have them.

And so the days passed on, and the month came to an end. George Brown was paid by his employers, and he set at once about paying others. On his way home he stopped in and got Mr. Skidd's bill.

"You can take it and look it over," said the trader, with a patronizing smile. "You will find it all right."

George had intended to pay the bill then and there; but when he saw the long column of figures, and glanced his eye at the sum total, his heart leaped up into his mouth. He was astounded. He had thought to himself as he had come along, that Skidd's bill would be about twelve to fifteen dollars. After paying everything else he would have twenty dollars left,

which would satisfy this last demand and leave something over.

He had just commenced housekeeping, and did not expect to save much at first.

But, mercy! how his anticipations were knocked in pieces as he looked at this bill. He told Skidd he guessed he would look it over; and on his way homeward he examined it; but he could find nothing wrong—nothing wrong in the items—but the sum total was a poser: twenty-six dollars and forty-two cents!

For a long time after he had reached home he tried to convince Hattie that nothing was the matter with him; but at length he plucked up courage, and drew forth Skidd's bill. He had expected that his wife would be paralyzed. But on the contrary, she only smiled and said it was all right.

"All right!" echoed George.

"All right," so far as Mr. Skidd is concerned," said Hattie. "You remember what I told you once before, and now let's sit down and eat supper, and then we will look the matter over."

And after supper they went at the work.—Hattie took the bill, and a piece of blank paper, and followed the items down with her pencil.

"First," she said, "is a box of figs, at fifteen cents a pound. It was very cheap no doubt; but the eight pounds came to a dollar and twenty-five cents. Had you been required to pay cash, you would not have bought them. You would, at least, have asked me if I liked them, and I should have told you, no. Next we have a gallon of golden syrup, which we did not need, and for which you would not have paid cash without consulting me."

And so she went on, and at the end she had cut down the bill, by throwing out articles which they had not absolutely needed, to less than fifteen dollars.

A dollar here did not seem much to George; and a dollar and a half there; and then seventy-five cents; and then only fifty cents; but there had been twenty visits to the store during the past month, and the aggregate of these trivial sums was considerable.

George saw the whole thing, and he knew that his wife had been right from the first.

"Don't say a word," he said. "I see the mistake. But I'll have to work around in the right track by degrees."

"How so, George?"

"Why I haven't money enough left of my month's wages to pay this bill; so I shall be utterly unable to enter upon the cash principle at present."

"There need be no difficulty in that direction," said Hattie. "I have not spent quite all my little capital. I had already fixed it for a bit of nest egg; and I don't know that it could be put to a better use than the laying of a foundation for cash payments. At any rate, George, let us try it for a while."

George kissed his wife and said she was a blessing; and he promised that he would follow her advice in the future. He took the money which she had to give, and held it as a loan, which he was to return at the earliest possible moment; and he felt an ambition, too, to see how speedily he could do it.

And on Monday morning the new rule of life went into operation. George paid Mr. Skidd's bill, and told him that hereafter he should pay cash for everything he bought. The store keeper pool-poo'd, and said there was no need of it.

"Bless you, my boy, I had as leave trust you as not."

"I do not doubt it, Mr. Skidd, but I prefer not to be trusted. I would rather consume my own groceries than to consume yours. A bill is an evil at best, and I don't choose to have evils growing on my hands if I can help it."

Mr. Skidd saw very plainly that his customer's vision was clear, and he said no more.

On the evening of that very Monday, Mr. Skidd exhibited to George some extra nice preserves, and the young man's first impulse was to order a pot of them; but the taking out of his wallet, and the breaking of a five-dollar bill was a palpable reminder; and he concluded that he could get along without them. Said he to himself:

"These seemingly trivial sums, if I save them, will, at the end of the month, add up as greatly in my favor as they have heretofore added against me."

And he found it so. And he found one thing more in his favor from cash payments which he had not particularly counted upon. As he had the money in his hand to pay for the articles he had planned to purchase, he could buy it where he could get it best and cheapest.—Traders are not willing to lose cash customers; and they do only the fair and honest thing when they sell to such customer cheaper than to others. Not only is the interest of the money on account an important item in the aggregate of many accounts, but the keeping of that account in the day-book and ledger was an expense. George very soon learned all this; and he found that even Mr. Skidd sold to him during this month of cash payment cheaper than he had sold during the previous month.

And as the months rolled on, George Brown opened no more accounts with traders. He found that in paying cash he was constantly reminded of the value of

each separate sum as he counted it out, and was hence not likely to purchase what he did not need. And then he had a goal ahead which he had determined to reach as speedily as possible; and by his system of cash payments he could estimate at the close of every day the gain he was making toward the desired end. And in two months he paid what he had borrowed of his wife, and she put it in the common fund; and in five years his home was his own, and he owed no man anything but love and good will.

**ENIGMA DEPARTMENT.**

**Cross Word Enigma.**

My first is in food, but not in meat;  
My second in Rye, but not in wheat;  
My third in silver, but not in gold;  
My fourth in new, but not in old;  
My fifth in honey, but not in sweet;  
My sixth in road, but not in street;  
My seventh in hands, but not in feet;  
My eighth in Josh, but not in Peter;  
My ninth in child, but not in boy;  
My tenth in hope, but not in joy;  
My whole is not free from alloy.

**SUNDAY READING.**

**How to Get the Best Place.**

I saw a young man in the office of a Western railway superintendent. He was occupying a position that four hundred boys in the city would have wished to get. It was honorable and "it paid well," besides being in line of promotion. How did he get it? Not by having a rich father, for he was the son of a laborer. The secret was, his beautiful accuracy. He began as an errand boy and did his work accurately. His leisure time was used in perfecting his writing and arithmetic. After a while he learned to telegraph. At each step his employer commended his accuracy, and relied on what he did because he was sure it was just right. And it is thus with every occupation. The accurate boy is the favored one. Those who employ men do not wish to be on the constant look-out, as though they were rouges or fools. If a carpenter must stand at his journeyman's elbow to be sure his work is right, or if the cashier must run over the book-keeper's columns, he might as well do the work himself as employ another to do it in that way; it is very certain that an employer will get rid of such an inaccurate workman as soon as possible.

I knew such a young man. He had a good chance to do well, but he was so inaccurate and unreliable the people were afraid to trust him. If he wrote a deed, or a mortgage, or a contract, he was sure to leave out something or put in something to make it an imperfect paper. He was a lawyer without business, because he lacked the noble quality of accuracy. Just across the street from him was another young lawyer, who was proverbial for accuracy. He was famous for searching titles, and when he wrote out the history of a title, to a piece of property, it was taken for granted it was just so. His aim was absolute accuracy in everything. If he copied a conveyance, or cited a legal authority, or made a statement, he aimed to do it exactly. The consequence is, he is having a valuable practice at the bar, and is universally esteemed.

"But," says some boy, "when I become a man that is the way I shall do. I mean to be very accurate."

Perhaps so. I could tell better if I knew just how you do your work now. There are several ways of getting a lesson. One is to get it "tolerably well," which does not cost much labor; the other way is to get it faultlessly well, which costs a great deal of labor. A boy can get a general idea of his lesson "in a jiffy," but to get it with accuracy is very hard, and requires both time and industry. If you, my boy, to-day are getting your lesson in the slipshod way, you will grow up a slipshod man; but if to-day your habit is to get every lesson with perfect accuracy, I will warrant you will do that way when you become a man. How is it?

**Beautiful Allegory.**

Crittenden, of Kentucky, was at one time engaged in defending a man who had been indicted for a capital offence. After an elaborate and powerful defence, he closed his efforts with the following striking and beautiful allegory: "When God in his eternal council conceived the thought of man's creation, he called to him the three ministers who wait constantly upon the throne—Justice, Truth and Mercy—and thus addressed them: 'Shall we make man?' Then said Justice: 'Oh, God, make him not, for he will trample upon the laws.' Truth made answer also: 'Oh, God, make him not, for he will pollute thy sanctuaries.' But Mercy dropping upon her knees looking up through her tears, exclaimed: 'Oh, God, make him—I will watch over him with my care through all the dark paths which he may have to tread!' Then God made man, and said unto him: 'Ob, man thou art the child of mercy; go and deal with thy brother.'" The jury, when he had finished, were drowned in tears, and, against evidence and what must have been against their own convictions, brought in a verdict of not guilty.

**The Two Arabians.**

The one lived 1520 B. C.; owned 7,000 sheep, 3,000 camels, 500 yoke of oxen, 500 she asses, and a very great household, and was the greatest of all the men of the East. He said: "My days are swifter than a post: they flee away, they see no good; they are passed away as the swift ships, as the eagle that hasteth away: in whose hand is the souls of every living thing and the breath of all mankind."

The other lived A. D. 700, and had 700 eunuchs, 700 doorkeepers, 38,000 pieces of tapestry, 22,500 carpets, 100 lions with a keeper for each; a tree of gold spreading in 18 branches, on which sat a variety of birds of gold, which machinery made to warble their natural harmony; his seraglio contained 6,300 persons, and his body guard numbered 12,000, whose belts and scimitars were studded with gold. The last one said: "I have now reigned 50 years in victory or peace, beloved by my subjects, dreaded by my enemies, and respected by my allies. Riches and honors, power and pleasure, have waited on my call, nor does any earthly blessing appear to have been wanting to my felicity. I have diligently numbered the days of pure and genuine happiness which have fallen to my lot,—they amount to fourteen. O man, place not thy confidence in this world."

Has time and human experience diminished aught of these solemn truths uttered by the Patriarch Job and the Caliph Abdallahman?

In the recent debate in the Massachusetts Legislature on the repeal of the beer clause in the present Liquor Law, Mr. John Newell of Boston, made a very convincing speech, in the course of which he presented in a very striking light the fearful waste caused by the liquor trade. He stated that the value of all the liquors sold in Massachusetts during the past year was nearly \$32,000,000. The money thus worse than sunk, producing no valuable return to society would build and endow 50 colleges at \$400,000 each, establish 50 libraries of 5,000 volumes each at \$3 per volume, build 25 churches in the country at \$20,000 each, and 25 churches in the city at \$40,000 each, support 500 teachers at \$1,500 each, build and endow 25 charitable institutions at \$200,000 each, and distribute to the poor 225,000 barrels of flour at \$10 a barrel, and 225,000 tons of coal at \$10 a ton.

**Two Awkward Mistakes.**

A good story is told in Washington of a genial young gentleman, unwilling to omit recognition of an acquaintance, who at a wedding reception lately caught sight of a gray-whiskered and rather stately person, and being satisfied by inquiring of his identity, immediately edged along to his side.

"Good evening," said he extending his hand with cordiality. "I'm delighted to see you! I believe we haven't met since we parted in Mexico."

"I really fear," said the gray-whiskered magnate, "that you have me at an advantage."

"Why, you don't recollect! But then I was very much younger," said the other, "when with my father in Mexico."

"And, to tell the truth," said the older gentleman, "my remembrances of ever having been in Mexico are very indistinct."

"Excuse the question," said the young man, rather desperately: "are you not Sir Edward Thornton?"

"By no means. I am Judge Poland, of Vermont."

"A thousand pardons!" and the discomfited youth moved away.

But a few nights afterward, at another reception, his eye was similarly caught, and the edge of his mortification having been worn off, he could smile at his mistake, and he accordingly made his way once more to the side of a gentleman with gray mutton-chop whiskers, and after a word or two on the weather and the scene, he suddenly said:

"That was an awkward thing of me the other night, when I took you for old Thornton."

"And who do you take me for now, may I ask?" said his companion.

"Why—why," said the embarrassed young man of society—"you told me you were Judge Poland, of Vermont."

"On the contrary, my name is Thornton," was the rather annihilating response; and the young man at this day calls it a couple of very unpleasant mistakes.

**Parted at the Altar.**

Some time ago, after an acquaintance of several years, a young lady named Ishor was married in Detroit to a young man named Taylor, of Indianapolis. The ceremony was hardly over when Taylor received a telegram from Lynn, Mass., that his aged mother was dying, and in an hour he left Detroit, calculating to return within ten days at the furthest. He wrote one letter back, and shortly after his bride received news that mother and son were both dead. He was exposed to the small-pox somewhere on the route, took a severe cold, and died the day before his mother died. The wife fainted on reading the sad news, and the attending physician believes that she will be rendered a maniac by the blow.