# The \* Star.

Subscription \$1.50 per year, in advance. C. A. STEPHENSON, Editor and Pub. WEDNESDAY, JANUARY10, 1894.

## Cravelers' Ouibe.

Passenger trains arrive and leave Reyn-oldsville as follows:

Allegheny Valley Raihway. Allegheny Valley Raihway. Frain 9. - - 6.44 a. m. Train 6. - - 7.40 a. m. Train 1. - 1.00 m. Train 5. - - 1.42 p. m. Train 3. - - 6.57 p. m. Train 10. - - 8.48 p. m. Clearfield & Mahoning Railway.

Train No. 70, leaves at 7,10 a. m. Train No. 71, arrives at 7.35 p. m

REYNOLDSVILLE POST-OFFICE. Mails arrive and leave the post-office follows: Arrive. Depart.

FROM THE WEST. FOR THE EAST. 1.15 p. m. - - 7.00 p. m. 12.30 p. m. - - 6.30 p. m. FROM THE RAST. 8.00 a. m. - 2.00 p. m. 7.15 a. m. - 1.15 p. m. 8.00 a. m Arrives from Rathmel and Prescottville L30 a.m. Arrives from Panic Tuesdays, Thurdays nd Saturdays at 2.30 p.m. Departs for Prescottville, Rathmel, Panic

Departs for Prescotiville, Rathmel, Panic 3.09 p. m. Office hours 7.00 a. m. to 8.00 p. m. Money order office open from 7.00 a. m. to 7.30 p. m. Register office open from 7.00 a. m. to 8.00 p. m. Legal Holidays from 7.00 to 8.00 a. m. and from 12.00 to 3.00 n. m. J. W. Fouwr P. M.

LOCAL LACONICS.

Major Dane Friday night.

Rubber boots \$2.75 at Robinson's, best make

Carlsbad China fruit plates 10 cents at Schultze's.

Save money by attending Arnold's closing out sale.

"The Great Naval Battles of the Rebellion" Friday night.

See our men's fine shoes at \$1.50 lace or congress at Robinson's.

A revival services is now in progress in the M. E. church at this place.

Rev. H. R. Johnson is holding special services in the Presbyterian church this wook.

An eight foot silver plated show case, mansard style, for sale at Alex. Riston's cigar store.

At King & Co.'s you will find baled hay, salt, flour and a full line of general merchandise.

If you are looking for bargains, visit A. Katzen's store. Read his advertisement in this issue.

John H. Buhl, of Brookville, has been appointed Mercantile Appraiser for Jefferson county for 1894.

Seeley, Alexander & Co., bankers, presented their friends with very pretty morocco match safes last week.

There will be a special meeting of the W. C. T. U. at Mrs. J. M. Hays' on Thursday, Jan. 11th, at 3.00 P. M.

During the recent muddy spell the people have had an opportunity to appreciate the paving of Main street.

The Washington Township Sunday School Association will hold a meeting at Falls Creek on Friday, Jan. 19th.

Walter, son of Dr. S. Reynolds, swallowed a safety pin last Sunday. Fortunately for the boy the pin was closed.

Hear Major Dane lecture on "The Great Naval Battles of the Rebellion" at Centennial Hall Friday evening, Jan. 12th.

A section man on the A. V. R'y, who lives at Baxters, lost four toes of one foot yesterday by a rail falling on his foot.

Some person or persons entered James and took therefrom a number of cans of peaches and pears.

Some Italians who had been imbibing freely of the cup that intoxicates, got into an altercation Monday evening and one of them had his arm badly cut with a big knife that was used in the fracas.

The Prohibitionists of this borough will hold a caucus in Centennial hall on Thursday night, Jan. 16, at 7.00 o'clock to place in nomination a ticket for the spring election. Every Prohibitionist is earnestly requested to be present.

The .Indiana Progress, which has entered its eighty-first year, came to our exchange table last week modernized and greatly improved in appearance. It always has been a good paper and we are glad to see it get stylish in its old days.

Rev. P. J. Slattery, pastor of the M. E. church, will preach next Sunday evening on "The unfairness with which reasonable mer treat religion." He extends a cordial invitation to nonchurch goers and honest skeptics to attend the services.

At ten o'clock Monday morning, Jan. Sth. E. L. Evans and Miss Minnie Lusk went to the Presbyterian parsonage, in tion. this place, where they remained long enough for Rev. H. R. Johnson to perform a very binding ceremony and then came to Reynoldsville last Friday and they left the parsonage as Mr. and Mrs. brought with him what he considers Evans. the largest hog that was to be found in

The B., R. & P. R'y Co. has reduced that neck o' woods. The porker weighed expenses on the division between Punx-422 pounds when dressed. Who can sutawney and Bradford by laying off trot out a bigger hog ? most all the night operators on the division and the day operators at Big Run, Brockwäyville and Carmon and has decided that theatrical companies several switch crews at DuBois and must pay a license of \$50 into the county Punxsutawney. treasury before a performance can be

A gentleman from Rathmel came to given within the county, unless they Reynoldsville a few days ago to buy a have previously paid a state license pair of No. 9 shoes. After visiting three of \$1,000. This law applies to all or four stores and failing to get the size he wanted, he decided he would not go delphia and Allegheny. home without the shoes, and if he could not get his No. in one pair he could in two, and he bought No. 4's and 5's.

Postmaster Foust recently received 45,-000 postages tamps. They are the Columbian stamps and the people cannot buy any other kind, whether they like it or not. The Columbian stamps were made through. After the lather's disappeared, after he,s tortured you; Many a face is aching, if you could but see and must be used up, and the Department has divided them so as to give all postoffices their share of the big stamps.

According to the report given in last week by Walter Spry, assessor for this borough, there were forty-eight births in the borough from June 1st to Dec. 1st 1893, twenty-eight males, twenty females; nineteen deaths, seven males, twelve females; there are 680 voters in the borough; 129 cows, 107 horses and 158 dogs.

J. F. Mulhollan's funeral held in the M. E. Church last Thursday afternoon was largely attended. It is seldom that so many silvery-haired men and women are seen together at one time as were gathered in the M. E. church on this occasion. Many of the tottering forms who were present are already feeling the effects of the fog that arises from the River of Death.

"Major Dane possesses a strong sonorous voice, capable of a good deal of light and shade, an animated delivery. combined with dramatic action and gesture, a good memory, great fluency, and a copious command of language. He imparted a rare amount of humor and pathos to his incidents and illustrations, and was frequently interrupted by applause."-Melbourne Argus. At Centennial Hall, Jan. 12th.

### A Combination of Brightness.

Paul Hector's Flying Ship in the 'Flying Vulture" rounds up the most wonderful century ever known in scientific inventions. At Reynolds opera house Jan. 19th.

Finished at Ridgway.

Going to Ridgway.

A Big Hog.

Must Pay a License.

Judge Doty, of Westmoreland county,

counties in the state outside of Philia-

Come Here and Get Shaved.

At this place the barbers are profes

sionals and do not torture their

customers, but over at Clearfield the

barbers are not professionals, for the

That after the shave is over, after the barber's

Stole a Hog.

Dr. S. Reynolds bought a small hog

last week and cut it up and put it in a

tub and set the tub out on the back

the family retired the pork was on the

morning the pork had been taken in-to

have some spare-ribs from the hog, but

Tell it All.

John Temple Graves, who is from the

home of Hoke Smith, paid a glowing

General Robert E. Lee during the

correspondent, who is a Republician.

failed to mention the glowing tributes

Mr. Graves paid to Washington, Lin-

A Mammoth Stock.

Beyond a doubt the biggest pile of

coln, Grant and McKinley.

alas, the thief took the spare-ribs to.

be patches, a dime that has vanished, after the cratches.

Raftsman's Journal says:

Many a

George Burtop, of the Beechwoods,

burned; nor are we hankering after The Eagle Valley tannery at Ridgway notoriety, for if such was the case we finishing the work of tanning a large have certainly been successful. The number of hides that were in the vats willingness of the DuBois firemen to of the tannery at this place when it was help their neighbors was certainly apdestroyed by fire last month. preciated by the people of Reynoldsville, but the attempt made by Mr. Ber-Evangelist Patterson. ringer to leave the readers of the Cour-

Rev. W. G. Patterson, Evangelist for icr under the impression that the he Pennsylvania Bantist State Mission DuBois firemen had been accused falsely Society, is conducting gospel services in for some misdemeanor while in Reynthe Baptist church at this place this oldsville, was taken up by THE STAR week. If the meetings are a success Dec. 20th, 1893. The following mornthey will be kept up all of next week. ing the Courier, in its accustomed style, howled so loud that the cur at Falls Creek heard it and joined in. Since Dr. J. S. McCreight has rented rooms the Evening Express was been in Dufor a dental office at Ridgway, Pa., and Bois the editor of the Courier has devotwe understand he will move to that ed so much of his time and talent in place as soon as he can secure a dwelling saying mean things about the evening house. Dr. has many friends here who paper that he takes delight in that will wish him success in his new loca-

style of writing. We decided to let him have the pleasure of giving THE STAR a racket without paying any attention to his remarks, and would have dropped the entire matter, but the Volunteer took up the case last week and it, too, would make us out a prevaricator, which we will not stand accused of. The editor of the Volunteer was either misinformed or else he wilfelly prevaricated when he said: "In their hurry they accidentally carried away

We Don't Acquiesce.

We have no desire to enter into a

controversy with the DuBois Courier,

the firemen of that town or the Reyn-

oldsville Volunteer concerning the

ome tools, which were speedily returned the next day." It was almost a week before what had been taken away was returned, and some of the DuBois firemen acknowledged that the stuff had been carried away, and not accidentally either. Again, our brilliant friend says: "Whether any of them took beer we are unable to say, yet we do know that they conducted themselves in a very orderly manner." Just so! How did you find it out? The editor of the Volunteer, who does considerable trading in DuBois, cannot very well go back on that town. We will say here that there are gentlemen in the DuBois fire companies and it would be as unjust to judge all of them by the actions of a few, as it would be to judge all connected with the DuBois Courier by the rattle-brained chap who writes the "roastings" published in that paper.

## Limit Ten Miles.

The question as to whether a Justice of the Peace has the right to hold inporch to keep the meat cool. When quests came up before Judge Endlick, of Berks county, a few days ago and it porch but when they got up in the was held that under certain conditions they have such right. The case arose some other man's house. We were to tribute to the late Ex-Confederate lecture on Friday night. He was roundly applauded.-Reynoldsville correspondent Punxsutawney Spirit. The saw logs at any one mill in Elk county is the stock of the Ridgway lumber

That Major Dane is a good lecturer. That our next postmaster will soon be nnounced.

It is Said.

That many a boy makes an opening for himself by going skating on thin ice. actions of some of the firemen who were here last month when the tannery That several Reynoldsville girls have the carpet wornout in front of their mirrors.

That a few people in this place are always poking their noses into other people's business.

That promises are easily broken, but then it is the ensiest thing in the world to make new ones.

That a man never realizes how much poverty there is in the world until he tries to borrow a dollar.

That the bald headed man at least has the advantage when it comes to getting frightened. His hair cap't stand on end.

That there may be but one pin in a girl's belt, and she may not see her young man more than once a month, out his hand will find it.

That in these days a chap never know whether his best girl is wearing her hair in the latest style, or whether she merely forgot to comb it.

That when a man complains that his money is tied up the close observer may notice that he is doing his level best to get his daughter in the same position.

That perhaps the seurviest individual on earth is the man who tries to persunde his sweetheart that he worships her, and who, a few months after she has become a wife, treats her with brutal cruelty.

#### The Deal is Closed. [Punxautawney News.]

The 6000 acres of timber land lying a few miles to the north of Punxsutawney, known as the Sandy tract, is about to be developed. This is one of the most valuable unbroken tracts of timber in Jefferson county and is what was formerly known as the Winslow, Jenks & Blood property. it is estimated that the tract contains about 100,000,000 feet of standing timber, about 70,000,000 of this being hemlock, 20,000,000 pine and the balance in valuable hardwood. A company comprised of Pennsylvania and New York State capitalists have purchased the tract, and it is understood that the price paid was \$200,000. The company will be known as Clark Keyser & Kipp and a mill having a capacity of 80,000 feet of sawed lumber a day will be crected at the head of Elk Run, or near G. A. Morrison's place in McCalmont township. It is also stated that the woodsmen and mill bands will number between 150 and 300 men. It is not known just when operations will begin.

## A Bit of Good News.

The publishers of the Columbian Album, the wonderful Christmas gift of the Pittsburg Times to its readers, have decided to extend the scope of the work so as to make it a volume of 224 views instead of 160 as originally intended. This will necessitate an increase in the number of parts from 10 to 14. The additional numbers will be furnished to readers of the Times at the same terms as the first parts, namely six coupons and ten cents for each part. With the last part will be furnished a complete index and title page. Twenty-five thousand copies of the Columbian Album are being sent out by the Times each week. With the enlargement of the scope of the work this number should be doubled.

Township and Borough Elections.

#### PERSONALS.

Mrs. J. S. McCreight was in Ridgway Monday.

Ben. C. Reed, of Brookville, was in town this wook

Mrs. H. R. Johnson visited in Punxsutawney last week.

Wm. C. Schultze went to Johnstown this week on business.

Mrs. E. C. Sencor visited relatives at Tyrone the past week.

W. W. Barelay, of Big Run, was in Reynoldsville yesterday.

Miss Hettle Beer visited friends at Beechtree the past week.

Prof. W. H. Quigley, of Punxsutawney, was in Reynoldsville Saturday.

George Corbin, of the Beechwoods, went to Sterling, Kansas, last week. R. E. Scott, of Portland Mills, visited

friends in Reynoldsville the past week. Miss Josephine Stephenson, of Beech-

tree, visited relatives in this place last week. Mrs. Andrew T. Bing was called to

DuBois last week by the illness of her parents.

Mr. and Mrs. Jacob Booth and daughter, Mrs. Dr. Bowser, were in DuBois vesterday.

Miss Zella Postlethwait, of Maysville, visited relatives in this place during the past week.

G. E. Brown, the gentlemanly insurance agent of Brookville, was in Reynoldsville yesterday.

Daniel Coyle, of the McDonald Oil Field, near Pittsburg, is visiting his mother in this place.

George G. Gourley, the new deputy sheriff of Jefferson county, had business at this place yesterday.

Miss Edna Wilson, of Punxsutawney, has been visiting her sister, Mrs. Geo. F. Cant, the past week.

T. E. McCreight returned to school at Ada, Ohio, Saturday, after a vacation at his home near town.

Mrs. J. C. Harrison, of Allegheny City, is visiting her sister, Mrs. T. C. Reynolds, in this place.

Mrs. Aggie Craig and Miss Maud Spair, of Brookville, were gusts at J. Van Reed's last Saturday.

J. C. Barnes, photographer of New Bethlehem, had business in Reynoldsville Thursday of last week.

F. P. Elder, of Pancoast, was at Lewis & Elder's camp in Elk county last week looking at their traps set for bear.

Mr. and Mrs. C. E. Hughes, of Alleghany City, were the guests of Miss Martha McCracken, in this place, a day last week.

Miss Ella Reed, of Rimersburg, who was here one day the first of last week, is now visiting her brother, J. Van Reed.

Frank and Miss Maybel Sutter were at McGhees mills, Clearfield county, the past week, called there by the serious illness of an aunt.

Dr. S. Reynolds went to Tyrone Saturday to spend a few days with Rev. H. G. Furbay, formerly pastor of the Reynoldsville Presbyterian church.

John Nolan returned to the St. Vincent College, in Westmoreland county, Monday after a vacation with his parents, Mr. and Mrs. Daniel Nolan, at this place.

Albert Reynolds, the big Notary Public, and Alexander Riston, the cigar manufacturer, tarried at the county seat of Clearfield several days

on an objection to paying the bill of Justice of the Peace Tally, of Lobachsville. The law provides that Justices of the Peace may hold inquests when the death occurs more than ten miles from the Coroner's office. Lobachsville is fourteen miles from the Coroner's office, but it was urged by the opposition to the claim that there were a number of Deputy Coroners within less than the ten miles of Lobachsville and that the rule could not be applied to the case in question. It was held nevertheless, that the fact that there were Deputy Coroners within the ten mile limit did not affect the right of Justices of the Peace to hold inquests at distances exceeding ten miles from the Coroner's office, and the exceptions to the payment of the Justice's bill were dismissed in accordance with this find-

School opened Monday again after a two weeks vacation and many of the scholars were as tired as they were before the vacation.

Marbels, with the usual amount of loud talk, profane language and cheating, attracted the attention of the small boys last week.

Sykes, Allis & Moorhouse moved their stock of blankets, flannels, &c., from the Centennial Hall to the new woolen mill last Saturday.

There will be a special meeting of the Womans Relief Corps on Thursday afternoon at 2.00 o'clock. All members are requested to be present.

Mrs. Fred Alexander gave a party for Frank Alexander last Friday night. About eighteen couples were present. Elegant refreshments were served.

Jos. Strauss, who has had a lot of goods in the store room next to Geisler's tailor shop, shipped the goods away last week and will vacate the room.

The new post office money order, just sent out by the postoffice department, introduces the name of the payee and makes it negotiable like a bank check.

J. H. Jeffers, who was injured by a runaway horse near the Big Soldier mine Dec. 18th, 1893, is confined to his home in Beallville, Ohio, with three broken ribs and an effected spine.

A fellow who manifested so much of a desire to be disorderly that he required the attention of the police was lodged in the Reynoldsville lock-up Monday evening to sober up and get peaceable.

District Attorney W. L. McCracken, of Brookville, and Miss Mary R. Shobert, of Pinecreek township, were married Dec. 27th, 1893. We extend our congratulations and best wishes for their future success in life's conflict.

The Bible class recently organized by Rev. H. R. Johnson, pastor of the Presbyterian church, surprised him at his home last Saturday evening with a pecuniary token of their respect and appreciation. Prof. W. H. Stamey made the presentation address. Rev. Johnson will convert the gift into a perpetual remembrance by purchasing books for his library. The class numbers nearly twenty.

A communication was published in the DuBois Courier last Saturday dated "Panic, Pa.," and signed "Jeffersonian," which was intended to stab W. O. Smith in the back as a candidate for the legislature. Smith's answer yesterday morning is evidence that he is able to defend himself. In his answer to "Jeffersonian" Mr. Smith announces that he will be a candidate for the third term as a legislator.

The Knights of Golden Eagle, of Reynoldsville held a public installation of officers and gave a supper and entertainment in the G. A. R. Hall last Saturday evening. The supper was suitable for the most fastidious, and the talent in the entertainment, which consisted of recitations and music, was excellent. The District President Armstrong, Rev. J. C. McEntire, and others made speeches. We would have published a list of the officers installed, but the party who was to finish the names failed to do so.

Mrs. A. M. Woodward was suffering Saturday with neuralgia in her head and face and her husband applied chloroform on her face and allowed her to smell the contents of the bottle. Sunday Zoe, their young daughter, thought she would play doctor and she took the bottle of chloroform and, stretching herself on the bed, uncorked the bottle and put it to her nose. The bottle was tilted too high and some of the chloroform ran into Zoe's nose and almost strangled her to death.

y and the Northwe at the Horton City mill. In round numbers the stock aggregates between 8,000,000 and 9,000,000 feet .- Brockwayville Record. In Jefferson county 12, 000,000 is the largest stock, and that is put in by Degnan & McDonald for the Hopkins mill near Reynoldsville.

#### Game Warden.

We mentioned last week that the season for hunting pheasants, rabbits, squirrels, &c., had closed the first of the year, which some people seem to be ignorant of or else they have no regard for the law, for a few fellows were hunting rabbits last week. The penalty for killing game out of season is as follows: Rabbits,\$5.00; squirrels,\$5.00; pheasants, \$10.00; woodcocks, \$10.00; deer, \$50.00; reed bird, \$5.00. To prevent any unlaw ful hunting in this neighborhood a game warden has been appointed who will punish, to the full extent of the law, all those who are caught hunting game out of season.

#### An old Citizen Gone.

Robert Ramsey, who has been a resident of Reynoldsville for about eighteen years, succumbed to the monster, Death on January 5th, 1894. He was born in the county of Durham, England, Oct. 31st, 1819. He emigrated to America with his family, with the exception of one daughter, in 1870. He first settled at Mt. Pleasant, Pa., from there he moved to Williamstown, and then to Illinois.

He leaves a wife and seven children, four sons and three daughters, to mourn for him. Those who were well acquainted with the deceased say he was a kind and dutiful husband, a loving father and an upright citizen. His funeral services were held in the M. E. church at 2.30 Sunday afternoon and was largely attended. The remains were interred in Beulah cemetery. Mr. Ramsey was 74 years, 2 months and 5 days old when he exchanged time for eternity.

Home Talent. The Jefferson's Columbian minstrels gave an entertainment in the opera

house last evening. The troupe is composed of home talent, and those who attended say the boys gave a good show. The "stars" are S. M. Lowther, G. W. Beck, Chas. Frank Watson, P. J. Skehan, J. Kearns, W. Wallace Lowther, Thos. Kearns, J. F. Geisler. The troupe was greeted with a good audience. The street parade yesterday afternoon was as good as that given by many shows that come here that have been on the road for sometime. The boys are talking of visiting some of the neighboring towns. The company is composed of fifteen members.

Where do you go?

An evangelist at the Baptist church, special prayer services at the Presbyterian church, a revival in the M. E. church, a dancing class Monday night, minstrels at the opera house last night, Major Dane at Centennial hall Friday night, and the flowing bowl to be found at seven places in town, and yet the people are not all satisfied. Surely the program this week is varied enough to suit all classes of people.

Major Dane.

Major Dane is an orator born. He follows none of the set rules of elocution or gesticulation, but speaks and acts as moved by the spirit of the moment-a glowing, passionate energy one of his striking characteristics. There is a charm and a power in his style quite unique. The vivid picturesque description, loftiness of sentiment, power of imagery, and the grand earnestness of the lecturer impressed all .- Sydney Echo.

Realism.

The lates success "The Flying Vulture" is full of mechanical sensatons. At Reynolds opera house Jan. 19th.

The following is an extract from the Election Law as amended by the late legislature:

"Certificates of nomination papers for andidates for township and borough offices, and election offices and school directors in the same, shall be filed with the county commissioners at least eighteen and fifteen days respectively before the day of election. In determining or reckoning any period of time mentioned in this act, the day upon which the act is done, paper filed or notice given, shall be included in the calculation or reckoning.

## The Meanest Man.

Adam was the first man. Methusala the oldest, Moses the meekest, Sampson the strongest, Job the most patient and Annanias one of the worst prevaricators. The meanest man has not been placed on record, but from our experience it is the one who has received his paper for a year or two for nothing and when asked to pay for it has the gall to get the postmaster to send it back, marked "refused," while the bill is still owing. For such a person the modern Hades furnishes no adequate punishment. The old fashioned hell of our forefathers with fire and brimstone galore is the only place that can bring him to a sense of the enormity of his sin .--- DuBois Express.

## An Expert Hunter. [Punxsutawney Spirit.]

Frank J. Black, of the Hotel McConnell, Reynoldsville, is an expert hunter, and when he wants fried rabbit for dlnner he starts in the morning with dog and gun and returns in the evening with the rabbits. It may be that he buys them at the meat market. Anyhow he returns with the rabbits.

A very desirable farm of 80 acres one mile west of Reynoldsville for sale. For particulars inquire of Mrs. M. E. Weed or Mrs. A. J. Burris.

ast week.

Geo. W. Sykes, of the firm of Sykes, Allis & Moorhouse, will go to Pittsburg, Philadelphia and New York this week to look for machinery for the new woolen mill.

Mrs. Robt. L. Miles was called to Altoona a few days ago by the serious illness of her father, Nathan Keirn, who is almost a centenarian, he being over ninety-two years old.

Mrs. J. B. Williams, of West Reynoldsville, was called to Shanondale, Clarion county, last Friday by the death of her mother, Mrs. Polly Smail, who departed this life Thursday night, Jan. 4th

G. W. Palen was called to Ridgway Monday by telegram from G. W. Childs. superintendent of the Elk Tanning Co. Mr. Palen may have some information concerning the rebuilding of the tannery at this place when he returns from Ridgway.

Robt. Moffett, of Calera, Alabama, vho was called to the home of his parents at Beaver Falls, on account of the death of his brother Charles Moffett, who was killed by the cars at New Brighton on Christmas morning, spent Friday night with relatives in Reynoldsville.

#### Great Triumph

Instant relief experienced and a permanent cure by the most speedy and greatest cure in the world-Otto's Cure for Lung and Throat diseases. Why will you continue to irritate your throat and lungs with that terrible hacking cough when W. B. Alexander, sole agent, will furnish you a free sample bottle of this great guaranteed remedy? Its success is simply wonderful, as your druggist will tell you. Otto's Cure is now sold in every town and village on this continent. Samples free. Large bottles 25 and 50c.

Robinson can save you money these hard times.