

GALENA-SIGNAL OIL COMPANY,

FRANKLIN, PENNA.

SUCCESSOR TO GALENA OIL COMPANY AND SIGNAL OIL COMPANY,
SOLE MANUFACTURERS OF THE CELEBRATED

Galena Coach, Engine and Car Oils and Sibley's Perfection Valve and Signal Oils.

CHARLES MILLER, President.

Mr. Vrooman, of **MODEL INDEED!** Kansas City, is to establish a model town near there. Everything will be operated on the co-operative plan, and each man is to stand upon a level with his neighbor. To carry out this scheme the houses will necessarily be just alike,—though it is difficult to see how the locations can be equally suitable—the same menu must be observed at each table, and all males must labor a certain number of hours in the factories. So far this is very simple, but the crucial test of the system will come when the dress dispensers, in order to be entirely impartial, attempt to adorn all the women with the same style of hats, or are forced to drag the country far and near in order to supply all the children with the officially endorsed brand of spotted pups.

The fact is that man's chief ambition is to surpass his neighbor. He who would sit tamely down and say "I am a man and my fellows are simply other men. Like cattle we should be content to eat from the trough and sleep in our stalls," is not entirely a man, and a city with such citizenship would be far from a model.

It is the man who has confidence in himself, and is willing to stand upon his own merits, the man who, without being offensively conceited, believes himself capable of attending to

his own affairs, choosing his own work and his own working hours, and training his children to adopt the vocations for which by nature and inclination they are most fitted, that would make a model town if his efforts were not offset by the whining, snivelling incompetent who, instead of attempting to rise to the level of those above him, attempts to drag them down to his plane.

Men who speak for the co-operative plan are naturally the ones who disbelieve in their ability to progress by their own efforts. Imagine a town filled with such creatures!

THE WISE MEN OF NEW YORK.

The wisest person in America is the New York man who has never traveled a hundred miles beyond the borders of his own city. To him travel is unnecessary, for whither would he travel? His city is at once the Alpha and Omega of human ken. The sun, for him, rises each morning just beyond the Brooklyn Bridge and sets each evening in the North River. In short, New York is America. To live outside of its domain is simply to camp out. And the few—the seventy and odd millions—who do live "beyond the pale" simply live to watch what New Yorkers do, how New Yorkers dress, what books New Yorkers read, what New Yorkers say.—Edward Bok, in the May Ladies' Home Journal.

THE CHICAGO NATIONAL BANK

No. 152 Monroe Street,
CHICAGO.

CAPITAL - - \$1,000,000
SURPLUS - - 1,000,000
PROFITS - - - 250,000

INTEREST PAID ON ACCOUNTS. Interest is paid on the checking accounts of individuals, firms and corporations.

CERTIFICATES OF DEPOSIT. Deposits received for fixed periods, on which interest is allowed at current rates. Sums of fifty dollars or more received, repayable on demand without interest.

LETTERS OF CREDIT. Letters of credit for travelers issued, available in the principal cities of the world.

FOREIGN EXCHANGE. Foreign Exchange bought and sold. Cable transfers made.

BONDS. Municipal, railroad, gas and other corporate bonds bought and sold.

CORRESPONDENCE or a personal interview with a view to business relations respectfully invited.

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