CREDIT BANKS

Would be of Great Benefit to the Farming Communities.

THEIR SUCCESS IN ENGLAND

And Scotland—With Credit Banks Farmers Could Borrow at Low Rates of Interest and be Free to Buy in the Cheapest and Sell in the Dearest Markets—The Plan Attracting Attention.

The American Agriculturist, one of the leading farm journals of this country, has been running a series of excellent editorials on the subject of credit banks for the benefit of farmers. One of the first, in the issue of November 21, 1896, discussed the agricultural credit banks of England. It attracted considerable attention, and the Grange and Farmers' Alliance in several states are seriously considering a trial of the system there outlined.

A recent editorial showed some of the benefits of the Scotch credit banks which loan small amounts to borrowers without collateral, but who can give at least two good sureties. By this means a capable and trustworthy young man can obtain a few hundred dollars, at a moderate rate of interest, with which to stock a farm which he has just bought. He does not have to pay interest on a dollar more than he actually uses and at any time can return any part of what is borrowed and stop interest on the part returned. Dunning Macleod, a great authority upon banking, says that this system, introduced years ago, gave Scottish agriculture a prodigious stimulus, while to it also he attributes the marvelous development of manufactures and other industries in Scotland in the face of adverse natural conditions. Macleod declares that the use of this form of credit has been more helpful to Scotland that the richest gold or silver mines would have been.

The Agriculturist then described the special benefits of the branch banks of Scotland and Canada. Ten Scotch banks have one thousand branches. Each little town where there is an agent of one of these ten banks has practically the same banking privileges as though the headquarters of the bank were in the town, whereas the American town's facilities are confined to the little bank located in its midst, or, more likely, in a larger town, village or city ten or twenty miles away, for it is often fifty and sometimes one hundred miles from points in the south and west to the nearest bank.

We quote the following from one of the more recent editorials in the Agriculturist:

"The agricultural credit bank described in our previous article, or our own very successful co-operative building and loan associations, might also establish branches or agencies. Thus one society could have a representative in every town or hamlet in a county or group of counties, bringing its advantages home to depositors and borrowers everywhere in this way, even in a sparsely settled farming country, a co-operative banking society could get enough business to be soundly successful. The agricultural credit banks described in the editorial referred to enable the honest poor to co-operate in other matters. The testimony of hundreds of similar institutions in Europe shows beyond all question that these credit societies have encouraged co-operation in all its forms, stimulated thrift and self help and improved the whole moral and material condition of their members.' The heed is certainly urgent for similar effort at self help in very many farming communities in this country as well as among workers in other occupations. In these times, when the margin of profit is so close in farming, as in other business, it is all the more necessary for farmers to be able to conduct their affairs with the utmost economy, for which purpose capital at reasonable rates of interest is an imperative necessity.

"Whatever opinions are entertained concerning the standard of values, there should be unanimity in an effort to perfect a sound plan of co-operative banking that will enable farmers to help themselves. How great this need is can hardly be exaggerated. Taking the United States as a whole, we doubt if one-tenth of our farmers use banks or are within convenient reach of banking accommodation. Without it they cannot employ credit in the true sense. Yet nine-tenths of the volume of business transacted by other people is done with credit instruments. But the average farmer is able to use only the credit offered by the cross-roads store, which 'milks' him to the tune of 15 to 40 per cent by taking his stuff in trade at far below market price, charging big profits on what the farmer buys, and on top of this exacting exorbitant interest.

"No legitimate business can stand this sort of 'accommodation,' certainly not agriculture. The evil exists whether prices are high or low, currency plenty or scarce. The deeper one delves into this matter the plainer it appears that, whatever is done about monetary standards, better banking accommodations—that is, better facilities for the use of credit instruments, such as checks, drafts, etc.—are vital to the farmer's welfare. Nor can he, need he or will he pay more for these facilities than do those in other business."

ALLEGED HUMORISTS.

"Treddle is jealous of his prerogatives, isn't he?"

"What makes you say so?"

"He got angry the other night and told me not to be a fool."—New York Sun.

"Do you think Skinner can make a living out there?"

"Make a living! Why, he'd make a living on a rock in the middle of the ocean—if there was another man on the rock."—Tit-Bits.

Mrs. Spat—Your husband is an inventor, I believe?

Mrs. Spotter—Yes. Some of his excuses for coming home late at night are in use all over the country.—Philadelphia North American.

"And how did he die?" asked the lady who had come west to inquire after the husband she had lost.

"Er—by request, ma'am," said the gentle cowboy, as mildly and regretfully as possible.—Indianapolis Journal.

"It's perfectly absurd, this clamor about our hats. People who can't see over them would better not go to the theater."

"I know; that's what I told my husband, and he said: 'All right, we won't go!' and we don't."—Bazar.

Simoushee—I have a chance to marry two girls; one is pretty, but a mere butterfly, as it were, and the other, though plain, is an excellent housekeeper.

Mr. Russell of Chicago—Take the pretty one first.—Indianapolis Journal.

A young student lately presented himself for examination and ignominiously failed. To his family, anxious to hear of his success, he telegraphed thus: "Examinations splendid; professors enthusiastic. They wish for a second in October."—Tit-Bits.

He—Do you remember when first we met? The dew was on the grass, the air was full of summer scents, and——

She—Yes; and now there's no summer, no dew, no grass and no sense. By the way, have you heard of my engagement?—Detroit Free Press.

"I did not mind the threats at 'im," Mr. Hogan explained, "as much as th' insultin' style av his remarks."

"And fwhat did he say?" asked Mr. Brown.

"He says to me, 'Hogan,' says he, 'dis a great notion. I have to jump on you and knock your face into shape.'"—Indianapolis Journal.

Mrs. Yeast—I wish I could think of something to keep my husband at home at nights.

Mrs. Puncheon—Get him a bicycle.

Mrs. Yeast—That would take him out more than ever.

Mrs. Puncheon—Oh, no, it wouldn't; my husband got one the day before yesterday and the doctor says he won't be out for a month.—Household Words.

A Modern Aaron's Rod.

Detroit Free Press: "When people are suffering from thirst they will resort to all kinds of means to get water," remarked a gentleman who was at one time a member of the United States geological and surveying expedition in the Indian Territory. "For some time we had been without water and were suffering greatly. Among our number was an old trapper who was as keen on the scent for water as is a hound on the trail of a deer.

"'I think there's water here, if we could dig a well,' he observed.

"'But we cant,' I replied.

"'No, but we can do something else,' he said.

"With that he cut a reed, tying some moss on the end of it. Then he dug into the earth, placed his reed in the hole and packed the earth around the reed. He waited for a few moments.

"'Do you mean to say you can suck water out of that thing?' I asked.

"'Yes, if, as I think, there's water near the surface.'

"He drew strongly at it with much satisfaction.

"'Good!' he remarked. 'Would you like to try it?'

"With little confidence in the result, I sucked at the reed, with the surprising result of getting plenty of clear, pure water. To my parched tongue it seemed the very nectar of the gods.

"'It's as clear as the water of a spring,' I said.

"'Yes, the moss is our filter,' he replied.

"We pursued our journey much refreshed, and I never forgot the old trapper's advice."

FINANCE AND TRADE.

The Features of the Money and Stock Markets.

NEW YORK, April 15.—Money on call easier at 1¼@1½ per cent; last loan 1½ per cent; closed at 1¼@1½ per cent. Prime mercantile paper 3½@4 per cent. Sterling exchange steady, with actual business in bankers' bills at $4 87½@4 87¾ for demand and at $4 86¼@4 86½ for 60 days; posted rates $4 86½@4 87 and $4 88@4 88½; commercial bills $4 85¼; silver certificates 62½c. Bar silver 62c.

Proceedings were rather dull on the stock exchange to-day and values dropped almost without exception or cessation. The situation abroad dominated the general tone of the dealings. The fact that there will be more trading on the London exchange until next Tuesday probably restricted any demand and influence the minds of the timid ones there to realize profits as much as possible and to unload any holdings that seemed in danger from possible developments in the Greece-Turkish relations. Consols were down in London, and there was uneasiness apparent over the seeming waning of the accord of the powers on the Eastern question. The London market also suffered from the demoralization in the Kaffire securities and whispers of financial difficulties of a large operator in those properties. The depression thus caused was reflected here most obviously as was natural, in the stocks held largely abroad, which showed marked declines. Any firmness in these shares above the London parity was met by heavy selling from London, the day's sales for London account being estimated at 25,000 shares. There was considerable realizing here also on the ground that to-morrow the exchange will be closed and Saturday a short trading day and likely to be dull in consequence. The heaviness in New York Central was very noticeable in view of the large hopes of a stimulus to the whole market that have been built on its refunding scheme officially announced yesterday. The extension of the issue beyond the needs for the refunding gives rise to the argument that there will not be so large a reduction of fixed charges nor so large a consequent benefit to the stock as was anticipated. There was continued heavy liquidation in Chicago Gas and Sugar on almost purely professional dealings. Of a total of 153,000 shares sold, Chicago Gas and Sugar absorbed 46,000 shares, and Burlington and Louisville & Nashville another 34,000 shares. The Gas stock was very erratic and after opening with sales running over a point above last night's close it traversed almost its entire range several times, finally closing with a net gain of ¾c. At one time, the Grangers developed a considerable strength and there was some buying of Burlington on an unaccreditable rumor that the company was about to refund its bonded debt. The rise in the Grangers resulting, carried their prices above last night's closing, but subsequently declines left them with fractional net losses. This was true of the railway list in general, the largest losses occurring in the international stocks, extending to 1¼ per cent in Louisville & Nashville, and in the Grangers and Coalers. Tennessee Coal & Iron was quite irregular, declining at one time 1¼ per cent, but closing with a net loss of only ½ per cent. Bay State Gas and Hocking Valley developed some activity after being neglected for quite a long time, the former losing 1½ per cent and the latter a point. The heaviest sales for London account occurred in the last hour, but the market steadied in the final dealings and there was a general gain of a small fraction.

Business in railway and miscellaneous securities was in light volume, with a sagging tendency which was most pronounced in the issues having an international market, notably Northern Pacific. The sales were 781,000.

Governments were quiet, but generally firm on transactions of $10,000.

The total sales of stocks to-day were 147,424 shares.

Evening Post's London financial cablegram:

This was a nominal holiday in the stock markets. The best stocks closed firm. Foreigners were weak on the Paris dullness. Turks were flat and Kaffirs were weak. Americans were dull on the New York fall, but the close was above the lowest. It is believed that no more gold will go to Japan until next week. Well informed people estimate the Japanese balances at the bank at about 5,000,000 pounds. Details of the gold movement for the week show that 991,000 pounds in bars was sold for Japan and Austria, chiefly for the former and that 61,000 was received from Australia. The Paris bourse was dull on the mid-month settlement and the fact that the London exchange will be closed until next Tuesday, thus throwing the channels for sales. The Berlin market was steady.

BONDS AND STOCK QUOTATIONS.

New U. S. 4s reg. ex-interest	123¼	Nash. & Chat.	66
New U. S. 4s cou.	124¼	N. J. Cen., ex-d.	77
U. S. 5s reg.	112¾	Nor. & W. pre.	24
U. S. 5s coupon	114	Northern Pac.	17½
U. S. 4s reg.	111	do preferred	34¾
U. S. 4s coupon	112¾	Northwestern	103¾
U. S. 2s reg.	96½	do preferred	156½
Pacific 6s of '95	101	N. Y. Central	99¾
Atchison	9⅞	N. Y. & N. E.	37
Adams Express	148	Oregon Nav.	10
Am. Express	111½	Pittsburgh	162
Bal. & Ohio	13	Pullman Palace	159
Can. Southern	46	Reading	13¼
Central Pacific	7½	Rock Island	62⅞
Ches. & Ohio	16¾	St. Paul	75⅞
Chi. & Alton	162	do preferred	131½
Chi., Bur. & Q.	71½	St. P. & Omaha	39½
Chicago Gas	81⅝	do preferred	138
C., C., C. & St. L.	28½	Sugar Refinery	111⅝
Col. Coal & Iron	5½	Tenn. Coal & I.	22⅝
Cotton Oil Cer.	30½	Texas Pacific	8
Del. & Hudson	103¼	Tol. & O. C. pre.	50
Del., Lack. & W.	150½	Union Pacific	4⅞
Den. & R. G. p.	37	U. S. Express	40
Erie	12	W., St. L. & P.	4½
do first pre.	27	do preferred	11¾
do second pre.	19½	Wells Fargo Ex.	101
Illinois Central	92	Western Union	86½
Kan. & Tex. pre.	20½	Wheel'g & L. E.	5½
Lake Erie & W.	12½	do preferred	51½
do preferred	62	Gen. Electric	31
Lake Shore	164	Am. Sugar pre.	102½
Lead Trust	22½	U. S. Leather p.	54½
Lou. & Nash.	44	Tobacco	72
Mich. Central	91½	do preferred	101
Mo. Pacific	14¾		

Breadstuffs and Provisions.

CHICAGO—Reports of ruined wheat crop came in from every direction to-day and were of such a doleful character that May wheat rose 3⅛c per bushel. Corn and oats had a checkered existence, but were firm in the end, closing about ¼c higher, each. Provisions were strong without much activity, closing with advances of from 2½c to 12½c. To-morrow, Good Friday, will be observed as a holiday on the board. There was but one speculative market at the opening on change to-day. That was wheat, and bull speculators had it all their own way for a time. Nothing could withdraw the attention of the speculators from the marshaled phalanx of bullish market conditions which presented themselves. Higher foreign markets, moderate northwestern receipts and confirmation of a heavy day's export business at the seaboard were good grounds of themselves for a brisk jump in price at the start, but added to the calamitous report from Springfield, Illinois, regarding the winter wheat crop of the state, which made the rather startling statement that not more than enough wheat for seed will be harvested in Illinois this season, the only surprise is that the first transaction did not show an advance of 2c or 3c instead of from ½c to ¾c. Opening sales of May were from 68⅝@68¾c, against yesterday's closing price of 68¼c and the scramble to cover which set in from every quarter had sent the price by 11 o'clock to 69⅞c, with but one or two trifling halts.

Chicago received ten cars of wheat, Minneapolis and Duluth 271. A week ago the two latter cities got 264 cars and a year ago they received 295. The amount of export business reported done at New York yesterday was 464,000 bushels. Liverpool quoted an advance of 1d per cental at the opening. The clearances of wheat and flour from the principal Atlantic seaports were equal to 98,000 bushels. The small present shipment to foreign countries was about the only development of the situation, which could be considered other than bullish.

Later in the session the market became very unsettled. Such an advance as recorded was naturally very tempting and there was enough realizing and short selling to force the price back to 69c, but only for a short time. Report of crop damage continued to come in, even far off California going in the general complaint. A rally to 69⅝@69¾c ensued and after two or three nervous fluctuations the market settled around 69½c, May bringing 69⅝c at the close.

Corn was subjected to several bear raids, encouraged by the improving weather, and by the reports of the knee high corn in Texas. The strength of wheat, however, made shorts nervous and their covering was sufficient to hold prices steady on what would otherwise have probably been a weak market. Seaboard clearances were 823,000 bushels. May opened ½c higher at 23⅞c, eased off to 23⅛@23⅜c and recovered to 23⅝c, where it closed.

In oats, the covering of one large line was about the only feature. That, with a generally good demand, created a strong feeling and caused an advance early in the day. Selling became freer as prices soared upward and the early advance was eventually lost. Seaboard clearances were 53,000 bushels. May opened ¼c higher, at 16⅝c, advanced to 16¾c, declined to 16¼@16⅜c and rested at 16½@16⅝c asked.

Provisions were strong, without leading in much activity in the trading. Offerings were light, the opening advance which was due principally to sympathy with the grain markets was followed by some reaction, but closing prices were at the best figures of the day. At the close May pork was 12½c higher, at $8 40; May lard about 2½c higher, at $4 20, and May ribs about 7½c higher at $4 70.

Estimated receipts Friday: Wheat, 7 cars; corn, 95 cars; oats, 140 cars; hogs 20,000 head.

The leading futures ranged as follows:

Articles.	Open.	High.	Low.	Close.
Wheat, No. 2	68⅝	69⅞	68⅝	69⅝
April	68⅝	69⅞	68⅝	69⅝
May	68¾	69⅞	68¼	69¼
July	66½	67½	66½	67¼
Sept.				
Corn, No. 2				
April	23⅝	23⅝	23¼	23⅝
May	23⅞	23⅞	23½	23⅞
July	25¼	25¾	25	25¼
Sept.	26½	26¾	26⅝	26½
Oats, No. 2				
May	16⅝	16¾	16¼	16½
July	17⅝	17⅞	17⅝	17⅝
Sept.	18⅝	18⅝	18⅝	18½
Mess Pork				
May	8 35	8 45	8 30	8 40
July	8 42½	8 55	8 40	8 52½
Lard				
May	4 20	4 20	4 15	4 20
July	4 22½	4 30	4 25	4 30
Sept.	4 40	4 40	4 35	4 40
Short Ribs				
May	4 62½	4 70	4 62½	4 70
July	4 65	4 72½	4 62½	4 70
Sept.	4 70	4 77½	4 70	4 77½

Cash quotations were as follows:

Flour firmer.

Wheat—No. 2 spring 69⅝@70¼c; No. 2 red 85⅝@88⅝c.

Corn—No. 2, 23⅞@24¼c.

Oats—No. 2, 16½@16⅝c; No. 2 white 21@21¾c; No. 3 white 19@20½c.

Rye—No. 2, 33¼c.

Barley—No. 2, nominal; No. 3, 28@32c; No. 4, 25c.

Flaxseed—No. 1, 75½@73c.

Timothyseed—Prime, $2 60.

Mess Pork—Per barrel, $8 40.

Lard—Per 100 lbs., $4 20.

Short Ribs—Sides, (loose), $4 55@4 80.

Dry salted shoulders (boxed) 5¼@5½c.

Short clear sides (boxed) 4¾@4¾c.

Whiskey—Distillers' finished goods, per gallon, $1 19.

Sugars—Cutloaf 5.51c; granulated 4.89c.

On the produce exchange to-day, the butter market was steady; creameries 13@17c; dairies 9@15c.

Cheese—Firm at 10½@10¾c.

Eggs—Steady; fresh 8¼@8½c.

NEW YORK—Flour, receipts 14,707 barrels; exports 8,591 barrels; more active and firmer at 5@10c advance. Wheat, exports 8,122 bushels; spot firmer but quiet; No. 2 red 80¾c; No. 1 hard winter 75¾c; options opened strong, closing at 1⅛@1⅜c advance; No. 2 red April closed at 78¼c; May 74 13-16@75 15-16@75¾c. Corn, receipts 77,025 bushels; exports 16,812 bushels; spot firmer; No. 2 29⅝c in elevator; 30⅝c afloat; options opened firmer and closed ⅛c net higher; April closed at 29⅝c; May 28 3-16@29⅛@29⅜c. Oats, receipts 70,000 bushels; exports 48,112 bushels; spot firmer; No. 2 22c; options dull all day and closed partially ⅛c net higher; May closed at 21½c. Hay dull. Hops quiet. Hides steady. Leather steady. Coal quiet. Beef steady. Cutmeats steady. Lard firm, western steamed $4 42½; refined steady. Pork firm but quiet. Tallow dull. Cottonseed oil firm. Rosin steady. Turpentine steady. Rice firm. Molasses steady. Coffee, options opened steady at 10@15 points higher and closed firm with prices 15@20 points net advance. Sugar, raw quiet; refined quiet.

BALTIMORE—Flour firm and unchanged; receipts 6,998 barrels; exports 3,236 barrels. Wheat unsettled and higher spot. May 75½@75¾c; receipts 8,000 bushels; exports 32,000 bushels; southern wheat by sample 75@77c. Corn quiet and spot steady; mixed 24⅝@24¾c; receipts 245,818 bushels; exports 416,085 bushels; southern white corn 29¾@30c; do yellow 29c. Oats firm; No. 2 white 25@26c; receipts 6,288 bushels. Rye firmer; No. 2 western 38½c; receipts 14,118 bushels. Hay firm; choice timothy $13 50 bid. Butter weak and unchanged. Eggs weak; fresh 10c. Cheese steady and unchanged.

CINCINNATI—Flour firm. Wheat firm; No. 2 red 89c. Corn firm; No. 2 mixed 25@25½c. Oats steady; No. 2 mixed 20½@21c. Rye quiet; No. 2, 36c. Lard in fair demand at $4 07½. Bulk meats firm at $4 80@4 90. Bacon quiet at $5 55@5 65. Whiskey active at $1 19. Butter steady. Sugar quiet. Eggs easy at 8c. Cheese firm.

TOLEDO—Wheat higher and active; No. 2 cash 92¼c; May 93¼c. Corn active and firm; No. 2 mixed cash and May 23¾c. Oats dull and steady; No. 2 mixed 18c. Rye dull and firm; No. 2 Cash 35c bid. Cloverseed dull and steady; prime cash $4 30.

Live Stock.

CHICAGO—There was an active demand for cattle at advancing prices, 5@10c higher than yesterday. Sales were on a basis of $3 85@5 40 for common to prime native beef steers. The bulk of the cattle brought $4 40@5.00. The stocker and feeder trade was again active at a wide range of prices, common stock cattle selling as low as $4 35, while choice feeders brought $4 30@4 40. Canners sold freely at $2 00@2 75 and sales were made of fair to choice cows at $3 00@4 00, good prime heifers bringing $3 75@4 50. Choice calves sold at $5 00@5 20. Trade in hogs was active at stronger prices, sales being largely 2½c higher. Sales were at an extreme range of $3 75@4 12½, with the bulk of the hogs crossing the scales at $4 05@4 10. The average quality of the offerings was good. There was the usual demand for sheep, and prices ruled strong. Sales were made at $3 50@4 00 for the poorest to $5 10@5 35 for prime flocks, with the bulk of the sheep going at $4 50@5 00. Lambs sold slowly at $3 75@6 00 for poor to prime, Colorado lambs selling at the top price. Spring lambs averaging forty-four to forty-eight pounds found purchasers at $7 50@11 00. Receipts—Cattle 7,500 head; hogs 22,000 head; sheep 11,000 head.

EAST LIBERTY—Cattle steady; prime $5 10@5 15; feeders $3 75@4 40; bulls, stags and cows $3 00@3 75. Hogs active; prime medium $4 30@4 35; best Yorkers $4 25@4 30; common to fair Yorkers $4 10@4 20; pigs $3 90@4 05; rough $3 75@3 50. Sheep strong; clipped sheep choice $4 50@4 60; common $3 10@3 65; choice lambs $5 25@5 40; spring lambs $5 00@8 00. Veal calves $4 00@4 50.

CINCINNATI—Hogs dull at $3 25@4 05.

Dry Goods.

NEW YORK—It has been a quiet market for cotton fabrics, but as the auction sale disposed of many cobwebs, buyers have occupied themselves in measuring the effect of the sale on the market and find that it has had a strengthening result on values of similar goods. The clouds are clearing and buyers feel better. Wool goods are very firm all round and many goods are going forward on prior purchases. Printing cloths very quiet at 2 9-16c and very little doing in odds.

Petroleum.

OIL CITY—Certificate oil was quoted at 85¼c bid to-day, but closed weak and freely offered at 85c. Credit balances, Pennsylvania oil, reduced 1c a barrel. Shipments 84,850 barrels; runs 97,263 barrels.

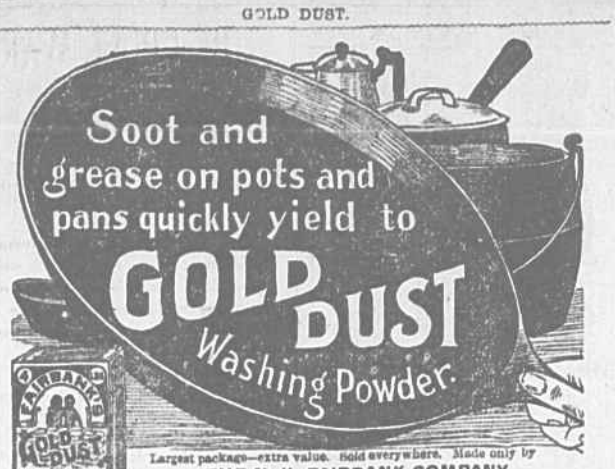
NEW YORK—Pennsylvania crude steady; May 87½c bid.

Metals.

NEW YORK—Pig iron easy; southern $10 00@11 00; northern $10 50@12 50. Copper dull; brokers' $11 35; exchange $11 35@11 50. Tin dull; straits $11 12½@11 25. Plates quiet. Spelter steady at $4 10@4 20. Lead dull and easy; exchange $3 20@3 37½; brokers' $3 30.

Wool.

NEW YORK—Wool firm.



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FOR CINCINNATI, LOUISVILLE, LOWER OHIO, NASHVILLE, ST. LOUIS, MEMPHIS, NEW ORLEANS, and intermediate points take palatial steamers of the Pittsburgh & Cincinnati Packet Line, leaving wharfboat, foot of Eleventh street, as follows:

Steamer VIRGINIA—T. S. Calhoon, Master; R. H. Kerr, Clerk. Every Sunday, 8 a. m.

Steamer KEYSTONE STATE—Charles W. Knox, Master; Dan Lacey, Clerk. Every Tuesday, 8 a. m.

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RAILROADS.

FAST · TIME
• OVER •
PENNSYLVANIA SHORT LINES
"PAN HANDLE ROUTE."

LEAVE WHEELING 9:45 A. M., CITY TIME, DAILY EXCEPT SUNDAY.
Arrive COLUMBUS.....2:25 p. m.
Arrive CINCINNATI.....6:05 p. m.
Arrive INDIANAPOLIS.....10:15 p. m.
Arrive ST. LOUIS.....7:00 a. m.

PENNSYLVANIA STANDARD COACHES.

PENNSYLVANIA DINING CAR.

PULLMAN CARS FROM WHEELING JUNCTION THROUGH WITHOUT CHANGE.

OTHER TRAINS LEAVE WHEELING.

For Steubenville and Pittsburgh 7:25 a. m. week days; for Pittsburgh and the East and for Columbus and Chicago at 1:25 p. m. week days; for Pittsburgh, Harrisburg, Baltimore, Washington, Philadelphia and New York at 3:55 p. m. daily; for Steubenville and Dennison at 3:55 p. m. daily; for Pittsburgh at 7:00 p. m. week days; for Columbus, Dayton, Cincinnati, Indianapolis and St. Louis at 9:30 p. m. week days. City time.

Parlor Car to Pittsburgh on 3:55 p. m. and 7 p. m. Trains.

Persons contemplating a trip will find it profitable in pleasure and convenience to communicate with the undersigned, who will make all necessary arrangements for a delightful journey. Tickets will be provided and baggage checked through to destination.

JOHN G. TOMLINSON,
Passenger and Ticket Agent, Wheeling, W. Va. oc3

OHIO RIVER RAILROAD COMPANY.

Time Table in effect February 14, 1897. *Daily. †Daily except Sunday. Eastern Time.

South Bound.	1	3	5	7
Via P., C., C. & St. L. R.				
Pittsburgh, Pa. Lv.		a. m.	p. m.	
Wheeling.....Ar.		*3:10	12:45	
		*11:26	12:25	
Leave.	a. m.	p. m.	p. m.	
Wheeling	6:20	12:00	*1:15	
Moundsville	7:02	12:40	4:00	
New Martinsville	8:07	1:32	5:46	
Sistersville	8:24	1:56	6:15	
Williamstown	9:41	3:14	7:32	a. m.
Parkersburg	10:15	3:40	*8:00	7:10
Ravenswood	11:11	4:58	p. m.	8:10
Mason City	12:18	6:00		9:45
K. & M. Junction	12:50	6:40		10:22
Point Pleasant	1:10	7:00		
Via K. & M. Ry.	p. m.	p. m.		p. m.
K. & M. June.....Lv.	12:20	*7:12		2:25
Charleston.....Ar.	5:00	9:25		5:30
Gallipolis	1:20	7:10		10:35
Huntington	2:20	8:20		11:35
Via C. & O. Ry.	p. m.	a. m.		p. m.
Lv. Huntington	12:35	7:30		2:25
Ar. Charleston, W. V.	4:27	*8:45		4:27
Kenova.....Ar.	*2:40	12:40		12:15
Via C. & O. Ry.	p. m.	a. m.		p. m.
Kenova.....Lv.	2:50	*4:45		*2:55
		a. m.		p. m.
Cincinnati, O.....Ar.	7:00	*8:35		*7:00
Lexington, Ky.....Ar.	7:20	9:00		*7:20

JOHN J. ARCHER, G. P. A.

RAILWAY TIME CARD.

Arrival and departure of trains on and after February 14, 1897. Explanation of Reference Marks: *Daily. †Daily, except Sunday. ‡Daily, except Saturday. ¶Daily, except Monday. §Sundays only. *Saturdays only. Eastern Standard Time.

Depart.	B. & O.—Main Line East.	Arrive.
*12:25 am	Wash., Bal., Phil., N. Y.	*8:20 am
*2:40 pm	Wash., Bal., Phil., N. Y.	.....
7:00 am	Cumberland Accom.	7:25 pm
*2:40 pm	Grafton Accom.	*10:10 am
*11:00 am	Washington City Ex.	*4:25 pm
Depart.	B. & O.—C. O. Div., West	Arrive.
*7:25 am	For Columbus and Chi.	*1:15 am
*10:15 am	Columbus and Cincin.	*2:30 pm
‡11:40 pm	Columbus and Cincin.	*2:05 am
§2:40 am	Columbus and Cincin.	.....
*3:40 pm	Columbus and Chi. Ex.	*11:50 am
*10:15 am	St. Clairsville Accom.	11:50 am
12:40 pm	St. Clairsville Accom.	12:50 pm
*10:15 pm	Sandusky Mail	*5:30 pm
Depart.	B. & O.—W., P. B. Div.	Arrive.
*8:10 am	For Pittsburgh	*10:10 am
*7:00 am	Pittsburgh	*6:45 pm
*5:00 pm	Pittsburgh and East	11:30 pm
.....	Pittsburgh and East	§2:30 am
11:45 pm	Pittsburgh	†12:30 pm
Depart.	P., C., C. & St. L. Ry.	Arrive.
7:25 am	Pittsburgh	10:05 pm
10:45 am	Steubenville and West	10:15 pm
7:45 am	Steubenville Accom.	6:15 pm
11:25 pm	Pittsburgh and N. Y.	12:25 pm
*3:55 pm	Pittsburgh and N. Y.	*11:30 am
7:00 pm	Pittsburgh Accom.	10:30 am
	WEST.	
8:45 am	Ex., Cin. and St. Louis	7:12 am
10:30 pm	Ex., Cin. and St. Louis	6:15 pm
*1:25 pm	Ex., Steub. and Chi.	12:25 pm
*3:55 pm	Pitts. and Dennison	*11:30 am
Depart.	C. & P.—Bridgeport.	Arrive.
10:53 am	Fort Wayne and Chi.	10:35 pm
10:53 am	Canton and Toledo	10:35 pm
10:53 am	Alliance and Cleveland	10:35 pm
10:53 am	Steubenville and Pitts.	10:35 pm
†10:00 am	Steubenville and Pitts.	†11:05 am
12:10 pm	Fort Wayne and Chi.	10:10 pm
12:10 pm	Canton and Toledo	10:10 pm
12:10 pm	Alliance and Cleveland	11:35 pm
12:56 pm	Steub'e and Wellsville	10:35 pm
10:54 pm	Philadelphia and N. Y.	10:10 pm
10:54 pm	Baltimore and Wash.	10:10 pm
10:54 pm	Steub'e and Wellsville	10:10 pm
Depart.	W. & L. E.	Arrive.
*9:50 am	Toledo and West	*6:00 pm
*9:50 am	Brilliant and Steuben'e	*6:00 pm
*4:50 pm	Massillon and Canton	*11:00 am
*4:50 pm	Brilliant and Steuben'e	*11:00 am
*9:50 pm	Cleve., Akron & Canton	*6:00 pm
Depart.	C., L. & W.—Bridgep't. Eastern Time.	Arrive.
17:05 am