

7. Yea, even the faculty, they of the serious and sober mien, came up out of the surrounding country and did congregate at the station.

8. Now it came to pass that as they spoke one with another, and the tall pharisee from Boalsburg munched peanuts with the fair damsel from Sauerstown, that the train appeared in the distance, and lo, in the short space of half an hour it arrived at the gates of the city.

9. And the people, did rise up with exceeding great joy and did pile into the car, filling it full even unto the uttermost parts of the platform.

10. Then did the engine whistle and the people cry with one accord in a great shout, saying, "It is enough ; let us start at once."

11. And the train bore them away ; and they stayed with the fair damsels and comely youths of Bellefonte even for the space of one hour, until the coming back of the train at the eleventh hour of the day.

12. But lo, as the train approached its destination great trouble fell upon the people, for the men slayers had greased the tracks, yea, the rough and rocky men from State College had poured soft soap upon the rails.

13. But forbearance was with the people and sand failed not for the engine, and at the last hour of the day amid great rejoicing and commutation the people came out of the train.

14. And the wise men from beyond Pine Grove mounted their chariots and departed well pleased.

15. Now all this came to pass in the fourth year of the reign of Harrisonicus, he of the patriarchal hat, and of the great prophet Blainebus.

16. And the rest of their deeds, first and last, are they not set forth in the books which are on the condition shelves of the library, and in the reports of the Pennsylvania State College.

Stevens is to have a new laboratory 60x80 feet, of three stories, to accommodate 250 students and to cost \$50,000.

POPULAR TALKS ON LAW.

BY WM. C. SPRAGUE, ESQ.

Mercantile Agencies.

In this article I shall undertake to say a few words in reference to the liability of mercantile agencies doing a collection business.

In the first place, almost all agencies who do a reporting business also handle collections, it seeming to be almost a necessary part of their business, and as almost every one, at some time in his business career, is tempted to employ an agency in the collection of his claims, a statement with reference to the liability of an agency handling such business, will be of general interest.

In the first place, it may be stated as a general rule, that the liability of an agency is governed by the contract made between the agency and the owner of the claim. In most cases, however, the contract is merely an implied contract, no express terms being agreed upon, unless it be as to the rate per cent to be charged by the agency for the work it does. Usually a bare receipt is given for the collection and the liability of the agency in some cases, and in all cases where the terms are not defined, is to be determined from the general law of contracts.

By undertaking to collect an agency does not insure a collection ; and early in the history of agencies, it was thought that the taking of a claim for collection was an implied agreement upon the part of the agency to forward it to its local correspondent, and to act merely as a forwarder of the claim and as the agent for the receipt of the money and the turning of it over to the client. That its liability did not extend to the loss of the money by failure of the correspondent to pay it over, and that it was only bound to use ordinary and reasonable diligence in the selection of capable and honest correspondents and reasonable diligence in following up the claim. There can be no doubt that if the terms of the contract expressly state that such is the position of the agency,