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**Member of Congress**—N. P. Wheeler.  
**Member of Senate**—J. K. P. Hall.  
**Assembly**—W. D. Shields.  
**President Judge**—W. M. Lindsey.  
**Associate Judges**—F. X. Kretler, P. C. Hill.  
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**Treasurer**—W. H. Harrison.  
**Commissioners**—Leonard Agnew, Andrew Hill, Philip Emert.  
**District Attorney**—A. C. Brown.  
**Jury Commissioners**—J. B. Eden, H. H. McClellan.  
**Coroner**—Dr. C. Y. Detar.  
**County Auditors**—W. H. Stiles, K. L. Haugh, S. T. Carson.  
**County Surveyor**—D. W. Clark.  
**County Superintendent**—D. W. Morrison.

## Regular Terms of Court.

Fourth Monday of February.  
Third Monday of May.  
Fourth Monday of September.  
Third Monday of November.  
Regular Meetings of County Commissioners 1st and 3d Tuesdays of month.

## Church and Sabbath School.

Presbyterian Sabbath School at 9:45 a. m.; M. E. Sabbath School at 10:30 a. m. Preaching in M. E. Church every Sabbath evening by Rev. W. O. Calhoun. Preaching in the F. M. Church every Sabbath evening at the usual hour. Rev. H. D. Call, Pastor.  
The regular meetings of the W. C. T. U. are held at the headquarters on the second and fourth Tuesdays of each month.

## BUSINESS DIRECTORY.

**TIONESTA LODGE, No. 388, I. O. O. F.**  
Meets every Tuesday evening, in Odd Fellows' Hall, Partridge building.

**CAPT. GEORGE STOW POST, No. 274**  
G. A. R. Meets 1st and 3d Monday evening in each month.

**CAPT. GEORGE STOW CORPS, No. 137**  
W. R. C. Meets first and third Wednesday evening of each month.

**RITCHEY & CARRINGER,**  
ATTORNEYS-AT-LAW,  
TIONESTA, PA.

**CURTIS M. SHAWKEY,**  
ATTORNEY-AT-LAW,  
Warren, Pa.  
Practice in Forest Co.

**A. C. BROWN,**  
ATTORNEY-AT-LAW,  
Office in Arner Building, Cor. Elm and Bridge Sts., Tionesta, Pa.

**DR. F. J. BOVARD,**  
Physician & Surgeon,  
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**DR. J. C. DUNN,**  
PHYSICIAN AND SURGEON,  
and DRUGGIST. Office over store,  
Tionesta, Pa. Professional calls promptly  
responded to at all hours of day or  
night. Residence—Elm St., between  
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Physician and Surgeon,  
TIONESTA, PA.  
Office in rooms over Forest County  
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Professional calls promptly responded  
to at all hours of day or night.

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Physician and Surgeon,  
OIL CITY, PA.

**HOTEL WEAVER,**  
E. A. WEAVER, Proprietor.  
This hotel, formerly the Lawrence  
House, has undergone a complete change,  
and is now furnished with all the modern  
improvements. Heated and lighted  
throughout with natural gas, bathrooms,  
hot and cold water, etc. The comforts of  
guests never neglected.

**CENTRAL HOUSE,**  
GEROW & GEROW Proprietors,  
Tionesta, Pa. This is the most centrally  
located hotel in the place, and has all the  
modern improvements. No pains will  
be spared to make it a pleasant stopping  
place for the traveling public. First  
class liquors in connection.

**PHIL EMBERT**  
FANCY BOOT & SHOEMAKER.  
Shop over H. L. Haslet's grocery store  
on Elm street. Is prepared to do all  
kinds of custom work from the finest to  
the coarsest and guarantees his work to  
give perfect satisfaction. Prompt atten-  
tion given to mending, and prices rea-  
sonable.

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—AND—  
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LIVERY  
Feed & Sale  
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Fine Turnouts at All Times  
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Never fails. Buy it now. It may save life.

## \$50,000,000 IN BONDS

### And \$100,000,000 Interest Bearing Notes Offered by Treasury.

**Bryan's Announcement—Suicide of Charles T. Barney—Locked in a Telephone Booth—New State of Oklahoma—U. S. Wheat Shipped to Odessa—Taft in Russia.**

Secretary Cortelyou made the announcement that, as a means of affording relief to the financial situation, the treasury will issue \$50,000,000 of 2 per cent. Panama bonds, and \$100,000,000 certificates of indebtedness, or so much thereof as may be necessary. The certificates will run for one year and will bear 3 per cent. interest.

The secretary's action meets with President Roosevelt's hearty approval, and is the outcome of several conferences which have been held within the past few days at the White House. Secretary Cortelyou says that the Panama bonds will afford most substantial relief, because the law provides that they may be used as a basis for additional national bank circulation.

He says also that the proceeds from the sale of certificates can be made directly available at points where the need is most urgent, especially for the movement of the crops, which, he says, "if properly accelerated will give the greatest relief and result in the most immediate financial returns." The secretary calls attention to the attractiveness of the bonds and certificates as absolutely safe investments.

Secretary Cortelyou adds that these measures will enable him to meet public expenditures without withdrawing for that purpose any appreciable amount of the public moneys now deposited in national banks throughout the country. Two treasury circulars, one inviting proposals for the issue of bonds and the other asking for the certificates were sent out Monday.

**Mr. Bryan's Announcement.**  
William J. Bryan announces that he will accept the nomination for president in 1908, but he will neither ask nor make a fight for it. He says that for a year or more he has been pressed to answer the question "Will you accept a nomination?" and he believes the public is entitled to an answer and to know the position he occupies. He says in part:

"Now that the election of 1907 is past and plans are being made for next year's campaign Mr. Bryan feels that a statement is due to the public. Those who prefer another candidate are entitled to know his position and those who favor his nomination have a right to demand an answer to the question so often put 'Will you accept a nomination?' His refusal to answer the question has led to the circulation of many false reports, and unfriendly newspapers have taken advantage of his silence to misrepresent his attitude.

"Mr. Bryan will not ask for or seek a nomination, and he will not assume to decide the question of his availability. He has been so amply recompensed by his party for what he has done and for what he has endeavored to do that he cannot claim a nomination as a reward; neither should his ambition be considered, for he has had honors enough from his party to satisfy any reasonable ambition.

"The only question then to weigh with the party is whether the party can be strengthened more by his nomination than by the nomination of some one else. If he can serve the party by being its candidate, he will accept the nomination and make the best fight he can. If, however, the choice falls upon another, he will not be disappointed or disgruntled.

"His availability is a question to be decided not by him, not by a few leaders, not even by the leading newspapers that call themselves Democratic, but by the voters of the party, and to them he entrusts the decision of the question—they are the supreme court in all matters concerning candidates, as they are in all matters concerning the platform.

"He assumes that they will not select him unless they desire to make an aggressive fight for the application of Democratic principles to present conditions, and he also takes it for granted that the organization of the party will be in harmony with the platform and will be composed of men whose political records will invite confidence and give assurance that a victory, if won, will not be a barren victory.

**Deposed Banker Shot Himself.**  
Charles T. Barney, for many years one of the prominent financiers of New York, committed suicide at his residence, 28th street and Park avenue. Mr. Barney shot himself in the head and lived four and one-half hours. His death was reported to the coroner's office shortly after 3 p. m., first as a case of sudden death and later as one of suicide.

Mr. Barney was president of the Enickerbocker Trust company up to a day or two before that institution closed its doors, with liabilities amounting to from \$60,000,000 to \$70,000,000.

It was understood, at the time the company closed, that Mr. Barney had been heavily involved by this summer's sharp decline in the prices of all securities. He had not been seen at his office for several days and it

was known to his friends that he was in a state of physical and mental collapse, so that his friends were prepared for the announcement of his tragic death.

**Locked in a Telephone Booth.**  
Locked in a telephone booth in the New York Central station at Utica, James E. Slattery, superintendent of the Home Telephone company, was last week nearly suffocated while a crowd of spectators stood and watched a rescuing party tear the booth to pieces.

Complaints that the latch on the door of the booth was out of order brought Mr. Slattery to the booth to make repairs. Going into the booth, he closed the door to see how the latch worked, but when he tried to get out he found that he was a prisoner in the airtight, soundproof booth. The walls and door are of double thickness and he knew that unless he could get help he would suffocate, so he turned to the telephone and notified the men at the central office of his predicament. As quickly as possible a party of men was detailed for the work of rescue. They hastened to the depot with an outfit of tools and after an hour's work tore the booth to pieces and rescued Slattery, who was in a state of collapse.

**New State of Oklahoma.**  
Admission of Oklahoma to statehood was marked by jubilation throughout the two territories, by installation of Governor Haskell and by a parade and barbecue in Guthrie.

Governor Charles N. Haskell's address was vehement. He denounced the "combinations that have fattened by unrestricted robbery of our people," declared in favor of prison sentences for offending corporation officers, and announced that the liquor prohibition law would be rigidly enforced.

The governor's first official act was to order the county attorney at Bartlesville to take steps to prevent the Standard Oil company from completing a natural gas pipe line across the border to Kansas, it being the policy of Oklahoma to prevent the exportation of gas.

**U. S. Wheat Shipped to Odessa.**  
The shipment of a cargo of 162,000 bushels of grain from Gulf ports to Odessa was announced on the New York Produce Exchange. This is believed to be the first instance in a number of years in which the United States has shipped wheat to Southern Russia, from which is usually shipped the surplus product of the great Russian wheat fields to European cities. The shipment is due to the fact that the Russian government has sharply advanced railroad freight rates. It is believed to indicate that the foreign demand for American wheat this winter will be heavy, a prospect which is extremely cheering to bankers and financiers, as it will influence the balance of trade in favor of the United States and continue the flow of gold to these shores.

**Secretary Taft in Russia.**  
Secretary of War Taft, who is on a tour around the world, will be entertained at Vladivostok on Monday and Tuesday will leave that city for St. Petersburg over the Trans-Siberian railroad in the imperial car which has been placed at the disposal of the secretary and his party by direction of the Russian emperor.

It is probable that from St. Petersburg Mr. Taft will journey direct to Hamburg and sail for New York on Dec. 7 on board the steamer President Grant.

**Wants Better Banking Laws.**  
Governor Hughes gave out a letter requesting that A. Barton Hepburn, Edwin S. Marston, Edward W. Sheldon, Algerson S. Frissel, Stephen Baker and Andrew Mills, all banking or trust company men of New York city, shall act as a committee "for the purpose of collecting facts, receiving suggestions and expressing the views which, after due reflection, you may entertain," with reference to needed changes in the state laws governing banks and trust companies.

**Tom L. Johnson For Bryan.**  
In an open letter to William Jennings Bryan expressing satisfaction with Mr. Bryan's announcement of Thursday, Mayor Tom L. Johnson of Cleveland says he will endeavor to obtain an Ohio delegation to the national Democratic convention which will call upon Mr. Bryan again to be the Democracy's candidate for the presidency. The mayor declares he is not an aspirant for the nomination.

**Expenses Cut to Minimum.**  
The superintendents of all divisions of the Pennsylvania railroad and of the shops at Altoona and other places were notified to cut down expenses to a minimum and to suspend wherever it can be done without crippling the force. This will mean the suspension of several hundred railroad men and shop men in Altoona and on the divisions terminating there. The poor outlook for business is given as the cause of the retrenchment.

**Alleged Chicken Thieves Killed.**  
Lynan E. King, 22 years of age, shot and killed two men whom he had surprised early Sunday in the yard at the home of Benjamin Van Tassel in the Bronx, where King was a boarder. The dead men were Bruno Peddullo of Yonkers and Nicholas Larosa. King was held in \$5,000 bail for a hearing.

**10 Years For Stealing 40 Cents.**  
Samuel Miller, aged 28 years, was found guilty in New York city of a burglary which netted him 20 two-cent stamps and sentenced to 10 years' imprisonment in state prison.

## SPECULATION IN LAND

### Cause of Financial Depression, Says Henry George, Jr.

**How to Prevent Land Speculation? Lift All Tax Burdens From Labor and Production and Pile Them on Land Values—Price of Land Would Not Mount to Eat Out Prosperity.**

New York, Nov. 19.—Henry George, Jr., was the principal speaker at the evening session of the Single Tax conference at Murray Hill Lyceum last night. Others who spoke were Mayor Brand Whitehead of Toledo, O.; Raymond Robbins of Chicago and William Lloyd Garrison.

Mr. George prefaced his remarks with a discussion of the late financial upheaval, and as a remedy for currency stringency advocated the postal savings banks system. Even this, however, or any other elastic currency plan would not prevent business depressions, he said, because "the cause of such depressions goes to the root of production, the land."

"The two fundamental, primary factors in production," continued Mr. George, "are the natural factor land and the human factor labor; and whatever touches either of these goes to the seat of business activity, because it reaches the foundation of all production.

"In all times of prosperity speculation is afoot; and of all forms of speculation that which is most far-reaching and important is in land. Witness the recent era of great prosperity and, as a consequence, behold over the country today land speculation rampant. In the greater and lesser cities, in the towns and villages, in the farming and timber and mineral regions, in the East, the West, the North, the South, and all through the great valley of the Mississippi, there has been marked increase in speculation and rent.

"This means that land, the natural factor in production, is made increasingly harder to get. It demands and obtains as the price of its use a larger and larger share of the fruits of production. Labor and capital—which is a form of labor, being stored labor—must be content to divide between them a less and less share of production, until suddenly somewhere in the chain of exchanges, this circumstance cuts, trifling at another time, snaps the strained general credit and banks call in and refuse loans. Loans are the breath of industrial life, and being cut off, mills and factories stop, commercial enterprises fail, multitudes of workers are thrown into idleness and the country sinks in the grip of an industrial depression.

"On the one hand are large stocks of commodities of all kinds, and the cry is that there has been an over-production; but this seems to be true only because on the other hand a large mass of workers suffer enforced idleness and hence are unable to buy. Land speculation has produced the idle workman and the overstocked merchant.

"This is what we see enacting about us at this hour. The currency panic was only the small thing at the top that snapped general credit. At the base of all production monopoly has been making land, the general factor, artificially scarce, until the starting of a pebble at the mountain crest was all that was needed to precipitate an avalanche into the valley below.

"How prevent these depressions? By preventing land speculation. How prevent land speculation? By taxation. Lift all the tax burdens from labor and the fruits of production and pile them on land values regardless of improvement—on ground or economic rent. That would destroy land speculation—kill land monopoly. The price of land would not then mount to eat out industrial prosperity; and an industrial depression in what should be a country of plenty for all would thenceforward be a thing of the past."

**Reasonable Doubt in Graveyard Case.**  
Rochester, N. Y., Nov. 19.—Certificates of reasonable doubt were handed down by the appellate division in the Buffalo "graveyard scandal" cases, in which John W. Neff, Byron D. Gibson and William B. Jackson are defendants and appellants. The decision affirming the judgment of conviction of the trial courts in the cases of Gibson and Jackson were handed down by the appellate division last Wednesday. Bail for Jackson and Gibson was fixed at \$10,000 and that for Neff at \$15,000 and the certificates were conditioned on argument being made at the January term of the court of appeals. The certificates stay proceedings and permit the appellants to renew their bail. Neff was county auditor and Gibson and Jackson members of the board of supervisors of Erie county. Evidence produced at their trials was to the effect that between \$80,000 and \$100,000 had been illegally taken from the county treasury.

## LAND REGISTRY LAWS.

### Arguments For and Against the Torrens System to Be Heard Nov. 29.

New York, Nov. 19.—The commission appointed to consider changes in the land registry laws will give a public hearing in the assembly chamber at Albany Nov. 29, when all persons desiring to make suggestions will be heard. In making this announcement David A. Clarkson, chairman of the commission, said:

"A mistaken impression as to the powers and scope of the Torrens commission has operated thus far to deprive the commission of certain information which it greatly desires to obtain. The legislature in creating this commission conferred upon it the authority to suggest changes in the present system of land transfers.

"Persons familiar with real estate transfers realize that the system now in use needs modification and simplifying. Different portions of the state have different needs in this respect, and the commission desires to be put in possession of information showing these various needs. The hearing in the assembly chamber, Albany, at 1:30 p. m. on Nov. 29, has been planned for this purpose as well as to hear arguments for and against the Torrens system. Persons desiring to be heard on that date are requested to notify the secretary at once, and be prepared to submit at the hearing a brief statement of the facts and arguments they desire to present.

"All communications should be addressed to T. Winthrop Weston, secretary, room 54, 55 Liberty street, New York city.

## THOUGHT JURY TOO EASY.

### Warner Sorry They Didn't Convict Him of First Degree Murder.

New York, Nov. 19.—Frank H. Warner was convicted of murder in the second degree for killing Esther C. Norling on July 23 last. The trial has been in progress for a month.

"I'm sorry they didn't make it first degree," was Warner's only comment when the verdict was returned.

Warner, who had known Miss Norling for some years, went to the store in which she was employed in 42nd street and shot her without warning. He escaped into a large office building and before he was followed got out through a rear window. He then went to a hat store owned by John C. Wilson, a life-long friend, and shot him. Wilson died soon after. Warner was captured by a truckman armed with a cotton hook as he was leaving Wilson's store.

Patrolman Thomas Walsh was dismissed from the police force on charges of cowardice for not following Warner into the office building after he shot Miss Norling.

## Erie Employees' Pension Association.

Jamestown, N. Y., Nov. 19.—A meeting of the employees of the Erie railway, representing every branch of the service, was held here for the purpose of considering the proposition to form an Erie employees' pension association. The matter has been under consideration for some years but heretofore only informally. Recently the company presented a plan on which it would assist the employees and this plan was formally accepted. The officers of the meeting were J. J. MacNeill, Cleveland, president, and F. J. Jones, Youngstown, O., secretary. The plan will be fully developed early in 1908.

## American Admiral in Turkish Navy.

Constantinople, Nov. 19.—Commodore R. D. Bucknam, an American, and naval adviser of the sultan, has been promoted to the rank of rear admiral in the Turkish navy with the title of Pasha.

Commodore Ransford D. Bucknam was formerly a resident of Worcester, Mass., and has followed the sea since 15. At one time he commanded one of John D. Rockefeller's whaleback steamers on the great lakes. He later entered the service of the Cramp Construction company and took the cruiser Abdul Medjidieh to Constantinople after its completion at Philadelphia.

## Woodruff's Application Denied.

Albany, Nov. 19.—Supreme Court Justice Fitts denied the application of former Lieutenant Governor Timothy L. Woodruff for a writ of mandamus to compel James S. Whipple, state forest, fish and game commissioner, to lay out a road in the Adirondacks, through state land, to connect property in Hamilton county owned by Mr. Woodruff. The decision was awaited with interest by several automobile associations which, it is said, intended to make applications for other roads if the determination was favorable to Mr. Woodruff.

## Defense Challenged Entire Venire.

Georgetown, Ky., Nov. 19.—The attendance at the trial of Caleb Powers, charged with the murder of William Goebel, was larger than on any preceding day. One hundred men summoned from Harrison county arrived on time. The defense challenged the entire venire, including seven jurors who had qualified. The defense alleges irregularity in summoning the venire.

## Pettibone Trial Reset For Nov. 25.

Boise, Idaho, Nov. 19.—The trial of George A. Pettibone for complicity in the murder of former Governor Steunenberg was reset by Judge Wood for Nov. 25. If the Adams trial at Rathdrum is finished by that time there will be no further postponement.

## SHORTER NEWS ITEMS

### Pithy Paragraphs That Chronicle the Week's Doings.

**Long Dispatches From Various Parts of the World Shorn of Their Padding and Only Facts Given in as Few Words as Possible For the Benefit of the Hurried Reader.**

Governor Magoon's decree for the relief of Cuban agriculture authorizes the deposit in the banks of \$5,000,000 treasury funds.

Mrs. Charlotte Phillips was freed at Cleveland from the charge of killing her husband, John C. Phillips, coal operator and broker.

Leo Stevens and a photographer, in a balloon, took moving pictures in a flight of 175 miles over mountains in Vermont and New Hampshire.

One of the Japanese athletes at the private exhibition in the White House hurled a fellow countryman 10 feet through the air, landing him at the president's feet.

Argument was heard in Pittsburg on Philadelphia county's appeal from the injunction granted to the Pennsylvania railroad against the enforcement of the two-cent rate law.

## Thursday.

The American Federation of Labor, in session at Norfolk, took steps to raise a fund of \$1,500,000 to fight the Manufacturers' association.

Navy department reported estimate that 12 new ships will be ready in the Atlantic when the Pacific fleet returns.

The police of Pittsburg found on a prisoner suspected of forgery the personal cards and letters of many prominent financiers, with memoranda seeming to be the record of many swindles.

A report reached Durango, Col., that a battle occurred at McClino canon between the Indians and United States troops, in which six Indians were killed. No soldiers were killed or wounded.

## Friday.

Alexander Graham Bell launched his new airship, which he believes will solve the problem of aerial navigation.

Little enthusiasm marked the reception of Emperor William in London, where he was welcomed at the Guild Hall.

Michael McCabe, a miner, was rescued after spending 87 hours buried hundreds of feet below the surface in a mine at Gilberton, Pa.

Governor Hughes called upon six prominent New York financiers to investigate and report on the financial situation with a view to possible changes in state banking laws.

For omitting "In God We Trust" from certain United States coins the diocesan convention of the Protestant Episcopal church entered a protest against the action of the president.

## Saturday.

Each of the six bankers named by Governor Hughes to investigate the banking laws announced that he would serve.

Secretary Cortelyou, in a speech at the anniversary of the Merchants' association, urged that the public stop hoarding money.

Mr. Roosevelt and President Diaz were said to be near an agreement for a naval coaling station for the United States at Magdalena bay.

The American Federation of Labor was asked to lay before President Roosevelt request of Puerto Ricans for citizenship, an eight-hour day and other reforms.

The prospects of cotton growing in German East Africa, which the German colonial secretary, Herr Dernburg, considered good, are not now regarded in the same favorable light.

## Wednesday.

The first subway train ran Saturday

under the East river, half way through the tunnel to Brooklyn.

Edward Payson Weston, the aged pedestrian, made 75 miles in 24 hours between Erie, Pa., and Painesville, O.

President Roosevelt praises the thrift of the negroes in America, who since the war have acquired taxable property worth \$350,000,000.

President Roosevelt signed the proclamation admitting Oklahoma as a state and the newly elected officers were sworn in at Guthrie.

Thousands of small investors in New York are bringing out their hoarded cash and snapping up bargains which the low prices for stocks make possible.

## Tuesday.

The Paris Matin announces that President Fallieres will visit the emperor of Russia next year.

Plans for a 12 day celebration of the tercentenary of the birth of John Harvard, founder of the university, were completed at Harvard.

The suit arising out of the consolidation of the cities of Pittsburg and Allegheny was decided by the U. S. Supreme court in favor of consolidation.

Secretary of War William H. Taft arrived at Vladivostok, will spend two days in Russia and will not see the German Emperor before sailing for America.

President Roosevelt invited the Governors of states and territories to a White House conference to consider the preservation of the nation's natural resources.

## EXPORTS EXCEED IMPORTS.

### Great Prosperity Shown in Our Foreign Trade Balance Sheets.

Washington, Nov. 19.—Great prosperity is shown in our foreign trade balance sheets as officially reported by the treasury department. During the last 12 months ending with October our exports have exceeded our imports by \$411,102,305, and during the first 10 months of the present calendar year the excess has been \$292,153,806. During the month of October our exports were valued at \$180,559,461, the largest for any month during the year except January, when our shipments abroad were more than \$8,000,000 larger.

Our imports during October were valued at \$111,811,982, the smallest for any month during the calendar year except in September, when only \$106,365,180 worth of goods were brought in. October broke the consistent record maintained throughout the year of monthly imports in excess of those of the corresponding month of 1906, the United States taking from abroad over \$7,000,000 less in October, 1907, than in October, 1906.

Our exports which, in comparison with those of corresponding months last year, have been showing a slight decrease since August, are nearly \$7,000,000 less in October, 1907, than in the same month in 1906. Our exports so far this year are over \$87,000,000 greater than during the first 10 months of 1906, while our imports are more than \$150,000,000 larger.

## Status of College Athletes Defined.

New York, Nov. 19.—After a long discussion the Amateur Athletic union decided on the status of college athletes in amateur athletics in the future. By resolution it was decreed that college athletes may register with the union from two places only, their colleges and the homes of their parents or guardians. An attempt was made to continue college athletes to competitions at their colleges, but the delegates believing that this change was altogether too drastic, the resolution was amended to include their homes. Yet this action will prevent college athletes from representing athletic clubs and small summer resorts during the summer vacations.

## Storekeeper Stabbed.

Monaca, Pa., Nov. 19.—Alexander Marshall, a storekeeper at Colona near here, is in a critical condition from a stiletto wound inflicted by a foreigner.

## Women's

accounts are welcomed and courteous treatment assured. Here you may open an account, obtain new clean money, order steamship accommodations, purchase Foreign Drafts or Money Orders and transact other financial business.

## Married Women

or minors may open accounts subject only to their order. Deposits may be made in the name of two or more persons, subject to withdrawal by either one, or in case of death, by the survivor.