TIMELY TALKS

Delivered at the Lengue of Building Associations.

CO-OPERATIVE BANK SYSTEM

used by D. Eldridge, of Boston. What a Good Managing Secretary Can Do-Rights and Duties of Building and Association Stockholders and Their Relation to Credit-Other Topics os Interest Considered,

DETROIT, July 29 .- At the session of the United States League of Building and Loan Associations to-day, D. Eldridge, of Boston, gave a "few notes on the management of a co-operative bank." The authority to make loans on the part of the secretary of a co-operative bank should be exercised with extraordinary care and great wisdom. Affairs in this line ought to be so conducted that if a question of a propos loan reach the directors that would be presumptive evidence that it had passed ordeal of the secretary's scrutiny and the committee's examination. secretary, if he is a good manager, will only bring before the directors for

their action matters of superior impor-tance, settling all others himself, but he should in no case go beyond the limits should in no case go beyond the limits permitted by his drectors. The speaker gave his ideas as to the routine
management of an association by its
secretary, spoke of the banking of the
funds, the discharge of mortgage, renewal of insurance, rental of property,
payment of money or withdrawals, and
matured shares, and many other exigencies in connection with the affairs of
a co-operative bank."

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"The rights and duties of building and loan association stockholders and their relations to creditors" was discussed in a paper by A. J. Duncan, of columbus, deputy inspector of Ohio building associations, and a brother-in-law of President McKinley.

He said that the purposes of his address was to stimulate, among those interested in the maintenance of the original principles upon which building and loan associations are based, inquiries as to present rights and duties of members and their relation to creditors. Such increased interest, he asserted, with its accompanying broader understanding of rights, privileges and duties, would be the inspiration of more favorable legislation, and the best declease against inimical laws. "At no time," said the speaker, "has the public demanded more stringent legislation and protection against visionary and dishonest schemes under the guise of building and loan associations than at present."

Mr. Duncan commended the simple

present."

Mr. Duncan commended the simple contract provisions of the original Greenwich building and loan association, organized in 1809, as a true test and reasonable guide for building associations, and one which the courts of England and America are disposed to recognize in interpreting subsequent legislation and decisions on these subjects.

England and America are disposed to recognize in interpreting subsequent legislation and decisions on these subjects.

The right of a member to borrow on his stock or to receive an advanced loan upon his shares might be called the cornerstone of the system and any departure from this fundamental principle was destructive of the whole scheme. The decisions of our courts were uniform upon the point that the loan is an advanced payment upon the amount of stock which the member would receive when the share is perfected, and to the payment of which stock the member is bound.

The general rule of allowing directors to determine the amount to be paid to a withdrawing member had been a stumbling block to the associations. The Ohio law, said the speaker, required an annual distribution, to be placed to the credit of the member's accounts, thus placing the associations upon the same basis in this respect as other financial institutions.

Owing to the peculiar nature of the building association business, receivers had to be allowed great discretion in settling claims in cases of liquidation or insolvency and the line of action in such cases should be modified according to circumstances and the statutes of the various states. In conclusion, Mr. Duncan urged strict compliance with the foundation principles of building associations and closer observance of state statutes relative thereto.

"The service and influence of our state leagues," was discussed by Hon. James M. Ciarency, of Philadelphia, He spoke particularly of the state league's influence upon legislation affecting building associations, and gave it as his opinion that every state should have a specific building and loan law ahd all societies be operated under it. "Our aim in Philadelphia," he said, "has been to keep the associations purely, even severely, local, that we might build up a system in which the local committees would become interested, and thereby lessen the possibility of failure, either through defalcations or unwise investments." He advocated the el ments." He advocated the election of at least one first class building and loan man to every session of the different legislatures. Organization by building associations for legislative purposes has been suggested. "Once judicious ding and loan associations are placupon the statule books," concluded c. Clarency, "the state leagues should be to it that no speculative hand be lowed to alter or revise them for gain any ulterior purpose."

allowed to alter or revise them for gain or any ulterior purpose."

Albert Barnes, of Decatur, Ill., treasurer of the Illinois league, read a parer of the Illinois league, read a parer of the Illinois league, read a parter of the Illinois league, read a parter of the Illinois league, read a parter of the Illinois league, at any time more profits than had actually been earned and showed that unless an association had an ample contingent or reserve fund, the shares in force when a loss is met must inevitably bear the burden, not only of their own proportion of the loss, but also the additional burden of that part of the loss which should be charged to maturing shares.

Mr. Barnes cautioned secretaries not to hasten the time for maturing of a series of shares on account of the im-portunities of members or fer any reaon, no matter what the temptation to able to announce "quick maturity of

Crops Damaged by Rain. SARATOGA, N. Y.,July 29.—The rain fall has been so heavy throughout this section for a number of days that great damage has been done to the crops. In many places the lowlands are inundated ond crops entirely rulned. Unless the weather changes to-day, the result will be disastrous. Rye, hay and corn are scriously affected and reports are coming in that potatoes which promised a profitable yield, are rotting in the front. All lakes and streams in Northern New York are swollen to an unprecedented height for this season of the yoar.

Married a Week Ago, Now Dead.

HOUSTON, Texas, July 29.—Jules flunnell, a photographer, and Miss Ellis Lu Williamson were married at San Marcos last week and went to Galveswhere Bunnell thought he could book. He failed to find it and the Young couple came here. They were found in their room at the Hutchins House nearly dead from the effects of merphine, taken with suicidal intent. Heroic measures were at once adopted, but both died.



White Cloud Floating Soap

OR---A Spool containing 20 yards of the best sew-

ing silk with every small size cake White Cloud Floating Soap. The cost of this spoon and spool of silk comes out of Made by the MONOTUCK SILK CO.



with every large

our pocket entirely—it's one of our ways of advertis-ing. We want you to get acquainted with the whitest floating soap on the market. If your grocer can not supply you, send us his address.

MADE ONLY BY JAS. S. KIRK & CO., CHICAGO. THE LARGEST SOAP MANUFACTURERS IN THE WORLD. ESTABLISHED 1839.

(********************** PRESIDENTIAL APPOINTMENTS.

An Ohio Man Selected for Consul Taney's

WASHINGTON, D. C., July 29.—The President has made the following appointments in the consular service:

Church Howe, Nebraska, consul Palermo, Sicily; Luther W. Osborne, Nebraska, consul general at Apla and Nukualora, Tonga.

Nukualora, Tonga.

John N. Ruffin, Tennessee, consul at Ascuncon, Paraguay; A. H. Byington. Conn., consul at Naples, Italy; Samuel M. Taylor, Ohio, consul at Glasgow, Scotland; Gustave C. E. Weber, Ohio, consul at Nuremberg, Bavaria; John I. Bittiager, Missouri, consul general at Montreal, Canada; John Jenkins, Nebraska, consul at San Salvador, Sal; William W. Touvelle, Ohio, at Belfast, Ireland; William P. Smyth, Missouri, at Hull, England; Griffith W. Press, Wisconsin, at Swansea, Wales; Urbain J. Ledoux, Maine, consul at Three Rivers, Quebec; Wilbur S. Glass, South Dakota, at Kehl, Germany; George H. Jackson, Connecticut, at Cognao, France, Hydro Pitcairn, Pennsylvania, at Hamburg, Germany; Ira B. Myers, Indiana, at St. Johns, N. B.; Benjamin Nusbaum, Pennsylvania, at Munich, Bavaria; John N. McCunn, Wisconsin, at Durkermline, Scotland; Michael J. Burke, Illinois, consul at Port Stanley and St. Thomas, Canada; Bdward D. Winslow, Klander, Canada; Potward D. Winslow, Canada; Edward D. Winslow, Canada; Ed Illinois, consul at Port Stanley and St. Thomas, Canada; Edward D. Winslow, Illinois, consul at Stockholm, Sweden; Hezekiah A. Gudger, North Carolina, at Deagage, Columbia, James, Johnson Panama, Columbia; James Johnston, New Jersey, at Sheffield, England,

FINANCE AND TRADE The Features of the Money and Stock Markets.

NEW YORK, July 29 .- Money on call

steady at 1 per cent; last loan 1 per cent; closed offered at 1 per cent. Prime mercantile paper 3@4 per cent. Sterling exchange easier, with actual business in bankers' bills at \$4 87%@4 87% for demand and at \$4 86%@4 86% for sixty days; posted rates \$4 87@4 87%@4 88@ 4 8814. Commercial bills \$4 8514. Silver

certificates 58@59c. Bar silver 57%c. Mexican dollars 45%c. The stock market was strong with a generally wholesome look until delivery hour, when the bears raided the market on rumors of unfavorable crop advices from the Dakotas and that gold exports on Saturday would be in excess of two million dollars, causing the close to be irregular at slight recoveries from the lowest, but with the greater number of shares showing net increases for the day. Sustaining influences on the market were favorable traffic statements, rising quotations for wheat and cotton with the engagement of another half million bushels of wheat from out ports. Americans in London were attracting broadening interest, London buying and selling some 25,000 shares here. At the same time the continent, in a moderate degree, purchased Americans in London. The market was featured by violent fluctuations in the specialties and aggressive strength and activity of low-priced stocks, which hitherto had participated to only a slight extent in the general rise. Southern and Southwestern were exceptionally strong. Southern preferred advanced on foreign and domestic purchases on vague rumors in regard to dividend prospects, but the movement was probably part of that recently displayed in other Southern securities. On prophecies that a series of bearlsh interviews with Sugar people would be published, Sugar, which had risen to 139½, was forced down to 137, but railied a point. In the late trading it was claimed that sales had been made of Dutch granulated for September shipment, the foreign refiners having refused bounters favorably commented upon Brooklyn Rapid Transil developed early weakness and recoded 3½ per cent, the contracts of the company placed abroaf being favorably commented upon Brooklyn Rapid Transil developed early weakness and recoded 3½ per cent, but railied a point. Susquehanna and Western preferred broke a point and a quarter in sympathy with the reactionary movement among the anthracite coalers. Delaware & Hudson also lost a point. The grangera, except Burlingof two million dollars, causing the close to be irregular at slight recoveries from Western preferred broke a point and a quarter in sympathy with the reactionary movement among the anthracite coulers. Delaware & Hudson also lost a point. The grangers, except Burlington and Omaha, which held their own receded fractionally. The June net earnings of Burlington were over \$100,000 above those of last year and the same amount in excess of those of last May. This was interpreted as a most favorable showing. A slight rise in silver and the export of \$100,000 in gold to Canada were of some interest to the or more in about nineteen shares, with similar declines in seven others. The advances were: Filmt & Pere Marquette preferred 2%; Ice preferred 2; East River 2%; Cotton Oll preferred, Canada Southern, C., C., C. & St. Louis, Chesapeake & Ohlo, Colorade Fuel, Benver & Rio Grande, preferred, General Electric, Iowa Central, Laclede Gas, Michigan Central, Minneapolis & St. Louis first preferred, Mobile & Ohlo, Starch second preferred, Norfolk & Western preferred, Southern preferred and Oregon Navigation preferred.

Western preferred, Norlink & Western preferred, Southern preferred and Oregon Navigation preferred. The declines were: Standard Repe, Lake Shore, Pittsburgh, Cincinnatt, Chicago & St. Louis preferred. Rubber preferred 2½ per cent. Delaware & Hudson, Brooklyn Rapid Transit and Susquehanna & Western preferred. The transactions in railway and miscellaneous mortgages aggregated the largest total noted in some years, namely, \$3,910,000. This included an extensive variety of issues in which improvements of substantial proportions were general, but the most noteworthy in the middle grade liens. Purchases for investment account were freely noted and a brisk demand for the low priced bonds was recorded by the foreign artitrage houses. dtrage houses. bitrage houses.
Governments were in good demand and improved slightly on purchases of

feature is the broadening interest in Americans of the professional public here. That is to say that the capitalists and others have bought during the last two days and each fresh rise increases the possibility of a boom here.

Arbitrage dealings were very large. Atchison preferred and adjustments again were largely bought here. Southern preferred's also were strong. Prices at the close were good, but a fraction under the best prices of 3 o'clock. Rumors that Japan is buying silver are denied, India, however, is buying, and there are coverings of speculative sales. feature is the broadening interest in

Sales.

Coin and buillon were down to 224,000 pounds, though 41,000 pounds gold came in for the week from Australla. Other securities were down 560,000 and other deposits down 655,000. The return was featureless without significance.

The Paris market was firm and also that of Berlin. The continent is buying Americans, but not largely.

BONDS AND STOCK OUCTATIONS.

that of Berlin. The continent is buying Americans, but not largely.

BONDS AND STOCK QUOTATIONS.
U. S. 2s reg. 97% Ore. R. & Nav. 24
U. S. 4s reg. 111% Pittsburgh 167
U. S. 4s coupon 111% Reading 244
U. S. 4s coupon 111% Reading 244
U. S. New 4s coul.25% St. Paul 87%
U. S. 5s reg. 111% Done 111% Done 111%
U. S. 5s reg. 111% Done 111%
Done Pacific. 71% Trans & Pacific. 74%
Central Pac. 8 Wheel g & L. E. 1%
Ches. & Ohio. 15% do preferred. 174%
Central Pac. 9 Wheel g & L. E. 1%
Ches. & Ohio. 15% do preferred. 174%
Central Pac. 9 Wheel g & L. E. 1%
Ches. & Ohio. 15% do preferred. 174%
Central Pac. 9 Wheel g & L. E. 1%
Ches. & Ohio. 15% do preferred. 174%
Central Pac. 9 Wheel g & L. E. 1%
Ches. & Ohio. 15% do preferred. 174%
Central Pac. 4 Sex. 8 B. Express. 165
Done 1 Ack. & Will.
Den. & Rio G. 11%

Northern Pac. .. 14% do preterred. .. 27 do preterred. .. 27 deverter Union. 55%

Breadsinfs and Provisions.

CHICAGO.—Markets were generally strong on the board of trade to-day. Wheat opened buoyant, and after an intervening weak spell closed 1½c higher. Corn gained 5½c and oats ½c. Provisions were fairly active and hisher. Pork gained 10½c, lard 10c and ribs 7c. Liverpool opened steady this morning in the face of Chicago's decline the day before. That, with a continuation of firmness at Paris and the large export purchases at New York yesterday swept away the bearishness that had overcast the last hour of the previous session. September opened at from 73½c to 73½c, a rise of about 1c per bushel. A good deal was offered at the advance for a minute or two, but when about five minutes from the start the price touched 73½c, sellers became scarce at once and the price was rushed to 73½c. A cablegram from Paris estimated that France would have to import 100,000,000 bushels of wheat this year. A New York message was to the effect that export takings of wheat tyesterday would amount to 1,000,000 there and 200,000 bushels at outports, meaning probably for various dates of shipment this fail. A sale of 150,000 bushels No. 2 Kansas hard wheat for export was also made here yesterday afternoon. All these matters became known shortly after the opening, and, taken altogether, appear quite sufficient to explain the strength of the early trading. Chicago recelpts were 172 cars, of which 116 were new. The Minneapolis and Duluth recelpts were 733 cars, against 317 the year before. The total recelpts at primary markets were \$40,000 bushels, compared with 565,000 bushels last year. The excess of the primary market receipts is not very great, considering the estimated much larger crop this year, but such preponderance as there is this season is all Breadstuffs and Provisions. the primary market receipts is not very great, considering the estimated much larger crop this year, but such preponderance as there is this season is all bears have to sell wheat on. What good use they can make of a poor weapon was seen in the decline which occurred about an hour and a half from the start. The price of September dropped at that period of the session to 72%c, and July, which sold ag high as 77c, fell to 75%c. The market was steadled at the decline by New York telegrams saying 25 boat loads offered to the continent had been accepted. St. Louis wired to the same effect, an export house there reporting

by New York telegrams saying 25 boat loads offered to the continent had been accepted. St. Louis wired to the same effect, an export house there reporting all accepted they had offered to the continent. Re ports from the northwest were more hopeful about spring wheat prospects. A message from North Dakota said the water on the fields was fast disappearing and the wheat prospects improving. The price current estimated the spring wheat crop at 255, e00,000 bushels, making a total of 550, e00,000 bushels, making a total of 550, e00,000 bushels, New York increased the quantity taken for export to 60 boat loads. The buying fever broke out afresh and the high price of the session was paid near the close. An advance of 25 at St. Louis and very bull-individual of 550, end of 550, end

classed at that price bld. Receipts were 233 c.rr.

Provisions were firm on a very moderate amount of trading. September pork opened at \$7 75½, an advance of 2½ ½½c, and later rose another 5c, and near the close added 2½c more. The day's gain was 12c. Lard for September started at 5c advance, \$4 20 being bld at the opening. Near the end it rose to \$4 25 and that was the closing price. September ribs opened 2½c higher at \$62½ bld. It touched \$4 80% 462½ a few moments later, and after that rose to \$4 65. The closing price was \$4 67½, the last 2½c being added as the session was coming to an end.

closing price was \$4 5/2, the tast 22c being added as the session was coming to an end.

Estimated receipts for to-morrow: Wheat 256 cars; corn 1,178 cars; oats 388 cars; hoge 24,000 head.

Cash' quotations were as follows: Flour—Firm.

Wheat—No. 2 spring 76½c; No. 3 spring 85c f. o. b.; No. 2 red. new. 76½c.

Corn—No. 2, 26½@26%c; No. 2 yellow 27@27½c.

Oats—Mo. 2, 17½@17%c; No. 2 white 20½@21½c; No. 3 white 20½@21½c.

Rye—No. 2, 40c.

Barley—No. 3, 28@33c.

Flarseed—No. 1, 84½@85½c.

Timothy Seed—Prime 32 75.

Mess Pork—Per barrel 37 80@7 85.

Lard—Per 100 pounds 34 20@4 22½c.

Short Ribs—Sides (loose) 5½@5%c; dry salted shoulders (boxed) 4½@5c; short clear sides (boxed) 4½@5c; chort clear sides (boxed) 4½@5c; short clear sides (boxed) 4½@47%c.

Whisky—Distillers' finished goods per gallon 31 19.

Butter—Firm; creameries 10@14½c;

gallon \$1 19. Butter—Firm; creameries 10@14%c;

gallon a:
Butter-Firm;
Butter-Firm;
dairies 7@12c.
dairies 7@12c.
at 9½c. Eggs-Firm at 94c.

Articles.	Open-		Low-	
Whest, No. 2. July Sept. Dec. (new)	77 7314 7654	77 73% 75	7534 729s 74	7614 73% 75
Corn, No. 2. July	27 2714 2744 2744 3074	2714 2794 2894 319a	27 2716 2834 2034	2716 2764 2868 3174
Oats, No. 2. July Sept. May Mess Pork.	1714 1714 2014	17% 17% 20%	17 1714 2014	17 17% 20%
July	7 7234	7 8214	7 72%	7 7714 7 8214
Lard. Sept Oct	4 20 4 25	4 25 4 30	4 20 4 25	4 25 4 30
Short Ribs. Sept Oct	4 6214 4 65	4 6714	4 60 4 65	4 671½ 4 70

September 78 15-16@79%c; closed at 19%c.
Corn, receipts 96,525 bushels; exports 40,839 bushels; sales 60,000 bushels of futures, and 80,000 bushels of spot; spot market stronger; No. 2, 32%c elevator; 33%c afloat; options opened firm, closed %c net higher; July closed at 32%c. September 32 7-16@32%c; closed at 32%c. Cots, receipts 147,500 bushels; exports 289,411 bushels; spot market quiet; No. 2, 22c; options duil and nominal all day, closing unchanged; July closed at 21%c; September closed at 21%c.
Hay steady, Hops steady, Hides firm. Cutmeats steady. Lard steady; western steamed 34 40; refined steady.
Pork steady Tallow quiet.
Cottonseed oil steady. Rosin steady Turpentine firm. Rice firm.
Beef firm.
Molasses firm.

Beef firm.
Molasses f

Sugar, raw firm; refined firm. Sugar, raw firm; refined firm.

BALTIMORE—Flour unchanged; receipts 5.40 barrels; exports 11,438 barrels. Wheat easier; spot 80½ 880½c; September 79½ 979½c; receipts 143,705; exports 15,500 bushels; southern wheat by sample 80682½c; do on grade 79682c. Corn firm; spot 31½ 631½c; September 31½ 931½c; steamer mixed 23½ 928½c; receipts 59,364 bushels; exports 51,420 bushels; southern white corn 32 933ci do yellow 35c. Oats firm; No. 2 white 5½ 927c. Hye strong and higher; No. 2 western 43½ bid; receipts 1,055 bushels. Hay steady; choice timothy 313 50641400. Butter quiet and unchanged. Eggs firm and unchanged. Cheese steady and unchanged.

changed.

CINCINNATI—Flour steady. Wheat
firm; No. 2 red 73½c. Corn firm; No. 2
mixed 25½c. Oats in fair demand; No.
2 mixed 25½c. By steady at 35c.
Lard firm at \$4 00. Bulk meats firm at
\$4 60@4 70. Bacon strong at \$5 50@5 55.
Whisky \$1 19. Butter steady. Sugar
firm. Eggs steady at 7c. Cheese quiet.

firm. Eggs steady at 7c. Cheese quiet. TOLEDO—Wheat active and higher; No. 2 cash and July 76½c; August 76%c. Corn higher and steady; No. 2 mixed 27c. Oats dull and steady; No. 2 mixed 20c. Rye dull; No. 2 cash 39½c. Cloverseed steady; prime September 34 20. PHILADELPHIA—Butter firm; fancy western creamery 15½c; do Pennsylvania prints 16c; do western prints 16c. Eggs firm; fresh nearby 12c; do western 12c. Cheese steady and in fair demand.

Live Stock. CHICAGO-Buyers took hold freely in the cattle market to-day. Recepts were liberal; some sales were made at a slight advance. Native beef steers slight advance. Native beef steers were active at \$3.90% 00; extra beeves being salable at \$5.106% 15; sales were largely around \$4.25@4.90. Stockers and feeders were in good demand at \$2.50@4.0, Caives active at \$2.50@4.0, Caives active at \$2.50@4.00. Texas cattle \$3.00@3.75, Yesterday's de-Texas cattle \$3.00@3.75, Yesterday's deciline in hogs was received to-day on an active local and shipping demand. Common to prime lots sold at \$3.35@3.50. The bulk of sales was at \$3.5@3.50. The bulk of sales was at \$3.52\fox 75. Receipts are increasing slightly and aggregate a fair increase over the previous week with a trifling deterorlation in quality. Good sheep were active and prices about steady. Lambs were freely offered. Sheep were saleble at \$2.50@3.00 for the poorest to \$4.00\text{44} 40 for good to prime lots. Lambs were active at \$3.50\text{45} 400; medium grades were weaker. Receipts—Cattle 9.500 head; hogs 25,000 head; sheep 15.000 head.

Hogs 25,000 head; sheep 15,000 head.

EAST LIBERTY.—Cattle steady; extra 24 9605 00; prime 34 8064 90; common \$3 50@3 75; bulls, stags and cows \$2 00@3 50. Hogs steady; prime light Yorkers and pigs \$4 15@4 20; mediums \$4 10@4 15; common to fair grades \$4 00@4 05; heavy \$3 70@3 80; roughs \$2 50@3 25. Sheep steady; choice \$4 15@4 20; common \$2 56@3 25; spring lumbs \$3 75 @5 09; veal calves \$5 00@5 50.

CINCINNATI-Hogs slow and lower at \$3 15@3 80. Metals.

NEW YORK-Pig iron steady; south-

ern 19 25210 50; northern 110 000212 00. Copper easy; lake brokers 114c; exchange \$10 85211 15. Tin firmer; straits \$12 70213 89; plates dull. Spelter quiet at \$4 2544 30. Lead strong; exchange \$3 8523 90; brokers \$3 60. Petroleum.

OIL CITY.—Credit balances 73c. Cer-incates, no bids. Shipments 64,639 bar-els; runs 110,422 barrels. NEW YORK.—Petroleum—Pennsylvania crude, no market. Wool.

NEW YORK-Wool firm.

IT heals everything except a broken heart, may be said of De Witt's Witch Hazel Salve. Piles and rectal diseases, cuts, burns, brijkes, tetter, eczema and all skintroublesmay be cured by it quickly and permanently. Charles R. Goetae, Market and Twelfth atreets: Chatham Sinclair, Forty-sixth and Jacob atreets; A. E. Scheele, No. 607 Main street; Ex-ley Bros., Penn and Zane streets; Bowie & Co., Bridgeport.

PRUSTEE'S SALE.

SATURDAY, THE THE DAY OF AUGUST, 1807,

Commencing at 10 o'clock a. m., the following described property, that is to say:
Let numbered 23, in addition to the city of Wheeling, Ohio county, West Virginia, in the first ward thereof, called John Anderson, of the same and the same a

STEAMERS.



Steamer VIRGINIA-T. S. Calhoon Master; Robert H, Kerr, Purser. Ever; Sunday S.a. laster; Rubert inday, 8a. maday, 8a. metarer KEYSTONE STATE-C. W. Steamer KEYSTONE STATE-C. W. mox Master; Dan. Lacey, Purser. Every useday, 8a. m. Steamer QUEEN CITW-Robert R. Assert, Master; James Gardner, Purser, vorry Wednesday; 10 a. m. m. managhene 529.

new, Master: Jan. 10 a. m. Every Wednesday, 10 a. m. Telephone 320.
For Freight or Fassage Telephone 320.
Agents.

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St. Louis or Chicago.

VESTIBULED TRAINS, SLEEPERS, DINING CARS, CHAIR CARS (SEATS).

CONBULT TICKET AGENT, OR

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LEAVE WHEELING 9:55 A. M. CITT
TIME. DAILY EXCEPT SUNDAY.
Arrive COUMBINS. 225 p. m.
Arrive COUMBINS. 225 p. m.
Arrive COUMBINS. 200 p. m.
Arrive INDIANAPOLIS. 1918 p. m.
PENNSYLVANIA STANDARD
COACHES.
PULLMAN CARS FROM WHEELING
JUNCTION THROUGH WITHOUT
CHANGE.

OTHER TRAINS LEAVE WHEELING OTHER TRAINS LEAVE WHEELING.
For Stubenville 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, Harrisburgh, Baitimore, Washington, Philadelphis and New York at 3:25 p. m. daily; for
Reubenville and Dennison at 3:25 p. m.
daily; for
Columbus, Dayton, Cincinnati,
Indianapolis and 8t. Louis at 9:20 p. m.
week days. City time.
Pearlor Car to Pittsburgh on 3:55 p. m. and

week days. City time.

Parior Car to Pittsburgh on \$155 p. m. and r. p. m. Trains.

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

JOHN C. TOMMANNERS.

tination. JOHN G. TOMLINSON.

Passenger and Ticket Agent, Wheeling, WHEELING & ELM GROVE RAILROAD.

On and after Saturday, Pebruary 2, 1895, trains will run as follows, city time: Leave Wheeling Leave Elm Grove.
Tyris Time Trin Time Trin Time Trin Time
No. a. in. No. p. in. No. Leave Wheeling. | Leave Elm Grove.

THE INTELLIGENCER PRINTING Establishment-Neat accurate, prompt.

RAILWAY TIME CARD.

rival and departure of tr May 16, 1507. Explanatic Marks: "Daily. (Daily. TDaily, except Saturday. Monday. (Sundays only. Eastern Standard Time.

Depart B.&O.—Main Line East Arrive.

12:15 am Wash. Bai. Phil. N.Y.

15:05 pm Wash. Bai. Phil. N.Y.

15:06 am ... Cumberland Accom...

15:20 pm ... Grafton Accom...

16:20 pm ... Grafton Accom...

16:20 pm ... 40:20 pm Depart (B. &O.—C.O. Div., West Arrive.
7-25 am Fur Columbus and Chi.
7-35 am Cambridge Accom.
7-35 am Cambridge Accom.
7-35 am Cambridge Accom.
7-35 am Columbus and Chich.
7-35 am Columbus and Chich.
7-35 am Columbus and Chich.
7-35 am Si. Claireville Accom.
7-35 am Si. Claireville Accom.
7-35 pm 81. Claireville Accom.
7-36 pm

P3:55 pm. Pitts. and Dennisch. F1:30 am
Depart. C. & P.—Bridgeport.
15:33 am Port Wayne and Chi.
15:35 am Steubenville and Pitts.
15:35 am Alliance and Cleveland. 15:35 pm
15:35 am Alliance and Cleveland. 15:35 pm
15:36 pm Steubenville and Pitts.
15:36 pm Canton and Toledo.
15:36 pm Steub's and Toledo.
15:36 pm Steub's and Wellstylle.
15:36 pm Philadelphia and N. Y.
15:36 pm Steub's and Wellstylle.
15:36 pm Steub's and Wellst

Depart. Ohio River R. R. Arrive.
*6:30 am Park. and Way Points *10:50 am
77:30 am Charleston and Cincin. 10:40 pm
*12:05 pm Cincin. and Lexington *6:50 pm
*4:15 pm Park. and Way Points *19:20 pm

Bellaire.
Depart.
10:00 am Mail, Express and Pass.
10:00 m Express and Pass.
10:00 pm Mixed Freight and Pass
1:10 pm

RAILROADS.

BALTIMONE & OHIO. DEPARTURE A UNIO T UNIO DEPARTURE AND ATTIVATION OF THE PROPERTY OF THE PROPER

ARRIVE.
From New York, Philadelphia and Baltimore, \$20 a. m., daily.
Washington Express, 10:20 p. m. daily.
Cumberland Accommodation, 4:20 p. m.,
except Sunday,
Gratton Accommodation, 10:10 a. m., TRANS-OHIO DIVISION.

Gaily. TRANS-OHIO DIVISION.

For Columbus and Chicago, 7:25 a. m and 3:25 p. m., daily.
Columbus and Cincinnati Express, 18:49 a. m. and 11:40 p. m., daily.
Sandusky Mail 10:40 a. m., daily.
St. Chicasylle Accommodation, 7:25 a. m., and 3:25 p. m., daily, except Sunday.
Cambridge Accommodation, 7:25 a. m., except Sunday.

Chicago Express, 1:15 a. m. and 11:50 a. m., daily.
Cambridge Accommodation, 7:30 p. m., except Sunday.
Clincinnati Express, 5:00 a. m. and 5:05 p. m., daily.

Cincinnati Express, 5:05 a. m. and 5:05 p. m. daily.
Sandusky Mail, 5:05 p. m., daily.
St. Clairsville Accommodation, 11:50 a. m. and 7:20 p. m., daily, except Sanday.
WHEELING & PITTSBURGH DIV.
For Pittsburgh, 5:10 and 7:10 a. m. and 5:10 p. m., daily, and 1:15 p. m., daily except Sunday.
For Pittsburgh and the East, 5:10 a. m. and 5:10 p. m., daily.
ARRIVE.

ARRIVE. From Pittsburgh, 10:25 a. m., 6:50 p. m., and 11:30 p. m., daily, and 12:15 p. m., ex-cept Sunday.

cept Sunday.

W. M. GREENE,
General Manager, Baltimore, D. B. MARTIN,
Passenger Traffic Manager, Baltimore, Md.
T. P. A., Wheeling, W. Va. OHIO RIVER



Meeling
Moundsville
New Martinsville
Sistersville
Williamstown
Parkeraburg
Ravenswood
Mason City p. tn. 12:27 6:51 Point Pleasant ... 12:27 6:51 Via K. & M. Ry. Point Pleasant I.v 12:29 17:10 Charleston Ar 5:07 9:28 (Allicelle A. 12:28 7:28 Gallipolis ... Huntington 12:88 7:28 1:55 8:40 Via C. & O. Ry Ly. Huntington ... Ar. Charleston ... 12:35 *2:30 4:27 3:45 Kenova Ar
Via C. & O. Ry
Lv. Kenova .
Cincinnati, O. Ar
Lexington, Ky. Ar
Louisville, Ky. Ar p. m. p. 1:50 *1:55 5:00 5:20 8:15

JOHN J. ARCHER, G. P. A. O THE O Cleveland, Lorain & Wheeling RAILWAY COMPANY.

Central Standard Time. Time Schedule of Passenger Trains in effect Sunday, May 18, 1897. Cleveland Depot Foot South Water Street. DEPART.

Bellaire
Eridgeport
Uhrichsville
New Philadelphia
Canal Dover.
Justus Lenter Junction. Cleveland

ARRIVE. Bellaire Bridgeport Unrichsville New Philadelphia Canal Dover

Canal Dover
Justus
Massillon
Warwick
Bierling
Reville
Medina
Leater
Grafton
Elyria
Lorain
Lester Junction
Cleveland

Non 1, 5, 4 and 6 daily between Cleveland and Unitcheville. Other trains daily except Bonday. between Wheeling, Martin's Processing Control of the Control o

O R WOOD T. P. A.,