

SUSQUEHANNA

The Town's Leading Business Establishments and Enterprises. Who Its Prominent Business and Professional Men are.

F. G. OAKLEY, FIRE INSURANCE,

— AND —

Real Estate

Office in the

BRANDT BLOCK, SUSQUEHANNA, PA.

A General Insurance Business is Transacted, Including Life, Health, Accident and Plate Glass Insurance.

I represent such leading Fire Insurance Companies as the Aetna, Hartford, Philadelphia Underwriters and fifteen others of the same high standard. Also the Travelers' Life, Health, Accident and Lloyd's Plate Glass. Agencies at—
Hallstead, Great Bend and Starrucca.

Desirable Realty for Sale or Rent.

Grand opportunities for new enterprises in Susquehanna County. Acre property, suitable for manufacturing purposes, for sale, lease or rent. Full information as to power, shipping facilities, etc.

Frank Zeller,

in Susquehanna County.

Manufacturer of all kinds of Carbonated Beverages, including

**Seltzer, Vichy,
Soda, Ginger,
Sarsaprilla,
Ale, Etc.**

Agent for the Celebrated
Pabst Milwaukee Beer.

— If Here, It's Right. —

Joe Ryan & Co.

Up-to-date

CLOTHIERS

Susquehanna, Penn'a

— If Right, It's Here. —

In 1853 Susquehanna Depot borough was incorporated. Prior to that date it had been a struggling hamlet and not so very long before the woodman's ax resounded through the hills upon which the town is situated. From the early '50's, however, indications pointed to a destiny which embraced stores, hotels, manufactories, handsome homes, etc., and those indications have been realized.

The land upon which Susquehanna is built was a part of the Drinker tract. Drinker creek flows through the town, with precipitous hills on either side. Owing to the deep chasm through which the creek flows, one principal street intersects the town from east to west, and this crosses the creek near its mouth. In the sidewalks of some of the streets are flights of stairs which rests at intervals. These serve to lighten the fatigue of footmen who, but for these stairs, would find progress exceedingly difficult.

Borough Officials.

The borough officials at the time this is written were as follows: Mayor, P. J. Connors; treasurer, William Albaugh; attorney, Thomas A. Dolherty; collector of taxes, Thomas Lanigan; justices, Joseph M. Williams and W. C. Langford; chief of police, Thomas J. McMahon; councilmen, E. W. Jackson, president; D. J. O'Connor, H. G. Brush, M. J. Ryan, Frank J. Curran, W. B. Main, J. J. Ryan, R. J. McCarthy and D. J. Lynch, secretary of council.

Erie Shops.

The Erie shops at Susquehanna are the mainstay of the town. These shops are, next to the Pennsylvania's Altoona, the largest and perhaps the most pretentious in the state. Thousands of dollars are paid out in wages each month among numerous artisans who are most liberal spenders, hundreds of whom live in the houses in Susquehanna and with their families constitute no inconsiderable proportion of the town's population.

It is a great industrial plant, devoted to maintenance and equipment for a large mine on the Erie, with several large buildings thoroughly equipped with modern machinery and appliances, divided among different autonomous bureaus or departments, but compact and of easy access one to the other. This plant is made up of machine shops, foundries, paint shops, etc., some of them in costly and substantial buildings, and there are many small stores and warehouses, containing thousands of dollars' worth of material, and tons of metal and acres of lumber are piled up in the yards.

A community that contains such a gigantic plant as these shops surely offers adequate facilities for numerous manufacturing establishments operated by private individuals on a small scale, but if located in the vicinity would add immensely to the welfare and wealth of the town.

The determining factor in securing new manufacturing enterprises for Susquehanna, and other towns in the county, having natural advantages, as for the leading and influential citizens—men of affairs—to get together, to organize, and make known what they have to offer by way of advantages, superior in many instances to those of other communities constantly on the alert and "doing things" toward moving the car of progress. Spending money in printer's ink and a fair quota of "hustle" will accomplish wonders in this progressive age.

What is needed in such communities as Susquehanna is effectual organization into a board of trade or commercial exchange, and once organized the next great want is, not the most some individual or combination of a few individuals can get out of it, but what will accomplish the greatest good for the greatest number. This is seen so broadcast for what it is worth—mere suggestion based upon close observation of what other communities have accomplished by pursuing identically the same methods.

Joe Ryan & Co.

Joseph M. Ryan, head of the popular clothing firm of Joe Ryan and Co., is not only one of Susquehanna's leading citizens, but no one in that thriving town has more personal friends. He is a native of Susquehanna and has been prominently identified with the best interests of the town all of his life. He was the Democratic nominee for county commissioner last November, and the flattering vote he received at Susquehanna and wherever known was proof of his popularity, and it will not be surprising if his party calls for him at some future time.

The establishment conducted by him is perhaps the largest exclusively clothing and furnishing store in the county. The firm are agents for the celebrated Kirschbaum clothing, made in Philadelphia—the largest clothing manufacturer in the United States.

City National Bank.

A town is judged largely by the character and standing of its banking institutions. In this respect Susquehanna enjoys a wide reputation for its many reliable business concerns and none stand higher for integrity, solidity and conservative business methods than the City National Bank. This popular financial institution is on a solid and safe foundation. It includes among its customers a large number of merchants, manufacturers, mechanics and farmers, many of whom keep their surplus on deposit there, assured as they are that all the safeguards known to prudent banking methods are provided. Its officials, directors and many of its stockholders are known throughout this section as competent, careful and thoroughly reliable business men who can be depended upon to conduct its affairs in a manner entirely satisfactory to its customers.

The savings department is very popular with the wage-earners of the town and vicinity. Three per cent interest is paid on savings deposits. Workingmen could have no better friend than a safe, sound and trustworthy savings bank, such as the City National, for their earnings can be deposited, a little at a time, and that little will eventually

grow to such an amount as will come in very handy in time of need. It is so much better in every way for the wage-earner to open a savings account instead of wasting his money in unnecessary expenditures or in hoarding it where it accumulates no interest and is liable to loss in numerous ways. The officials of the City National are: A. J. Schlager, president; Raphael Kessler, vice president and LeGrand Benson, cashier. Directors: A. J. Schlager, Raphael Kessler, LeGrand Benson, M. J. Ryan, M. L. Miller, Henry Arnek, A. L. Kessler and N. T. Schlager.

James E. Paye.

One of the largest and most important business institutions in Susquehanna county, dealing largely with our farmers and dairymen, is carried on in the enterprising town of Susquehanna. We refer to the well-known establishment owned and operated by Mr. James E. Paye—an institution that has added much to Susquehanna's prestige as a country in every direction. Mr. Paye has a large dealer in wagons, carriages, harness, horses and farming implements of all kinds, and it is a treat among the farmers of that section that if you are looking for a bargain in any of the above lines you will surely find that it pays to deal with Paye. In the line of farm wagons and carriages only the best and most substantial makes are handled, and the prices will appeal to the cus-

tomers every time. Mr. Paye is an experienced and careful cash buyer and gives his part as the benefits are thereupon. The stock of horses he handles embraces the output of the best manufacturers of the county, and in a single or double while the prices are right. In the line of agricultural implements Mr. Paye sells everything that is the most progressive farmer, from a scythe to a harvester or threshing machine. Mr. Paye is one of the most substantial citizens of Susquehanna and the handsome, picturesque residence which he owns and resides in is a credit to the community and one of the show places of the town. We present herewith an engraving of this beautiful residence. Mr. Paye has at all times taken an active interest in the advancement of Susquehanna and in a business way has done much to advertise its advantages as a trading center.



RESIDENCE OF JAMES E. PAYE.

higher price hotels in the large cities throughout the East, while the rooms are first-class and the service in fittings and turn-outs is usually found in a town of the size of Susquehanna. Its convenience, too, is a feature, as it is located near the Erie passenger station and only a short distance from the business houses of the town. The rates are very reasonable (\$2 per day) when the superior accommodations are considered. Mr. F. F. Langford, owner and manager, is an excellent hotel man. Thoroughly alive to the comfort and welfare of his guests, he is with a genial pleasant gentleman, and his personality is no small factor in making of the house a leader in its line in Northeastern Pennsylvania.

F. G. Oakley.

No business institution in the town or county of Susquehanna has been more prominent in furthering the interests of the county than that of F. G. Oakley's general insurance and real estate agency, located in the Brandt block, Susquehanna. Mr. Oakley is a young man fully deserving the great success that has crowned his efforts in his chosen profession. He was born and raised in Susquehanna and for a couple of years has conducted his business with signal ability until today he stands in the front ranks of business circles. The agency to which he succeeded was carried on for more than a quarter of a century by J. H. Cook & Son, C. F. Fisher & Co., and J. E. Curtis & Co. in the order named, and its prestige and reputation for providing insurance that inures is sustained at the hands of its present proprietor. Mr. Oakley does a very large real estate business as well as insurance and is prepared to give reliable information to those seeking new locations for manufacturing and other enterprises.

Transcript and Ledger.

Susquehanna boasts of the only daily newspaper in the county. The "Transcript" was founded August 22, 1886, by Joseph Clark. Later it was merged with the "Ledger." The "Transcript" Publishing Company assumed charge of the plant in 1913, with George V. Larabee as business manager and Thompson Bean as editor. The company is composed of several of the prominent business men of the town and consequently the paper has fine backing.

First National Bank.

One of the most important features in Susquehanna's business life for a long series of years, through "good times" and "bad times", and all the time, has been the First National Bank of Susquehanna, which was organized in 1865, with a capital of \$50,000, afterwards increased to \$100,000.

Its steady growth in its volume of business, its importance with the community through all these years, is almost beyond belief; with a capital of \$100,000 and undivided profits upwards \$10,000, this fine record of growth (CONTINUED ON PAGE TWENTY-SEVEN.)



W. A. SKINNER.

W. A. Skinner has an office there and spends the greater part of his time in looking after his large practice in his home town, but is frequently seen and heard in Montrose, the county seat, and at other points in the State in which the higher courts are held. Mr. Skinner was born in Starrucca, Pa., in 1870. Of pleasing personality and breadth of character, he is very popular with the people all over the county; and as he is an able

INSURANCE

INSURANCE

Fire Insurance

With a First-Class line of Companies and eighteen years' experience in the business, we are prepared to take care of our patrons' interests at all times, especially after the fire has consumed their property. Telephone.

C. E. Titsworth,

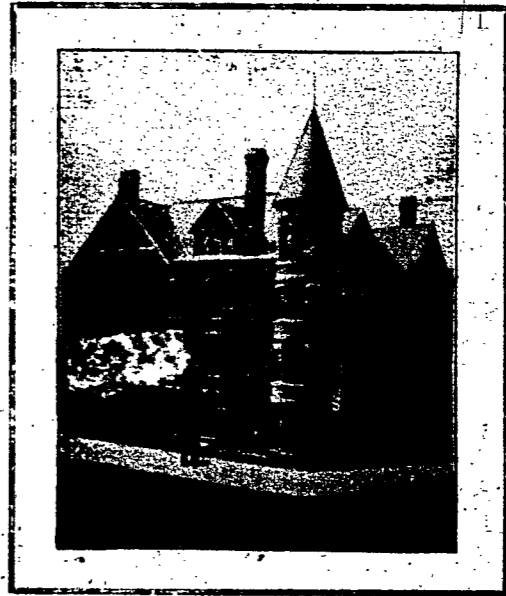
First National Bank Building,
Susquehanna, Penn'a.

INSURANCE

INSURANCE

Hotel Langford,

Susquehanna's Leading Hotel
ADJACENT TO ERIE STATION,
Susquehanna, Pennsylvania.



Favorite Stopping Place for the Traveling Public

Excellent Cuisine Good Service
Complete in All Its Appointments.

CITY NATIONAL BANK,

Susquehanna, Pa.

A. J. SCHLAGER, Pres.

RAPHAEL KESSLER, Vice-Pres. LEGRAND BENSON, Cashier.