

Forest County National Bank.

The Forest County National bank, although established as a national banking house less than two years ago, had its real origin in the well-known and long-established private banking firm of May, Park & Co., which commenced business in 1871. On May 5, 1896, the Forest County National bank was opened for business in the same building which the old firm occupied. The incorporators of the new bank included part of the old banking company, together with several other well-known Forest County capitalists, and the success of the business of the institution has been steady and sound. Particular attention is paid to collections at reasonable rates, and all customers are given the most considerate treatment consistent with safe banking methods. The last statement of the bank, made at the call of the controller of the treasury at the close of business Dec. 15, 1897, showed a most gratifying state of affairs, and we give herewith a comprehensive condensation of the figures:

RESOURCES.	
Loans and discounts	\$4,696.26
Overdrafts	115.62
U. S. bonds, 4 per cent.	14,966.66
Banking house, F. and C. Co.	3,250.00
Due from banks and U. S.	20,814.19
Treas.	4,877.50
Cash	1,418.45
Total	\$48,115.23
LIABILITIES.	
Capital	\$50,000.00
Deposits	32,874.00
Circulation	11,250.00
Surplus and undivided profits	5,278.60
Total	\$100,002.60

From the above figures it will be seen that the resources of the bank available for meeting all demands of depositors is over \$50,000 in excess of the deposits, showing the capital to be



HOTEL AGNEW, M. L. AGNEW, PROP.

wholly unimpaired. Besides the large amount of cash due from approved reserve agents, meaning money on deposit in New York and elsewhere, the loans and discounts are of a peculiarly gilt edge character due to the sound and consistent policy pursued—the result of the long experience as a banker of the cashier of the institution. A perusal of the list of officers and directors of the bank will illustrate the success of the bank's business, which it possesses—names familiar to the people of this section of the state as synonymous with the terms wealth and business probity: A. Wayne Cook, president; A. B. Kelly, cashier; Wm. Smearbaugh, vice president; directors, A. Wayne Cook, N. D. Wheeler, G. W. Robinson, T. E. Ritchey, J. Dale, Wm. Smearbaugh and J. H. Kelly. Mr. A. B. Kelly, the cashier, to whose active management much of the success of the bank's business has been due, has had long experience in banking and his intimate acquaintances

in 1871, and later for six years conducted the Central House in this borough. From '80 to '83 he had the hotel at Oil Creek Lake and during the same period had a hotel in Union City, Erie county. After a short season in Balltown, he was in 1884 elected sheriff of Forest county, serving to the satisfaction of the public. In 1887 he rented from Mr. Lawrence the same hotel he now occupies, which was then known as the Lawrence House and later he went to Warren, where he conducted the Ludlow House, returning to Tionesta in 1892 as already noted. Being a hotel man of long experience and wide acquaintance, he attracts a lucrative patronage.

Heath & Kilmer.

The firm of Heath & Kilmer, the senior member of which is the present burgess of Tionesta, organized about two years ago, at which time they purchased the stock good will, etc., of Higgins & Herman, who had founded the business some 12 years before. The store which is large and commodious one, located north of Bridge street, on Elm, is stocked in overstock with drugs, groceries, paints and painters' supplies. In drugs they carry all the staple supplies from the most reliable manufacturers, besides a complete line of the best patent medicines. They likewise have in stock an excellent selection of stationary, toilet articles and other goods incident to trade of the character. In groceries they have the best goods the market affords, always fresh and suitable, besides, cigars, tobacco, pecanias, crockery and glassware. Their stock of oils, paints, varnishes, painters' supplies and wall paper is quite extensive and of the best quality. All goods they sell at the lowest prices consistent with good business methods and they have rightly gained the reputation of treating all customers with scrupulous honesty, the result being that their trade is large and lucrative, extending over a

wide territory. Mr. K. C. Heath, the senior member of the firm, and as above stated, the burgess of Tionesta, came here from Ohio some six years ago. For four years he was engaged in the meat business until he entered the mercantile business in the borough in various ways ever since he attained his majority. Both gentlemen are esteemed as rising young men of the community.

Rural House.
This neat and homelike hotel is located on Elm street a short distance south of the Republican office. For 20 years the proprietor, Mr. C. A. Randall, has conducted it as a hotel and it possesses a wide popularity among the residents of all the surrounding country. While the hotel has a most in-

wealthiest men in the business. Mr. Lawson is in mercantile trade in Tionesta and is the holder of some of the most valuable real estate in the town. Mr. Proper is largely interested in oil and lumber. Mr. Hermann and ex-L. D. Bowman of Tionesta, Mr. T. J. Bowman of Hickory and Mr. J. H. Alt of the nearby town of Nebraska are all men of solid means and established integrity. The cashier, Mr. J. C. Bowman, to whose watchful care the active management of the bank's affairs is consigned, is a gentleman well adapted to work of this kind, both by business training and natural temperament. He is at once conservative and progressive and his careful methods have the full approval of the other stockholders of the institution. A brief condensation of the bank's last sworn statement, made on Dec. 15, 1897, follows:

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Cash	1,418.45
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more than twice the deposits and that the bank could pay off every depositor by using its immediately available resources, such as cash on hand and other cash items and moneys due from other banks without being forced to realize on over 25 per cent of its loans and discounts.

CONDENSED STATEMENT DEC. 15, 1897.	
RESOURCES.	
Loans and discounts	\$4,696.26
U. S. bonds and premium	15,440.62
Banking house, etc.	3,250.00
Due from banks	27,660.00
Cash and cash items	3,258.80
Redemption fund	562.50
Total	\$105,805.46
LIABILITIES.	
Capital paid in	\$50,000.00
Profits and surplus	1,374.06
Bank notes outstanding	11,250.00
Deposits	46,043.90
Cashier's checks	137.50
Total	\$105,805.46

G. W. Robinson.
One of the most complete general stores in Tionesta is that of Mr. G. W. Robinson, located just south of the Central Hotel on Elm street. The premises are commodious and the stock is of the best quality suitable for the demands of this section, the prices being at all times reasonable. The trade is large and extends over a wide area surrounding Tionesta, several competent clerks being employed to attend to the wants of customers. Besides the large main storeroom there is an extensive ware house in the rear for the storage and sale of such commodities as lime, cement, etc., and an ample yard where sewer pipe, barbed wire, etc., is kept in stock. Mr. Robinson came to Tionesta in the spring of 1872 from Armstrong county, where he was born, and from which section he enlisted and served during the late war. He has been honored by his fellow townsmen on various occasions by election to borough offices, nearly all of which he has filled, including that of burgess. He is a man of general business men of the town interested in its development and ever ready to aid in its progress. He is the senior member of the firm of Robinson & Gaston, and the shafting and machinery are so arranged that water and steam can be used jointly or separately without inconvenience of any kind. Mr. Overlander kept constantly busy grinding wheat, rye, buckwheat, corn, etc., and his brands of flour meal and feed enjoy a high reputation throughout this section. He is a native of York county Pa., and came to Forest county 25 years ago from Ohio, having learned the

of his life since then in Tionesta. He served with credit during the war and since then has taken commendable interest in the political affairs of his adopted country, and has been recognized by the voters of Forest county in election to the office of county treasurer, a position which he filled with credit from 1878 to 1881. He has also served in various borough offices and has been interested financially to a greater or less extent in the material development of the resources of Forest county. Mr. Wm. Smearbaugh is likewise a business man who has never



RESIDENCE OF A. B. KELLY.

been found backward when projects were on foot for the advancement of the town. He is a native of Tionesta. He has served one term as county treasurer.

J. F. Overlander.
The Forest mill, the largest flouring mill in this section, is situated on the Tionesta township side of the Allegheny, a short distance north of the depot, and is owned and operated by Mr. J. F. Overlander, who purchased it from the estate of the late George Hunter about five years ago. The mill was erected 46 years ago by William Hunter, father of George Hunter, and for many years it was the only flour mill in the county. It is a large four-story structure, and is an excellent example of the substantial manner in which our forefathers were wont to do their building. The frame is constructed

ELM STREET, LOOKING NORTH.



ELM STREET, LOOKING NORTH.

of huge pine timbers that are as solid as the day they were put in. When Mr. Overlander purchased the plant he made extensive improvements, adding the roller process, consisting of three stands of rolls, a 45 horse-power boiler, and a 35 horse-power engine. Besides many other modern pieces of machinery, all calculated to bring the mill up to date in its equipment. There are also two runs of stone, elevator machinery, separators, etc.

Besides the steam power referred to, the plant is supplied with a great overhead water wheel, 21 feet in diameter, fed from a dam and mill race in the ravine above the mill. The water supply is excellent, and of such constant durability that for two-thirds of the year it furnishes sufficient power to operate the mill without resort to steam. And the shafting and machinery are so arranged that water and steam can be used jointly or separately without inconvenience of any kind. Mr. Overlander kept constantly busy grinding wheat, rye, buckwheat, corn, etc., and his brands of flour meal and feed enjoy a high reputation throughout this section. He is a native of York county Pa., and came to Forest county 25 years ago from Ohio, having learned the

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in this community been without honor to himself and satisfaction to his townsmen. He has from time to time been called by his fellow-citizens to fill various offices of responsibility and trust. He has served one term as associate judge of Forest and he has filled all the borough offices of consequence. During the Lincoln administration he was postmaster and deputy U. S. revenue collector. And in what ever capacity of duty he was required to serve the public, he invariably did his work with the most conscientious and honest. Under such circumstances it is a pleasure to contemplate the peaceful and hearty old age which is being enjoyed by this fine old gentleman. Still active in body and clear of mind, he can justly look back over his past with a consciousness of duty well performed. His reminiscences of early Forest county and Tionesta history are vivid and valuable, and some of them were recently embodied in a series of contributions which he made to the local press. Judge Dale has four children living—two sons and two daughters. Mrs. B. M. Dewar is a resident of Cleveland and Mrs. J. C. Partridge of Pittsburgh. Mr. J. F. Dale is the Forest county commissioner, clerk and the president of the borough council, and Mr. A. H. Dale is in the lumber business.

P. C. Hill.
This gentleman, besides owning and conducting a blacksmith shop, on Bridge street, where all kinds of horse shoeing and general blacksmith work is done to order, has recently purchased the livery stable located across the street from his shop. In both establishments he is enjoying good patronage by reason of his efforts to give all customers value received. Mr. Hill was born in Forest county, but for several years he lived in Wisconsin. Six years ago he returned to Tionesta and commenced blacksmithing. Being an expert mechanic he soon built up quite an extensive trade. Two months ago he bought the livery stable on the opposite side of the street from A. W. Hill, his brother. He keeps seven horses in stock, all good animals, and his rigs of all kinds are in fine shape and in considerable demand.

J. A. Adams.
The city meat market of which Mr. J. A. Adams is proprietor, is located near the Hotel Agnew, and until four months ago, was conducted by J. H. Butler. At that time Mr. Adams bought him out and the business has prospered under the new management in a highly satisfactory manner. Mr. Adams understands the meat trade thoroughly and handles only the choicest fresh and cured meats, poultry, fish, etc., as well as oysters, fruits and

vegetables in season. In the summer time a wagon is run to meet the demands of the extensive trade. Mr. Adams came from New Castle about six months ago and has already made many warm friends in the home of his adoption. Those desiring good meats would do well to give him a call.

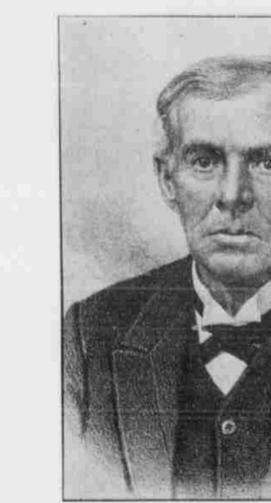
F. Walters & Co.
The firm of F. Walters & Co., and its success forms an apt illustration of what may be done by bright, intelligent and enterprising young women, when they once start in on a thing with courage and perseverance. The firm is composed entirely of young ladies—three in number and all at the time of the organization unmarried, although one has since that time taken unto herself a husband. The organizers of the firm were Misses Flora Walters, Eu Retta Proper and Effa Walters. These young ladies while moving in the best circles, dreaded a do-nothing life and determined to provide for themselves an occupation. Accordingly they formed their company, bought out a substantial frame building on Elm street and purchasing additional goods opened a millinery and ladies' furnishing goods store. That was five years

ago and they have had no cause to regret the venture to this day. The store is a model of neatness and the stock of goods in the lines named is large, well displayed and as far as the masculine mind of the writer can tell, of the very choicest character. The establishment has a thriving prosperous look and will no doubt continue to maintain its lead. Mrs. Landers, nee, Miss Flora Walters, the senior member of the firm does all the trimming and her artistic taste has attracted much trade to the store. All three are highly connected and have the deepest respect and best wishes of all.

L. Fulton.
One of the best stocked harness and saddlery stores in the place, is the one conducted by the gentleman above named. Everything in the line of fine and heavy harness,

saddlery, stable, turf and horse furnishing goods is here to be found, and at prices, too, that attract trade from miles around. In addition to handling all makes of goods of this nature, Mr. Fulton manufactures hand-made harness to order and the product of his shop enjoys a high reputation in Forest county. Repairing is made a specialty. Mr. Fulton came to Tionesta from Kittanning, and 17 years ago started in business for himself. The last seven years of which have been passed in his present location on Elm street, north of the Citizens Bank. Mr. Fulton gives employment to from one to two men according to the season.

S. S. Canfield.
The gentleman named above is proprietor of one of Tionesta's admirable livery stables, and he owns and conducts the bus service between the depot and the borough. Mr. Canfield's



JUDGE J. D. DALE.

Every stable is located in commodious quarters not far from the river bank and connected by a roadway with both Elm street and Walnut street. The barn is stocked with sixteen fine and serviceable horses and all necessary equipments to suit any demand. All vehicles, harness and horses are maintained in excellent shape and rigs from this stable are in large demand. Mr. Canfield also does teaming to order and any one desiring his services may leave word at the post office. He came to Tionesta 20 years ago after having spent the years following the war in various parts of the oil country. Fifteen years ago he started the livery stable and has conducted it ever since. During the war he served in Co. H., 10th N. Y. Volunteers, rising to the rank of sergeant.

T. L. Hill.
Mr. Hill deals in fresh and salt meats and his place of business is located in the post office building. He carries mostly home grown meats except where he cannot secure suitable stock, in which case he buys the best western product. His market is extensive, the trade is quite lucrative, requiring him in the summer months to keep a wagon on the road. He was born and raised in Forest county, and three years ago, last July he opened the meat market where he is now located and has succeeded in building up a satisfactory custom.

Miles & Armstrong.
The firm above named, who deal in men's, youths' and boys' clothing and furnishing goods and also in shoes of all kinds, ladies' shoes being a specialty, was established three years ago, the coming spring, although the business itself was founded two years previous by the senior partner of the firm, Mr. G. F. Miles. The stocks carried in the lines named are large and well selected, only the most reliable manufacturers being patronized, while the prices charged are so low as to preclude the necessity of purchasers going to the cities for their outfit. Mr. Miles came to Tionesta from Grove City about a year prior to going into business for himself. Mr. E. Armstrong, his partner, also came to Tionesta from Grove City about the same time and for four years filled the responsible position of principal of the public schools. Both gentlemen are young men, energetic in their business methods and anxious to see Tionesta move onward and upward in the march of progress.

S. H. Haslet & Son.
The principal furniture and undertaking business in this section of the state is conducted by the firm of S. H. Haslet & Son, the business having been established in 1851 by the senior member of the firm. The firm occupies two commodious store buildings, one across the street from the other at the junction of Elm and Chestnut streets. The stock of furniture of all kinds carried by this firm, is extensive and includes everything from the most humble kitchen tables and chairs up to the most pretentious parlour suits, and all marked at wonderfully low prices. In undertaking, the firm's services are in demand over a wide extent of territory and the funeral paraphernalia employed is of the most approved character, while the most considerate care is taken in attending to those many delicate offices in connection with sad events of this kind. Mr. S. H. Haslet, the founder of the business, is one of the pioneer business men of the town and is, in fact, the oldest merchant now in business in the place. He was born near Cooperstown, Venango county, and this portion of Forest county was still included in the limits of Venango when he moved here. He opened his first store where the Turf House now stands, and erected one of the structures which he at present occupies, in the year 1857. He has been a man of considerable prominence in the county and borough affairs, having served as

postmaster under Pierce and Buchanan and during Cleveland's first term in 1876 he was a candidate for the legislature on the Democratic ticket and on the face of the returns as counted by court with 54 majority over his opponent. He sat a portion of one session as a member, but in the contest was and his name was unseated. The case was bitterly fought on both sides and the particulars were widely published at the time. Mr. Haslet and his supporters claiming strenuously that frauds had been perpetrated in the recount at Harrisburg. However the bitter feelings of those days have passed away and the event now lives only as a memory. Mr. Haslet's sons, R. L. and James, who have been in partnership with him for 18 years, are both wide awake enterprising business men. R. L. Haslet served as postmaster under the second Cleveland administration.

Calvin M. Arner & Son.
Unless a community is coming to the front there can be no profit in real estate transactions, and the fact that Messrs. Arner & Son have had good success during the year they have been in the real estate and insurance business in Tionesta shows well for the town. Their office is located on Elm street across from Heath & Kilmer's drug store. Mr. Calvin M. Arner was born in Armstrong county, but he has lived in Forest county off and on for the past 42 years. About 17 years ago he lost his left leg while in the lumber and after that time was forced to pursue less active lines of work than formerly. After serving four years as postmaster of Tionesta, he was elected prothonotary of the county which position he held for three successive terms nine years in all, showing the esteem in which he is held by the public. On Jan. 1, 1897, he opened his present office in partnership with his son, Lewis Arner, a bright, promising young man, and the result has been fully up to their expectations.

J. R. Morgan.
Mr. Morgan's place of business is now situated near the Republican office on Elm street, although at other periods he was located further north on the corner and across the river, at the depot. He first commenced his business in Tionesta in 1880, having previously been in trade in Oil City, and prior to that in Clarion county where he was engaged in lumbering. Mr. Morgan deals in groceries, tobacco, cigars and confectionery, and in their proper seasons, handles oysters, fruits and vegetables. He has built up for himself a lucrative and well established trade which he strives to maintain and increase by uniformly fair treatment of all customers and by always carrying in stock the choicest varieties of the several lines of goods he handles.

Sires' Studio.
The Sires' photographic studio is most conveniently located next to the post office in Tionesta and is a branch of the studio of the same name in Oil City at Nos. 14 and 16 First street in the McColl block. The Sires studio makes a specialty of both portrait and landscape photography and nearly all the cuts in this edition of the Republican are from this establishment. The manager has the able assistance of Mr. H. F. Maxwell, who has charge of the Tionesta branch and who has been connected with the Sires studio for nearly two years. All work turned out by these artists is of the best and most artistic character, and the terms are exceedingly low. The Tionesta branch is open every Friday.

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BENJAMIN MAY.

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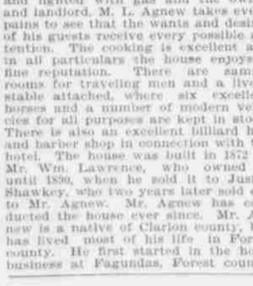
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Hotel Agnew.

This popular hotel is one of Tionesta's leading hotels and is well and favorably known to traveling men and the general public. It is a substantial three-story frame structure, having 26 fine sleeping rooms, all well furnished. The office, public parlor and dining room on the first floor are commodious apartments, neatly fitted up, and the house is supplied with a well regulated bar, which is conducted with commendable care. The building is heated and lighted with gas and the owner and landlord, M. L. Agnew takes every pains to see that the wants and desires of his guests receive every possible attention. The cooking is excellent and in all particulars the house enjoys a fine reputation. There are ample rooms for traveling men and a livery stable attached where six excellent horses and a number of modern vehicles for all purposes are kept in stock. There is also an excellent billiard hall and barber shop in connection with the hotel. The house was built in 1872 by Mr. Wm. Lawrence, who owned it until 1890, when he sold to Justice Shawkey, who two years later sold out to Mr. Agnew. Mr. Agnew has conducted the house ever since. Mr. Agnew is a native of Clarion county, but has lived most of his life in Forest county. He first started in the hotel business at Fagundes, Forest county,



RESIDENCE OF G. W. ROBINSON.

with the standing of the business men of this section has been of great advantage in the conduct of affairs.

This popular hotel is one of Tionesta's leading hotels and is well and favorably known to traveling men and the general public. It is a substantial three-story frame structure, having 26 fine sleeping rooms, all well furnished. The office, public parlor and dining room on the first floor are commodious apartments, neatly fitted up, and the house is supplied with a well regulated bar, which is conducted with commendable care. The building is heated and lighted with gas and the owner and landlord, M. L. Agnew takes every pains to see that the wants and desires of his guests receive every possible attention. The cooking is excellent and in all particulars the house enjoys a fine reputation. There are ample rooms for traveling men and a livery stable attached where six excellent horses and a number of modern vehicles for all purposes are kept in stock. There is also an excellent billiard hall and barber shop in connection with the hotel. The house was built in 1872 by Mr. Wm. Lawrence, who owned it until 1890, when he sold to Justice Shawkey, who two years later sold out to Mr. Agnew. Mr. Agnew has conducted the house ever since. Mr. Agnew is a native of Clarion county, but has lived most of his life in Forest county. He first started in the hotel business at Fagundes, Forest county,

Citizens' National Bank.

This banking institution was organized early in the spring of 1896 and commenced business in April of that year being the natural outgrowth of the demands of this section, the prices being at all times reasonable. The trade is large and extends over a wide area surrounding Tionesta, several competent clerks being employed to attend to the wants of customers. Besides the large main storeroom there is an extensive ware house in the rear for the storage and sale of such commodities as lime, cement, etc., and an ample yard where sewer pipe, barbed wire, etc., is kept in stock. Mr. Robinson came to Tionesta in the spring of 1872 from Armstrong county, where he was born, and from which section he enlisted and served during the late war. He has been honored by his fellow townsmen on various occasions by election to borough offices, nearly all of which he has filled, including that of burgess. He is a man of general business men of the town interested in its development and ever ready to aid in its progress. He is the senior member of the firm of Robinson & Gaston, and the shafting and machinery are so arranged that water and steam can be used jointly or separately without inconvenience of any kind. Mr. Overlander kept constantly busy grinding wheat, rye, buckwheat, corn, etc., and his brands of flour meal and feed enjoy a high reputation throughout this section. He is a native of York county Pa., and came to Forest county 25 years ago from Ohio, having learned the

of his life since then in Tionesta. He served with credit during the war and since then has taken commendable interest in the political affairs of his adopted country, and has been recognized by the voters of Forest county in election to the office of county treasurer, a position which he filled with credit from 1878 to 1881. He has also served in various borough offices and has been interested financially to a greater or less extent in the material development of the resources of Forest county. Mr. Wm. Smearbaugh is likewise a business man who has never

in this community been without honor to himself and satisfaction to his townsmen. He has from time to time been called by his fellow-citizens to fill various offices of responsibility and trust. He has served one term as associate judge of Forest and he has filled all the borough offices of consequence. During the Lincoln administration he was postmaster and deputy U. S. revenue collector. And in what ever capacity of duty he was required to serve the public, he invariably did his work with the most conscientious and honest. Under such circumstances it is a pleasure to contemplate the peaceful and hearty old age which is being enjoyed by this fine old gentleman. Still active in body and clear of mind, he can justly look back over his past with a consciousness of duty well performed. His reminiscences of early Forest county and Tionesta history are vivid and valuable, and some of them were recently embodied in a series of contributions which he made to the local press. Judge Dale has four children living—two sons and two daughters. Mrs. B. M. Dewar is a resident of Cleveland and Mrs. J. C. Partridge of Pittsburgh. Mr. J. F. Dale is the Forest county commissioner, clerk and the president of the borough council, and Mr. A. H. Dale is in the lumber business.

Every stable is located in commodious quarters not far from the river bank and connected by a roadway with both Elm street and Walnut street. The barn is stocked with sixteen fine and serviceable horses and all necessary equipments to suit any demand. All vehicles, harness and horses are maintained in excellent shape and rigs from this stable are in large demand. Mr. Canfield also does teaming to order and any one desiring his services may leave word at the post office. He came to Tionesta 20 years ago