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 Administrator's and Executor's notices 25
 Auditor's notices 25
 Divorce notices 25
 Sheriff's sales, Orphans' court sales, County Treasurer's sales, County statement and election proclamation charged by the state.

1897 - MARCH - 1897

Su.	Mo.	Tu.	We.	Th.	Fr.	Sa.
1	2	3	4	5	6	
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

MOON'S PHASES.

New Moon	3 6:56 A. M.	Full Moon	18 7:50 P. M.
First Quarter	11 10:26 A. M.	Third Quarter	25 6:50 P. M.

EDITORIAL.

HE IS A BAD ONE.

Rev. E. Oldknow Millington, pastor of a Baptist Church in Newark, N. J., whose sensational disappearance last week, subsequent return and statement that he did not know what he was doing until he found himself in Montreal, was quickly caught, proven a liar and then confessed it. He eloped with a Mrs. Dorothy Dickerson, a member of his church, and after spending several days in Canada, she wrote home for clothing and this letter betrayed their whereabouts. His brother went on found them and compelled a separation and his return. The "Rev. Oldknow" said they did not mean to be caught, but having been and forced to tell the truth, he finally confessed: He was married and had been for sometime past living in a beggarly fashion, his wife scripping and saving in every way in order that as she supposed they might get out of debt. He was not paying any bills he could possibly avoid and all to save money with which to run away. He says now he is sorry and unrepentantly adds: "With God's help I intend to lead a different life hereafter but not in the ministry." Well people should see that he does lead a different life. First, he should be horsewhipped and to thorough repentance, and then put on some electric line where the chances would be very strong that he would never have time to backslide unless he was spryer than the subtle fluid. As for Mrs. Dickerson - well she is said to be pretty, slender and a blonde, she is the devil's ally, "for her feet go down to death and her steps take hold on hell."

DISCHARGED FOR TIPPING.

Four switchman in the Erie yard at Binghampton were discharged recently for drinking. The company is to be commended for this evidence of sense. No man who is in the habit of drinking should be retained in a position where the lives and property of the people may be placed in jeopardy by his having taken just one too many. An habitual drinker never knows just when to stop, and his falling is likely at anytime to cause a disaster which money cannot replace. The rigid enforcement of this rule among employers, especially where others than those directly affected are concerned, would be an effectual temperance organization, and one that would be hailed with joy by all travelers and the families of the parties themselves.

Rev. E. E. Dixon, pastor of the M. E. Church at East Stroudsburg,

recently read from the pulpit, the names of those persons who signed liquor license applications in that town. He denounced them in fervid language, and said that a license signer was a hypocrite and a liar, and that every church member who signed one ought to be exposed and he brings his own, his God and himself. He urged that those who had signed be placed with their names off, and if they refused then they should be boycotted, saying if they would not take off their names in plain words, deal also with them.

Two **WITNESSES**, Fitzsimmons and Charles, testified in a pending liquor license case. They had known each other since they were boys, and had lived in the same town for many years. They were both present at the hearing of the license application, and they both saw the applicant sign the application. They testified that they saw the applicant sign the application, and they both saw the applicant sign the application.

The question of branch banks. If small national banks are to be encouraged in the more sparsely settled portions of the country, the question arises whether they should be purely local organizations or branches of the great metropolitan banks. The old United States bank had branches which, by virtue of their connection with a large central institution, had some advantages over the local banks with which they competed, but were in more than one instance the objects of adverse state legislation. This spirit of local hostility to a bank located in another city, and perhaps another state, left memories which still survive and which account in part for the opposition to branch banks.

But the experience of England and Scotland and Australia is strongly and uniformly in favor of large central banks with many branches. The banks of Canada are able to maintain a singular uniformity in the rates of interest in the great commercial centers and in the remote agricultural regions because the banks of Montreal and Toronto have their branches in Manitoba and the Pacific region and can transfer the surplus capital of one locality to meet the deficiency in another as it cannot be done by wholly independent banks. The conditions in Canada are very much like those of the United States, and the success of the Canadian banks in doing what we recognize the importance of having done is entitled to great weight in our considerations. In Scotland it is well known that the branch system has greatly favored those agricultural interests which in our own country are so much in need of financial accommodation.

The preponderance of financial testimony is decidedly in favor of the branch system, most of the opposition to which comes, or would come, from local financial interests, jealous of strong outside competition. There is a feeling of distrust of all banks which is born of ignorance. It increases rapidly with the increase of a bank's capital and the extension of its operations, which are supposed to prove the bank to be a monopoly. -Iron Age.

Bryan's Mistaken Policy.

Aren't Bryan and his friends making a great mistake by continuing the discussion of the silver question at this time? It is nearly four years until the next presidential election, and the people can learn a whole lot about silver and the effect of cheap money upon wages and savings in four years. They learned much that Bryan didn't want them to know during the four short months of the last campaign. It is noticeable that in the states where the question was most discussed the majorities against Bryan were heavy or his majorities were unexpectedly small. If the silverites will think of the great amount of work done in the states west of Pennsylvania, east of Colorado and north of Tennessee, and reflect upon the result of the election, they will, if they are wise and want to win in 1900, conclude to drop educational work and to proceed on some less dangerous line. If Bryan and his friends would stop talking about silver for three years, it would be difficult for the "goldbugs" to get people to listen to their convincing arguments. If our hard times should unfortunately continue, Bryan might step out a few days before the 1900 election and say, "I told you so," and a majority of the voters, without having given the matter much thought, might conclude that perhaps the "crime of 1873" was responsible for the lack of prosperity. But if they study the question for four whole years they will be certain that neither silver nor any kind of cheap money ever brought prosperity to any country, though they have often brought hard times. The wage earners will understand that 19 to 1 is an unhandicapped scheme to lower wages and the farmers that they cannot, by juggling with cheap money, get any advantage of the rest of the world in the matter of prices of farm products. This educational work must be stopped short, or the cause of free silver is lost.

A Good Example.

The action of the silver Republicans in deciding to make the new issue paramount sets a good example to the gold Democrats, the Baltimore News (Dec.) says: "They must keep themselves in readiness to support, not merely by assenting vote, but by active work and friendly counsel, any effort which may be honestly put forward by the incoming administration to place the finances of the country upon a sound basis. They would study their course in the contest of last year if they allowed party considerations to have so much as a feather's weight in connection with their duty upon this issue of transcendent moment."

CURRENCY ELASTICITY.

INFERIORITY OF OUR OWN AS COMPARED WITH SCOTCH AND CANADIAN CURRENCY SYSTEMS.

Need For More Money to Move Crops In All Cases Supplied in Other Countries, but Not in This - Red Tape, Cost and Delay in Obtaining Currency Make Our System Inelastic and Increase Rate of Interest in August and September - Better Banking and Currency Systems Alone Can Rid Us of the Silver Question.

Secretary of the Treasury Windom said in his treasury report for 1896: "In my judgment the gravest defect in our present financial system is its lack of elasticity. . . . The demand for money, in this country, is so irregular that an amount of circulation which will be ample during ten months of the year will frequently prove so deficient during the other two months as to cause stringency and commercial disaster. The crops of the country have reached proportions so immense that their movement to market, in August and September, annually causes a dangerous absorption of money. The lack of a sufficient supply to meet the increased demands during these months may entail heavy losses upon the agricultural as well as upon other business interests."

How hard and inelastic is our present scientific currency system, or lack of system, is apparent when a comparison is made with the currency systems of other countries. In a pamphlet recently issued by the national currency committee of the Reform Club Mr. L. Carroll Root illustrates the relative elasticity of 90 different banking systems in 16 different countries. He says:

"The data secured includes weekly or monthly statements of the outstanding circulation of the leading bank currency systems of the world. The period covered in each case is the two years 1894 and 1895. The method of preparation of diagrams has been to take the minimum circulation of the period as a base line and to reduce the amounts on other dates to percentages of this. In this way a common measure has been secured, and comparison of one diagram with another is facilitated."

We reproduce below three of Mr. Root's diagrams which show in a striking way the great difference in elasticity of currencies in Scotland, Canada and the United States.

BANKS OF SCOTLAND - TEN BANKS.



Circulation.

January 27, 1894	20,250,000	January 27, 1895	20,250,000
February 24, 1894	21,100,000	February 24, 1895	21,100,000
March 24, 1894	20,000,000	March 24, 1895	20,000,000
April 23, 1894	20,250,000	April 23, 1895	20,250,000
May 19, 1894	20,250,000	May 19, 1895	20,250,000
June 18, 1894	20,250,000	June 18, 1895	20,250,000
July 14, 1894	20,250,000	July 14, 1895	20,250,000
August 12, 1894	20,250,000	August 12, 1895	20,250,000
September 8, 1894	20,250,000	September 8, 1895	20,250,000
October 6, 1894	20,250,000	October 6, 1895	20,250,000
November 3, 1894	20,250,000	November 3, 1895	20,250,000
December 31, 1894	20,250,000	December 31, 1895	20,250,000

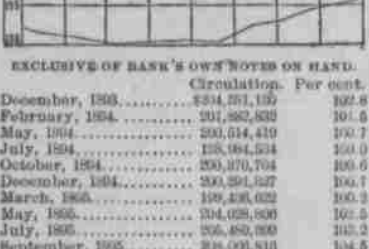
CANADIAN BANKS - THIRTY EIGHT BANKS.



Circulation.

January 27, 1894	100,000,000	January 27, 1895	100,000,000
February 24, 1894	100,000,000	February 24, 1895	100,000,000
March 24, 1894	100,000,000	March 24, 1895	100,000,000
April 23, 1894	100,000,000	April 23, 1895	100,000,000
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October 6, 1894	100,000,000	October 6, 1895	100,000,000
November 3, 1894	100,000,000	November 3, 1895	100,000,000
December 31, 1894	100,000,000	December 31, 1895	100,000,000

UNITED STATES NATIONAL BANKS.



EXCLUSIVE OF BANK'S OWN NOTES ON HAND.

December, 1894	224,251,120	Per cent.	100.0
February, 1895	201,882,832		89.9
April, 1895	200,514,416		89.7
June, 1895	200,514,416		89.7
August, 1895	200,514,416		89.7
October, 1895	200,514,416		89.7
December, 1895	200,514,416		89.7

These diagrams show that in Scotland there is about 20 per cent more of currency in circulation in November than in February. In Canada there is 23 per cent more currency in circulation in October than in May. In the United States there was only 6 per cent change in circulation during the two years 1894 and 1895, and the most of this change is accounted for not by the changing needs for currency at different periods of the year, but by the sales of United States bonds, which made it convenient for banks to increase their circulation. Mr. Root thus explains the changes in Canada and Scotland: "For instance, on comparing the circulation of Canada and Scotland, the first thing noticed is that in Scotland there are two upward movements, one culminating in May and the other in November, while in Canada the former movement is entirely absent and the other occurs one month earlier than in Scotland. The explanation will without doubt be found in the Scotch practice of making payments on mortgages, interest, annuities, etc., at such dates - a practice not followed so extensively in Canada. "In general a single annual movement may be said to characterize agricultural communities. This occurs in the fall, and is due to what we have come to call 'moving the crops.' Its explanation may be found in the fact

WHY NOT BUY THE BEST?



Sterling Washing Compound positively will not injure your hands or the finest fabric. This has been proved by actual tests. Clothes washed with Sterling Washing Compound are clean, bright, and fresh. For handkerchiefs, collars, cuffs, and other articles, it is the best. It is sold in all drug stores and by mail.

that farmers, as a class, are not accustomed to make use of bank deposits, and consequently when payments are made to them for their crops (largely at a single season of the year) the surplus over immediate payments is required by them in the form of notes - it being unquestionably true that in any of our agricultural communities in this country the average farmer has in his possession during the six weeks following the sale of his crop a much larger amount of currency than during the rest of the year. The result in the aggregate is an extraordinary demand, such as that which leads in Canada to an annual expansion of 20 per cent in the bank circulation.

Undoubtedly the needs for currency in the United States change about as much as in Canada, but the cost of buying bonds at a high premium on which notes can be issued only to 90 per cent of their par value, the red tape necessary to obtain these notes from the government and the tax on circulation make a duty and cost in increasing the circulation which practically prohibit an increase until the need for such increase is past. Therefore interest rates in this country run up rapidly in August and September without appreciably affecting the supply of currency.

In Scotland and Canada the machinery necessary to increase the supply of currency is simple and is entirely in the hands of the banks; hence the cost and delay necessary are much less than with us. Thus in Canada a few big banks with numerous "branch banks" supply all parts of the country with currency. When more money is needed in any province - as in Manitoba when the wheat crop is being harvested - rates of interest begin to rise. The profits of supplying currency in this province are increased, and immediately additional supplies of currency are sent from the big banks in Montreal, Quebec or Toronto to their branch banks in Manitoba. Thus the cost of moving the crops is much less in Canada than in the United States, where rates of interest go up and down without materially changing the supply of currency. Of course the farmers, through increased competition of bidders, who obtain plenty of money at low rates of interest and can afford to pay high prices, reap most of the benefit.

There are other advantages connected with the branch bank system which it is unnecessary to explain here. It is sufficient to say that in Canada there is no silver question to disturb business and occupy the time of politicians and legislators. It is not likely that we will have financial peace until we greatly improve our banking and currency systems.

NIAGARA BICYCLES

Reliable Agents Wanted.

BUFFALO WHEEL CO.,
 BUFFALO, N. Y.

NOTICE.

Notice is hereby given, that an application will be made to the Governor of Pennsylvania on Tuesday, April 13th, 1897, by John E. Marz, Henry and Lewisley, Wm. F. Snyder, A. T. Seale, G. W. Lape & others, under the act of assembly approved April 23, 1895, to incorporate the Buffalo Wheel Co. for the purpose of manufacturing and selling bicycles and other articles, for general business, and for the purpose of conducting a business in which electrically, over or through wires may be applied, any useful purpose in the state of New York. And for those purposes to have, preserve and enjoy all the rights, benefits and privileges of said Act of Assembly, and its supplements.

A. T. SEALE, Solicitor.
 Honorsdale, Pa.

HARRISBURG LETTER.

The Defeat of the Legislative Commission Bill.

HAMILTON ROAD BILL POPULAR.

It is believed the measure providing for better roads will pass - Provisions of the Excise Commission Bill - Opposition to a \$250,000 Capital.

(Special Correspondence.)
 Harrisburg, March 16. - While it is true that the swallows do not make a summer, yet the committee of the senate appointed to investigate the swallows, have made the case of Swallow give very considerable trouble if so disposed. The refusal of Dr. Swallow, editor of The Methodist, whose accusations are familiar to your readers, to give the names of persons whom he claims to have knowledge of the cause of the fire, has placed the committee in an unpleasant position, and while they have professed respect for the gentleman's calling, they feel that it would establish a bad precedent to allow him to prevent them from obtaining evidence to assist in prosecuting their work. The committee have referred this case to the house for its disposal. This will no doubt be acted upon this week. Both the friends and enemies of Dr. Swallow claim that they have no ordinary individual in content with, he being a man of more than usual courage and able to defend himself in a contest of this kind.

Swallow himself is quite reticent on the subject, but some of his friends claim that he is justifiable in his refusal to answer the questions propounded by the committee, on the ground that he is a member of the legislature, and that he is entitled to be exempt from giving evidence that he may want to use in his trial. But what action will be taken by the legislature in the case remains to be seen.

One of the important events of the week was the defeat of the legislative commission bill, which proposed to establish a commission of three men, learned in the law and with powers second only to the supreme court, whose duty it should be to revise every bill before presentation to the legislature. This bill was defeated by the members of the legislature an insult to this body, which it no doubt was, as it was an admission that our lawmakers were not capable of transacting business without guardians, and it placed the authority in the hands of a few persons, which would have a damaging influence to the state. To those who are frequently on the floor of both houses it is plainly to be seen that a large majority of the members at the present time are representative men, and in every way capable of filling their positions with ability and credit.

To investigate miners' destitution, the resolution to investigate the destitution in the Pittsburgh coal mining district and its causes. The friends of this measure were very active in its interest, and while it was laid over for further consideration it will no doubt be called up early in the week and acted upon.

Among the many bills that have been offered since the opening of the session are a number that are recognized by the several committees as unconstitutional, as they relate to the repeal of special acts, and there is some discussion whether after all the committee have not a right to report them, either negatively or affirmatively. The extra 10 mills can only be levied by application to court, and the citizens of any township where it is proposed can protest against this additional expense. With a few modifications this bill will pass both houses within the next few days.

The Excise Commission Bill.

A bill embracing many far reaching provisions, and which is known as the state excise commission bill, has recently been introduced. This is in addition to four others that are already pending in the house or senate for the appointment of commissioners composed of a few men who will take absolute control of certain industries or institutions. Among these commissioners are what are known as the electric light and water power commission, railroad commission, mining commission, the state excise commission and the new capitol commission.

These bills are said to be backed by the Quay people, although his friends have very little to say concerning them, and he could not be expected to do this. These commissions mean a great concentration of power; a condition of affairs the people of Pennsylvania cannot afford. It is thought that one of the principal objects of these commissions is to afford a number of additional lucrative positions to persons who are anxious to serve the state.

The excise commission is to be established for the enforcement of the liquor laws of the state. By the provisions of this bill the officers holding the state are increased by about 200, and it provides that within 30 days after its passage the governor shall appoint an excise commission for a period of five years, at a salary of \$3,500 a year and \$1,300 additional for each year. It also provides for a deputy at \$2,500 and \$1,200 for expenses, and a secretary at \$1,500 per year and such clerical force as may be necessary. Each city of the first and second class, in addition to this, is to have a deputy commissioner at a salary of \$2,000 per year. His office to be equipped with such clerical force as may be necessary. The commissioner will appoint five special agents at \$1,200 per annum and expenses, who will act as confidential representatives of the commissioner, to investigate matters concerning the liquor traffic. They will have the right to designate any county

or any attorney to act with them, and to procure such fees as agreed upon. The scope of this bill is very wide, permitting the right of entry at any and all times even on a saloon keeper.

To license social clubs. As a means of providing funds for the payment of the expenses of the office of excise commissioner a bill has been introduced in the senate which reduces every club of large or small distinction to the grade of common tavern, and in many respects this measure will make it more difficult to be a respectable club man than it does a saloon keeper.

This bill provides that each club, in order to sell liquor, must be licensed at a cost of \$75 in townships, \$100 in boroughs and \$225 in cities of first and second class; and in the application for a club license the name of the club must be given, location and number of rooms, name of secretary and treasurer; American or foreign origin; designers; name of owner of the premises; whether the club is for the exclusive benefit of members; a list of names of all bonafide members and their residences, whether or not the secretary or treasurer ever had a license revoked; the presentation of two bondsmen as security, with property worth 125 per cent of the amount of the license, and the signature of 12, with the statement of each of the signers; name of owner of the premises; whether the club is for the exclusive benefit of members; a list of names of all bonafide members and their residences, whether or not the secretary or treasurer ever had a license revoked; the presentation of two bondsmen as security, with property worth 125 per cent of the amount of the license, and the signature of 12, with the statement of each of the signers; 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