## PRIMARY READING, II. By William Noetling.

Reading is thinking not word calling. think, hence slow thinkers are slow readers-slow in learning to read. Slow pupils and quick pupils should heard to be apperceived, must create not be classed together in school work A pupil may, too, be slower in one priate concept subject than in another. All the organs and parts of a child's body do not While some parts are almost at a stand-still, others are advancing, things, and when it heard the names, Marked differences in both mental and physical development are found in members of the same family. Some process is simply extended; it now children grow at a regular rate in height, or seem to do so, until full or printed word, and either calls up stature has been reached; others the other, if the association is comgrow for a while, then a period of such periods occur, before the whole stature has been attained.

Some people attain their fuil height much later than others. It must not, however, be supposed that all growth shares that of the halt of height. While one part or organ seems to rest, as before stated, others are developing. The different parts of the brain do not in all individuals complete their growth together, hence the differences of mental development in children. Some learn rapidly in everything, others enough so in perhaps one or two subjects, but slowly in others, and those of a third class are slow in everything.

Heredity, too, is not an insignifi cant factor in mental growth. This fact is, however, usually over-looked when children's progress is under conbe the proper gauge. Few parents, no matter how slow or dull their children are inferior in mental grasp to the best. This is ignorance that it is diffi cult to dispel. Unfortunately this ignorance is not confined to perents or teachers seem incapable of under standing why all pupils of the same age or class do not make the same progress. It is not an uncommon much arithmetic should a child of clue to pronunciation. eight years, for example, know? How well should it be able to read? How many words should it be able to spell? How well should it be able to write?" Would it share much less knowledge of child psychology and of pedagogics to ask how tall such a child should be? What it should measure across the shoulders? How much it should weigh? How fast it should be able to talk, walk, or run?

What can be expected of the average parent in a subject of which teachers know so little? Parents, in deed, are excusable; they have enough on their hands if they keep up with the progress of their own vocation; but what palliation can teachers claim for ignorance on a subject of such vital importance to the intelligent prosecution of their calling as that of the relation of physical to mental development?

If every child of the same age does ot advance with equal step, the blame is placed to the credit of the teacher or her method. Yet every one who has had opportunities to observe the differences in progress of children during their early school years, cannot have failed to notice marked difference in their advancement, some learning as much in one year as others in four, hve, or even more,

Differences in the rote of development are not limited to the early years of life. The same thing is found in persons of mature years. It is true that sometimes two or even more are found of at least seemingly equal mental penetration and physical skill, but these do not constitute the rule; they are the exceptions. The rule is difference, variety; and it is high time that both teachers and parents take note of it and stop expecting impossibilities - forcibly distorting nature by trying to make levels where no conditions have been provided for them.

THE WORD METHOD.

With whom this method originated, or whether it originated with several persons, neither knowing anything of the discovery of the other, is not known. If my memory is not at fault, there was a statement in the Pennsylvania School Journal some years ago that the method had been used by a teacher in the Keystone State as early as 1824. But the credit of both discovering and publishing the method is by general agreement believed to belong to J. Russell Webb, a teacher at the time (1846) at Watertown, New Vork. This method begins with reading, not like the alphabetic, with pronunciation. As its name the natural way, by associating the names of objects, qualities, and acactions themselves. Not only has it a large stock of words thus in store, but, more than this, the idioms, necessary to express its thoughts in the been required to lay in stock a number of incomprehensible thoughts and expressions that might come into use later on. The thoughts it has it ex-

presses in spoken words. It understands the thoughts of others when spoken, and when within the limits of its experience. It is natural for it to speak its thoughts and to compresend No child can read faster than it can those of others when spoken. A spoken word is a representative of an idea, of a thought process, and when or call into consciousness, its appro-

Before entering school the child learned to associate the names of grow and develop with equal rapidity. things with the things themselves; in other words, it learned the names of it pictured to itself the things for which they stand. Upon entering school this associates the name with the written plete. Now the visible word also calls SATURDAY, DECEMBER 8, 1894, arrest sets in, or sometimes several into consciousness the idea or concept, and thus there is scarcely a break in the natural way of learning. This method, too, accords with the well recognized pedagogic principle, not to add difficulties to those which the child necessarily meets.

As will be seen by those versed in the study of mental activities, this method is strictly psychological. It is to the written; it is going directly and in the most direct manner to the end aimed at, namely reading. No matter by what method the first steps in read ing are taught, it mut ultimately come to words. This being incontrovertible, it follows that it is logically as well as pedagogically correct to begin with them.

Spelling is taught in connection with this method by requiring all the sideration. Age alone is supposed to early reading lessons to be copied, and later, when it believed not to matter how slow or dull their children interfere with reading, words of the may be, are willing to admit that they reading lessons are dictated to be spelled orally and in writing.

Theoretically it would seem that children taught by the pure wordmethod could not help themselves to patrons of the schools, but too many the pronunciation of new words, but practically they do so. They notice resemblances of word formations and of correspondences of sounds, or pronunciation. It is however true that thing to hear teachers ask. " How this method does not furnish a direct

# LIPPINCOTT'S MACAZINE

1895.

The special feature of LIPPINCOTT'S-A Complete Novel

In each issue, in addition to the usual Short Stories. Novelettes, Essays, Poems, Etc.,

All combined, make it one of the most desirable magazines now published. We avoid the objection held by so many readers to a continued story. During the coming year novels may

be expected from Capt. King. Amelie Rives. Gertrude Atherton. Mrs. Stickney, Mrs. Alexander, Miss Train (Autho: of "The Autobiography of a Professional Beauty,")

and other well-known writers. Price, \$3.00 per year. Single copy, 250

Send five ? cent stamps for specimen copy.

LIPPINCOTT'S MACAZINE, PHILADELPHIA, PA

# Legal Advertisements.

AUDITOR'S NOTICE.

Estate of Charles Klingaman, deceased. Notice is hereby given that the undersigned auditor appointed by the Orphan's court of Columbia county to distribute the jund in the hands of the administrator in the above estate, to and among the parties entitled thereto will sit to perform the duties of his appointment at the law office of L. S Wintersteen Esc., in the First National Bank building. Bloomsburg, Pa., on Friday, December 7th. 184, at the a.m., when and where all parties interested will present their claims or be forever debarred from coming in for a share of Said Iund. their claims or be lold fund. in for a share of said fund. W. D. BECKLEY. Auditor.

## SHERIFF'S SALE.

By virtue of a writ of Fi. Fa., issued out of the Court of Common Pleas of Columbia county, Pennsylvania, and to me directed, will be exposed to public sale, at the Court House, in Bloomsburg, on

SATURDAY, DECEMBER 8, 1894, at two o clock in the afternoon, the following : All that tract of land, situated in Hemlock township, County of Columbia, and State of Pennsylvania, containing

132 ACRES AND 46 PERCHES

of land, more or less, whereon is erected a DWELLING HOUSE,

barn and outbuildings, bounded and described as follows, to wit: Beginning at a stone corner. in the public road leading from Buckhorn to New Columbia, thence north one degree east one hundred and sixty-three perches along land of John Miller to a pine corner, thence by land implies, it begins with words. The of Benjamin Bomboy, D. B. Wagner and L. child comes to school with quite a Leidy, north twenty-two and one-half degrees vocabulary, which it has learned in west one hundred and five perches to a chest nut cak corner, thence by land of George Hart man south one degree west one hundred and eighty-one perches to a corner, thence south by tions with the objects, qualities, and land or s. Relenard eighty-eight and one-half degrees east seventy-eight and two-tenths perches to a stone corner, thence north one degree tast four perches to a stone, thence south by land of John Hartman eighty-eight degrees. east four perches to a stone, thence by the sphere of life in which it moves. It same north one degree east forty-three and has acquired thoughts as fast as it one-tenth perches to a stone corner in the road, needed them; no faster. It has not thence along said road north eighty-three de-

described as follows, to-w,t : Beginning at a corper on Iron Dale Railroad street, thence eastwardly along line of land of Albert Moyer one hundred and thirty-feet, more or less, to an alley, thence along said alley southwardly sixty feet, more or less, to lot of George Moyer, thence by said lot westwardly one hundred and thirty feet, more or less, to said Railroad street, and theace by said street northwardly sixty feet, more or less, to the place of beginning, whereon is crected a

FRAME HOUSE,

and other outbuildings. Seized, taken in execution at the suit of I. W. McKeivy, now assigned to H. D. McBride vs. John S. Storner, and to be sold as the property of John S. Sterner.

JOHN MOUREY, Sheriff. BARKLEY, Atty.

## SHERIFF'S SALE.

By virtue of sundry writs of Al. Fi. Fa , issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to me directed, will be exposed to public sale, at the Court House

at . vo o'clock in the afternoon, the fo''owing ; All that certain piece or parcel of land, situate in Sugarloaf township, County of Columbia, and State of Pennsylvania: Beginning at a stone corner, thence by land of Jacob Herrington and the satd Michael Beichline north eighty-five degrees east eighty perches and nine-tenths to a stone, thence by land of Richard Kile south two degrees west forty-six perches and two-tenths to a white oak grub, thence by land of John Michier north c ghty-eight degrees west eighty perches and two-tenths to a stone, thence by natural to go from the spoken word land of Beker and Hartman north two degrees east thirty-six perches and four-tenths to the

20 ACRES AND til PERCHES,

strict measure, be the same more or less. Also, all that piece or tract of land, situate in Suge loaf township, County of Columbia, and State of Pennsylvania: Beginning at a post on the line of land belonging to Samuel Blank, better known as the Long tract, thence by land of Nathan Beach north four degrees east eighty three and five-tenths perches to a post, thence by land of Jacob Herrington north eighty-four and a half degrees east one hundred and one perches and six-tenths to a post, thence by part of the same south four and a half degrees west eighty-three perches and five-tenths of a perch to a post, thence by the Long tract south eightyfour and a half degrees west one hundred and one perches and six-tenths to the place of beginning, containing

FIFTY ACRES,

and usual allowances of six per cent. Serred, taken in execution, at the suit of Hulme and Houseknecht, to use of Jacob Keller vs. R. M. Davis, and to be sold as the property of R. M. Davis.

JOHN MOUREY, Sheriff.

#### VANDERSLICE, Atty. SHERIFF'S SALE.

By virtue of a writ of Levari Facias issued out of the Court of Common Pleas of Columbia county, Pennsylvania, and to me directed, will be exposed to public sale at the Court House, Bloomsburg, on

SATURDAY, DECEMBER 8, 1894 at 2 o'clock p. m., the following :

All that certain tract or piece of land lying and being, in Centre township, Columbia county, and State of Pennsylvania, bounded and described as follows, to-wit: Beginning at a stone corner near the head race and land of Jesse B. Freas, thence by land of Jesse B. Freas and Stephen H. Swank north twenty degrees east one hundred and eight and five-tenths perches to a stone, thence by land of Emmor Dietterick south seventy-eight degrees east twenty and nine-tenths perches to a stone, thence by land of Wesley B. Freas south twelve degrees west forty-seven and five-tenths perches to a stone thence by the same north seventy-eight degrees west five-tenths perches to a stone, thence by same and land of George K. Hess south twelve degrees west fifty-nine perches to a stone, thence by land of Jesse B. Freas north seventy-eight degrees west twelve and fourtenths perchases to a stone, the place of beginning, containing

FOURTEEN ACRES, nore or less, on which is erected a FRAME DWELLING HOUSE, stable and other outbuildings,

ONE FRAME GRIST MILL, together with water power fixtures and appur tenances thereto belonging. It being the same property one-eighth of which was purchased by Edward Wagner of John W. Hoffman, High Sheriff of Columbia county, May 5, 1879, foureighths from same May 14, 1879, and the balance three-eighths purchased from Z L. Fowler and wife and J. S. Brittain and wife, August 7, 1880, together with the hereditaments and appurten-

Seized, taken into execution at the suit of Eugene L. Wagner and Ira N. Wagner vs. William J. Stuart and Wm. J. Stuart, Adm'r. of Sarah D. Stuart and to be sold as the property of William J Stuart and Wm. J. Stuart, Adm'r. of Sarah D. Stuart.

JOHN MOUREY, Sacriff. WINTERSTERN, Atty.

## SHERIFF'S SALE.

By virtue of a writ of Fi. Pa. Issued out of the Court of Common Fleas of Columbia county, Pennsylvania, and to me directed, will be ex-posed to public sale at the Court House,

SATURDAY, DECEMBER 8, 1894,

at 2 o'clock p. m., the following : All that certain lot situate in the town of Bloomsburg, county of Columbia and State of Pennsylvania, bounded and described as follows o-wit: On the north by Eighth street, on the east by Iron street, on the south by the Pennsylvania Canal, and on the west by D. J. Waller estate, whereon is erected a two-story

FRAME DWELLING HOUSE, and other outbuildings. Seized, taken in execution at the suit of D.

J. Waller, Jr., and L. R. Waller, Exrs. of D. J. Watter, dec'd, vs. V. B. Moyer and to be sold as the property of V. B. Moyer. JOHN MOUREY, Sheriff.

WALLER, Atty.

## TRIAL LIST

Mary G. Vanderslice's adm'r. vs. Mary Snyar's ex'r.
G. F. Shuman vs. Wilsen Richard.
G. F. Shuman vs. Isaiah Sassaman.
Ezekiel Cole's ex'r. vs. Allmas Cole et al.
William Gingles vs. Lloyd Albertson.
Isaiah Bower vs. Jacob Moyer's Trustee,
D. B. Fedderoif vs. susquehanna M. F. Ins. Co
Ash Bros. vs. Berwick Water Co.
wm. Ncal et. al for use vs. Bloomsburg Belt Wm. Neal et. al. for use vs. Rupert & Eloom

curg R. R. Co Clyde Chamberlin vs. J. M. Lilly. Rebecca Bunsinger et. al. vs. S. H. & W. B y, co. Lavina Rabuck et. al. vs. S. H. & W. B. Ry. Co W. S. Moyer exr. et. al. vs. Bloomsburg Belt R. R. Co. School Furnishing Co. vs. Bloomsburg Belt

t. R. Co.
J. B. Nuss vs. J. P. Kester & Son.
Elizabeth Roadarmel vs. John F. Kress.
C. P. Summers vs. B. F. Gardner,
G. W. Belles vs. M. L. Mellenry.
John W. Trivelplece vs. Greenwood township.
C. T. Steck vs. J. W. Kelciner,
Iloyd T. Rider vs. Mathias Glingles.
Joseph Hendershott's ex T. vs. B. F. Foulk.

## SHERIFF'S SALE.

By virtue of a writ of Al. Fl. Fa., issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to me directed, will be exposed to public sale, at the Court House, in Eloomsburg, on

SATURDAY, DECEMBER 8, 1894, at two o'clock in the atternoon, the following: All that certain lot of ground, situated in ugarleaf township, County of Columbia, and state of Pennsylvania, bounded and described as follows, to wit: On the north by lands of J P. Fritz, on the east by lands of Maggie Hess, on the south by lands of William Fritz, and on the west by lands late of Henry Fritz, deceased, containing

SIX ACRES, more or less.

Also, one other tract of land, bounded and decribed as follows, to wit: All the right, title and interest, of Peter Masteller, of all that certain messuage and lot of land, situated in Sugarloaf township, County and State aforesaid, Jone o. FREEZE. Fritz, on the east by Peter Masteller, on the south by Andrew Hess, deceased, and on the west by W. B. Peterman and Samuel Hess, de-

SEVENTEEN ACRES,

nore or less. Edzed, taken in execution, at the suit of G-W. Knouse, executor of J. K. Young, deceased. vs. Ralph Masteller and Peter Masteller, and to be sold as the property of Ralph Masteller and JOHN MOUREY, Sheriff.

## SHERIFF'S SALE.

By virtue of a writ of Fi. Fa , Issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to me directed, will be expose1 to public sale, at the Court House, in Moomsburg, on

SATURDAY, DECEMBER 8, 1894, at two o'clock p. m., the following:
All that certain piece or lot of ground, situate

in Jackson township, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit: On the north by lands of J. W. Harvey, on the east by lands of Wilson Kitchen. on the south by lands of P. D. Black, and on the west by lands of Elias Mecker and P. D. Black, containing

#### FIFTY ACRES more or less, whereon is erected a small FRAME DWELLING HOUSE, and other outbuildings.

Seized, taken in execution, at the suit of J. J. McHenry vs. Mathias Rhone, and to be sold as the property of Mathias Rhone. JOHN MOUREY, Sheriff. LITTLE, ALLY.

## SHERIFF'S SALE.

By virtue of a writ of Fi. Fa., issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to me directed, will be exposed to public sale, at the Ccurt House, in Bloomsburg, on

SATURDAY, DECEMBER 8, 1894, II. v. WHITE. at 2 o'clock p. m., the following :

All that certain piece or parcel of ground, situate in Hemlock township, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit: On the north by land of William Pursel, on the east by land of Peter Hilliard, on the south by lands of A. J. Evans, and on the west by land of Jonathan Hartman, containing

SIX ACRES, more or less, whereon are erected a FRAME HOUSE,

stable and other outbuildings.
Seized, taken in execution, at the suit of John Christian vs. Aaron Miller, and to be sold as the property of Aaron Miller. JOHN MOUREY, Sheriff. ZABB, Atty.

# ADMINISTRATOR'S NOTICE.

Estate of Daniel Whitmire, dec'd., late of Centre Township.

Notice is hereby given that letters of administration on the estate of Daniel Whitmire, late of Centre township, deceased, have been granted to the undersigned administrator, to whom all persons indebted to said estate are requested to make payments, and those having claims or demands will make known the same without delay to

G. M. WHITMIRE, Administrator. SNYDER, Atty.

# ADMINISTRATOR'S NOTICE.

Estate of Mrs. Learn MeHenry, late of Fishing-creek township, deceased.

Letters of administration on the estate of Mrs. Leary McHenry, late of Fishingcreek township, deceased, having been granted to the undersigned administrator, all persons indebted to said estate are requested to make payment, and those having claims or demands will make known the same without delay to

LAWSON McHENRY,

10 28-61\*

Administrator.

# ADMINISTRATOR'S NOTICE.

Estate of Clarence E. Sponenberg, late of Brian-creek 'outsidip, decrased.

Notice is hereby given that letters of administration on the estate of Clarence E Sponenberg, late of Beaver township, deceased, have been granted to the undersigned administrator, to whom all persons indebted to said estate are requested to make payment, and those having claims or demands will make known the same without denay to

B. F. SPONENBERG,
10-29-6t.

Administrator.

## EXECUTOR'S NOTICE.

Estate of Susanna Staker, late of Fishingcreek township, ueceased.

Notice is hereby given that letters testament-Notice is hereby given that letters tenamentary on the estate of Susanna Stoker, late of Fishingcreek township, deceased, have been granted to the undersigned executor, to whom all persons indebted to said estate are requested to make payment, and those having claims or demands will make known the same without delay.

CYRUS ROBBINS.

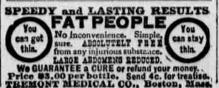
8-21-61.

## ELMO HOTEL. MAIN STREET NEAR IRON.

Having purchased this hotel from J. L. Girton, I respectfully ask a fair share of public patronage. The hour is provided with all modern conveiiences, the table is supplied in first ss style, and the bar is stocked with all fine wines, liquors and cigars.

H. F. Dietterich. PRO?RIETOR Dec. S, 1 yr





## → PROFESSIONAL CARDS. F

N. U. FUNK,

ATTORNEY-AT-LAW, Mrs. Ent's Building, Court House Afley, BLOOMSBURG, PA.

A. L. FRITZ,

ATTORNEY-AT-LAW, Post Office Building, and floor, BLOOMSBURG, PA.

C. W. MILLER. ATTORNEY-AT-LAW, Wirt's Building, 2nd floor, BLOOMSBURG, PA.

JOHN G. HARMAN

FREEZE & HARMAN, ATTORNEYS AND COUNSELLORS AT LAW, BLOOMSBURG, PA.

Offices: Centre St., first door below Opera House

GEO. E. ELWELL,

ATTORNEY-AT-LAW. Columbian Building, 2nd floor, BLOOMSBURG, PA. WM, H. MAGILL,

ATTORNEY-AT-LAW. BLOOMSBURG, PA. Office in M. E. Ent's building.

ATTORNEY-AT-LAW, Office 2nd floor Columbian building,

BLOOMSBURG, PA.

W. H. SNYDER,

ROBERT R. LITTLE, ATTORNEY-AT-LAW, Columbian Building, 2nd floor, BLOOMSBURG, PA.

THOMAS B. HANLY, ATTORNEY-AT-LAW, Mrs. Ents' Building,

BLOOMSBURG, PA. A. N. TOST.

> WHITE & YOST ATTORNEYS-AT-LAW

Wirt Building, Court House Square. BLOOMSBURG, PA.

H. A. McKILLIP. ATTORNEY-AT-LAW. Columbian Building, 2nd Floor.

> BLOOMSBURG, PA. FRED IKELER,

ATTORNEY-AT-LAW. Office back of Farmers' National Bank.

> BLOOMSBURG, PA. R. RUSH ZARR, -ATTORNEY-AT-LAW.-

BLOOMSBURG, PA. Office in Clark's Block, corner of 2nd and

> Centre Streets, W. A. EVERT,

1-10-794

ATTORNEY-AT-LAW. BLOOMSBURG, PA. (Office over Farmers' National Bank, in Mrs. Ent's Building.)

EDWARD J. FLYNN, ATTORNEY-AT-LAW,

CENTRALIA, PA. 28"Office Liddlcot building, Locust avonue.

JOHN M. CLARK, ATTORNEY-AT-LAW AND JUSTICE OF THE PEACE, Moyer Bros. Building, 2nd floor, BLOOMSBURG, PA.

J. H. MAIZE, ATTORNEY-AT-LAW, INSURANCE AND REAL ESTATE AGENT, Office in Lockard's Building.

B. FRANK ZARR, ATTORNEY-AT-LAW, Clark's Building, cor. Main and Centre Sta.

BLOOMSBURG, Pa.

BLOOMSBURG, PA.

Can be consulted in German. W. H. RHAWN, ATTORNEY-AT-LAW, Office, corner of Third and Main Streets,

J. B. McKELVY, M. D., SURGEON AND PHYSICIAN, Office, North side Main St., below Market, BLOOMSBURG, PA.

CATAWISSA, PA.

DR. J. C. RUTTER, PHYSICIAN AND SURGEON, Office, North Market Street, BLOOMSBURG, PA.

SPECIAL ATTENTION TO DISEASES OF CHILDR

## H. BIERMAN, M. D.

HOMEOPATHIC PHYSICIAN AND SURGEON OFFICE HOURS: Office & Residence, 208 W. 3d. St. Until 9 A. M. BLOOMSBURG, PA. 1 to 2 and 7 to 8 F. M.

S. B. ARMENT, M. D. Office and Residence No. 18. West Fifth DISEASES OF THE THROAT AND NOSE A

SPECIALTY. OFFICE HOURS, 2 to 4 P. M. BLO OMSEURG (7 to 9 P. M. PA

## DR. ANDREW GRAYDON,

PHYSICIAN AND SURGEON, -BLOOMSBURG, PA.-Office and residence in Fref. Waller's House \* MARKET STREET \*

TELEPHONE.

# DR. J. R. EVANS,

PHYSICIAN AND SURGEON, Treatment of Chronic Diseases a Specialt Office corner Third and Jefferson streets.

BLOOMSBURG, PA. HONORA A. ROBBINS, M. D., Office, West First Street,

BLOOMSBURG, PA. Special attention given to the eye and the fitting of glasses.

J. J. BROWN, M. D.,

Market Street. BLOOMSBURG, Pa. THE EYE A SPECIALTY. Eyes treated, tested, fitted with glasses

and Artificial Eyes supplied. Hours 10 to 4. Telephone Connection.

## DR. M. J. HESS,

Graduate of the Philadelphia Dental Col-lege. Office 2nd floor front, Lockard's Building, corner of Main and Centre Streets, BLOOMSBURG, PA.,

Dentistry in all its branches, Work guaranteed as represented. Ether and Gas administered or ELECTRIC VIBRATOR and Local Anæsthetics used for the painless extraction of teeth free of charge when artificial teeth

Lockard's Building, 2nd floor, Corner Main and Centre.

> DR. W. H. HOUSE, SURGEON DENTIST,

Office, Barton's Building, Main below Market BLOOMSBURG, PA. All styles of work done in a superior manner,

and all work warranted as represented. TEETH EXTRACTED WITHOUT PAIN. by the use of Gas, and free of charge when artificial teeth are inserted.

To be open all hours during the day.

## DR. C. S. VAN HORN,

-DENTIST .-Office corner of East and Main streets, opposite Town Hall.

Office hours 8:30 to 12 a. m ; 2 to 5 p. m. BLOOMSBURG, PA.

C. WATSON MCKELVY,

FIRE INSURANCE AGENT. (Successor to B. F. Hartman Pepresents twelve of the strongest Compac-les in the world, among which are:

CABH TOTAL SUBPLOS
CAPITAL ASSETS. OVER ALL
Pranklin of Phila. \$400,000 \$3,198,529 \$1,000,50
Penn'a. Phila. \$400,000 \$3,198,529 \$1,000,50
Queea, of N. Y. 500,000 \$2,58,915 \$1,021,03
West Chester, N. Y. 300,000 \$1,738,935
N. America, Phila. \$3,000,000 \$1,738,689 \$2,364,72

OFFICE IN L. W. MCKELVY'S STORE.

Losses promptly adjusted and paid.

M. P. LUTZ & SON, (SUCCESSORS TO FREAS BROWN) INSURANCE AND REAL ESTATE

AGENTS AND BROKERS.

N. W. Corner Main and Centre. Streets. BLOOMSBURG, PA. ----C----Represent Seventeen as good Companies as there are in the World and all losses promptly adjusted and paid

## at their Office. CHRISTIAN, F. KNAPP,

FIRE INSURANCE, BLOOMSBURG, PA.

Home, of N. Y.; Merchants of Newark, N. J.; Clinton, N. Y.; Peoples', N. Y.; Reading, Pa; German American Ins. Co., New York; Greenwich Insurance Co., New York; Jersey City Fire Ins. Co., Jersey City, N. J. These old corporations are well se somed by age and fire tested, and have never. by age and fire tested, and have never yet had a loss settled by any court of law. There assets are all lavested in solid securities, and

liable to the hazard of fire only.

Losses promptly and honestly adjusted and paid as soon as determined, by Christian F. Knapp, Special Agent and Adjuster, Bloomsburg, Pa.

The people of Columbia county should restronge the agency where losses if patronize the agency where losses, if any, are settled and paid by one of their own

### EXCHANGE HOTEL, JAMES McCloskey Proprietor, (Opposite the Court House)

BLOOMSBURG, PA. Large and convenient sample rooms. Bath rooms, hot and cold water, and all modern conveniences.

> FARMERS' HOTEL, Iron Street,

BLOOMSBURG, PA. First class accommodations for regular and transient borders. stable attuached.