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LIVING TOO FAST,

OR THE Confessions of a Bank Officer.

CHAPTER II.
MISS LILIAN OLIPIANT.

How could I look Tom Flynn in the face after what I had done, or permitted to be done! He had been my competitor in the race for the situation in the bank, and probably would have obtained it if my uncle had not whispered the old slander in the ears of Mr. Bristleback, the president.

It is true this plan had originated with Captain Halliard, but I consented to it, to say the very least. I could have prevented him from carrying it into operation. I could have protested in the strongest terms that there was no truth in the story, and that I would not take the place if it were procured for me by such a base sacrifice of honor and integrity.

I did not do so. If I protested at all, it was so faintly that my worldly-minded uncle only regarded it as a piece of "humbug." It is not for me to blame him, for I regard myself as equally guilty of the infamous deed—more guilty, for Tom was my friend. It was not the glorious triumph which I had anticipated, and I could hardly felicitate myself that I was to step immediately into the enjoyment of a salary of twelve hundred a year. I could not even enjoy the triumph of being, for once, actually ahead of my fortunate friend.

"I congratulate you, Paley, with all my soul," said Tom, with enthusiasm. "I should have liked the place myself, but I am really better satisfied with the result than I should have been if I had been successful."

"You don't mean that, Tom," I suggested, and felt that I was almost incapable of giving birth to a lofty opinion.

"Poh my word, I do, Paley. I was thinking this forenoon that, if the place fell to me, I should rejoice myself for having stood in your way."

"I never thought of it," said Tom, "but I am satisfied—more than satisfied; I am delighted with the result."

"I thank you, Tom—I did not expect any such magnanimity from any person in this world," but I comforted myself with the thought, that if the place had been assigned to him, he would have contented himself with the disappointment which fell to my lot.

I should very gladly have believed that I owed my good luck to the personal influence of my uncle, but I was confident he had used that old slander to procure my appointment. Tom left me after I had promised to meet him at Mr. Olliphant's in the evening. I was sad, and I felt mean.

Before the store closed I received official notice of my appointment, and informed my employers of my intention to leave them. They did not say much, and I am not sure that they were very sorry to have me go. I went to my uncle's house, and dressed myself with the utmost care for the occasion in the evening. Miss Lilian Olliphant was a bright vision before my eyes. I wondered that she had been condescending enough to notice a person so insignificant as I was. I was thinking only of her, and as the happy moment drew near when I was to see her again, I even forgot my own injury towards Tom.

Twelve hundred a year. It was an immense sum for a young fellow like me, and with such a foundation for an air-castle, I pictured to myself a pleasant home with Lilian as the presiding genius of the place, shedding unutterable bliss upon my existence. Twelve hundred dollars would hire a house, furnish it, and enable me to live like a lord. If Lilian did dress well, if she was rather extravagant, I could stand the pressure with the magnificent sum which would be mine.

I was admitted to the parlor in which the family were seated. Tom and two other gentlemen were there, conversing with the young ladies, all of whom were evidently "set up" for the purpose of making an impression. Miss Lilian gave me a cordial welcome, and introduced me to the rest of the party. Mr. Olliphant had heard of my good fortune. He congratulated me, and did me the honor to say that I should soon be the cashier of the Forty-ninth National Bank. I was treated with distinguished consideration, and without exactly knowing why, I felt myself to be the lion of the occasion. Discount Clerk of the bank, I was a bigger man than any of the gentlemen present.

Miss Lilian was very gracious to me, but I bore my honors with tolerable meekness, I tried to avoid putting on any airs, and I think I produced a favorable impression. We played whist, and Lilian was my partner; I did not do myself justice, for I was so fascinated by

her loveliness that I could not keep my thoughts about me, and Tom and Miss Bertha took us badly. But Miss Lilian attributed our misfortune to ill-luck, and smiled as sweetly as ever. I may as well hasten to the catastrophe, and declare at once that I was deeply and irretrievably smitten, as I had intended to be from the first. She was very kind to me, and seemed to look with a favorable eye upon me; but I could not, of course, know whether she would require even a bigger man than the discount clerk of the Forty-ninth National Bank.

I left the house at eleven o'clock with the most intense regret. I knew not how soon I might see her again, but I ascertained where she went to church, and I went there the very next Sunday. It was cloudy, and she did not appear. I was sad and impatient. It seemed to me that I must see her again soon, or I should do some desperate deed. I tried to invent an excuse for calling at her father's house on Sunday evening, but my ingenuity failed me. I dropped in upon Tom Flynn, and talked of nothing but Lilian Olliphant. I hoped he would take the hint, and propose to call upon her that evening, but he would not; in fact, he was going to a prayer-meeting, and only invited me to go with him. It was not Lilian's church, and I did not wish to go. It would be a pleasure to walk on the Common and think of her, if I could not see her.

I did not sleep half an hour that night. I was madly desperate in love with Lilian, and I was afraid that some young fellow with only a thousand a year might snap her up while I was waiting to go through all the forms of society in decent and conventional order. I was not to take my desk in the bank till the first day of the new year, a week hence, and I induced my employers to let me off from the last four days' service, for the reason that I was so infatuated with Miss Lilian I could not do anything. I walked by Mr. Olliphant's house twenty times a day, but I had not the pluck to call. On Tuesday afternoon I sent her a beautiful bouquet labeled "In memory of the pleasant evening, P. C." When I had done so, I happened to think that one of my companions during the pleasant evening alluded to was Paul Grahame. It was an awful blunder on my part, for how could she know whether Paul Grahame or Paley Glasswood was the sender of the flowers, which had cost me five dollars!

On Wednesday afternoon I walked by her father's house seven times, and probably I should have passed it seven times more, if on the eighth I had not seen Lilian at the window. The stars favored me. The dear divinity saw me; she smiled, she bowed to me, and I thought she blushed. Whether she did or not, I blushed, and the die was cast. The thrilling glance she had been bestowing upon me inspired me with a resolution equal to the occasion. I rushed to the door, and before I had time to change my purpose, I rang the bell.

She was admitted. I asked for Miss Lilian Olliphant, and was shown into the parlor in which she was seated. My heart throbbled like the beatings of the ocean in a tempest, and my face felt as if a blast of fire had swept over it; but I survived. I was more than fascinated; I was infatuated with her. I was free to say that no such vision of loveliness was ever realized before or since in my experience.

"This is a very unexpected pleasure, Mr. Glasswood," said she, more self-possessed than I was.

"I beg your pardon for calling," I stammered.

"I'm sure you needn't do that, for I'm very glad to see you, sir," she replied, kindly helping me out.

"I didn't—really—I thought—It's a beautiful day, Miss Olliphant."

"Splendid day!" laughed she; but I said that she was beginning to be embarrassed.

I ventured to hint that I had spent a very pleasant evening at her house on the preceding Friday; and she was so gracious as to say she had enjoyed it very much, and hoped I would call again soon with my friend, Tom Flynn, and have another game of whist.

"I played so badly then that I shall hardly dare to try again," I replied. "I was—really, I was—"

"What?" she asked, when I broke down completely.

"I was going to say that I usually play better, but something disturbed me that evening, so that I was not myself," and I fixed my loving gaze upon the threadbare carpet at my feet.

"Why, what was the matter with you?" laughed the vision of loveliness before me.

"I don't know, but I didn't seem to have the command of my faculties."

"Then you must come again and redeem your reputation, if you feel that you did not do yourself justice."

"Thank you! When shall I come?" I asked eagerly.

"If it were so soon as I pleased, it would be this evening," I added, with a boldness which absolutely confounded me.

"Do come this evening, then. We can make up a set without any other help."

Why didn't she say something about that bouquet, and thus enable me to advance a step nearer to the conquest. She did not, and I was afraid the five dollar trifle had been placed to the credit of Paul Grahame. I went away, but I hastened to the florist's and bought another bouquet—price seven dollars. On the card I wrote, "In memory of a pleasant call, P. C. G." She should not make Grahame out of that.

Early in the evening I rang the bell, and was ushered into the parlor. On the piano was my bouquet, and near it stood Lilian, who, as if inhaling its fragrance, I think she blushed a little when she saw me.

"What a beautiful bouquet!" she exclaimed with rapture, after the preliminary formalities had been disposed of. "I am very grateful to you, Mr. Glasswood, for this kind remembrance."

"O, not at all; it was the best I could find, and it is altogether unworthy."

"Why, it is positively lovely! My friends are very kind. It was only the other day that Mr. Grahame sent me one, but it was not so pretty as this one."

"Did he, indeed?" I asked.

"How stupid I am! Why it was you, Mr. Glasswood. I interrupted the initials as those of his name."

Miss Lilian looked upon the floor and her chest heaved with emotion that agitated me more than her. I fancied it was all right—and it was. I played whist, and the old gentleman and one of the other daughters kept us worse than before. I trumped my partner's tricks, and put my ace upon her king. But I consoled myself with the reflection that she must be thinking of something else, or she would not so often have played the king before the ace was out.

We played a double game of which what was the less important; but we played into each others' hands, and won the game in which hearts were trumps, if we lost on all other suits.

I ought to have gone home at ten o'clock, but I staid till half past eleven. I was cordially invited to come again, and I may say I staid again, until my visits included every evening in the week, not excepting Saturday and Sunday, when all but "fidlers and fools" stay at home. Before the snow melted we were engaged.

On the first day of the new year I took my place in the bank. It looked to me then like a bed of roses; I have since found it to be a bed of thorns, though I ought to add that I made it so myself. I knew the routine of bank business well, though I had much to learn. I tried to discharge my duties faithfully, and though Mr. Bristleback, the president, was a hard man, I won even his approval. I need not dwell on this season of happiness, for as I look back upon it, I appreciate it; I could not do otherwise.

My services were so satisfactory that when our paying teller was promoted to a higher place in another institution, I was advanced to his situation with a salary of eighteen hundred dollars, and a promise of an additional two hundred dollars, until my services had proved to be competent to discharge the duties of the office. My uncle and others were my bondsmen. Never did a young man look forward to a brighter future than I did.

Every evening in the week I went to Mr. Olliphant's and was treated as one of the family. During the year I had been paying attention to the newspaper with an eagerness which seemed to intimate that I bored him. I took a few steps towards the door, and then, as though I had forgotten something, I hastily retraced my steps.

"By the way, uncle—I am sorry to trouble you, but—could you lend me three hundred dollars for a few weeks?"

"Three hundred dollars!" exclaimed the venerable seker after the main chance, just as though I had attacked him in the tenderest part of his being.

"The fact is, uncle, getting married in these times an expensive luxury, and I find myself a little short, though, of course, I shall be all right as soon as I get settled down."

"It's rather a bad sign for a young man to have to borrow money to get married with," he added with a glance of severe dignity at me.

"Never mind it, uncle. I won't trouble you, then, if it is not convenient." I replied in a thoroughly off-hand manner, as though the little favor I asked was of more consequence to him than to me.

"I shall expect to see you at the house of Mr. Olliphant at the ceremony, and remember the ladies is at eight o'clock. Don't fail to be there, uncle."

"Stop a minute! I suppose if you need three hundred dollars, I can let you have it," he added.

"O, it is of no consequence. Don't trouble yourself. Two or three of my friends wanted to lend it to me, but I did not exactly like to accept such a favor outside of the family. Aunt Rachel, I dare say, will be glad to accommodate me."

"Write a note," said he rather crustily, as he went to one of the desks, and drew a check for the amount I required.

Before we started I was "hard up," and I tried to contrive some clever expedient by which the bridal tour might be dispensed with. I suggested to Lilian that the journey was not absolutely necessary; that some very "nobby" people staid at home after they were married. Her chin dropped down as though a ten pound weight had been attached to it, and she looked so sad and gloomy that I could not think for a moment longer of depriving her of this triumphal march, for so I am afraid she regarded it. Of course, I did not hint to her that I could not afford to spend two or three hundred dollars in travelling, for we were still lovingly cheating each other into the belief that she was a princess and I was a representative of Cæsar himself.

There was not a dollar to my credit at the bank, and I had not a dollar to my credit anywhere else. I was fretful one day, and unguardedly mentioned to Tom Flynn that I was short. The generous fellow promptly offered to lend me a hundred dollars. I am surprised now that I was able to accept it, but I did, and he put my "value received," into his wallet as a choice gold itself. But a hundred dollars, though Tom seemed to think it would pay for everything which it could possibly enter into the head of a groom to procure, was expended in trifles and before we were ready to start upon the bridal tour I was penniless again.

I wanted three hundred dollars, for it would not be safe to start on a ten-days trip attended by such a helpmate as Lilian with less than this sum in my pocket. First-class hotels, private parlors, carriages, the opera in New York would make large demands upon my purse. I was rather sorry that Tom Flynn had offered to lend me a hundred dollars, for if he had not done so I should have asked him to favor me with the loan I now needed. I could not ask him for what he had done. My uncle, Captain Halliard, was a rich man, though he was a calculating and a careful one. I had been a favorite of his in my earlier years, and I knew he had a great deal of regard for the honor of the family. I had hardly seen him since he helped me into my situation, for he had been on a business mission to Europe.

Three hundred dollars was nothing to a man of his resources, and, with some sacrifice of pride on my part, I made up my mind to wait upon him with my request. He would understand the case, and readily see that a young man about to be married must incur a great many extraordinary expenses, and it would not be at all strange that he was temporarily "short." I found the worthy old gentlemen in the insurance office, up to his eyes in the news of the day. I talked with him for some time about indifferent topics, about my mother's health, and the affairs of Spring-haven. Then I rose to depart, in the most natural manner in the world, though I was rather grieved to see that he was not sorry to have me go; in fact, he returned to his newspaper with an eagerness which seemed to intimate that I bored him. I took a few steps towards the door, and then, as though I had forgotten something, I hastily retraced my steps.

"By the way, uncle—I am sorry to trouble you, but—could you lend me three hundred dollars for a few weeks?"

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"O, it is of no consequence. Don't trouble yourself. Two or three of my friends wanted to lend it to me, but I did not exactly like to accept such a favor outside of the family. Aunt Rachel, I dare say, will be glad to accommodate me."

"Write a note," said he rather crustily, as he went to one of the desks, and drew a check for the amount I required.

I could not help smiling, as I wrote the due bill, to think of the address with which I had managed my case. I am confident if I had written and begged until the sun went down, he would have been hard enough to refuse me. Possibly he did not like to have me apply to Aunt Rachel. She was a maiden sister of my father, who had about twenty thousand dollars, and lived with my mother. Her inheritance had been the same as my father's, but, having no expenses, she had kept certain lands in the middle of the town till they increased in value so that she was made independent. As I wished to be her heir, I had always treated her with the utmost consideration. Captain Halliard managed some stocks for her, and he was anxious to keep in her good graces.

I put the check in my pocket with the utmost nonchalance, and again begging my uncle not to fail to be present at the ceremony, I left him. It was all right with me for the present. When I started on my bridal tour I owed about six hundred dollars, which I calculated that I could easily pay off in six months with my increased salary. When we returned from Washington I had barely money enough left to pay the hackman for conveying us to the house of my wife's father. If I had not been so cautious to count up my money, and estimate the expenses of the return trip, I should have exhausted my exchequer before we reached home. When I found I had just enough left to pay these expenses, I told Lilian that I had received a letter which compelled me to return immediately, though we had intended to stay two days longer.

She pouted, but I told her I should lose my situation if I did not go back. She thought I might get another situation rather than break up the pleasant excursion so abruptly. I told her I could easily get another situation, but it was not exactly prudent to give up one until the other was obtained. I almost broke my heart to cross her in anything, and if I could have met a friend good-natured enough to lend me a hundred dollars I might have been spared the annoyance. I met no such friend, and we went on cheating each other as before. It was stupid in me to do so, but I had not the courage to tell her that I was not made of money, and I permitted her to pretend that my pockets were still well lined.

We returned home, but on the way I was obliged to pretend that I was sick, in order to save the expenses of supper aboard the steamer. We had dined at four o'clock, and though it was absurd to eat again at six, Lilian wanted to see who were at the tables; but my pretended illness saved me, and, what was more important, saved the two dollars for the hack hire in Boston.

"What shall we do when we get home?" asked Lilian, as we sat that evening in the cabin of the steamer.

"We shall live on love for years to come," I replied, with enthusiasm.

"Of course, we shall do that," she added; but thought she did not seem to be exactly pleased with the diet. "Shall we board or keep home?"

"Which do you prefer, my dear Lilian?" I asked, for though we had discussed this question before, she had not been able to make up her mind.

"If we can board at the Revere House, or at Mrs. Pecksmith's in Beacon street, I would rather board."

"It would not be possible to obtain such rooms at such low rates at the Revere House at this season of the year; and I heard a gentleman in Washington say that Mrs.

Pecksmith had not a single apartment unoccupied."

"How provoking!"

"It was provoking, but I had to invent my excuses as I went along. I did not venture to suggest that my entire salary would not pay the expenses of boarding at either of the places she named. I was too weak and vain to tell her the truth. I decided her. She had no knowledge of the world, no experience of the value of money, for her poor father had actually raised himself in a vain attempt to keep up the style of living he had enjoyed in more prosperous days. Nearly all his profits went upon the backs of his daughters, each of whom had been taught to believe that a husband, when interpreted, was money. I did nothing to disturb the illusion."

"I think we must find a place to board for a few weeks till we can get a house, and then we will go to housekeeping," I suggested.

"We must go to housekeeping if we can't get rooms at the Revere, or at Mrs. Pecksmith's," added Lilian. But dear me, will she us to board for a time, and really I could not think of going anywhere else."

We went to "dear ma," and after I paid the hackman, I had just twenty-five cents left in my pocket. "Dear ma" was willing to take us to board for a time, under the circumstances, though it would be a great inconvenience to her. She would not think of taking anybody else, though she had plenty of house room. I ventured to hint that, as a prudent man, I should like to know what the terms would be, though really it did not make the least difference to me, in point of fact. "Dear ma" did not like to speak of such things; she was going to take us simply as a matter of accommodation, under the circumstances."

"Of course, Mrs. Olliphant, I understand you, and I am very grateful for the sacrifice you propose to make; but it is always well to have things clearly set forth," I replied, mildly.

"Certainly it is. I always believe in having things in black and white. I suppose it would cost you fifty dollars a week to board at Mrs. Pecksmith's; but I should not think of charging you that," she continued, with a benevolent smile.

"Gracious! I should hope not." I mentally ejaculated, for at the Beacon Street house the boarders walked on Willton carpets, looked out through windows decked with velvet draperies, slept upon rosewood bedsteads, and had seven courses at dinner, while Mr. Olliphant's house was an old one, its furniture worn out and shabby, its carpets threadbare, and the fare—when they had no extra company—below the grade of a cheap boarding-house. If I had not loved Lilian with all my soul, I should have deemed it a charity to take her off her parents' hands. As it was, she was cheap at any price.

"Whatever you say will be all right," I replied. "I am getting over every man's salary now, and I am willing to pay a fair price."

"I think thirty dollars a week would be no more than the cost to you. Of course I don't expect you to pay anything near what it would cost at Mrs. Pecksmith's."

When I could board at a house only one grade below Beacon Street for twenty, I expected she would say ten, or at the most fifteen dollars, but poor "dear ma" I suppose she needed the money to deck out the next daughter for the sacrifice. I could not object. It was all in the family; but I determined to find a house with all possible dispatch.

I went to the bank and took my place. I flatter myself that I was smart, for I won the approbation of every man I met. I made no mistakes. I was not nervous. When I drew my monthly salary of one hundred and fifty dollars, all but about twenty dollars of it went into the purse of "dear ma," for board which would have been high ten dollars a week. Though Lilian complained of the accommodation, she said nothing about housekeeping. I made some inquiries, and found I could board better for half the price I was paying. I then said something about engaging rooms nearer to the bank. My dear wife protested. She said she would "leave dear ma's," where she had all her comforts of a home, and was in her own family. "I see that she was a party to the swindle; that 'dear ma' had instructed her what to do and what to say."

(To be continued.)

Baxter was on one occasion brought before Judge Jeffries.

"Richard," said the brutal chief justice, "I see a rogue in thy face."

"I had not known before," replied Baxter, "that my face was a mirror."

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