

DEMOCRATIC NOMINEES

For Township Offices on the South Side of Centre County.

Democratic caucuses were held Saturday, at which time candidates were named to fill the various township offices.

The first three names following the precinct are the candidates respectively for Judge of Election, Inspector and Registration Assessor.

Potter, North—D. K. Keller, Clyde Bradford, Robert Bloom.
 Supervisor, J. J. Arney; Justice, A. B. Lee; School Directors, W. R. Neff, John A. Heckman; Overseer, Calvin Bottorff; Assessor, George Spangler; Auditor, F. H. Musser; Town Clerk, Charles Frazier.

South—H. K. Harshbarger, J. M. Carson, J. F. Miller.
 West—A. Heckman, E. T. Jordan, Wm. Ishler, Gregg, West—T. B. Jamison, Frank Ripka, D. B. Decker.

Overseer, Henry Mark; Supervisor, I. J. Zuber; School Directors, J. M. Heckman, F. P. Duck; Assessor, John McCool; Auditor, A. L. Duck; Town Clerk, S. G. Walker.

East—J. D. Neese, W. F. Stover, J. P. Eckle. North—Jacob F. Musser, James W. Beck, Joseph Rachau.

Harris—P. S. Ishler, Charles Kuhn, D. W. Myers.
 School Directors, Jacob Meyer, George Fortney; Justice, W. A. Murray; Supervisor, Alex. Kuhn; Overseer, John Hook; Auditor, Henry Hosterman; Town Clerk, E. C. Killy.

Penn.—J. F. Rishel, Inspector and Assessor were both tie.
 School Directors, M. H. Smith, 1 year; James W. Auman, 2 years; W. L. Hosterman, 3 years; J. C. Auman, 3 years; Supervisor, G. W. Frankenberg; Overseer, B. F. Frankenberg; Auditor, J. W. Kerstetter; Town Clerk, W. T. Corman.

Miles, East—Adam Brungart, Allen Kreamer, Cyrus Ziegler.
 School Directors, C. D. Weaver, George Wise; Justice, W. J. Carlin; Supervisor, W. J. Kreider; Overseer, Samuel B. Shaffer; Assessor, J. S. Emolek; Town Clerk, W. W. Hackman; Auditors, C. J. Weaver, J. B. Hazel.

Middle—W. H. Ziegler, J. A. Meyer, W. J. Weber.
 Holmes, West—M. M. Bower, F. J. Stover, Ed. Winkler.

School Directors, Wm. A. Gulsewitz, J. L. Winegardner; Supervisor, A. A. Stover; Overseer, H. O. Feldler; Assessor, Thomas E. Smith; Auditor, Thomas J. Stover; Town Clerk, H. O. Bower.

Fell Dead at Church Door.

A sudden and unexpected death occurred at Millheim Monday evening. Mr. and Mrs. Henry Swartz, living near Millheim, walked to that place to attend the services in the United Evangelical church, and on reaching the church Mrs. Swartz entered and her husband went to the Mauck confectionary store to secure lozenges to relieve the dry sensation in his throat. After procuring the lozenges, Mr. Swartz returned to the church and on reaching the place fell to the sidewalk where he lay until discovered by a passerby. The elderly gentleman was carried back to the Mauck store where it was discovered that there was yet life, consequently resuscitative methods were resorted to, but they failed to be effective.

Mr. Swartz was aged seventy-one years, and leaves a wife, three daughters—Mrs. Newton Feldler, Madisonburg; Mrs. Kate Seyler, Nittany; Mrs. Ammon Snook, Millheim, and one son—William, at home. Interment Friday.

The Jamestown Exposition.

On the southern shores of a historic Hampton Roads, eight miles from the city of Norfolk, the Jamestown Tercentennial Exposition is rapidly nearing completion. Every department of the work is being carried on with marvelous speed, and what was only a year ago an attractively laid out park, has become an Exposition beautiful, with immense exhibit palaces, State and Government buildings, all under roof, and for the most part permanent construction. The Auditorium and Convention Hall, one of the principal buildings of the Exposition, is entirely complete and is being used temporarily for the offices of the Governor of Works, of the Exposition.

Killed on the Central.

Friday evening when No. 6, on the Central Railroad of Pennsylvania, was running west near the Salona station, it ran over Sherman Martin and killed him instantly. The sad accident occurred after 8 o'clock, and as it was quite dark the engineer could not see the man's form on the track. He was thirty-two years of age and unmarried. Samuel Martin was a brother of Mrs. William Kessinger, of Salona, with whom he made his home. He had been a victim for a number of years of epilepsy and his friends believe that he had taken one of these spells and fell on the track.

Strubel-Warkle.

The marriage of Miss Sara Markle and Bruce Strubel, both of State College, occurred Wednesday of last week at the home of the bride's aunt, Mrs. J. Lenker, at Lemont. The ceremony was performed by Rev. J. R. Sechrist, of the United Evangelical church. After a wedding tour to Niagara Falls and other points they will be at home at State College where the groom is a partner with his father-in-law in the butcher business.

Their many friends wish these young people much happiness.

Kachic and Watson Discharged.

Kachic and Watson are free men once more. A decree issued Tuesday afternoon by His Honor, Judge Ellis L. Orvis, ordered their discharge from the custody of the sheriff. The court deemed the evidence insufficient to hold them for trial for the murder of John Kachic, at Clarence.

FIRE INSURANCE COMMITTEE REPORT

Showing the Amount of Insurance Carried, the Comparative Cost of Insurance in Mutual and Cash Companies, the Cost for \$100 Insurance in the Grange Company Compared with that of Other Companies.—Lightning Rods with Relation to Fire Insurance.

CENTRE COUNTY POMONA GRANGE, CENTRE HALL, PA.

To the Members of the Grange and the Insured in the Centre County Mutual Fire Insurance Company, Patrons of Husbandry:

WORTHY MASTER:

Your Committee on Fire Insurance desires to submit the following general statement for the purpose of bringing about a clearer understanding of the privileges and advantages of the Grange Fire Insurance Company.

The best interests of any business enterprise are promoted by having every one interested fully comprehend its method of business, and the benefits derived from its operations.

A mutual Fire Insurance Company is a co-partnership in which it is intended that every one insured should have an equal voice in its government.

The Fire Insurance Company, of the Patrons of Husbandry, was organized by the Centre County Pomona Grange in 1877, for the express purpose of insuring the property of the members of the order against loss by fire and lightning.

PROPERTY INSURABLE.

This Company will insure dwelling houses, barns, stables, and their contents—such as furniture, clothing, musical instruments, libraries, farm implements, grain, hay, horses, cattle, sheep, etc.—owned by patrons who are in good standing in their Subordinate Granges, at the time the risk is taken and agree to maintain their standing by paying their dues annually to the Subordinate Grange of which they are members during the term of insurance.

This Company will insure churches where two or more trustees are members of the Grange in good standing; Grange halls, furniture, paraphernalia, undivided real and personal property belonging to the unsettled estates of deceased patrons, controlled by administrators, executors or agents, in the interest of the widows, orphans and heirs, as long as the estate is not divided.

But no property will be insured for more than two-thirds of its actual cash value, at the time of insurance.

A premium note will be required from the insured at the rate of five per cent. of the insured value, if the property is located in the country; if in a town or village the rate shall be six and two-thirds per cent. A cash premium of three per cent. will be required, to be paid on the note at the time of insuring, together with one dollar for survey and fifty cents for policy. Policies are written for a period not exceeding five years.

This Company will not insure property to a greater amount than three thousand dollars within a circle of one hundred feet, nor within one hundred feet of a railroad track. No single building will be insured for more than two thousand dollars; but the Company will allow additional insurance in another company by giving notice to this Company at the time such additional insurance is taken.

When insurance is wanted on more than one building in the same policy, the amount on each must be named. Personal property, such as implements, furniture, grain, hay, live stock, etc., must be listed in the application at the time of insuring.

When real estate is sold the policy may be assigned, but the assignee must sign a new premium note; and the assignment must be made in the policy and the same be sent to the Secretary of the Company for approval, with a recording fee of twenty-five cents.

No property will be insured in towns and villages, except that which is actually owned and occupied by patrons in good standing.

When personal property is insured in the Company and it is removed to a different place from the one mentioned in the policy, the person so insured must secure life endorsement of the Company, provided, however, that the risk of fire is not enhanced by removal.

This Company will not insure unoccupied buildings, nor buildings having stovepipes passing through roofs; nor will the Company hold itself liable for buildings vacated or unoccupied for a longer period than ten days without first notifying the Secretary and securing permission of the Company.

When losses occur by fire or lightning, the Board of Directors of the Company may assess the premium notes to the amount of the losses during each year; but no premium note can be assessed for a larger amount, during the term of five years, than the face value of said note.

The Board of Directors shall annually send a statement to each insured person in the Company, amount of each loss, rate of assessment, which assessment shall be payable in thirty days.

This Company furnishes insurance at actual cost, imposing no additional assessment for the accumulation of funds in excess of actual losses annually.

The Board of Directors of this Company are elected annually, in December, by the local Granges of Centre county, at the same time the officers of the local Granges are elected, and Pomona Granges in counties outside of Centre, having fifty thousand dollars insurance in the Company, may elect one Director, each, at the last quarterly meeting of each year, who shall represent the county in the Company and make quarterly reports to the Pomona Grange of the county he represents.

The books of this Company are audited annually by three auditors elected by the Centre County Pomona Grange from the insured of the Company who are not directors.

The highest average cost per hundred dollars of insurance in the Grange Company in any one year, including survey, policy and taxes, has been 35 cents.

The lowest average cost per hundred dollars, including survey, policy and taxes, has been 12 cents.

The average yearly cost per hundred dollars of insurance, including survey, policy and taxes, for a period of thirty years has been 21 cents.

Average yearly cost per hundred dollars in all other mutual companies doing business in Pennsylvania for thirty years has been 31 cents.

The average cost in all mutual companies doing business in Pennsylvania during 1905 was 42 cents per hundred dollars.

Average yearly cost of insuring farm properties in cash companies has been 50 cents per hundred dollars.

It will therefore be seen from the foregoing statement, taken from the Report of the State Insurance Commissioner, that the average yearly cost for thirty years in the Grange Company has been ten cents per hundred dollars less than the average of all other mutual companies doing business in the state, and twenty-nine cents less than the average yearly cost in cash companies.

Patrons, thirty years ago when the Centre County Pomona Grange organized the Grange Fire Insurance Company the most sanguine patron scarcely realized the possibilities of the Company. Today we have the pleasing satisfaction that the Grange has built up a fire insurance business of over six million dollars, without any outstanding indebtedness, and all brought about by farmers without any high salaried officials and at a lower rate of insurance, for a long term of years, than could have been secured in nine-tenths of the companies doing business in Pennsylvania.

Most of the losses of the Company have been in large and substantial buildings, from unknown causes, and barns burned by lightning. The loss of the former is more likely often caused by the careless use of matches by persons smoking, who drop matches which are ignited by some animal tramping on them. This can only be overcome by each property owner prohibiting smoking about his barn as much as possible.

As to fires by lightning, many could be prevented by erecting substantial lightning rods. Upon this there is a diversity of opinion, but these opinions are mostly only impressions and not based upon scientific investigation. In support of the fact that lightning rods protect buildings, we quote from the United States Weather Report, 1899: "Number of barns and sheds struck by lightning, 899; of this number there were rodded, 40; and of the above number not rodded, 859." This clearly indicates that lightning rods do afford a large measure of protection. But the most potent objection urged against rodding buildings is the lightning rod swindler. Our advice is to have nothing to do with him. Employ a carpenter and erect the rods under your own direction.

Purchase from a Grange house or a reliable dealer galvanized iron water pipe, one-half inch bore; this will make a substantial three-quarter inch rod in diameter. From the same source procure glass insulators, a Franklin or any other point, and you will then have the material for a more substantial rod than you can get from any lightning rod agent. It is not necessary to go to the expense of procuring copper rods when galvanized iron serves the same purpose. It is seldom that the whole rod is charged in a severe and concentrated stroke of lightning, but largely, only the surface of the rod, and the opposite only in a mild stroke; in a similar manner that telephone wires are charged by batteries.

The cost of properly rodding a barn with three or four rods, need not exceed from ten to fifteen dollars by this proposed plan.

While this Company makes no discriminating rates between rodded and unrodded buildings, it is the conviction of the County Grange that many losses by lightning would be prevented by properly rodding buildings, and as buildings cannot be insured in mutual companies for more than two-thirds their actual value, it would help to protect not only the Company, but the one-third that every insured must carry himself.

We appeal to every Patron to stand by the Grange Fire Insurance Company which has so substantially protected our members for more than thirty years, and this benefit we will be continued in the future if we stand united for the common protection of every member of our great Fraternity.

Respectfully submitted,
 LEONARD RHONE,
 D. M. CAMPBELL.

SEE YOUR LABEL.

If you have paid subscription on the Reporter between December 3rd and January 28th, you will find a change on your label on this issue of the Reporter. Please examine the label, and if an error appears report at once.

Chamberlain's Cough Remedy a Safe Medicine for Children.

In buying medicine for children never be afraid to buy Chamberlain's Cough Remedy. There is no danger from it, and relief is always sure to follow. It is intended especially for coughs, colds, croup and whooping cough, and there is no better medicine in the world for these diseases. It is not only a sure cure for croup, but, when given as soon as the croupy cough appears, will prevent the attack. Whooping cough is not dangerous when this remedy is given as directed. It contains no opium or other harmful drugs, and may be given as confidentially to a baby as to an adult. For sale by The Star Store, Centre Hall; F. A. Carson, Potters Mills; C. W. Swartz, Tusseyville.

GRAIN MARKET.

Rye	56	Wheat	70
Barley	40	Oats	22
		Corn	42

PRODUCE AT STORES.

Lard	98	Butter	25
Potatoes	47	Eggs	22

HELP YOUR HENS

and they will pay you a handsome profit. Feed Cut Green House—get more eggs when eggs are worth more money—in winter. The GROWN CUTTER cuts the home right for feeding easily, quickly, evenly. Green house is largely protein—hens need it to make eggs. A home cutter may be just what you need to turn your poultry loss into poultry profit, at any rate it will pay you to write for price catalog and see how cheap you can buy the best money—green cut. Wilson Bros., Box 50, Easton, Pa.



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GLOVES and MITTENS OF ALL KINDS. Men's Leather Work Gloves...Men's Woolen Mittens and Gloves...Boys' Mittens with fur backs for school...Ladies' and Childrens' all Wool Mittens and Golf Gloves. F. E. WIELAND, Linden Hall

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Hay Press for Sale
 The undersigned offer for sale an ELI STEEL HAY PRESS in first class condition. It is a steam power press and will be sold at a sacrifice. Inquire at Boalsburg or Centre Hall. J. H. & S. E. Weber. Tablets, all sizes, at the Reporter office.

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