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This Banking Association is composed of the following named partners:
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B. F. JUNKIN,
WM. H. MILLER, Carlisle.
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WILLIAM WILLIS, Cashier.
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ENIGMA DEPARTMENT.

All contributions to this department must be accompanied by the correct answer.

Answer to Square word enigma in last week's TIMES:—

REBUS
EARTH
BRUTE
UTER
SHERD

Answer to Enigma composed of 12 letters:—
"Shermansdale."



YO SEMITE VALLEY.

The above cut represents as well as so small a picture can, the Chromo "Yo SEMITE," given as a premium to subscribers for the Times and Wood's Magazine.

The Tables Turned.

"HOW do you like it, Paul?"

Georgia Alden stood before her middle-aged fiancée, all smiles, blushes and dimples, in the white silk dress and wreath of orange buds, from which depended a mist of tulle in the shape of a veil—her wedding dress in short.

"My darling," said Paul Ferrars, "you look like an angel."

Well, it was an excusable liberty of speech. Georgia was very pretty, with her wax-doll complexion, great blue eyes, and long, sunshiny curls, and the snowy dress and vapory folds of the veil gave just the illusion that was needed to set off her infantine style of beauty. And Gertrude, her sister, who stood by, sighed almost inaudibly, as she saw the rapturous devotion on Paul Ferrars' face.

"He loves you so, Georgia," she said, afterward, as she undid the pearl clasp that fastened the orange wreath among her young sister's golden tresses. "For Heaven's sake, prove yourself worth of his devotion!"

Georgia gave her curls an impatient toss. "Don't preach, Gerty," said she. "Of course I shall do my best to be a good wife to him, only I do wish he wasn't three times my age."

"A man forty-eight is in his prime, Georgia."

"What nonsense! But I say, Gerty, I am to select my carriage this afternoon—my own special little pony phaeton—and Paul has brought the sweetest pair of jet black ponies for me you ever saw. Won't it be fine?"

Gertrude looked almost wonderingly at the little sixteen-year-old elf, who was waltzing about the floor in her white skirts and satin slippers.

"Heedless child!" she thought; "to think so much of his wealth—so little of his noble manly heart! If I were but in Georgia's place—but, oh, Heaven! am I getting base enough to envy my sister's happiness?"

"The funniest of it all, though," carelessly went on Georgia, "is that I am to be step-mamma to a son older than myself. I wonder what sort of a person Ferdinand Ferrars is! I say, Gerty, wouldn't it be a joke for you to marry him? Then, you see, you would be my step-daughter-in-law!"

Georgia burst into a peal of merry laughter.

The two orphan sisters Georgia and Gertrude Alden, were singularly unlike. Gertrude, the elder by ten years, was quiet, thoughtful and earnest, with a face more intellectual than beautiful; while Georgia was one of life's sparkling butterflies, frivolous, enchanting, and spoiled. And yet they loved each other tenderly and well.

"Georgia," said Gertrude, earnestly, "tell me, do you love this man to whom you are so soon to be wedded?"

"Love him! I like him ever so much."

"But do you love him?"

"No," confessed Georgia, half reluctantly.

"Then you should not marry him. Dear Georgia, reflect."

But Georgia turned impatiently on her sister.

"Why do you interfere?" she cried out.

"Gertrude, I believe you love the man yourself. I believe you would marry him, if you could."

"Georgia, I want you to be happy."

"Well, who says I am not? You are too tiresome for anything, with your lectures, and I won't listen to 'em any longer." Georgia was looking out of the window, next day, when suddenly she called out: "Gerty, come here, Quick! See what a handsome young fellow is coming here with Paul!"

He has a face like a hero of romance—dark, glittering, melancholy. I am sure he has been crossed in love."

And Georgia, staying back only to fasten a bunch of blue Neapolitan violets in her hair, flew down stairs to kiss Paul Ferrars, and courtesy low to the handsome stranger whom her bridegroom elect introduced as—

"My son Ferdinand, who has just arrived from Europe."

And Ferdinand Ferrars, standing in the presence of the lovely child who was about to become his father's wife, contracted his eyelids, as one does when dazzled by sudden sunshine.

"Well, Ferdinand, my boy," said Mr. Ferrars, senior, as they walked away from the doorstep some two hours subsequently, "what do you think of my choice?"

"I think she is the most beautiful girl I ever saw in my life," said Ferdinand Ferrars, enthusiastically.

"You think the old man has had luck in his wooing, eh?"

"Nobody could dream of calling you old, sir," said the son, dutifully.

"Her sister is a very lovely girl," said Mr. Ferrars. "Indeed I think if I hadn't seen Georgia, I might have lost my heart to Gertrude."

"She is well enough, I dare say," observed Ferdinand, indifferently. "But the younger is a perfect little sunbeam."

The wedding morning dawned brilliantly all clear and sunshine and soft September breezes; and Paul Ferrars, in his bridal costume, walked up and down the floor of his stately mansion on Madison Avenue, wondering why Ferdinand did not make his appearance, according to previous agreement.

"I'll not wait any longer," he cried impatiently. "The boy must have misunderstood me, and I shall undoubtedly find him at the Aldens."

He sprang into his carriage.

"Drive to No. —, Lessing street," he cried; "and drive as if for your life."

Ferdinand Ferrars was there, in the unpretending little drawing-room, with Georgia leaning on his arm—her wedding-dress of white, and a necklace of pearls on her bosom. While Gertrude stood looking at them, with clasp hands and a deadly pale face.

"What is the matter?" exclaimed Mr. Ferrars. "Why is this delay? Georgia, my darling the clergyman is waiting at the church; will you allow me to lead you to the carriage?"

But Georgia drew back, half laughing, half crying; Paul Ferrars thought she was hysterical.

"I can't!" she fluttered. "Oh, Paul—papa, I mean—forgive me! I was married this morning. Tell him about it, Ferdinand."

The elder gentleman looked the two young people steadily and calmly in the face.

"Ferdinand, is this true?" he asked.

"It is true, sir," acknowledged the son. "We couldn't live without each other, and Georgia hoped you would forgive her if you knew how little she could fulfill the bridal vows to you, even were they taken. Will you forgive us, sir?"

Mr. Ferrars rubbed his nose.

"I don't see that there's anything else left for me to do," said he. "Yes, I forgive you, and I dare say I've had a lucky escape of it. Gertrude, my dear," to the pale, lovely girl in the brides-maid's dress, don't cry so. After all, there's no great harm done."

"Believe me, sir," gasped Gertrude, "I knew nothing of all this!"

Paul Ferrars looked at her.

"Gerty," said he, "I'm going to say something which you will think exceedingly odd and eccentric, but you must remember that I never was exactly like the rest of the world. The house is ready; the passage tickets to Europe are purchased. I don't quite like the idea of giving up 'wedding, after all that has transpired. Will you be my wife?"

"Do you really wish it?" Gertrude asked, crimsoning and then growing pale.

"I do."

"Then I say, Yes," she murmured.

So the tables were turned all around. Gertrude became the rich man's bride, and Ferdinand and Georgia tried the experiment of "love in a cottage." And whenever Georgia got angry, and sobbed: "I wish I'd married your father," Ferdinand coolly answered: "So do I."

While Gertrude and the elder Mr. Ferrars were the happiest couple in existence.

A Libel.

It is a shame to call a drunken man a drunken dog. It is also improper to libel the hog by saying that an intemperate man makes a hog of himself. Now, the hog is not a very polite animal, for he is not given to intemperance. Mr. Bergh ought to complain of the man who says that a bumper is a drunken brute. The brutes never use intoxicating liquors as a beverage. They are water drinkers, and they prefer cold water at all seasons of the year.

Don Antonio Lopez De Santa Anna the old Mexican General, now an exile, is passing a miserable life, having sunk from opulence to the most complete poverty. He is no longer feared as a political agitator.

The Patrons of Husbandry.

THE order, as it at present exists, has three distinct and prominent features, namely, the social, the intellectual and the business.

Of the social feature, Mr. Saunders, late Master of the National Grange, at the annual session of that body in 1870, said, in an address recapitulating the objects of the society: "To make country homes and country society attractive, refined and enjoyable; to balance exhaustive labor by instructive social amusements and accomplishments is part of our mission and our aim."

Of the admission of women he said in the same address: "Their assistance in the workings of the Order is proving of incalculable value; it is indeed doubtful whether the objects of the institution, especially in regard to the refinements of education, and all that tends to brighten hearths and enliven homes could have been accomplished without her presence and aid."

In one of the circulars sent out by the National Grange it is further said in defence of the female feature: "Every husband and brother knows that where he can be accompanied by his wife or sister, no lesson will be learned but those of purity and truth."

One of the pleasant social features of the Granges is the feasts provided by the ladies once a month. In some parts of the West these banquets take the form of picnics in the woods.

They are quite popular and have doubtless done much toward swelling the membership of the order.

The Grange room is a kind of moral club room for the enjoyment of both sexes. There is much music in the ritual to enliven the ceremonies, and many of the Granges possess libraries for the amusement and instruction of its members. This, it is calculated, naturally has a tendency to prevent young men from leaving a rural life where they possess comfortable competence for precarious competition in the large cities.

The order proposes to abolish the commissions of the middlemen as far as it is practicable to do so, and deal directly with the manufacturers and consumers. It also proposes, in localities where it may be deemed necessary, to reduce fares and freights on railroads by a system of co-operation, and to promote the interests of agricultural classes in every legitimate and honorable way that may suggest itself.

One of the cardinal principles of the Order is to buy for cash. If a worthy member of the order desires to make a purchase, but is not possessed of the means, the Grange to which he belongs advances the money. It is common for deputies of the Order to make arrangements for the purchase of certain articles by members of the Grange, at wholesale rates, and they are always to instruct the manufacturer or producer not to fill any single order for goods unless it is signed by the Master and Secretary of the Grange, bears the seal of the same, and is invariably accompanied by the cash. Some four hundred deputies whose expenses have been paid, but who have received no compensation for their services, have been sent out by the State and National Granges within the past five years, to act in the capacity of intermediaries between the farmers and manufacturers, tradesmen, transportation companies, &c.

Drew as a Speller.

A good story is told by a friend of Daniel Drew, which the news of his illness calls up. Remaining one evening late in the office, and having occasion to use the safe, he permitted the cashier to go home, remarking that he would close the safe and fix the combination on the word "door." But when the cashier undertook to open the safe in the morning he found the lock refused to yield to the magic "door." He tried and tried again, but without success. Finally, happening to remember that Daniel's early education had been neglected, he attributed his luck to poor orthography. He therefore tried the lock upon "dore." Still no success, and then upon "doar," with no better fortune. Finally becoming disgusted, he proceeded to the St Nicholas, routed "Daniel" out of his choicest morning nap, and as he stuck his nightcap out of the door this colloquy ensued:

"Mr. Drew, I cannot open the safe on 'door.' You must have concluded to change the word."

"Change the word! Nothin' o' the kind. I shut it on door."

"Are you sure, sir?"

"Sure, sir, your tarnal ape; of course I'm sure! Go back to your work, and don't come foolin' rouh' here this time of mornin'."

"Well, perhaps, Mr. Drew, I don't spell the word right?" How did you spell it?"

"Spell it! Any fool can spell door. D-o-a-r-e, doare, of course, sir. If you can't spell door, sir, you're no cashier for me. Pack up your duds and go out of the door."

And shutting the "door" in the cashier's face, Daniel returned to his bed in a passion, and the clerk to his safe. Armed with the sesame of "doare," however, the safe flew open without any further trouble and when Daniel arrived mollified by a good breakfast and his morning prayer, he raised his cashier that he might keep his place provided he would improve his time and "go to spellin' skool in the evenin'."

A Chat with Fat People.

PERHAPS you fancy your shape. You do look comfortable and jolly; but as a physiologist, I must find fault with you.

Obesity, like emaciation, is a sort of disease unfavorable to health and long life.

The warm weather makes you pant and perspire.

I met one of your number down on the beach the other day. It was a warm afternoon. He was very uncomfortable. We stopped to chat a moment, when he exclaimed:

"I would give ten thousand dollars to be reduced to one hundred and fifty pounds. I pant, wheeze and sweat, every time I stir; and looking earnestly in my face, he said, 'Doctor, what can you do for me? What can I take? My family doctor tells me he can give me something that will whittle me down; do you think it can be done?'"

"O, yes," I replied, "nothing is easier; but it is quite unnecessary to take any medicine. Suppose, sir, you have a very fat horse much in the condition of yourself, and some doctor were to propose to reduce his weight with medicine, what would you say?"

"I should tell him that I could reduce his weight by reducing the amount of his food."

"Just so, and you would be quite right. Allow me to commend the same practice to yourself. Reduce the quantity of your food one quarter, and I venture to say that in a month you will weigh from five to ten pounds less than now. At the end of the first month reduce the amount of your food another quarter. Within three or six months you will find yourself lighter by twenty to fifty pounds. Your digestion will be much more healthier, your respiration freer, and your activity and endurance greatly increased."

"But," said he, "I don't eat half as much as some thin men whom I know."

"This is not improbable, and I presume their excessive eating keeps them thin. If they were to reduce the quantity of their food, they would, like yourself, tend toward the normal standard—they would gain in weight while you lose."

He promised to try it, and started on.

In a horse-car the other day I met six corpulent, uncomfortable men, all quite sure to die prematurely. Each one of them might in six or twelve months, be reduced to the normal standard, and enjoy a degree of health and activity to which he is now a stranger. Is any physiological statement more self-evident than that every fat person eats more than he needs?"

"But exclaims some fat young woman, who would 'give the world' to be in good shape, 'I cannot go hungry and faint for ever.'"

This remark shows you have never tried what I have suggested. It is only the great eater who is troubled with hunger and "goneness." If you would reduce the quantity of your food even one half at once after three days you will not suffer from faintness or hunger.

In the light of the undeniable statements how silly the practice, common among girls, of swallowing acids, and other killing things and among men of steeping in tobacco, to reduce their flesh.

I have personally known scores of young women whose health has been ruined by drinking vinegar, or eating chalk and other indigestible things, all to take away their fat. And I have known a still greater number to ruin themselves with corsets, in the hope of keeping themselves comely and in shape.

I have met hundreds of fat men who were besmeared and saturated with tobacco juice, objects of disgust to all beholders, terrors to decent housekeepers, pergrinating stenclpots, and all to keep their flesh down.

My poor dear, fat simpletons, allow me to prescribe for you:

Rise early; exercise much, particularly in the open air; bathe frequently, rubbing the skin very hard; but most important of all eat plain, coarse food, and reduce the quantity until you find yourself growing thinner two or three pounds per week. Your sluggishness, short breath and other discomforts will leave you, and you will become bright, clear-headed and happy.

Anecdote of Burns.

Burns, the Scotch poet, was once challenged by a man named Andrew Horner, to have each compose, in a given time, a piece of poetry, both of which pieces were to be submitted to judges, who were to award the palm of superiority to the one they should deem deserving it. Horner, in a boasting manner, said that he himself was born in 1749, and that he would make that event the theme of his composition.—He then extemporized the following line:

In seventeen hundred and forty-nine—

Here he was nonplussed until the appointed time had expired. Burns was then called on for his production, when he gave the following, on the same theme as that taken by his rival:—

In seventeen hundred and forty-nine, The de'il got stuff to make a swite,
And threw it in a corner.

Shortly after, he changed his plan, And made it something like a man,
And called it Andrew Horner.

It is needless to say that the aim of superiority was awarded to Burns' composition. And it deserved it, especially as it was not all original.