

### IMPECUNIOUS LOVERS

#### THEY BUY ENGAGEMENT AND WEDDING RINGS ON CREDIT.

Contract to Pay on the Installment Plan, and the Fair Sweethearts Never Know About It—An Interesting Talk With a Confidential Clerk.

An engagement ring contracted for on the installment plan is now a common business transaction as the fitting up of a boarding house on the same easy payment plan. There are several New York jewelry firms which do a prosperous business among prospective bridegrooms on the credit system.

One of these is located on a prominent downtown street. Engagement rings and wedding rings are here sold on credit, the weekly payment being 50 cents. At this store the other day a bashful young man asked the chief clerk to show him some rings suitable to present to a young lady.

"Engagement ring, eh?" said the clerk in a confidential undertone. "Here you are, sir, the very latest. Forty-five dollars—exquisite stone—payment in 10 months. This shell ring is our own design. Any girl would have fits over it. See that dainty spiral thread of gold about the setting? That emphasizes the gem and makes it appear worth more than it is. You can't better yourself, sir. Pay cash and you'll get a discount of 5%."

The young man seemed much impressed. He gave the measurement of the little finger of his fair charmer and left his name and references.

In his pocket as he went out he carried a stipulated contract printed in red ink, which stipulated that "in case of nonpayment according to the terms of contract, etc., the ring must be forfeited."

"That's a fair sample," said the clerk in answer to a question. "That fellow represents a certain element of middle class society. Most of the hard-working young men buy rings for their sweethearts that way. The girls would never get any engagement ring at all if the money had to be paid outright."

Another shy young man was ushered in, and the clerk motioned him to a private room adjoining the main office. There they were closeted for several minutes, and then the clerk emerged to seal a contract with the new customer. The necessity of the private audience room, it seems, is because financial embarrassment, coupled with native modesty, prevents lovers in the first stage from divulging the terms upon which they wish to pay for a ring. They prefer to state their case unheard by any one except the head clerk, who, in the course of his business, has cultivated a profound sympathy for the entire race of sweethearts.

"Oh, they tell some pathetic stories," said the clerk. "They let me into all their secrets gratuitously. One very devoted young lover told me the other day that he earned \$4 a week, but couldn't get married until he had been raised to \$5. When advanced to this position of opulence, he thought he could afford to buy a diamond ring on installments of 50 cents a week.

"But it is in the case of lapses that I hear the most pathetic tales. As a rule our customers are straightforward and honest. As long as a young man has work we have no difficulty in getting his money. When he loses his position, he usually lets us know, and then if the fellow is honest we ease up on him just a little."

"But what if the girl and the ring disappear simultaneously?" he was asked. "Oh, the young man always pays up, and if the girl has thrown him over you can bet he never tells any one about it."

"There are lots of ways to do young men who spend \$30 or \$40 in a night for pleasure and who do business with us because they prefer to regard jewelry as a luxury and pay for it on time.

"Here, for instance, is a ring made to order for a broken-down town," and the clerk held up a diamond ring valued at \$250, which had been made to fit the finger of some metropolitan belle who may never know the "terms of the contract."

"I don't know of a single instance where a girl has had to forfeit her ring. In case she had a dishonest man or a sneak for a lover the case would be rather embarrassing. But as a rule the blushing bride elect knows nothing about the installments, for our customers come promptly to the office and pay up every Saturday.

"There are some cases where we have to unbend a trifle, as, for instance, where there has been a death in the family. When a sad-faced young fellow steps into my private office and tells me confidentially that he has lost his father and must help pay the funeral expenses, or that he has spent all his available capital in celebrating Thanksgiving or Fourth of July the day before, then he can usually count upon the sympathy of the firm.

"Of course we run great risks, but we never sell to anybody without looking up their references."

The investigation blank, which, when filled, establishes the purchaser's integrity of character, should contain the date of contract, name of applicant, house address, business occupation, business address, references, time employed in present position, description of engagement or wedding ring and a host of other details.

The form of contract is suitably verbose, and the red type involved is sufficient to make a young lover feel the responsibility and importance of having creditors.—New York World.

### Considerate.

"Why don't you take me with you sometimes on evenings, dear? I got so tired of staying at home alone."

"Because I can't afford to dress you as well as myself. I don't want to be seen around with a woman dressed as you are."—Indianapolis Journal.

### ARTISTS OF THE ROUNDUP.

Old Time Texas Cowboys Vastly Different From Those of the Present Day.

The old time cowboy is no more. He passed in his checks with the free grass custom. The big pasture has introduced a new order of cowboy, who sleeps in a house and "obeys orders" or quits. The old cowboy was the companion of his boss and shared his pleasures and his hardships.

No manager in this big headquarters rockhouse reminded him of his inferior rank in society, nor did any of the modern ranch accessories mar the common dangers, the pleasures and the freedom and equality of the whilom cowboy and cowman. But the ranch in the olden time was a cottonwood loghouse to cook in, and for roof and protection from the weather the slicker was used, and another earth supplied their beds.

The broad range and the overhanging sky answered for house and home. A roundup in 1867-80 was not bounded by wire fences, but the boys galloped out of camp after breakfast, made a wide sweep, and all then drove toward a common center, and led directly at that point was gathered a herd of stock cattle of all brands, ready for the cut to begin.

The high toned man was taboored. I remember such a man appeared at the ranch of J. T., in Shackleford county, in 1869. He was a city fellow, and would say "Thank you" and such like. His intense politeness and high toned nonsense aggravated the boys mightily. Jim B. in particular—poor fellow—was especially fretted by his nonsense, as he called it, and tried to ridicule it out of him, but in vain. At last his resentment ripened into genuine hatred and it was hard to keep the peace between them, for the city fellow had grit too.

Well, one morning in 1869, at Mountain pass, in Taylor county, long before any one lived in that section, Jim got awfully mad and gave the city fellow a cuffing, whereupon a row resulted and bloodshed was barely prevented there and then. We got the city fellow to ride off, and it looked like peace had returned, but one hour later Jim B. and his amiable enemy met off at one side of the roundup. I happened to be near. In a flash the city chap ran before Jim, dismounted, leveled his gun on him and demanded an apology or death.

Jim jerked out two six shooters, but said nothing, and instantly the city fellow fired. Poor Jim rolled off his horse a dead man. I got to them just as Jim fell. He died instantly, shot through the heart. His slayer mounted his horse and "lit out." We buried Jim and went on with our herd, two men short, but with no discordant element among us.

Such was the old way. The boys were courteous and kind, they were generous and brave, industrious and honest, but they would not stand any high toned nonsense. A new era has set in. Which is the better we cannot say, but one thing is sure—with all his faults, and they were many, the old time cowboy was a man to be trusted in peace or war and was the very soul of honor.—Dallas News.

### An Armenian Legend.

Ararat, one of the most majestic mountains in the world, rises 17,000 feet above the vast flat plain which bears its name and reigns over the surrounding mountains. Early in the morning, while all the valleys of Ararat and the neighboring mountains are buried in shadow, the white top of the Scriptural mountain gleams beautiful in the first beams of the sun.

The Armenian people tell this story about the inhabitants of Pharbee:

Once the devil and a Pharbee man laid a wager as to which should first see the sun. The one who saw it first was to box the other's ears. "Very well," said the Armenian, and he lay down and slept sweetly, while the devil, itching to punish his enemy, stood looking eastward, and with eager eyes watched the whole night for the sunrise. Early in the morning, the Pharbee man rose, and pointing to the top of Ararat, which was already shining in the sun, cried joyfully, "I see it!" The devil was vanquished. The Pharbee man, with his strong hand, boxed the devil's ears. Ever since that time, the devil has been afraid of the people of the Armenian village of Pharbee.—Woman's Journal.

### Congress Water.

How many people know that out by the Greenough statue of Washington, east of the capitol, is a vast and cavernous reservoir? Not one in a thousand, but there it is, down in the bowels of the earth, and covered deep beneath the smooth surface of asphaltum. A way back in the thirties congress purchased a spring over east of the present site of Howard university. It is now at the bottom of the unused distributing reservoir. From it pipes were laid to the capitol, and in a pond east of the building the water flowed and was held for the use of the early Solons of the hill. In 1876 the reservoir was arched over and covered in, but there it is, and if congress has been neglectful of the city's interests as to a water supply, the reason is not hard to find. Congress has its own private tap. Pipes run into the capitol, furnishing the boilers, coolers and water for cleaning purposes. There is an overflow pipe that runs into the pretty little grotto below the senate wing at one side of the main sidewalk and tinkles over the mossy bank in a miniature cascade.—Washington Post.

### Hoss of Olden Time.

In the very long ago hoss were not stockings as now worn, but made long, and were often drawn up even to the wrist, and, oddly enough, had pockets in their sides. We read, moreover, that in the time of the Tudors and Stuarts they were of great variety, both of material and color, and for such as could command the luxury were richly trimmed and costly; they were often called "nether stocks."—Harper's Bazar.

### AN ANIMATED NEWSPAPER.

An Old Man Reads the News and Tells It to His Customers.

"Speaking of queer occupations," said a Fourth street merchant, "there is an old fellow down town who makes a good living reading the newspapers. Of course everybody reads the evening paper, but in the rush of business the morning papers may get lost in the shuffle. The old man gets out of bed at an early hour and gets a copy of each of the morning papers as early as they can be bought. He then reads them exhaustively, and by the time business men get down town he has thoroughly mastered all branches of the news of the day. He is well educated and bright and has a keen perception. He then starts out, dropping in on first one and then another of his subscribers, for he lets his services by the week, just as a newspaper.

"He enters a bank where everybody is busy. He knows the likes and dislikes of every one of his customers, and he entertains each for a few moments with the news of his choice, and then with a few passing remarks about the general news of the day passes on to the next. You will find him discussing the silver question one moment and race horses the next. He can tell the tips for the day and the prices of silver. He knows the latest in art and literature and is thoroughly posted in politics. He is a walking encyclopedia. He is not only a daily newspaper, but a whole file of newspapers, with a lightning reference index. He lists you the news of the day, and if asked will refresh your memory on past events. He is strictly business, and while he answers every question asked by a subscriber freely he absolutely will not talk to the nonsensical.

"If you want to talk to him about the happenings of the day, you must pay a week's fee in advance. Then he will see you every day for a week. If you are at your office regularly, he will come to you daily, but if you fail to be on hand there that is your loss. One beauty of his system is that he has no bad debts. He has a preferred list of 10, whom he charges \$1 a month, and upon whom he waits at any hour they name. Then his common customers pay 10 cents a week, and he agrees to see them all before noon. When a subscriber's time is up, the fact is mentioned, and unless payment is made at once you can't get the old fellow to open his mouth. Pay him, and he is at your service.

"He is strictly business and does not regard himself as an excess on the face of business, nor is he so regarded by his customers. He is a kindly old fellow who has a smile for everybody, and for whom everybody has a pleasant word. He does not bear tales, but confines himself strictly to what is in the papers, and thus avoids the responsibility for tales he might otherwise be able to tell."—Cincinnati Times-Star.

### The "Growing Hand" For Plants.

"It seems incredible," said George Marsh to the corridor man at the Laclede, "that there should be such a thing as a growing hand in the planting of flowers and other plants, but it is recognized even by florists, and it has grown to have a regular name. Some people will read directions for preparing the soil and planting the seed or slips and follow them faithfully, and yet nothing will grow, or if it grows at all it will be stunted and almost worthless, while another, without half the care and trouble, will have everything live and thrive.

"I saw a little girl bring back what appeared to be worthless sticks of some plants which she had found in the woods. Her mother wanted them to live, and selecting the best she planted and tended them with the greatest care. The little girl took the ones that had been discarded and started a little 'garden,' as she called it, of her own. The ones that received the attention died. Those which the little girl stuck into the ground lived and subsequently bloomed. It would appear as if plants had an affinity for some people and not for others."—St. Louis Globe-Democrat.

### Why He Was an Exception.

"It makes me tired to see the manner in which these newspapers are run," said the man in the smoking car as he took off his glasses and let his paper drop across his knees.

The man who sat next to him had one lock of hair—an oasis in a desert of scalp—which he spent most of his time in smoothing reflectively.

"I s'pose," he said slowly, "that you could give 'em all points?"

"I'm sure of it. Couldn't you?"

"No, I don't think I could."

"Do you mean to say that you couldn't tell the editor how to run his paper?" exclaimed the kicker in a tone that had absolute dismay in it.

"I do, indeed," replied the man with the oasis earnestly.

"Well, I must say there are not many like you."

### THE MECCA OF LEISURE.

A Place For Wealthy People Who Desire Comfortable Indolence.

Washington is rapidly becoming a favorite place of residence for people who have made fortunes elsewhere, and who are devoting the remainder of their lives to having a good time in a quiet way. There is a large colony of such families, and they contribute enormously to the general stock of elegant and comfortable indolence for which the city is noted. Then there are the retired army and navy officers. Their name is legion, and Washington is their favorite place to live. You see them in great numbers in the clubs, on the thoroughfares, in society. Nor must the widows be overlooked. There are more widows in Washington than in any other city in this country, size for size. The widows of public men, of army and navy officers, of private citizens in all ranks of life, gravitate to the Capital City as the pleasantest place they know of to pass the autumn of life.

The diplomatic corps comprises several hundred more or less idle and fashionable men and women. Literary and scientific men, especially those enjoying incomes and independence from inherited or other sources, are numerous in Washington. Always the city contains thousands of visitors attracted by the peculiar interest which attaches to the seat of government.

Is it any wonder that we have here an ease loving and an ease enjoying population? Are you surprised that Washington laziness has become proverbial throughout the country? Do you marvel that our streets and avenues are riddled with their comfortable, fashion, superficiality, even insincerity, are constantly displayed?

The street life of Washington is always interesting. The good dressing gives an air of elegance to the thoroughfares, which, with their famous shade trees and pavements smooth and clean as a floor, are themselves elegant. The number of noted men and beautiful women to be seen in any given walk or drive adds to the charm of the scene. The bicycles, numbered literally by thousands, add the spice of rapidity and whirl to a picture that might otherwise lack somewhat of action.—Washington Letter.

### She Wasn't His Wife.

The man got into a street car comfortably filled and crowded into a seat next to a sharp faced woman in the corner. He squeezed her up against the end of the car, took out a newspaper, and showing it half across her face began to read. She stood it for about five minutes.

"Excuse me," she said then, "are you a married man?"

He dropped his paper and looked at her.

"Yes," he replied curtly.

"I thought so," she went on. "Ain't your wife a little woman that won't say her soul's her own and lets you impose on her all you want to? I suppose she carries in the coal, builds the fires, gets your slippers, does the marketing, mends your clothes, tends to the children, submits like a lamb when you find fault and is generally an excellent wife, ain't she?"

"Madam"—he began.

"Don't say a word," she interrupted. "I'm not your wife, an I?"

"No, and I'm"—

"That's all right. And as I'm not I don't propose to have you sitting down on me and crowding me up in this corner till I can't breathe without wheezing like a steam engine. Why don't you get out and walk?" and the passengers chuckled so that he hid.—Detroit Free Press.

### Found Them Invaluable.

"I suppose typewriters are very common now," said she musingly as she settled back in her favorite rocking chair after dinner.

"Oh, yes," he said "they're quite a necessity in every line of business."

"You have one?" she asked.

"Yes, indeed," he replied as he hastily looked over the evening paper. "I'd feel lost without one."

"Lightens your work, does it?"

"Lightens it? Why, it makes it an absolute pleasure. I wouldn't be without one for the world."

"Saves time, too, I suppose?"

"It makes it pass so rapidly that you hardly notice it."

"How much does a good typewriter cost, John?"

"Oh, not much," he said absent-mindedly. "You can get a rattling pretty one for \$13 or \$15 a week."

Before he had time to read the first sentence of the article he had started on he was suddenly jarred into consciousness of the fact that wife was referring to machines, not operators, and that somehow he had made a serious mistake.—Chicago Post.

### Peg Tankards.

The pegging or marking of drinking cups was introduced by St. Dunstan to check the intemperate habits of the times by preventing one man from taking a larger draft than his companions. But the device proved the means of increasing the evil it was intended to remedy, for, relying upon St. Dunstan's plan, the most abstemious were required to drink precisely to a peg or pin, whether they could soberly take such a quantity of liquor or not. To the use of such cups may be traced the origin of many of our popular phrases. When a person is much enlivened, we will say, "He is in a merry pin," and "He is a peg too low," when he is not in good spirits. On the same principle we talk of "taking a man down a peg," when we would check forwardness.—Sala's Journal.

### An Active Mind.

Fond Mother—My boy has a very active mind, don't you think?

Teacher—Assuredly. I wish you could hear the dear little fellow talk when he gets caught at something and tries to make me believe that he didn't do it.—Good News.

### Railroad Time Tables.

#### BUFFALO, ROCHESTER & PITTSBURGH RAILWAY.

The short line between DuBois, Ridgway, Bradford, Salamanca, Buffalo, Rochester, Niagara Falls and points in the upper oil region.

On and after Nov. 19th, 1903, passenger trains will arrive and depart from Falls Creek station, daily, except Sunday, as follows:

7:10 A. M.: 1.30 p. m. and 7:30 p. m. Accommodation For Salamanca and Big Run.

8:40 A. M.: Buffalo and Rochester mail for Brockwayville, Ridgway, Johnsonburg, Mt. Jewett, Bradford, Salamanca, Buffalo and Rochester, connecting at Johnsonburg with P. & E. train 3, for Wilcox, Kane, Warren, Corry and Erie.

7:45 A. M.: 1:45 p. m. and 7:30 p. m. Accommodation For Sykes, Big Run and Puntisawney.

2:20 P. M. Bradford Accommodation For Beechtree, Brockwayville, Edmont, Carleton, Ridgway, Johnsonburg, Mt. Jewett and Bradford.

6:00 P. M. Mail For DuBois, Sykes, Big Run, Puntisawney and Walton.

6:50 A. M. Sunday train for Brockwayville, Ridgway and Johnsonburg.

6:00 P. M. Sunday train for DuBois, Sykes, Big Run and Puntisawney.

Passengers are requested to purchase tickets before entering the cars. An excess charge of Ten Cents will be collected by conductors when fares are paid on trains from all stations where a ticket office is maintained.

Thousand mile tickets at two cents per mile, good for passage between all stations. J. H. McNEELY, Agent, Falls Creek, Pa.

J. H. BARNETT, E. C. LAFAY, General Agent, Buffalo, N. Y. Rochester, N. Y.

#### PENNSYLVANIA RAILROAD.

IN EFFECT NOV. 19, 1903.

#### Philadelphia & Erie Railroad Division Time Table. Trains leave Driftwood.

9:04 A. M.—Train 8, daily except Sunday for Sunbury, Harrisburg and intermediate stations, arriving at Philadelphia 6:50 p. m.; New York 10:00 p. m.; Baltimore 9:20 p. m.; Washington 8:37 p. m. Pullman Parlor car from Williamsport and passenger coaches from Kane to Philadelphia.

3:20 P. M.—Train 9, daily except Sunday for Harrisburg and intermediate stations, arriving at Philadelphia 4:30 A. M.; New York 7:25 A. M. Through coach from DuBois to Williamsport. Pullman sleeping cars from Harrisburg to Philadelphia and New York. Philadelphia passengers can remain in sleeper until 10:45 and 11:00 A. M.

9:25 P. M.—Train 4, daily for Sunbury, Harrisburg and intermediate stations, arriving at Philadelphia 6:25 A. M.; Baltimore 6:29 A. M.; Washington 7:30 A. M. Pullman cars from Erie and Williamsport to Philadelphia. Passengers in sleeper at Baltimore, and Washington, except Sunday, transferred into Washington sleeper at Harrisburg. Passenger coaches from Erie to Philadelphia and Williamsport to Baltimore.

#### WESTWARD

7:02 A. M.—Train 1, daily except Sunday for Ridgway, Buffalo, Clearfield and intermediate stations. Leaves Ridgway at 7:30 p. m. for Erie.

9:20 A. M.—Train 3, daily for Erie and intermediate stations.

6:27 P. M.—Train 11, daily except Sunday for Erie and intermediate stations.

#### THE GREAT EAST-BRITWOOD TRIP TO THE EAST AND SOUTH.

TRAIN 11 leaves Philadelphia 5:30 A. M.; Washington 7:30 A. M.; Baltimore 8:45 A. M.; Harrisburg 9:50 A. M.; Sunbury 11:00 A. M. Pullman Parlor car from Philadelphia to Williamsport.

TRAIN 12 leaves New York at 8 p. m.; Philadelphia 11:30 p. m.; Washington 10:40 a. m.; Baltimore 11:40 p. m.; daily arriving at Driftwood at 11:55 p. m. Pullman sleeping cars from Philadelphia to Erie and from Washington and Baltimore to Williamsport and through passenger coaches from Philadelphia to Erie and Baltimore to Williamsport and to DuBois.

TRAIN 13 leaves Renovo at 6:35 a. m., daily except Sunday, arriving at Driftwood 7:32 a. m.

#### JOHNSONBURG RAILROAD.

(Daily except Sunday.)

TRAIN 19 leaves Ridgway at 9:40 a. m.; Johnsonburg at 9:55 a. m., arriving at Clearmont at 10:45 a. m.

TRAIN 20 leaves Clearmont at 10:35 a. m., arriving at Johnsonburg at 11:40 a. m. and Ridgway at 12:55 a. m.

#### RIDGWAY & CLEARFIELD R. R.

DAILY EXCEPT SUNDAY.

SOUTHWARD. NORTHWARD.

P. M.	A. M.	STATIONS.	A. M.	P. M.
12:10	9:40	Ridgway	1:30	6:30
12:18	9:48	Island Run	1:39	6:22
12:22	9:52	Mt. Hope	1:43	6:18
12:31	10:01	Croydon	1:52	6:05
12:38	10:10	Shorts Hill	2:00	5:50
12:47	10:19	Blue Hook	2:09	5:40
12:48	10:27	Vineyard Run	2:10	5:35
12:49	10:30	Carrier	2:10	5:34
12:50	10:32	Brockwayville	2:10	5:30
1:00	10:42	McMillan summit	2:15	5:25
1:10	10:45	Harveys Run	2:25	5:20
1:20	10:55	Falls Creek	2:35	5:15
1:45	11:05	DuBois	2:45	5:00

#### TRAINS LEAVE RIDGWAY.

Eastward. Westward.

Train 8, 7:47 a. m. Train 3, 11:34 a. m.

Train 4, 1:45 p. m. Train 1, 3:50 p. m.

Train 5, 7:25 p. m. Train 2, 8:25 p. m.

#### S. M. PREVOST, J. H. WOOD, Gen. Managers, Gen. Pass. Ag't.

#### ALLEGHENY VALLEY RAILWAY COMPANY connecting Sunday Dec. 24, 1893, Low Grade Division.

EASTWARD. WESTWARD.

STATIONS.	No. 1	No. 2	No. 3	No. 4	No. 5	No. 6	No. 7	No. 8
Red Bank	10:45	4:40						
Lewistown	10:57	4:52						
New Bedford	11:25	5:20	12:12	5:12				
Oak Ridge	11:40	5:35	12:26	5:26				
Marysville	11:45	5:41	12:31	5:31				
Summersville	12:03	5:59	12:47	5:47				
Brookville	12:05	6:01	12:49	5:49				
Bell	12:31	6:27	1:15	6:15				
Fuller	12:41	6:37	1:25	6:25				
Panost	1:06	7:02	1:50	6:50				
Falls Creek	1:26	7:22	2:10	7:10	10:25	1:36		
DuBois	1:28	7:24	2:12	7:12	11:05	1:45		
Selma	1:45	7:41	2:29	7:29				
Winterburn	1:59	8:00	2:43	7:43				
Penfield	2:05	8:06	2:49	7:49				
Tyler	2:15	8:16	2:59	7:59				
Glen Fisher	2:25	8:26	3:09	8:09				
Benezette	2:43	8:44	3:27	8:27				
Grant	2:48	8:49	3:32	8:32				
Summersville	2:59	8:59	3:43	8:43				
Driftwood	3:20	9:20	4:04	9:04				

P. M. P. M. A. M. A. M. P. M. P. M.

#### WESTWARD.

STATIONS.	No. 1	No. 2	No. 3	No. 4	No. 5	No. 6	No. 7	No. 8
Driftwood	10:10	4:00	6:05					
Grant	10:42	4:32	6:37					
Benezette	10:53	4:43	6:48					
Glen Fisher	11:10	5:00	7:04					
Tyler	11:16	5:06	7:10					