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SECURE A JOIN'T POLICE

INSURANCE CO OF NOD THE

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ARTMENT

J. F. DOWN

W. N. JOHNSON H. C. ALVERSO

NG. Gen'l Agt

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SECURE A JOIN'T POL

INSURANCE CO, OF NOR TH AMERICA

FIRE ASSOCIATION OF PHICADELPHIA

BOTH OF THE CITY OF

PHILADELPHIA. PA.

WESTERN ARTMENT ERIE PA

J. F. DOWN NG. Gen'l Agt

W. N. JOHNSON H. C. ALVERSO

Ass't Gen'l Asts.

FIRE

The average destruction of property by the United States out \$300,000 an enormous on the altar of the Piend, and much greater in the tion to wealth, the a new other country on the globe,

CAUSES OF FIRES.

ing disaster in They forget that They lorger are erty, that the something they many and

Many person to think that they can never unfortunate as to burned out, for the reason the cannot see how thing can happen. The never yet burn the timagine they ever continued to the timagine the timagine they ever continued to the timagine the tima hev enticipate none it ould ever destr ho tof. The dates of y v singula de la

in a test m. b. 77, so far a cition again a wood a less of the martels or be and often con log thin an inch of wood to project the floor or side of building; matches hands of children, and sometimes carried away is breaking or bursting of Kerosene Oil Lamps; 6 explosions; carelessur as in use of Gasoline or Oil Gas lights too near woodwork or other combustil terial in closets, show-w ndows and elsewhere, silessness in the use of lights generally, open light being carried into barns or where dangerous com materials are stored; the spilling of linseed oil upon rags, hemp, hay or other vegetable fibres, producing taneous combustion; cir r stumps; friction of mass and lightning. Indeed when we consider how may gers exist it seems strange that so few fires occur. The try is suffering a destruct on of valuable property, an to the tune of probably afty million dollars, as the of bad building and ind fiference to the dangers from When and how shall this waste be stopped?

The only protection age inst less by fire, at presect able, is good insurance; insurance in a company of lished character and reprustion, Experienced, Strong, Always Reliable, like the two giants composing the

PHILADELPH A UNDERWRITERS

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april 21"02 albertine Briests Ren ums removadby Underlaker 1, 24'02 Flora E Marsh 11 29" anna Steeled May 12"02. Herberta Mallet 11 19:02 Johanna Carlson June 602 Theorore liker 11 18 02. Down Hawkeday woodlawn benutary) 1. 14' .. Mary Guanston 11 25"02 Mases Parks July 2"02. Son Nicke Buried Hospilo unitery # 707 " & . Carolinke Herrow " 116 " Fredingh Miller " " 21 " leanmel Shiles " 4 28 " america E. Humiston " " 28 " Umenia E. Humiston".
4 30 " Catherine Miller - Buried Hospt. Cumbery # 708

aug. 1- 09 Micholas Jennes - Remains personel by underlaker " Survied Hospital Cemetery 1, 23" " Deabel of Trusie " 29" " Jour Peterson Sest. 2 & and Moggenbuch. " Removed by undertakers 4 6 4 anna 8. Porter " 11th " Wour G. Newman 4 13th Catherine Firley ce as ex lo 6 " 17th " alrung Steelman u u u u " 30th " anna Mc Cormick 4 4 4 4 is a a a myn Oct. 8th/902. X.M. Malleson " Burned. Hospt. Cometery " 9" " /E. J. Nelson. " 15" " Sarah E. Laily " Kemoved by undertaker "17" Ella M. Baket. " Buried Stospt. Cemelery #713 418 " " Chas. Blonquist " 28" " alam Guflafson " Hemoved by undertaker In 28" Lucy Bolkon. " Bured Hoeft Cemolery 7151 Nod. 6" Further Melson

Nov. 28th 1902. auna Preso. remains burief in Hospit. Cemeta, " Lena Buhler romaine removed by undertaker Dec. 7 4 4 Mellie Hazlett. " Nemoved by undertaker " 11" " Barbara Hopski 4 18 4 a aune B Stunk " " " " M. Eisenhardt " 23" " Anna Michler 6431" " Q. Q. Briggs u u u u u Jan. 7th 1903. Jr. Blake a burned in North Comeley 19 " 12th 1903. Mrs M. Taylor a removed by undertaker, " 14" 1903. John Del reege " burried in Horpt. Courtary 720 14 " 16" 1903 Mary Trudell 4 2 7 1903. J. Donaldson " removed by undertaker 9" 31" 1903. Mary Carr. " burried in Hospt Cometary 121 Jeb. 2 1903. Wybnau E. Johnson " removed by huderlatter. In 4th 1903. Miner Horler " 12"1903 Yorkel Johnen u a see so

Feb. 18th 1903. E.B. Green. Kemains permoved by undertaker Mar. 2th 1903. C. J. Widdal. " burned in Horpt. Cemeling 722 " 2th 1903. a.a. Ixusby. " 4th 1903. J.C. Baillie " removed by undertaker " 20th 1983. Frank Stone u burried in Hospit. Countary 7248 u hemoved by undertaker 4 15th 1903. M. Haluguist " 20" 1903. Johanned Crause 6 " 25" 1903! Ben. Davis Luried in Hospit. County 2. 1 " 31"1903. Esther Waves " 31"1903 J. C. Brobeck 31.1903 Caroline Crosby hewoved by Muderlaken alpril. 9 th 1903. Catherine Burnett Burned in Hospt. Cometary 724 17th 1903. Minnie Stretzer Removed by undertaker 18th 1903. Thury Must 2 24"1903. J. L. Berry Burried in Hospt- Cemelary 30 1903 David Borg

May 1903. Buried in Hospt Cemetory 729. 5 Hury Mely Well. Removed by hudertaker. 6 Joseph Sideth 7 Wiral Tibbila 4 4 4 7 a. B. Carpenters 14 Otto Slieve. 4 4 4 6 22 low Moss Buriel in Nospt. Center 730 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 31 23 Christian Weinrich 23 Mary Goodsfeeds Herwood by Undertaker sune 1903. 2 Miss B. Lundin Burned in Hospf. Cometary 732 13 Daniel Collins -Removed by undertaker. 20 Jours Holmer Burned in Hospt Country 7330

July 1903 2 Francis M. Now -Removed by ludertaker. 8 Eli Bergeron Buriel Hospt. Cemalary 34. Removed by lendertaken. Mary J. Daily Whi Salkins luguet 1903. 3 Elizabeth Rathy Burried Hospit. Comatary 734. 15 Thanh Tiphe 13 Ed. Olsver

September, 1903. Removed by Mudertaker. To John L. Boyd, Buriel in Hosp't Cemelay 738 Romoved by andertaker: 8 9 ada E. Sterns J. Mountain. 20 Sabelle Maurey Burried in Hospet. Courtage 739. 122 Rachal adelmann October 1983. Removed by Undertakers. E.S. Schwidt. u lu or 11 Mrs. H.J. Jourslock Minnie Hauson Buried in Hospit. Cemetary 7409 Removed by huderlaker 14 John Bergstrom 1 21 aleh Togelberg. 26 Emelia Schull 28 Olive Frosers Burried in Nos ft. Centry # 842 5

Hovember. 1903. 19 Accua Thomas Buried Hospt: Cemeter, 44, 19 S.J. Fawler 4 4 4743 4 4 4 745 December 1903. 5 M. Michles -Homoved by ludertaker. 30 Susan Mc Farland Burriel in Hospit. Cometary# 746 30 Mary Olsen 5.

January 1904. Removed by budertaker Harry Townence 11 Daliel Honohoe Burniel in Horft. Cendon 748 Pernilla Westabakker. 30 May Kerschell Gebruary 1904 Marnoved by audertoker 3 Mrs E. Freeman. 8 Joseph Gregor 10 Belsy Maslund 13 Auger assundion te 24 aud. J. Veterson_ Buried Hospital Centry 749 29 Sarah Elofson 4 7750 v 29 John Camon Kemored by audertaker 290 C. M. Housen. 29 Mary Nochek

March. 1914 4 Mrs Gordrich Removed by undertoke 7 Hornet Baker Removed by Wederlother 8 Hallie Robinson Removed by Mudertas 10 Chung L. auderson Herword by Modertarin 14 Horman Nesbelt Removed by Undertaker Henoved by Mudertaka

General Rules Respecting Promisory Notes.

A Promisory Note is a promise in writing to pay a specified sum of money, at a time therein stated, to one or more persons therein named; or it may be made payable to one or more persons, his or their order, or to bearer, or to the cashier of any incorporated company or institution, or to his order as eashier. When payable to bearer, or to the order of the original holder, the note is called a Negotiable Note. The phrase, "for value received", is usually inserted, though not essential. The only effect of the words, "without defalcation", is to prevent the maker of the note from bringing in an off-set or claim for credit. When a note is made payable on demand, it is called a "Demand Note." A Joint Note is one signed by two or more persons who can each become liable for the same.

If the holder of a Negotiable Note payable to order, wishes to dispose of it, or transfer it to another party, he must indorse the note. This indorsement can be general, or it can be made in favor of some particular person, or his order. If the holder of the note wishes to dispose of it, or transfer it to another party, without being liable for the payment thereof, he does so by adding the words "without recourse" immediately after his indorsement.

The indorser on a Negotiable Note is entitled to receive the earliest notice practicable, in the manner prescribed by law, of the non-payment of the note by the maker; otherwise, the indorser cannot be legally held responsible. An indorser has a right of action against all whose names were previously on a note indorsed by him.

When a note is payable so many months after date, calendar months are understood, or their nearest approach. For example, a two-months note dated December 31, falls due February 28th, or on the 29th if it be leap year. When days are specified in the note, they are counted exactly in determining the due-day.

In most of the states, three days' grace is allowed on all time notes, after the time for payment expires; but interest must be allowed for said three days in addition to the time specified in the note. Notes bear interest only when so stated therein; but all notes bear interest after maturity. In some states, notes due on Sunday or a legal holiday, must be paid the day previous; in other states, on the next succeeding secular day.

Notes given by minors are void; also notes dated on Sunday or a legal holiday, or if obtained by fraud, or if given by intoxicated persons. Altering a note, in any manner, by the holder, makes it void.

Tables of Weights and Measures.

Troy Weight.—24 grains make one pennyweight, 20 pennyweights make 1 ounce. By this weight gold, silver and jewels are only weighed. The ounce and pound in this are same as in Apothecaries' weight.

Apothecaries' Weight.—20 grains make 1 scruple, 3 scruples make 1 drachm, 8 drachms make 1 ounce 12 ounces make 1 pound.

Avoirdupois Weight.—16 drachms make 1 ounce, 16 ounces make 1 pound, 25 pounds make 1 quarter, 4 quarters make 100 weight, 2,000 pounds make 1 ton.

Dry Measure.—2 pints make 1 quart. 8 quarts make 1 peck, 4 pecks make 1 bushel, 36 bushels make 1 chaldron.

Liquid or Wine Measure.—4 gills make 1 pint, 2 pints make 1 quart, 4 quarts make 1 gallon, 31½ gallons make 1 barrel, 2 barrels make 1 hogshead.

Time Measure.—60 seconds make 1 minute, 60 minutes make 1 hour, 24 hours make 1 day, 7 days make 1 week, 4 weeks make 1 unar month, 28, 29, 30 or 31 days make 1 calendar month, (30 days make 1 month in computing interest,) 52 weeks and 1 day, or 12 calendar months, make 1 year, 365 days, 5 hours, 48 minutes and 49 seconds make 1 solar year.

Circular Measure.—60 seconds make 1 minute, 60 minutes make 1 degree, 30 degrees make 1 sign, 90 degrees make 1 quadrant, 4 quadrants, or 360 degrees make 1 circle.

Long Measure—Distance.—3 barleycorns 1 inch, 12 inches 1 foot, 3 feet 1 yard, 5½ yards 1 rod, 40 rods 1 furlong, 8 furlongs 1 mile.

Square Measure.—144 square inches 1 square foot, 9 square feet 1 square yard, 30½ square yards 1 square rod, 40 square rods 1 rood, 4 roods 1 acre.

Surveyors' Measure.—7.92 inches 1 link, 25 links 1 rod, 4 rods 1 chain, 10 square chains, or 160 square rods, 1 acre; 640 acres 1 square mile.

Cubic Measure.—1728 cubic inches 1 cubic foot, 27 cubic feet 1 cubic yard, 128 cubic feet 1 cord (wood), 40 cubic feet 1 ton (shipping), 2150.42 cubic inches 1 standard bushel, 268.8 cubic inches 1 standard gallon, 1 cubic foot four-fifths of a bushel.

DOMESTIC POSTAGE.

FIRST CLASS.—Letters and all written matter, whether sealed or unsealed, and all other matter sealed, nailed, sewed, tied, or fastened so that it cannot be easily examined, two cents per ounce or fraction thereof. Postal cards one cent each. Postal cards are unmailable with any writing or printing on the address side, except the direction, or with anything pasted upon or attached to the message side.

SECOND CLASS.—Only for publishers and news agents.

THED CLASS.—Printed matter, in unsealed wrappers only, one cent for each two ounces or fraction thereof, which must be fully prepaid. This includes books, circulars, chromos, engravings, hand-bills, lithographs, music, and pamphlets. Limit of weight four pounds, except for a single book, which may weigh more. Transient newspapers and magazines, at the rate of one cent for four ounces.

FOURTH CLASS.—All mailable matter (generally denominated merchandise,) not included in the three preceding classes, which is so prepared for mailing as to be easily withdrawn from the wrapper and examined. Rate, one cent per ounce or fraction thereof. Limit of weight four pounds. Full prepayment compulsory.

DROP LETTERS.—Two cents per ounce, or fraction thereof, when mailed at Letter Carrier Post Office; and one cent for each ounce, or fraction thereof, at offices where free delivery by carriers is not established.

MONEY ORDERS.—The following are the fees for Money Orders:

Amount not exceeding \$ 2.50 3 Cents, From \$ 2.50 to 5.00..... 5 5.00 4 10.00 8 46 10.00 " 20.00 " 30.00......12 30.00 " 40.00 4 50,00....18 50.00 " 60.00.....20 60.00 " 75.00 25 100.00.....30 **

LETTER POSTAGE TO PRINCIPAL FOREIGN COUNTRIES.

For each half ounce, or fraction thereof, the postar is five cents to the following countries: Great Brigin and Ireland, France, Spain, Portugal, Italy, Switzer and, Netherlands, Denmark, Sweden, Norway, Gr. many, Austria-Hungary, Bulgaria, Roumania, Greece, Russia, Turkey and Egypt, including most of the Colonies of said Countries. Central and South American countries the same. Canada and Maxico, two cents for each ounce or fraction thereof, the same as m United States,

FOR JOINT POLICY OF THE

Jasurance Company of North America

Fire Association of Philadelphia,

BOTH OF THE CITY OF PHILADELPHIA, PA.,

FOUNDED RESPECTIVELY IN 1792 AND 1817—TWO OF THE OLDEST AND MOST

Philadelphia Underwriters.

THE JOINT POLICY OF THESE COMPANIES AFFORDS TO PATHONS IND. MINITY AGA! LOSS BY FIRE OR UNSURPASSED RELIABILITY.