PRIMARY METHODS OF READING. XII.

The Phonic-Word Method.

BY WILLIAM NOETLING.

This method, as here presented, was worked out into a system by Elizabeth Fundenberg, a teacher in the Pittsburg, (Pa.) schools.

Miss Fundenberg gave an exhibia class of her pupils, at the State Teachers' Association at Beaver Falls. The pupils had had one year's instruction, and their ability to read, spell, and express themselves in writing, was regarded as remarkable. The intelligence they manifested in whatever they did proved conclusively that the method employed harmoniz ed with the natural development of the powers of the mind. They had been taught to think, and to make their own discoveries, and they could do both well.

The teacher who follows this method, namely, training the children to think, and to make their own discoveries of facts, laws, and rules, need have no fear of going wrong.

I will let Miss Fundenberg herself state the principles upon which her method is based, as she has laid them down in the introduction to her Teacher's Edition of First Lessons in Reading.

" The teacher who follows Nature's methods must be right. In no part of his work is this more apparent than in the very beginnings of instruc-

"The child commences to learn oral language by pronouncing words in imitation of others. He should also commence to learn printed and written language by imitation.

"The true starting for the teaching of reading is the thought, then comes its sign.

Language deals with thought, and neither letters nor sounds are elements of thought, but merely elements of words.

"The first teaching should connect the words already known to the ear with their written or printed forms, the letters and the sounds they represent being left to a future step.

"Believing this to be the logical order in training beginners in the art of reading, the Sentence or Word Method has been adopted as the basis of this work; and when the child has become familiar with the printed and written forms of a considerable number of the words which are in his oral vocabulary, he gradu ally passed to the Phonic Word Method, so that he may acquire the power to pronounce new word-forms without the aid of the teacher.

The Word Method calls out only one faculty-memory. By the Phonic -Word Method the learner is required to observe, to compare, to analyze, and to construct words.

"If the Word Method only is used, teacher for aid.

the characters which compose the no equal. word, and the child consequently hesitates, stammers, and loses the thought expressed by the sentence.

"Hence the necessity for a judici ous combination of these methods, that thought may be developed in the pupil, and machine teaching avoided. "The author, recognizing the fact

that sense and not sound is the main thing desired, has used in this (First) book such words as are in the child's known or needed vocabulary."

The author says (1) that the teacher should, in the construction of script by the children, whether the word is found in the lessons or not; (2) that the proper place to develop a word is in its proper place in a sentence: (3) that the teacher should ever keep in mind the daily review, and that reading does not mean the calling of words, but the obtaining of thought,

The sounds of the letters found at the top of each lesson in the first book are to be taught independently of the words used in the lessons, and have as far as possible been arranged in pairs, so that the children as well as the teacher may learn which sounds formed by the same position of the vocal organs use breath and which use voice.'

All the new words of the lessons are

found at the top of the lessons. The following is the order in which the sounds are taught: h, k, g (as in girl), p b, t d, l r, s g, m n, f v, wh w, th (in the), y j, ng, x=ks, s=z, c=k, a (in ate) a (in at), o (in note) tog o (in not), e (in me) ou ow e (in met), i (in ice) i (in it), u (in use) n (in but), ch (in catch) sh, ck-k, qu=kw, ai=a(in ale), er ay=a(in ale), ee e(in me), c s(in sin), a (in all) ea e(in me), a (in arm), oa = o(in note), oo=o(in move), g=j, oo u(in bush), y i, o a(in all), y=i (in it), o=u (in but), oi oy,

ow o (in no), a o (in not), u or oy, occiding the properties of the twenty five elementary consonant sounds with their corresponding characters or letters, three consonant series of the twenty five elementary consonant acters or letters, three consonant the north by catawissa creek, on the east by lands of such that the north by catawissa creek, on the east by lands of carbiage.

Shown as the mountain woodland tract, bounded the north by lands of Stephen B. Martin, on the set on the south by mountain tand, and on the west by lands of carbiage.

Shown as the mountain woodland tract, bounded the north by lands of Stephen B. Martin, on the set of the south by mountain tand, and on the west by lands of carbiage.

Shown as the mountain woodland tract, bounded the onth by lands of Stephen B. Martin, on the set by sheads of cabbage.

Sho heads of cabbage.

Shouts raised.

1 bbl. sauer kraut.

2 bull for the outhout the north by catawissa, county of columbia, and state of Pennsylvania, bounded and described as follows, to-wit: Bounded on the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the east by the north by Catawissa creek, on the south by the north by Catawissa creek, on the catawisca country of the north by Catawissa creek, on the south by the north by catawissa creek, on the sou

forms have been learned.

"The children are familiar with the form of a sentence, can write and punctuate short sentences, and are ready, as soon as a vowel sound is taught, to take their first step in independent pronunciation.

" Do not make the teaching of any lesson a question of time. Never mind whether the class has reached page 20 or page 40. The chief thing is, are the little ones thinking? Give them time to think-to do thorough, thoughful work. Make the lesson so interesting and attractive that the children will willing give their atten-

Miss Fundenberg's method is in principle the associative or eclecticthe method recommended and employed by nearly all the leading educators and teachers of the countrybut she has systematized it so intelligently and carefully as to make it a decided improvement on the method

as generally employed. The books are published by the American Book Company, New York.

A GOOD TESTIMONIAL. (From Haverbill, N. H., Courier.) "I have had for 27 years past, a bad-ly diseased ankle bone. Dr. David

Kennedy's Favorite Remedy and his Salt Rheum Cream healed it when all other medicines had failed, and medical authority had said the limb could never be used again.

A sore broke out on the ankle bone, and for 10 months the aged writer suffered day and night beyond the power of words to express. A friend advised me to try Dr. David Kennedy's Favorite Remedy. I had no faith that any medicine would help me, but suffering as I did I thought I would try it, and purchased some, also a box of Dr. David Kennedy's Salt Rheum Cream. I used these medicines but a short time when my limb began to heal. I will further add, among the many medicines I have tried for a diseased liver and kidneys, none has ever proved so helpful to me as Favorite Remedy. By stimulating and strengthening the enfeebled organs, even the encroachments of advanced age seem to be checked by its invigorating power.

I have thoroughly tested its true worth, and I know whereof I affirm, hoping all who read this will profit thereby, as the aged writer has, by using Dr. David Kennedy's Favorite Remedy, been given very comfortable health for a person 70 years of age. Favorite Remedy is an invaluable medicine for children as well as adults.

This testimonial is given from my own experience of these invaluable medicines." Mrs. Belinda Hodsdon, Haverhill, N. H.

No tribute to the efficacy of a medicine could be greater than these words of Mrs. Hodsdon, who voluntarily tells the story of her recovery. Thousands of men and women whose daily life is making severe draughts on the child is deprived of the power to their vitality, need Dr. David Kenpronounce new word forms, and is nedy's Favorite Remedy. None are continually dependent upon his too old to be helped by it. It permanently cures dyspepsia, rheuma-By the use of the Phonic Method tism, kidney liver and urinary troubles, only, too much importance is given to for the ills peculiar to women it has 21.

### A Very Cold Winter Indeed.

The Wyalusing Rocket says it has been so cold there that it was necessary to wear a mitten on the nose to keep that organ from freezing. But the Dushore Review, not being able to stand that kind of mild expression of cold weather, says that during a greater part of their cold snap it has been necessary to wear a hot brick in the hat to keep the hair from freezing and falling off. At the back door of the Review office hangs a thermome sentences, use any word understood ter of the latest and most improved make that registers 624 degrees below zero. It did hang on a ten-penny nail driven into the door post, but one night the mercury went clear to the bottom of the tube and pulled so hard to get lower that the ten-penny nail snapped square off. We have driven a large spike in to hold the thermometer now, and think it will last until spring.

Heart Disease Relieved in 30 Minutes.

Dr. Agnew's Cure for the Heart gives perfect relief in all cases of Organic or Sympathetic Heart Disease in 30 minutes, and speedily effects a cure. It is a peerless remedy for Palpitation, Shortness of Breath, Smothering Spells, Pain in Left Side and all symptoms of a Diseased Heart. One dose convinces. Sold by W. S. Rish-6 15-1y. ton.

## SHERIFF'S SALE.

By virtue of sundry writs of Fi. Fa. issued out of the Court of Common Pleas of Columbia county, Pa., and to me directed, there will be exposed at public sale at the Court House in

SATURDAY, MARCH 30, 1895, at 10 a. m., all that certain piece or parcel of land, situate in the township of Catawissa, county of Columbia, and State of Pennsylvania, bounded and described as follows, to-wit Known as the mountain woodland tract, bounded on the north by lands of Stephen B. Martin, W. J. Martin and Mrs. Sue Ann. Martin, on the

equivalents, and about forty word lands of John T. Shuman and S. B. Martin, on the south by lands of Wm. J. Martin, and on the west by lands of Sue Ann Martin, contain-

20 ACRES OF LAND.

Selzed, taken into execution at the suits of Mattida Walter and Kate B. Schmick vs. Wm. J. Martin, and to be sold as the property of Wm.

J. B. MCHENRY. RHAWN & SMALL, Attorneys. Sheriff.

# Annual Statement

-OF-

BLOOM POOR DISTRICT.

From January 8th, 1894 to January 14th, 1895, JOHN K. GROTZ, Treasurer. Balance in hand of Treasurer Jan. 8,

Balance in hand of Treasurer Jan. 8, 1594 and 1595 and 1596 and 15 from S. Burnsides

"J. Saltzer for A. Sterner.

"Unseated lands

"Proceeds of note.
L. Co. for Mrs. P. Zimmerman.
c'd from C. Kester

"B. Bittenbender

Farm proceeds

"Berwick Poor District

D. Bittenbender, error. 6770 81

CR. By old orders redeemed..... \$ 63 99 EXPENSES FOR YEAR ENDING JANUARY 14th, 1893.

Ordinary repairs
Traveling expenses
Farm expenses
Incidental expenses
Orders relief
Blacksmith work
Printing
Notary fees ooks and stationery. (lothing and keeping Geo. Evans, (Elwyn, Pa.) Car fare for sundry persons

Our fare purchased from Dr. Winner.... learing land.
Publishing statement

Harness repairs.
M. C. Woodward, keeping tramps, 1898
To proceedings lunacy, John Vander-Dr. Winner, medical services, Paid Eshleman & Wolf, corn sheller ... T. J. Vanderslice, attorney ... Costs Bloom vs. Mt. Pleasant ... Stove for alms house ... Tickets for Muffet family to Harrisburg, Pa.
onlin, Ritza Hess.
Jacob Musselman.
Daniel Ingold.
Katie Heller. Eph. Ebener, half paid by relatives F. Sommer's child..... "F. Sommer's child...
Thomas McBride...
J. M. Lacish...
A. C. Hidlay...
O. T. Wilson...
C. A. Kleim...
Dr. Harter...
Dr Redeker...
Dr. Redeker...
Dr. Christian, 1838...
Mrs. McBride, matron...
Auditors and clerk, 1893...

INSANE IN STATE HOSPITAL. Geo. Fox t2:1-7 weeks @ \$1.75 \$ 91 25
Jesse Kelly " " 91 25
L. Z. Kehler " " 91 25
Alza M. Sterner " " 91 25
Jno W. Osman " " 91 25 D. Bittenbender\* " " " 91 25 W. W. Kester " " " 91 25 \$ 730 06 OUT DOOR RELIEF. Eliza Dornal..... \$ 110 00

Zimmerman.....

J. Magill Geo. Samuels 1893 and 1894. J. Musselman C. Dawson Mrs. J. Chromis Mrs. J. Chromis
Frank Evans
Frank Evans
E. Griffiths
Kate Hamilton
Wm. Metz.
John Vanderslice
Mrs. Hester Bomboy
Hannah Randall
Samuel Burnsldes Samuel Burnsides..... irs. A. Ball. Irs. Hiram Long and family... J. K. Girton Joseph Thomas, Wm. Fedder Mrs. M. May. 

Robt Cooke
J, Adams
A J, Renard
Mrs. J. Eckenroth.
J. Milier, child.
C Icentey
A. Eckenroth
A. C. Ludlow
Mrs. W. Jevous.
Mrs. Herrington
W. S. Campbell
Harvey Giger
Win. Pursel.
Frank Bloomer
M. H. Mansfield
Harvey Washington
Naoma Anderson.
Win. Hopper
Ann Mumey
Warren Ingold.
A Y, Hess.
Ed Ryon.
Luke Roan
Win. Williams 6 00 \$ 1487 63

\$ 5146 16 We the undersigned Auditors of the townships comprising the Bloom Poor District met at the Aims House on the second Monday of January 1895, that being the 14th, examined the accounts of the Treasurer and Directors from January 8th, 1894, to January 14th, 1895, and the vouchers for same and find them correct as set forth above.

E. M. EVERETT.

F. M. EVERETT, Wm. BOGERT, H. J. HESS, A. P. YOUNG, Wm. MATHER, Auditors. PRODUCTS RAISED ON FARM 

VALUE OF BEAL AND PERSONAL PROPERTY belonging to Bloom Poor District, Jan. 14, 1895.

Balance due on duplicate estimated exenerations

Parm and buildings......145:00 

Farming implements, wagons, harness, ac.

No. paupers remaining in alms house, last report.

Admitted during year. 600 00 \$20821 87 Discharged during year.... Died during year.... Remaining

persons in alms house No. persons in alms house Greenwood No. persons in alms house Sugarioat....

J. M. LARISH, A. C. HIDLAY, O. T. WILSON, ATTEST: C. A. KLEIM, SOCRETARY. - Directors

#### CHARTER NOTICE.

Notice is hereby given that an application will be made to the Governor of the State of Pennsylvania, Monday the twenty-fifth day of March A. D., 1805, by Paul E. Virt, L. E. Waller, P. S. Harman, H. G. Sherwood, C. C. Peaccock, Creasy & Wells, S. H. Harman and C. W. Miller, under Act of Assembly of the Commonwealth of Pennsylvania, entitled An Act to provide for the incorporation and regulation of certain corporations, approved April 28th, A. D., 1874, and the several supplements thereto for the character of an intended corporation to be called the Penn Elevator Company, the character and object of which is the manufacture of elevators and special machinery from wood, iron and other metal, or any one or more of them combined. And for these purposes, to have, possess and enjoy all the rights, benefits and privileges of the said Act of Assembly and its supplements.

C. W. MILLER,

C. W. MILLER,

SATISFACTION OF A MORTGAGE IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, NO. MAY TERM 1895. In the matter of the petition of J. L. Dillon for

satisfaction of a mortgage given by John Robison to Hiram Christman, William Christman, Charles Bodine, and Maria. his wife, Wm. Neal and Catharine, his wife, Lavilla Christman, Horace Pursel and Willis Pursel, and Mary Christman, widow of Casper Christman.

MAN. COLUMBIA COUNTY, 88. COLUMBIA COUNTY, 88.

To Hiram Christman, Wm. Christman, Charles Sodine and Maria, his wife, Wm. Neal and Catharine, his wife, Lavilla Christman, Horace Pursel and Willits Fursel, and their heirs or legal representatives, and all persons claiming to be the owner or owners of said mortrage.

claiming to be the owner or owners of said mortgage.

Whereas it appears by the records, in the office of the Recorder of Deeds, &c., at Bloomsburg, that a certain mortgage, dated the 23nd day of January, 1842, recorded in Mortgage Book, No. 2, page 540, &c., upon land in Bloom township adjoining lands of Valentine Kressler, Andrew Koons, Valentine Kressler and others, containing 31 acres, and 156 perches of land, given by John Robison to Hiram Christman, Wm. Christman, Charles Bodine and Maria, his wife, Wm. Neal and Catharine, his wife, Lavilla Christman, Horace Fursel and Willits Fursel, and Mary Christman, widow of Casoer Christman, to secure the payment of \$63 40 after the death of said widow, remains unsatisfied.

And whereas the said widow having died about the year 1850, and whereas, it is alleged that all the money due on said mortgage was about the year 1850, and whereas, it is alleged that all the money due on said mortgage was paid, and a legal presumption now exists of the payment of said mortgage from lapse of time; and whereas J. L. Dillion, present owner of the mortgaged premises has applied to the Court of Common Pleas of said county, where said premises are situated, praying said Court to decree and direct that satisfaction be entered upon the record of said mortgage on payment of the costs due on the same, and the satisfaction so entered shall forever discharge and recease the lien of said mortgage from the said premises.

tion so cheered the control of the same premises. 
Therefore all persons interested as owners or holders of said mortgage, are required, by an order of said Court, to appear at the next term of said Court, to be held at Bloomsburg on the first Monday of May, A. D., 1895, to answer the petition aforesaid, and to show cause, if any there be, why said mortgage shall not be satisfied as prayed for in said petition.

J. B. McHENEY,

WM. CHRISMAN, ALIY.

Sheriff.

### ADMINISTRATOR'S NOTICE.

Estate of A. K. Smith, late of Madison township,

Notice is hereby given that letters of admin-istration on the estate of A. K. Smith, late of Madison township, deceased, have been grant-ed to the undersigned administrator, to whom all persons indebted to said estate are requested to make payments, and those having clor demands will make known the same will delay to WILLIAM S. SMITH, R. BUCKINGHAM, Administrato Administrator, Montandon, Pa, Attorney.

#### AUDITOR'S NOTICE. Estate of Ruth John, deceased.

Notice is hereby given that the undersigned auditor, appointed by the Orphans' Court of Columbia county to distribute the fund in the hands of Clinton Ellis, executor of the last will and testament of Ruth John, deceased, will sit at his office in the Town of Bloomsburg, said County, on the 2nd day of April, 1895, at 10 o'clock a. m., to perform the duties of his said appointment; when and where all parties interested may appear and present their claims or be forever debarred from coming in on said fund.

R. RUSH ZARR. R. RUSH ZARR, Auditor

### AUDITOR'S NOTICE.

Estate of John Gordner, late of Pine township, deceased,

The undersigned auditor appointed by the Orphans' Court of Columbia county to make distribution of funds in the hands of the executors, and to pass on the exception to the account, will sit at the office of Grant Herring Esq., in the Town of Bloomsburg, on Saturday, March 30, 1898, at 10 o'clock in the forenoon, when and where all persons having claims against said estate must appear and prove the same, or be forever debarred from any share of said fund. ROBERT BUCKINGHAM, Auditor.

15-8-1t.

#### AUDITOR'S NOTICE. Estate of David Kreischer, deceased.

The undersigned auditor appointed by the Orphans' Court of Columbia county, Pa., to marshal liess, fix costs and expenses and charge owelty and dower and make distribution of the amount of bid for purpart No. I, to and among the parties entitled thereto, will meet the parties interested at his office in the Town of Bioomsburg, Pa., on Saturday, March 16th, 189°, at 10 o'clock a m., when and where all parties interested shall attend or be forever debarred from coming in on said fund.

ROBERT BUCKINGHAM,

3-8-ta,

Auditor. 35 00 45 00 \$ 1800 17 3-8-ta,

→ PROFESSIONAL CARDS.

N. U. FUNK, ATTORNEY-AT-LAW, Mrs. Ent's Building, Court House Alley, BLOOMSBURG, PA.

> A. L. FRITZ, ATTORNEY-AT-LAW, Post Office Building, 2nd floor, BLOOMSBURG, PA.

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

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

> GEO. E. ELWELL, ATTORNEY-AT-LAW, Columbian Building, and floor, BLOOMSBURG, P.A.

Offices: Centre St., first door below Opera House

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

W. H. SNYDER, ATTORNEY-AT-LAW.

Office 2nd floor Mrs. Ents building, BLOOMSBURG, PA.

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. YOST.

WHITE & YOST ATTORNEYS-AT-LAW

Wirt Building, Court House Square. BLOOMSBURG, PA.

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

IKELER & 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, 1-12-'94

ATTORNEY-AT-LAW. BLOOMSBURG, PA. Office over Alexander & Co. Wirt building.

W. A. EVERT,

EDWARD J. FLYNN, ATTORNEY-AT-LAW, CENTRALIA, PA.

promee Liddicot building, Locust avenue. 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, BLOOMSBURG, PA.

B. FRANK ZARR, ATTORNEY-AT-LAW, Clark's Building, cor. Main and Centre Sts. BLOOMSBURG, Pa. Can be consulted in German,

W. H. RHAWN, ATTORNEY-AT-LAW, Office, corner of Third and Main Streets, CATAWISSA, PA.

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

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

SPECIAL ATTENTION TO DISEASES OF CHILDREN H. BIERMAN, M. D.

HOMOGOPATHIC PHYSICIAN AND SURGBON OFFICE HOURS: Office & Jesterger att W 30.5 Until 9 A. M., BLOOMSBURG, PA. I to g and 7 to S P. M.

S. B. ARMENT, M. D.

Office and Residence No. 18, West Fifth DISEASES OF THE THROAT AND NOSE & SPECIALTY,

OFFICE HOCES. (8 to 10 A.M. BL COMSEURG 2 to 4 P. M. 17 to 9 P. M. PA.

DR. ANDREW GRAYDON, PHYSICIAN AND SURGEON,

-BLOOMSBURG, PA .-Office and residence in Prof. Waller's House MARKET STREET . TELEPHONE,

DR. J. R. EVANS, PHYSICIAN AND SURGEON. Treatment of Chronic Diseases a Specialt

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HONORA A. ROBBINS, M. D. Office, West First Street, BLOOMSBURG, PA. Special attention given to the eye and

J. J. BROWN, M. D., Market Street. BLOOMSBURG, Pa. THE EVE A SPECIALTY.

the fitting of glasses.

Eyes treated, tested, fitted with glasses and Artificial Eyes supplied Telephone Connection.

DR. M. J. HESS.

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

Dentistry in all its branches, Work guar-anteed as represented. Ether and Gas ad-ministered 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 whom

To be open all hours during the day. DR. C. S. VAN HORN.

artificial teeth are inserted.

-DENTIST .-

Office corner of East and Main streets, opposite Town Hall. Office hours 8:50 to 12 a. m ; 2 to 5 p. m.

BLOOMSBURG, PA.

C. WATSON McKELVY,

FIRE INSURANCE AGENT. (Successor to B. F. Hartman Represents twelve of the strongest Companies in the world, among which are:

CAPITAL ASSETS, OVER ALL.

CAPITAL ASSETS, OVER ALL.

Franklin of Phila. \$400,000 \$3,198,529 \$1,000,000

Penn'a, Phila. \$400,000 \$3,528,160 \$1,419,505

Queen, of N. Y 500,000 \$1,753,307

Westchester, N. Y. 300,000 \$1,753,307

N. America, Phila. \$3,000,000 \$9,730,689

OFFICE IN I. W. MCKELVY'S STORE Cor Losses promptly adjusted and paid.

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AGENTS AND BROKERS. N. W. Corner Main and Centre. Streets, BLOOMSBURG, PA.

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Home, of N. V.; Merchants of Newara, N. J.; Clinton, N. Y.; Peoples', N. V.; 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 as a more These old corporations are well seasoned by age and fire tested, and have never set had a loss settled by any court of law. These assets are all invested in solid securities. and liable to the hazard of fire only.

Losses promptly and honestly adjusted and paid as soon as determined, by Christae F. Knapp, Special Agent and Adjuster, Blooms-

burg, Pa.

The people of Columbia county should
The people of where losses, if any, 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

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First-class accommodations for reg ular and transient boarders. Good stable a tached.