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How Bishop Moeller Wiped out the “Nightmare” Debt of the Diocese—or Did He?

by Donald M. Schlegel

(Part 1 of 3)

The salient fact of the short term of Rt. Rev. Henry Moeller as Bishop of Columbus was the paying off of the huge debt of the diocese. The present account will examine the source of that debt, earlier efforts to pay it, the amount of the debt, major sources of loans, Bishop Moeller’s plan to eradicate the debt, and how well that plan was executed.

Incurring the Debt

The diocesan debt was incurred to build St. Joseph Cathedral and secondarily to purchase the Bishop’s house. In April, 1866, several lots with frontage of 132 feet on East Broad Street and a depth of 187 1/2 feet on Fifth Street, the site of the Cathedral, were purchased in Archbishop Purcell’s



St. Joseph Cathedral in 1891, source of the diocesan debt.



The Cathedral Rectory, right, was built in 1875 and the Bishop's House, left, was purchased in 1886. Photo taken in 1949, just before razing to make way for the present rectory and chancery. (Courtesy of the Archives, Diocese of Columbus)

name by Rev. Edward M. Fitzgerald, Pastor of St. Patrick's Parish in Columbus, as the site of a new parish church. The price of the lots was \$13,500 (less \$500 donated by the seller).¹ This money apparently was collected from a pool of funds already subscribed by the community. \$37,000 had been subscribed, according to Bishop Hartley's 1918 *History of Fifty Years*.² In Bishop Rosecrans' 1872 *Sketch of St. Joseph's Cathedral*, in discussing the cost of the building, a pledged amount of \$24,868 is mentioned. The \$12,132 difference is roughly the same as the cost of the lots, implying that the subscription was the source of the purchase money.

The foundations of the new church were begun and the cornerstone was laid in November, 1866. No work was done on the building in 1867 because of lack of money. (That year the debt on the purchase of Mt. Calvary Cemetery had to be paid off.) In 1868 the new diocese was erected and the foundations of the church were torn up and new, deeper ones laid to carry the weight of stone walls.³

The edifice was opened for divine service on Christmas Day, 1872, but it was not yet finished. The cost of the Cathedral as of January 1, 1877 was \$216,859.87, excluding the cost of the lots.

The largest items in the list were labor on the masonry at \$122,613.40, sandstone at \$38,978.86, carpenters and painting at \$8,005.81, and \$6,700.34 for iron.⁴ The dedication ceremonies were held on October 20, 1878.

The Cathedral rectory was built and occupied in 1875. The cost seems not to be recorded anywhere. It perhaps was paid for by the sale of the former Gundersheimer house on the south side of Broad St. between Sixth and Seventh (Grant Ave.). This house had been purchased in 1873 under the direction of Father Henry Anderson, assistant at the Cathedral, by the efforts of the people, as a residence for the bishop and priests.⁵ Thus, the known cost of the lots and the Cathedral was about \$230,000, not counting the rectory.

Earlier Efforts to Pay the Debt

The Plenary Council of Baltimore in 1866 had requested Pope Pius IX to erect the new Diocese of Columbus and even before he did so the new church was intended to be St. Joseph's Cathedral. Bishop Rosecrans, sent to Columbus as pastor of St. Patrick's in March, 1867, soon noted that Father Mallon had raised only \$25 to meet a note of \$2,000

soon due and the stone contract for \$6,000. He considered his “promotion” to Columbus to be a melancholy situation.⁶ He realized early on that the Cathedral would have to be paid for mostly by money coming from outside of the city.⁷

The means used to proceed with the construction for the first years were a subscription, fairs, donations from private persons outside of the Diocese, collections throughout the Diocese, and loans. Subscriptions by 1872 totalled \$24,868 and \$22,532 had been paid. No individual subscription exceeded \$1,500. The annual Fairs never brought in more than \$6,000, and fell off as the years went by, to \$3,000 and less. Donations from outside the Diocese were made through offerings to be included in the Perpetual Weekly Mass, which was established for all who contributed as much as five dollars to the completion of the work. These donations exceeded all the regular subscriptions in the city of Columbus. The annual collection throughout the diocese seldom amounted to \$2,500. The congregations of the Sacred Heart at Pomeroy, St. Mary’s at Lancaster, St. Peter’s at Steubenville, St. Mary’s near Wilkesville, Zaleski, Jackson, Mt. Vernon, Danville, Coshocton, Beaver, Junction City, Delaware, Ironton, and Pine Grove made “special and praiseworthy exertion.”⁸

The Second Diocesan Synod met in the Cathedral in August, 1873. The first question on the agenda was, “Is it better to impose a tax on the several congregations, to furnish the *Cathedraticum* and to support the Seminary, or to continue the system of voluntary contributions now in use?” (The *Cathedraticum* was money supplied by the congregations to support the Bishop in his work for the diocese.) The committee on this question was composed of Fathers J. B. Hemsteger of Columbus, A. O. Walker of Portsmouth, and B. Wismann of Canal Dover. They reported that it was better to continue the voluntary system, because “the disposition of the people is such, that more can be hoped for by appealing to their liberality than by imposing a tax, which many will look upon as an odious burden. But that every pastor shall earnestly endeavor to make his people understand their duty

in this regard, and shall give them timely notice of such collections; and that the pastor himself shall adopt such prudent means as will insure a goodly contribution; among which means, may be serviceably selected for many congregations, that whereby the pastor, in person, takes up this collection in his church; or that where the names of the contributors are written down, with the amount contributed opposite each name respectively, which list is read publicly in the church, or published in some Catholic paper. Moreover, it is recommended that some determinate time be appointed for the taking up of this collection.” This report was adopted and Bishop Rosecrans appointed Pentecost Sunday for the seminary collection and the Sunday within the octave of All Saints for the Cathedral collection.⁹ This collection continued to be taken up through 1884.

In the edition of the *Catholic Columbian* of Christmas Day, 1875, Bishop Rosecrans published a pastoral letter regarding the cathedral debt and the support of the seminary. He recited the previous efforts to reduce the debt and then proposed the formation a Cathedral and Seminary Aid Society in every congregation of the diocese. “This society is to consist of persons contributing a certain monthly sum, according to their means. The names of contributors are to be forwarded to the Bishop’s residence, and the amounts collected every month, and receipted for in THE COLUMBIAN. This will require interest on the part of all the members of the Diocese, and persevering attention.”

Early on there was some response to this appeal. In the next month Fathers Francis Campbell and M. M. Meara of the Cathedral Parish and Father Magnus Eppink of St. Nicholas Parish in Zanesville were noted as pushing this effort.¹⁰

On St. Patrick’s Day, 1876, the Shakespearean Club in Columbus performed the celebrated “Colleen Bawn, or the Brides of Garryowen.” “The new episcopal residence [the Cathedral rectory] is fast approaching completion, and many debts are being contracted, which must be paid, and these, taken in connection with the already accumulated debts of the Cathedral, will amount to considerable.

The residence has long been a most urgent necessity, and only the lack of funds has postponed its erection.” The profits of the performance were to go towards this cause.¹¹

A third Diocesan Synod was held, lasting one day, on Friday, August 26, 1876, with most of the priests of the diocese in attendance.¹² The only topic discussed was the diocesan debt and to address that subject a committee or “congregation” of Fathers J. B. Hemsteger, F. X. Specht, Louis DeCailly, and John B. Eis was appointed. The committee reported in the afternoon:

The Committee proposed to the Synod the following resolutions:

Whereas, The Rt. Rev. Bishop as Pastor of all the faithful in his diocese and the episcopal institutions, namely Cathedral, Seminary and Orphan Asylum, are provided for all the congregations, and

Whereas, The annual collections taken up in different churches of the diocese to defray the expenses of the Rt. Rev. Bishop have proved insufficient; Therefore be it enacted by the Synod:

1. That every congregation of the diocese be taxed to a certain amount to be paid annually for the support of the Rt. Rev. Bishop, the cathedral and the education of the clergy, but that the Orphan Asylum shall be supported by the Christmas collection and the St. Vincent’s Orphan Society as heretofore.

2. That the number of yearly Baptisms be taken as a general standard to classify the congregations.

3. But that the debts of the Congregations and the circumstances of wealth and poverty of the people be taken in consideration and also the *actual* support of a parochial school.

4. That the Rt. Rev. Bishop be so kind as to appoint a committee in the city of Columbus to whom a careful statement of the strength and financial condition of the different congregations be sent in by their pastors, in order to classify the congregations.

5. That the Rt. Rev. Bishop also might

appoint somebody whose business it shall be to see that this tax be collected and sent in regularly.

6. That an account of this cathedral income and the contribution for the Orphan Asylum be published annually in the *Catholic Columbian* and the *Ohio Waisenfreund*.

This report seems not to have been implemented.

On October 14, 1876, a letter to the clergy of the diocese from Bishop Rosecrans appeared in *The Catholic Columbian*. He said that the annual collection to be taken up on the Sunday within the octave of All Saints could not be omitted, as the Cathedral debt was large and some of it pressing just then. “This collection will be counted on the *Cathedraticum* to be fined on each church according to the late Diocesan Synod.” However, the city churches which took part in the Cathedral Fair had no collection taken up.

In 1877 Bishop Rosecrans sent a circular letter to the clergy, noting “the law binding priests to contribute ten dollars annually towards the Cathedral fund,” which applied only to pastors. No information has been found as to the origin of this “law.” Father Nicholas Gallagher, as Administrator of the diocese from 1878 to 1880 seems to have done his best to collect this contribution from the clergy.¹³

Bishop John A. Watterson, even before his installation, was gravely concerned about the debt. In a letter to the clergy dated July 6, 1880, to be read to the congregations, he noted that the debt was about \$195,000, including interest due; interest due was \$7,264 and principal to be repaid in August was \$6,823. He considered this an emergency and appealed to the clergy and through them to the congregations to make offerings by August 8, the expected date of his consecration.¹⁴

In 1885 another diocesan synod was held. The last item on its agenda was “*De meliori modo debiti dioecesari minuendi.*” There seems to be no record, official or in the *Columbian*, defining how this was addressed. We know from letters and reports in the archives, however, that a tax of \$1.10 per year per family was imposed on each parish throughout the diocese, with no special treatment of the Cathedral Parish. Father M. M. A. Hartneddy seems to have

claimed authorship of the 1885 plan of assessment by family when he wrote, in 1900, "If my former plan did not result as favorably as expected it was because Bishop Watterson refused to cut off the Cathedral parish as you are now doing. Had he left that incubus and put the burden where it belonged, the means provided by the former plan of taxation were ample."¹⁵ (Hartnedy had been ordained in 1875 by Rosecrans.) Some parishes faithfully paid this tax, while others did not.¹⁶

While V. Rev. F. X. Specht was Administrator, he took no compensation. The *Cathedraticum* paid to him he applied to the debt.¹⁷

Amount of Debt to 1900

The amount of the debt varied through the Watterson years, as in some years it was paid; in others principle was not paid and interest accrued; and in 1886 an additional burden was placed on the diocese when the property west of the Cathedral, over to the alley, was purchased, with the house there, to serve as the bishop's residence, for \$26,000.¹⁸

July 6, 1880 - \$195,000¹⁹

Jan. 1881 - \$210,000²⁰

Jan. 20, 1895 - \$166,000²¹

Apr. 17, 1899 - \$186,527.20²²

Dec. 6, 1900 - \$192,000²³

This was a tremendous amount of money at that time.

When the diocese was erected, its Catholic population was about 40,000. It was about 46,000 at the time of Bishop Rosecrans' death and 60,000 when Bishop Moeller was installed.²⁴ In 1900 in Ohio, about 30% of the population was males of working age (50.6% of the population about 17 to 64 years old).²⁵ So 60,000 Catholics in the diocese would represent about 18,000 working men. Retirement of the \$200,000 debt then would require an average contribution of about \$11 per working Catholic man. The highest-paid laborers hardly made over \$3.00 per day, when they could get work. Common laborers were lucky to pull in \$1.00 per day.²⁶ Puddlers in the steel mill in Pomeroy earned \$1.50 per day but did not work full time that year.²⁷ Farmers, unless they had very productive land or

minerals on their property, were lucky to pay their costs and mortgage interest. So the calculated \$11.00 could represent 5% of a man's pay, on top of his ordinary contributions to the Church. But spread over several years this would not be so heavy. The \$1.10 tax imposed on each family beginning in 1885 was not too unreasonable.

After the death of Bishop Watterson on April 17, 1899, the Sacred Congregation of the Propagation of the Faith, in charge of the Church in the U.S., was informed that the Diocese of Columbus had an immense debt and that means were wanting to diminish it. This was due to the small number of Catholics in the territory and the difficulties with which they were burdened. It was proposed that the diocese be augmented with territory from Cleveland or Cincinnati or that it be suppressed. The late Monsignor H. E. Mattingly attributed this letter to Archbishop Elder of Cincinnati. The prefect wrote to Archbishop Elder to consult with the Bishop of Cleveland on the matter.²⁸ Instead of rearranging the dioceses, Propaganda named Rev. Henry Moeller of Cincinnati as the new Bishop of Columbus. Bishop Moeller somehow had been misled as to the amount of debt. On Dec. 6, 1900 he wrote that he had learned the debt was \$192,000 instead of the \$175,000 he had believed.

(To be continued)

NOTES

- 1) Franklin County Deed Record 88/201 and the plat in Deed Record 34/1. The lots were the east half of 10 and lots 11-14 of Deshler's Addition.
- 2) Hartley, James J., *Diocese of Columbus: The History of Fifty Years*, Columbus, 1918, p 144
- 3) Rosecrans, Sylvester H., *Sketch of St. Joseph's Cathedral*, 1872; Hartley 1918, p. 144-145; several letters of 1867 of Bishop Rosecrans to Archbishop Purcell, University of Notre Dame Archives
- 4) See the *Bulletin*, Oct. 1977, document from the Archives, Diocese of Columbus (ADC in following notes)
- 5) Hartley, 1918, p 151. The earlier rectory was on the south side of Broad, on the third lot (each 49 1/2 feet wide) west of Grant Ave. It was

- purchased on Nov. 3, 1873 for \$12,500 and was sold on Nov. 11, 1875 for \$16,000. Franklin County Deed Records 121/243 and 127/551.
- 6) Rosecrans to Purcell, March 29, 1867, UND Archives, #8431
 - 7) Rosecrans to Most Rev. J. B. Purcell, Sept. 16, 1867, UNDA #8427
 - 8) *Sketch of St. Joseph's Cathedral*; pastoral letter, Dec. 25, 1875
 - 9) printed report, ADC
 - 10) *The Catholic Columbian*, Jan. 8, 1876 and Jan. 29, 1876
 - 11) *The Catholic Columbian*, Mar. 4, 1876
 - 12) This 1876 synod accomplished little and was quickly forgotten; it was unknown when Msgr. Mattingly wrote the story of the synods for our *Bulletin* of December, 1980. The only source describing it appears to be the *Catholic Columbian* of September 2, 1876, first noted in more recent times by Msgr. Thomas Bennett. The synods, as now known, were:

<u>Date</u>	<u>Officially Called</u>
1st Aug. 20, 1869	First
2nd Aug. 22, 1873	Second
3rd Aug. 26, 1876	
4th May 26, 1885	Third
5th Oct. 1, 1887	
6th July 16, 1902	Fourth
7th Oct. 8, 1952	Fifth
 - 13) Rev. P. Theod. Thürheimer to V. Rev. N. A. Gallagher, July 28, 1879 and Rev. Joseph Tuohy to same, July 25, 1879 and Jan. 19, 1880
 - 14) ADC
 - 15) V. Rev. M. M. A. Hartnedy to Moeller, Dec. 30, 1900
 - 16) Rev. E. J. Farmer, O.P. letter to Moeller, Jan. 21, 1901
 - 17) Moeller to Woesman, Jan. 6, 1901
 - 18) Lots 7-9 and part of lot 10, Deshler's Addition; Franklin County Deed Record 178/226
 - 19) Watterson circular July 6, 1880
 - 20) Form letter of Jan. 20, 1895 - ADC
 - 21) Form letter of Jan. 20, 1895 - ADC — "old debt" of about \$140,000 plus the cost of the bishop's house
 - 22) corrected, per statement of Dec. 1, 1899, ADC
 - 23) Moeller to Magnien, Dec. 6, 1900, letter book p. 225
 - 24) CRS Bulletin, Jan., 1990
 - 25) *Abstract of the Twelfth Census of the United States, 1900*, U.S. Census Office, Table 50, pp 6-65 and p. 39
 - 26) *Publications of the American Statistical Association*, Vol. 8 (1902-1903) pp 397 ff
 - 27) Rev. John J. Schneider to Rt. Rev. Henry Moeller, Jan. 3, 1900 - ADC
 - 28) CRS Bulletin, July, 1977 (Vol. III, No. 7) pp 239-240

St. Mary Parish, Lancaster
Baptismal Register, 1834-1843
 (Continued, from Vol. XXXVI, No. 12)

- 1842, continued**
- Feb. 7, Joseph, illegitimate son of Christian Flamm and Teresa Ottiney; spon. Elizabeth Wilt. Afterwards the parents were united in matrimony. Josue M. Young
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- Feb. 6, 1842, Thomas, son of Thomas Shannon and Mary Jordan; spon. Michael Connolly and Mary Coakly. Josue M. Young
- Feb. 28, Mary, born Feb. 22, of the lawful marriage of Joseph Welker and Frances Ottiney; spon. Valentine Hense and Crescentia Ottiney. J. M. Young
- March 6, Mary Elizabeth, daughter of John Columbia and Ann Backes [or Barker?], spouses; spon. Joseph Walt and Mary Dehle. J. M. Young
- Feb. 16, I supplied baptismal ceremonies for Thomas, son of Thomas Cune and Ann Kean, who was baptized before this; spon. Thos. Moran and Margaret Heery. J. M. Young
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- Mar. 2, 1842, Peter, son of Bernard Freel and Isabell Shields, spouses; spon. James Sweeney and Mary his wife. Josue M. Young
Page 80 is blank. Pages 81-91 contain marriage records. Page 92 is blank.
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March 16, I baptized Bridget, daughter of Edmund Haw and Ann his wife; spon. David and Bridget Garrett.

Same day, Mary, daughter of Patrick Dinad? and Bridget Rearden; spon. John Dougherty and Mary Dougherty.

March 20, John Chrysostom, son of Martin Shaub and Catherine Steck, spouses; spon. Joseph and Magdalen Steck.

Same day, George, son of Francis Brown and Mary Ann Binder, spouses; spon. Wolfgang Binninger and wife.

Same day, Joseph, son of Frederick Piper and Mary Walt, spouses; spon. Joseph Walt and Josepha Wingartner.

Same day, Geroge, son of William Knox and Ann Isonson?, spouses; spon. Jane Wetzler. Josue M. Young

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Mar. 25, 1842, 6th ferial day in Parascene, I baptized William Charles, born in the preceding year, son of the lawful marriage of Charles Borland and Cynthia Hart; spon. Susan Hart. Josue M. Young

Mar. 27, Easter, Charles, son of Francis Lanu and Ann Mary Rivers; spon. Charles Plongermann.

Same day, Samuel, son of George Hock and Rosanna Fisher; spon. Landolin Oberley and Magdalen Steck.

Same day, Magdalen, daughter of Francis Wohlscheid and Gertrude Grange; spon. Matthias Scheir and Magdalen Schoenberger.

Same, Mary, daughter of Mathias Welker and Rosina Kurtzman; spon. Joseph Welker and Barbara Hartman. J. M. Young

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Mar. 27, [blank], little son of Jerome Welt and Elizabeth Ottiney, spouses; spon. Daniel Walt and Crescentia Ottiney.

Mar. 28, Anthony, son of Christian Seifert and Mary Magdalen Coble, spouses; spon. Wolfgang Benninger and wife.

Same day, Julia Anna, daughter of Lawrence Beck and Mary Ann Wilson; spon. Magdalen Beck. Josue M. Young

Apr. 24, John? Vane?, son of James Deton and Ann Clark, spouses; spon. Michael Strickfader and wife.

Same day, Samuel, son of Isaiah Moat and Ann his wife; spon. Regan and Sara Mundy.

Same day, Mary Ann, son of Bernard Brady and Ann his wife; spon. Patrick Martin and Ann Moat. J. M. Young

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Day of the Ascension of the Lord, May 4, I baptized Sara Emily, daughter of George Gooch and Mary Tolan; spon. John Tolan and Sara Tolan. Jos. M. Young

May 15, Pentecost, 1842, George, son of Xavier Boogle and Catherine Holzer; spon. Landolin Brossnen and Mary Tennis.

Same day, Louise, daughter of Mathias Fisher and Magdalen Keller; spon. Joseph Fisher and Catherine Hidesman. Jos. M. Young

May 18, Henry, son of William White and Margaret Cogan, spouses; spon. John Murphy and Martha McMenemy. J. M. Y.

May 22, Joseph, of Conrad Winter and wife; spon. Joseph Phillip and Mary Ann Winter. J. M. Y.

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May 22, Joseph and Catherine, children of Joseph Anthony Emmerick and wife; spon. for Joseph, Anthony Wye and for Catherine, Cath. Kygent.

May 27, William and James, born today, of the lawful marriage of Patrick Noon and Mary Mitchell; spon. James Higgins and his sister Helen for William and William OLoglen and wife for James. J. M. Young

June 12, Francis, son of James Ford and Ann Goglin, spouses; spon. Bern. McCann and Cath. Branigan.

At Delaware, June 1, 1842, Anthony, son of Anthony Edelman and Christina his wife; spon. John Getreu. J. M. Young

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June 1, 1842 at Delaware, Timothy, son of Patrick Cantwell and Mary Meehan; spon. Martin Miller and Mrs. Getreu.

Same day, Margaret, daughter of Joseph Cantwell and Bridget Donohue; spon. Mary Downer.

Same day, Elizabeth, of the same parents; spon. J. Getreu

Same day, Elizabeth, daughter of Henry Turner and Mary Nolker, spouses; spon. Margaret Cantwell.

Same day, Sara, Elizabeth, Mary Joan, and John, children of Miles Grady and Mary Day, spouses; spon. John Getreu.

At Circleville, June 3, Thomas son of John Heery and Ann Riley; spon. Ph. McGinnis and Marg. Heery.

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June 6, Bridget, daughter of Patrick Ganon and Bridget Quinn; spon. Dennis Casey and Ann Cannon.

Same day, Mary, daughter of Charles Cannon and Ann McManemy; spon. John Haverty and Bridget Ganon.

Same day, Mary, daughter of Martin Day and Rebecca Day, spouses; spon. John Dunlavy and Mary Sweetman.

June 19, 1842, Francis, born Jan. 26, son of Francis Ducan [sic] and Allis Loghlin; spon. John Loghlin and Mary Schutzler.

Same day, William, born Apr. 23, son of Landelin Broschmer and Elisabeth Flick; spon. Xavier Bogle and Mary Louise Bienner? H. D. Juncker

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June 19, 1842, Sara Elizabeth Catherine, born Aug. 11, 1841, daughter of Daniel Lowry and Ester Tiegarden; spon. Michael Striegefarder and M— Bodenheimer. H. D. Juncker

June 27, Charles, son of John Murphy and Helen Dewy?, spouses; spon. Hugh Boyle Ewing and Maria Ewing. J. M. Young

(To be continued)

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Donald M. Schlegel, Editor

Letter from Chapel Hill

The Catholic Columbian, June 10, 1876

CHAPEL HILL, O., June 5th, 1876.

This is a kind of an obscure place in the southern part of Perry county, but promises to be one of the wealthiest districts in the State as soon as the several lines of railroads are completed which run near. It is only two miles distant from this village to the new town of Ferrara, which is on the line of the Ohio Central railroad and the terminus of the Columbus and Mineral Valley railroad, which bids fair to be the best mining town in the State. It was near Ferrara where the large column of coal was mined for the Centennial Exposition, which the United States is challenged to excel both in thickness and quality. Town lots are selling there very rapidly, by Charles H. Towson, Real Estate Agent, of Lancaster, Ohio, who will sell them on very reasonable terms.

Rev. J. N. Brogard, who has served this congregation for over fifteen years as its pastor, during which time he only missed saying Mass two Sundays, has received permission from Bishop Rosecrans to go to the Good Samaritan Hospital at Cincinnati, Ohio. His health has been continually on the decline for the past several years, and for this reason he now feels himself inadequate to discharge longer the duties of a pastor. On last Sunday there was a large number of people attended Mass, and after reading the Gospel, he delivered a very touching address, bringing a great many persons to tears; but his feebleness and fatigue were so great he was obliged to occupy a chair while delivering the entire discourse. He will indeed be a great loss to this community, and his absence will be deeply felt by all.

This little village is becoming a very favorite place for persons living at Columbus and Lancaster to rusticate. Miss Cora B. Dalzell is here visiting her sister, Mrs. T. Thompson, who has lately moved here from New Lexington, and is always happy to receive and entertain her friends. They are themselves delighted with the wild and romantic scenery surrounding their present home. TEDDY.