

## LESSON OF INTEREST

FIGURES THAT ARE CALCULATED TO STAGGER IMAGINATION.

What Old King Midas Might Have Accumulated Starting With The Modest Saving of Ten Cents a Week.

Why didn't King Midas, the gold lover, try to save ten cents a week? says the Chicago Tribune. He could have given the world a wonderful example of the value of the saving habit. Besides, he would have left money for the members of his family alive today. Midas was one of the kings of Phrygia. As the Phrygian line was wiped out by the Cimmerians about 670 B. C., we may assume he lived about 800 B. C., or at least 2,711 years ago.

If King Midas had started in saving ten cents a week he would have saved a dime, therefore, on each of the 140,870 weeks. This would make him the neat little sum of \$14,087.20. Although not a fortune in these days, \$14,087.20 is quite a fair sum to save by giving up one cigar a week. But there is more to follow.

In those days of political upheaval and commercial uncertainty, capital was entitled to a bigger return on its investment than it would be today. The risk was much greater. Though we have no actual records of Phrygian rates of usury, it is fair to assume that the Midas' account drew ten per cent. Interest compounded annually for at least the first 2,000 years, or until the commercial world had reached a comparatively recent stage of development.

Beginning, therefore, 800 years before Christ, Midas put into his savings ten cents every week. At the end of the first ten weeks he had a dollar. The interest on one dollar for one year is not great, even at ten per cent, but it adds another dime to the ten already saved. At the end of the second year there is something more than two dimes to be added.

At the end of the first hundred years the accumulation on the first dollar, at ten per cent, compounded, would be \$13,780.66. Thus Midas, in the year 700 B. C., would have had \$13,780.66, resulting from his first ten weeks' savings. The compounding goes on through the next century so that at the end of 200 years, in the year 600 B. C., Midas would have had \$189,906,590.04 from his first dollar.

At the end of the next hundred years, or in 500 B. C., the results from those first ten dimes put away would be \$2,619,038,149,100.33. Continuing this compounding through the following 2,411 years it is not a complicated mathematical problem to arrive at the sum Midas would have today from his first one dollar saved.

Remember, moreover, this sum, which would be up among the uncountable trillions of dollars, would represent the increment of only one dollar put away by Midas. Midas himself, busily saving dimes, would have started a new series of dollar pyramids every ten weeks. At the end of the first year's saving he would have started five, and a half of these stupendous fortunes. To compare any one of these with the \$14,087.20 he would have saved if he had received no interest, certainly represents the interest habit in a favorable light.

### Tribute to the Onion.

Kill the onion and you leave a gap in the universe. Kill anything else and there is a substitute. The potato is akin to the cereals, squash and cabbage and turnips and cauliflowers are of the same family, beans are elongated peas, the lemon is a pessimistic orange, beef reincarnated grass, watermelons just the survivor of a very fit cucumber, and so on. But the onion is sui generis, alone, unique, triumphant. It is a special creation to tempt the palate of a weary world. It proves the utility of man's wisdom. He might have guessed at everything else under the sun, but he would have never guessed an onion. Science may deduce a new star before it becomes visible, or radium before its discovery, but this succulent, fragrant, starchy vegetable would have gone uninvited forever, had not its own insinuating, yet not bashful qualities forced themselves into tear-brimmed eyes and luscious anticipatory lips. With what a mixture of gratitude and awe should we view the spectacle of nature turning her engines to the transmuting of mere clay into a vegetable with an artistic temperament.

### American Architecture.

"There is an American architecture," said the traveler, "but not many Americans will believe it until they have taken a course in moving picture shows in foreign countries. That was what convinced me. Owing to ignorance of foreign languages we sought most of our dramatic entertainment in Europe from the cinematograph. No matter where we went one-half the pictures were American. Sometimes they were so labeled, sometimes not, but whether they were or not we soon learned to tell American pictures by the architecture. Sky-scrapers, of course, were the chief distinguishing mark, but high-steepled stone houses and frame cottages with two or three wooden steps leading up to a porch were just as unmistakably American. All the way from Inverness to Cairo the minute we set eyes on one of those houses we knew we were looking at something that couldn't be duplicated outside the United States, and all the rest of the audience knew it, too."

## MADE HIM EARN CHERRY PIE

Resourceful and Independent Daughter Gave Old Eph Just the Lesson He Needed.

Eph Wasson did not believe in the sweetness of bread earned by the sweat of his own brow. So Mandy, his wife, like many another industrious colored woman, not only took in washing to pay for the groceries, but chopped her own wood, built the fires, and waited on Eph besides.

But there was a change when their daughter Clarissa came home. "Clar," who was an expert cook, had gone to school and become a teacher, and had acquired an independent spirit. She quickly took in the domestic situation.

Now all the spring Eph had watched the cherry tree in his back yard with a watering mouth. If there was one thing that Eph liked more than another it was cherry pie; and Clar was famous for her cherry pie. As good luck would have it, she had come home just as the cherries were ripe. "Clar, honey," said Eph, in a wheedling tone, the morning after her arrival, "won't you cook yo' ole daddy a cherry pie?"

"Very well," said Clar, and Eph shuffled off happily to his usual loading place.

"Law, honey," said Mandy, when Clar started to make the pie, "dar ain't enough wood. Yo' mammy'll have to get some."

"Not a stick!" ordered Clar, emphatically.

Moreover, there was no sugar, and only a half-cup of flour. However, that did not disturb Clar. She picked a pint of cherries, put them in a pan, and poured over them the pint of flour stirred in water. This mixture she put in the oven and lighted the only two sticks of wood in the house.

At noon Eph came in with eager anticipation, and sitting down at the table, called for his pie. Clar set it before him. He rolled his eyes at the mess in astonishment. It was a queer-looking pie; still Clar was always learning something new. He cut into it and took a big mouthful.

"Why," he exclaimed, "you done forgot to put the sugar in!"

"No," said the daughter. "You forgot to get it."

"Tain't half done!" he grumbled, with the sour, clammy mixture sticking to his teeth.

"It cooked as long as the wood lasted," said Clar, unconcernedly.

"And I ain't had a cherry pie for more'n two years," Eph said, pushing the plate back and shaking his head mournfully.

"When you get something to make it with and something to cook it with, I'll bake you a cherry pie," said Clar.

"Huh!" grumbled Eph in disgust.

"If I's got to work for a cherry pie, I'd rather have greens."

"All right," said Clar. "The greens are out in the pasture; go eat 'em."

But the next day there were wood and flour and sugar in the house in time for a cherry pie. After missing three regular meals, Eph had concluded that victuals of any sort were worth working for—if he could not get them in any other way.—Youth's Companion.

### Artificial Rubber Factory.

A factory to produce artificial rubber has been established at Yumiden, the port at the mouth of the North Sea canal. It is said that the company instituting this factory has succeeded in producing a substance having the qualities of rubber and also certain special advantages over genuine rubber. The process is a secret, but the principal ingredient of the product is said to be fresh sea fish, which are brought to Yumiden in vast quantities by the Dutch fishing fleets. According to report 15 to 16 per cent of natural rubber is added to the fish, and the result is a substance as flexible and elastic as rubber, but much cheaper—about as 1.25 to 8 in price, compared with real rubber. The low price of this product will be caused partly by the by-products which are possible, for it is said that much albumen will be made from the fish and that half of the factory is arranged for the manufacture of guano. It is stated that this artificial rubber can be vulcanized in a short time; that it is benzine proof and can resist the effect of heat. At first sight the substance much resembles real rubber. A slightly fishy smell betrays the chief ingredient, but it is explained that this will be prevented by extracting the fat of the fish.

### Predicted 1912 as "Black Year."

Astrology is the pseudo science which essays to foretell future events by studying the position of the stars and ascertaining what their influence may be on human destiny. The Chinese, the Egyptians, the Chaldeans, the Romans, and most other ancient nations were implicit believers in astrology, as were the later Jews, the Arabs, with other Mohammedan races, and the Christians in mediaeval Europe. So we see that the science has a long and honorable record behind it. "Young Moore," the British astrologer, predicted long ago the social and political troubles of recent days. He wrote of 1912 as the "black year," and tells us how it is done. He says: "Genuine astrological horoscopes and forecasts are based exclusively upon exact astronomical and mathematical calculations, and the trained scientific astrologer will calculate the past or future of any person by the same methods that the astronomer employs to calculate the return of a comet, the new and full moon, eclipses, high and low tides, weather changes, and other natural phenomena."

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INDICTMENTS AGAINST BAYLESS AND HAMLIN

Potter County Grand Jury Returns True Bill in Austin Dam Case

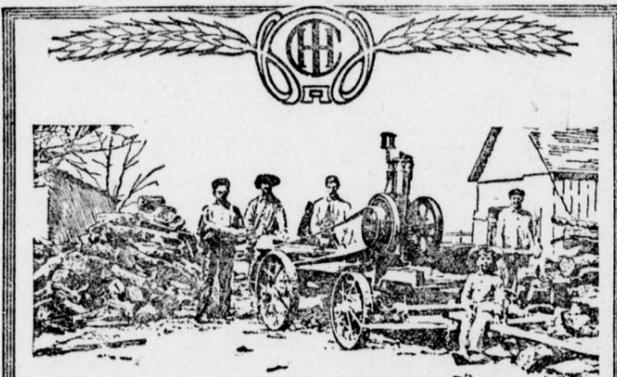
Condersport, Pa., Sept. 14.—An echo of the Austin disaster was again heard this week when the Potter county grand jury returned true bills in two cases against George C. Bayless, F. N. Hamlin and M. C. Bailey, charging them with voluntary manslaughter. Two other cases, in which the same charge is made, are now awaiting trial in the Tioga county court, having been transferred from Potter county by order of the Supreme court on petition of the defendants.

Panther Throws Suburb of Altoona in State of Terror

Altoona, Pa., Sept. 7.—People living in the vicinity of Eldorado, a suburb, have been in a state of terror for the last week, because of the presence of a panther.

Charles Clair and Harry Lynn and Emory Richern, boys, were returning from a visit to the Luther farm along Sugar run and were followed for over a mile by the animal. When it came within a few yards of them they took to their heels.

Some of the farmers are afraid to venture out at night. Local hunters are organizing a party to make a search for the creature.



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## Their Good Excuse

"I've heard that the Mathesons are going to give a large card party next week Friday," remarked Mrs. Allen to her husband.

"Been invited?" asked Allen, not looking up from his paper.

"No, the invitations aren't out yet."

"Well, I suppose we'll be asked, all right."

"Yes, that's the trouble."

"Trouble?" echoed Allen, laying down the paper.

"Yes, trouble. You know, Tom, I just can't bear those stiff, tiresome parties Mrs. Matheson is always giving. The last time we went to one we both declared that we'd never go to another."

"It's simple enough to send regrets, isn't it?"

"Without any reason and cause an old friend and neighbor to be offended for life?"

"Then send an excuse. Say that I'm ill or that your Angora cat is under the doctor's care because of an attack of the pip."

"Don't be silly, Tom. This is a serious matter. The Mathesons always know everything that goes on in this house. How could they live right across the street and not know whether I was telling the truth or not if I said you were ill? No, we've got to have some real reason for declining."

"We might run out of town," suggested Allen. "The fishing is fine."

"Fishing!" Mrs. Allen gave her husband a withering glance. "When you feel impelled to go fishing, Tom, please leave me at home. I've had enough of leaky boats, wet feet and blistering sunburn."

"Well, we might go to some other city for a little change."

"I'm not prepared to go away from home. My clothes aren't in order and I have a dressmaker coming next week. I think we'd better just invite some people to dinner the evening of the card party. Suppose we ask the Doolittles?"

"Do you think," inquired Allen, "that an evening with the Doolittles will be any more enlightening than a party at the Mathesons? Have I got to listen for three hours to Doolittle's maudlin talk about his one hunting expedition to the Maine woods and to Mrs. Doolittle's bromide reminiscences of her single trip to Paris? Why the Doolittles, my dear?"

"You know very well that we owe them some hospitality. I think Mrs. Doolittle is quite interesting and that story Mr. Doolittle tells about the moose he missed is really exciting."

"Yes, the first twenty times you hear it. After two dozen repetitions my hair has ceased to stand on end at the critical moments."

"Well, anyway, I like them."

"No accounting for tastes, my dear. If asking the Doolittles to dinner will satisfy a soul craving of yours, ask them by all means. Never mind me."

"Don't be ridiculous, Tom. You know I'm not crazy over them, but as long as we have to have some one, I think we may as well have them."

"Oh, very well," replied Allen.

When he left the house a few minutes later he dropped a note of invitation into the nearest post box and grinned.

Three days later he asked his wife: "Ave the Doolittles coming?"

"Yes, Mrs. Doolittle telephoned an enthusiastic acceptance. She has had some of her Paris photographs enlarged and she's going to bring them over to show us."

"Has Doolittle had any photographs taken of his moose story?"

"Tom, you ought to be ashamed."

"I am, my dear; but I'd rather be ashamed than hear that story again. By the way, did you remember to send your regrets to Mrs. Matheson?"

"No."

"Why not?"

"Well, it's awfully strange, Tom, and I can't understand it at all—we're not invited by the Mathesons."

"Not invited! And the sacrifice on the Doolittle altar is all for nothing?"

"But I can't see why they didn't invite us," persisted Mrs. Allen.

"The night of the party after the Doolittles had taken leave, Mrs. Allen gazed dolefully from her front windows. "Just look how gay it is over there, Tom!" she said. "After our dull evening the lights and laughter are really alluring. It appears to be an unusually lively affair. I honestly cannot see why we weren't asked."

"We weren't; that's the main thing to be thankful for."

"I'm not a bit thankful. I'm greatly disappointed."

"Why, I thought you never wanted to go there again."

"I didn't, but I don't like to be left out and you know yourself, Tom, the Doolittles are the worst bores among our acquaintances. I don't see why you insisted on having them."

"Why, my dear, I never—"

"Now, don't deny it, Tom. You said for me to have them by all means. Those were your exact words. Look, they've begun to dance over there. Oh, dear, I haven't danced for an age!"

—Chicago Daily News.

Never, Never, Never.

A woman is never as old as the women who are jealous of her thin she looks.

Surprised.

"I wish I knew how to kill time!"

"Why, I have heard you sing."

## SYDNA ALLEN ARRESTED FOR COURT-ROOM MURDER

Intercepted Letters to Virginia Sweetheart Results in His Apprehension

Des Moines, Iowa, Sept. 14.—Sydna Allen, wanted for shooting the judge, sheriff and others in the Virginia court-house murder, was captured here to-day at noon and the police expect to apprehend Wesley Edwards here in a few hours, as he is working near here on a grading gang. The arrest was accomplished by intercepting letters from Sydna Allen to his Virginia sweetheart. The court-house murder shocked the whole country and police officers all over the country have hunted for the Allens for months.

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**THE NEWS ITEM**

REPORT OF THE CONDITION OF First National Bank of Laporte of Laporte, in the State of Pennsylvania at the close of business Sept. 4, 1912

RESOURCES.	
Loans and Discounts	52,368.06
Overdrafts, secured and unsecured	205.83
U. S. Bonds to secure circulation	25,000.00
Primums on U. S. Bonds	292.62
Bond Securities, etc.	2,970.00
Banking house, Furniture, and Fixtures	8,448.46
Due from approved Reserve Agents	6,929.19
Checks and other Cash Items	58.83
Notes of other National Banks	2,190.00
Fractional Paper Currency, Nickels and Cents	27.99
Legal Money Reserve in Bank, viz:	
Specie	4,845.60
Legal-tender notes	2,220.00
Redemption fund with U. S. Treasurer (5 per cent circulation)	1,250.00
<b>TOTAL</b>	<b>106,801.58</b>
LIABILITIES.	
Capital stock paid in	25,000.00
Surplus fund	3,500.00
Undivided Profits, less expenses and Taxes paid	319.92
National Bank Notes outstanding	25,000.00
Due to other National Banks	36.49
Individual deposits subject to check	35,929.51
Demand certificates of deposit	17,521.01
Certified checks	6.00
Cashier's checks outstanding	24.65
<b>Total</b>	<b>106,801.58</b>

State of Pennsylvania, County of Sullivan, ss: I, Edward Ladley, Cashier of the above-named bank, do solemnly affirm that the above statement is true to the best of my knowledge and belief. EDWARD LADLEY, Cashier. Subscribed and affirmed to before me this 20th day of June, 1912. ALBERT F. HEISS, Prothonotary. CORRECT ATTEST: A. H. BUSCHHAUSEN, F. W. MEYLER, E. J. MULLEN, Directors.

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