

# First National Bank, Bloomsburg, Pa.

E. W. M. Low, President.  
J. M. Staver, Vice President.  
E. B. Tustin, Vice President.  
E. F. Carpenter, Cashier.

The First National Bank solicits a share of your business upon the basis of sound and progressive banking. Liberal and accurate treatment.

Statement of Condition September 15, '02.

RESOURCES.	
Loans	\$294,144.47
U. S. Bonds	50,000.00
Banking House	27,560.43
Stocks and Securities	183,706.75
Cash & due from Banks & U.S.Tr.	109,217.53
<b>Total</b>	<b>\$664,629.18</b>
LIABILITIES.	
Capital	\$50,000.00
Surplus	125,000.00
Undivided Profits	11,067.24
Circulation	50,000.00
Deposits	428,561.94
<b>Total</b>	<b>\$664,629.18</b>

## THE COLUMBIAN.

ESTABLISHED 1837.  
THE COLUMBIA DEMOCRAT,  
THURSDAY, DECEMBER 11, 1902.

ESTABLISHED 1837. CONSOLIDATED 1879.  
PUBLISHED EVERY THURSDAY MORNING.  
At Bloomsburg, the County Seat of Columbia County, Pennsylvania.

GEO. E. ELWELL, EDITOR.  
D. J. TASKER, LOCAL EDITOR.  
GEO. C. ROAN, FOREMAN.

TERMS:—Inside the county \$1.00 a year in advance; \$1.50 if not paid in advance. Outside the county, \$1.25 a year, strictly in advance.

All communications should be addressed THE COLUMBIAN, Bloomsburg, Pa.

The Value of Silver Gradually Falling.

If Downward Rush Continues a Gold Standard Basis will Result.

Speaking of the diminishing value of silver an exchange says:

If the present downward rush in the price of silver shall continue the whole world will go upon a gold standard basis. Free coinage of silver at the present bottom prices for the white metal would be a national folly akin to the unlimited manufacture of dollars out of brass.

Within the past fortnight silver sold down to the lowest price it ever commanded. Bar silver sold in London at 21 1/2 pence the ounce 925 fine, which is equivalent at the rate of exchange to 47.96 cents the ounce 1000 fine. At this low rate the ratio of silver to gold is not 16 to 1, but more than 2 1/2 times that. When silver a few days ago sold at 21 1/2 pence one ounce of gold would purchase 45.10 ounces of silver. The bullion in one American silver dollar was worth exactly 37.09 cents.

### ABANDONING SILVER.

Nations like Mexico, which have clung to silver for centuries, are abandoning it for gold standard. Two prime causes are responsible for the cheapness of silver. The smaller cause is the vast growth in the output of that metal, which in thirty years has been 135 per cent. The greater cause, and the one which has brought about this acute crisis in silver at this time, is the Chinese indemnity.

Last year the world's output of silver bullion was 175,000,000 ounces fine. Of this the United States produced 55,214,000. The Chinese indemnity will require a little more than one-eighth of the total or 22,122,000 ounces every year. China has actually started in to scrape up all her silver, which is being converted into gold. These enormous quantities of the white metal which are poured upon the world have made the price of it melt away. Ordinarily China is a tremendous purchaser of silver. It is the money of the Orient.

### WHERE SILVER IS USED.

The Philippines, the Straits Settlements such as Singapore, Penang and Hongkong, which are controlled by the English, use silver dollars. They are usually called "Mexican" dollars, as they are of the same value as the Mexican, which is just half the American dollar. In that part of the world an American dollar is always called a "gold dollar" because it passes as a gold dollar.

The following table shows the world's production of silver in 1873 and up to and including 1901, for each decade, with the highest and lowest price in each year given in English pence per ounce:

Year.	Ounces.	High.	Low.
1873	62,367,000	59 15-16	57 1/2
1883	74,570,000	52 1/2	49 1/2
1893	128,026,000	54 1/2	49 1/2
1901	174,888,570	30 3-16	27
1901	174,750,000	29 9-16	24 15-16

### RANGE OF PRICE.

The range of price in 1902 up to the present time has been: Highest, 25 15-16, and lowest, 21 11-16. From 1833 to 1873 the price of silver never dropped below 58 1/2 pence the lowest record being in 1848. Since 1873 there has been a decided reaction against silver as a money

## Pains in the Back

Are symptoms of a weak, torpid or stagnant condition of the kidneys or liver, and are a warning that it is extremely hazardous to neglect, so important is a healthy action of these organs. They are commonly attended by loss of energy, lack of courage, and sometimes by gloomy foreboding and despondency.

"I had pains in my back, could not sleep and when I got up in the morning felt worse than the night before. I began taking Hood's Sarsaparilla and now I can sleep and get up feeling rested and able to do my work. I attribute my cure entirely to Hood's Sarsaparilla." Mrs. J. N. PERRY, care H. S. Copeland, Pike Road, Ala.

## Hood's Sarsaparilla and Pills

Cure kidney and liver troubles, relieve the back, and build up the whole system.

## IMPROVEMENTS IN EDUCATIONAL FACILITIES.

The pioneer schools corresponded with pioneer life in the early period of our country's history. Needs of school supplies were few and simple, as were also the opportunities of the patrons to procure them. The attention of the people was chiefly directed to clearing up the country, which occupied all of their time, and their children could not be spared much of their time for intellectual improvement. The school buildings in those days, like the houses of the people, were rudely constructed and school supplies were of the most primary character, and scant in quantity, and it was thought that if one could read, write and cipher, was all the education that one needed, as so many people could neither read nor write.

Probably half the children went to school without any books, as they were very costly and precious and hard to procure, as stationery of all kinds were scarce, and many parents too poor to buy them. But it must be remembered that the printing press was also in its pioneer days, and labored under the same disadvantages that all other pioneer enterprises did.

Under such circumstances, neither teachers nor pupils could have any higher ambition than "go through the books," then in vogue whether they mastered them or not, as each teacher (perhaps then better known as "master") was a law unto himself, and his qualifications certified to, by his ability to conquer the pupils, if not by moral suasion, then by brute force and "hickory oil."

Each school was independent of all other districts, and the only test of superiority of rival districts, was in the old fashioned spelling bee. It appears that the patrons of the schools in those days took more interest in these spelling bees than do the patrons of our schools in the more modern days of first class school facilities, and full supplies, with all the paraphernalia of school apparatus. Whole communities, old and young, male and female, used to attend the weekly spelling bee, in which was as much interest manifested as in a circus show. Here the champion spellers within reach of all districts, assembled and engaged in the contest for the championship or "belt," which they prized more highly than a Jeffries or a Fitzsimmons could prize the pugilistic belt for the championship. At all events there was more honor in the spelling "belt" than in the pugilistic "belt."

But with our country's development and improvement the pioneer schools faded with pioneer life, and both were supplanted by a higher and more refined civilization, and hence the people and their children no longer grope in intellectual darkness, nor stumble over superstitious relics of past ignorance, as our forefathers cleared the country from the forestry and removed all impediments and rubbish from the soil that the industrious husbandman might reap thirty, sixty and a hundred fold as the product of his labor, by properly cultivating the land. So, in like manner, they prepared the way for intellectual advancement and progression, that by the use of all modern educational machinery, our schools reap more than a hundred fold of educational advantages of which we boast as the triumph and glory of our American institutions.

Yet, with all the glorious improvements which lifted humanity to a higher and nobler state of life and general advantages in every department of human activity, we love to take an occasional backward glance, and crown with glory and praise the noble pioneers and their immediate successors—that is, our ancestors, who paved the way that such glorious results might follow in the wake of their noble deeds; but which they never dreamed could ever be accomplished by their descendants.

If the first settlers and founders of Bloomsburg could rise and see that beautiful and magnificent town, teeming with industry and busi-

### XMAS GIFTS.

House Coats, Velours and Cassemeres  
**2.75, 3.50 to 15.00**

Bath Robes, Imported Velours,  
**3.00, 5.00, to 15.00**

Fine Silk Umbrellas English Twills, Etc.  
**1.00 to 6.00**

Fine Dress Gloves—Pique, Mocha, Reindeer, Silk Lined Driving Gloves, Fur Lined.  
**50c. to 5.00**

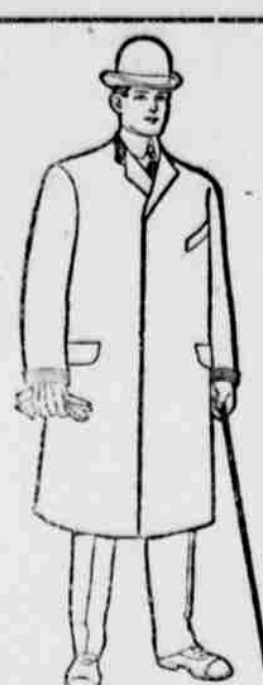
Gentlemen's Silk Handkerchiefs. Fine Linen, Cambric, Initial Linens.  
**25c. to 1.00**

Gentlemen's Neckwear In the latest designs in all the various styles.  
**25c. to 1.00**

Suspenders—The latest novelties, Harris, President, Guiot shoulder braces silver mounted.  
**25c. to 2.50**

# TOWNSEND'S

## Xmas Gifts.



Fit, Style, Quality and Price is the Key to the Clothes Question

We Offer the Best Values and Guarantee Satisfaction in all Our Dealings

**AT TOWNSEND'S**

### XMAS GIFTS.

Hats—Soft and Stiff. Dunlap, Knox and Miller style.  
**1.00 to 3.00**

Toques, Tams and Novelties in Caps for Children. New and pretty.  
**25c. to 1.00**

Shirts for Dress, for Business. Monacle—Gold and Silver in soft and stiff.  
**1.00 to 1.50**

Dress Suit Cases, Bags, Telescopes. New and special for the Holidays.  
**1.00 to 15.00**

Night Robes in Muslin, Flannelette, Etc  
**50c. to 1.00**

Pretty Overcoats for Boys and Children.  
**2.00 to 8.00**

Gentlemen's Swagger Overcoats in all the various shades.  
**5.00 to 25.00**

## The Christmas Selling Begins.

and it begins right. Begins with every section fully fortified to meet the demands of the gift givers (and who is not a gift giver at Christmas?) To tell you about this big stock is the object of this "ad." Can't tell you about all of it by any means; can only suggest to you the strength of some of its most prominent features, a hint here and there to guide you in your buying. A visit to this store will do the rest, and this visit you are cordially invited to make as early a date as possible. You'll find a Christmas spirit in every part of this store.

### We've Bought Dolls Enough to go Around.

At least we think so. Dolls of all sizes, dressed and undressed. You'll find doll buying here very satisfactory, 25c. to \$2.98.

### Is It an Umbrella Try This Shop

A careful study of your wants in this important item has been made. Materials of the best, handles selected with the greatest care. Price 50c. to \$5.00.

### The Great Christmas Book Stock.

The success of former Christmas book selling has encouraged us to put in a big stock of all kinds of books for children and at prices that will clean them out by Christmas, 5c. to \$1.00.

### A Great Christmas Sale of Gloves.

The glove provision for gifts is most complete, especially bought lines all up to date. We know of no gift more sensible than gloves. Gray, tan and black mocha gloves at \$1.00. Heavy mannish stitched gloves at \$1.00. Colored Centimeri gloves at \$1.45. Fine quality of ladies' kid gloves at \$1.00. 50 dozen ladies' golf gloves, assorted, 25c. and 50c.

# F. P. Pursel.

Freight Rates go up. TAILOR-MADE SUITS.

The advance in wages made by the Pennsylvania and to be made by the Reading and other railroads will soon be followed by an increase in freight rates. An inability of the roads in this state to handle the business offered to them has doubtless had something to do with this decision. The freight rate advance will, it is asserted, suffice to pay for the increase in wages.

No nicer, in fact none as beautiful as the lamps that Mercer the Druggist is selling.

N. S. Tingley has accepted the agency for Reinach, Ullman & Co. of Chicago, me chant tailors, and is ready to supply made-to-measure clothing at prices lower than can be obtained elsewhere. He has a large line of samples to select from. His place of business is the third floor of the COLUMBIAN building. 4t.

L. E. Whary imports his china direct. He has no jobber's profit to pay and hence his prices are the lowest. 4-3t.