

The Hammononton Item.

Devoted to the Interests of Hammononton.

VOL. III. - NO. 3.

HAMMONTON, N. J., SATURDAY, JANUARY 31, 1874

\$2.00 PER YEAR.

THE OLD GRANGER.

A PARODY.

Near the track of a railroad newly laid,
A farmer leaned on his earth-worn spade;
While his taxes were high, and his crops but
slim,
The charges for freight played the dunes with
him;
So he growled at the train's sharp din,
"I'll gather you in; I'll gather you in!"
"I have borne you long, and here I swear,
You railroad to be, some way, or how;
I will get up a law, by the great horned owl,
To cut down your profits and make you howl;
And but little, or nothing, I'll ship from bin
Of hoarded corn, till I've gathered you in!"
"We will rise in our Granger, hold and free;
And 'Down with freight!' shall our war-cry be;
Not a partisan crew, nor a party hack,
Shall help us to gain our brightback;
For the battle is ours to lose or win—
We'll gather them in; we'll gather them in!"
Now a giant politician came that way,
Overhead the old man's angry say;
And he gave to his head a knowing screw,
And said to the Granger, "Count me too!"
With a thought to himself, replete with glee,
"I'll gather you in; I'll gather you in!"
Then a twist of his eye, to seem acute,
"The farmer's tongue has too long been mute;
I am just your man if it suits your mood;
So place me where I can do most good;
If an office fat you will help me to win,
We'll gather them in; we'll gather them in!"
Touching hand to hand, in a warm exchange,
They take a walk to the farmer's grange;
Where the stranger speaks with a rural air,
And sprinkles quack when our blows begin;
"We'll gather them in; we'll gather them in!"
So they vote for him at the coming polls,
Those simple, rural, honest souls;
Never dreaming that they of the iron horse,
Are voting, too, for the man of course;
As on him alone their faith they place,
To gather them in; to gather them in!"
When election is over the railroad runs,
A score of trains where they once had none;
While a ditch by the track is found to hold
A poor old granger, stark and cold;
For the chap he'd helped to office win
Had gathered him in; had gathered him in!

Our Washington Letter.

WASHINGTON, D. C., Jan. 24, 1874

The great speech of Mr. Boutwell in the Senate yesterday is likely to put a wet blanket on the numerous schemes proposed in Congress for a greater or less expansion of the currency. He takes the same stand, now as he did through his successful ministry of the Treasury, for which his enemies denounced him as being devoid of a policy. His policy is that of masterly inactivity in legislation. He opposes any measure tending either to contract or expand the currency or definitely anticipating a return to specie payments. Either of these he says will tend to another panic. The late panic, in his opinion, resulted from over-trading and the concentration of capital in New York. He adduced the reduction in the gold premium since 1865, as evidence of a steady progress towards redemption, and looked forward to an early day when coin and paper would be equalized through the natural growth of legitimate business in the country. He justified the use of a part of the forty-four million reserve, the legality of which never should have been questioned, and he thought the present debate should settle it, but held that it would be the duty of the Secretary to return to the limit of permissible circulation at the earliest practicable moment.

This speech on account of the relation he has so long held to the finances of the country, will have a powerful effect upon financial legislation during the session. Some of the most pronounced inflationists are staggered by it.

The text of a new bill has been recently introduced into the House, which proposes to overthrow the present system of Civil Service regulations. It is a serious question with some of the heads of Departments and others interested, whether the new competitive system has not entirely failed as a measure of reform. Inexperienced youths are, by it, advanced over practical men whose usefulness and capability have been proved beyond a doubt; jealousy and envy have been promoted among the clerks, and the business is not any better performed than under the old system, to which this is a proposed return.

The new currency bill reported to the House by Mr. Davis, from the Committee of Ways and Means, is simply the absorption of the forty-four millions of reserve into the permanent circulation of the country. It provides that the notes issued shall never exceed \$400,000,000.

The Maryland Editorial Association has

just adopted resolutions (which should be endorsed in all the other States,) requesting their representatives in Congress to use every proper influence to obtain a repeal of that part of the postal law which forbids the free exchange of newspapers and their free circulation in the counties where they are published. Such a law, passed as it was without a chance for proper consideration as a rider to an important bill, is an outrage upon the provincial press of the country, against which it unjustly discriminates.

Mr. Cushing has at length decided to take the Spanish mission, and is now engaged in making preparations for his departure to Madrid.

Col. George S. Fisher, of Augusta, has been tendered the consulship to Beirut. He formerly held the same position in Japan, and is a most acceptable appointment for the place.

The answer of the Postmaster General to a House resolution of inquiry touching the expense of conducting Postal Savings Institutions is considered very satisfactory, and much less than was generally anticipated. Commencing Savings banks only at first-class money order post offices, of which there are at present 208, it is stated that 140 clerks would be sufficient for their successful management, and the cost would be \$150,000. They would then, if found by experience to be demanded more generally, be extended to the second, third and fourth grades of money order offices. Such depositories securing deposits in U. S. bonds at a low rate of interest would, it is believed, prevent much concentration of capital at the great money centres. They will afford absolute security to depositors of savings, and being at all times payable in currency will supply a need of circulation whenever and wherever demanded by the requirements of legitimate business. They are unquestionably the most desirable institutions for the protection and encouragement of industrial savings that have ever been projected in this country, and when properly understood, are everywhere popular with the masses. The expense will be exceeded by the saving of interest on the funds.

The cost of repeal of the Franking privilege in the various departments is enormous. In the Interior Department alone \$110,000 has been spent for stamps, and in the Navy Department the sum is reduced in a way that is far from true economy. The response of the Secretary of the Navy to the House resolution of inquiry states that the Department has refrained from sending off much matter which would be useful and instructive on account of the postage charges.

The Republic Magazine will contain well considered articles on the following interesting subjects: The internal workings of the Treasury Department; Canadian annexation; the work of Congress; calumny as a system; a transfer and not an increase of taxation demanded; capital, labor and wages; Postal Telegraph and speeches on Finance of the Hon. Z. Chandler, Logan, and others.

The speech of Hon. Richard H. Cain, of South Carolina, in reply to one from Wm. H. Robbins, of North Carolina, opposing the passage of the Civil Rights bill now pending, is one worthy of perusal. Mr. C. had no time to prepare his speech, he having only the notes taken down during the delivery of Mr. Robbins' speech, to speak from.

The Postal Telegraph bill, reported by Senator Ramsey, Chairman of the Senate Post Office Committee is daily receiving more favor, the efforts of President Orton, before the committee in opposition to the bill, having instructed the members in reference to telegraphy to the disadvantage of the Western Union monopoly.

LIVE.

(Reprinted for the South Jersey Republican.)

A Dream.

One day a short time since, weary with the cares and labors of life, I stepped while to rest, and fell into a sound sleep. While I slept, I dreamed. The dream was so singular that it made a strong impression on my mind, and I remembered it. This is the substance of it:

I dreamed that I walked a long distance over a barren field, and after crossing this

field I came to the edge of some scrub oaks and thorny bushes, and the way seemed impassable, and so intense was the heat of the sun that I was nearly exhausted. I looked about to see if there was any way to get through these brambles, and at a little distance I saw a path; it was only a footpath, and very narrow, but I went on. I got scratched a number of times with the thorns that hung over and obstructed the path, but I soon came into an open space, which seemed dreary and desolate.

I had not proceeded far when I saw a smoke arise out of the ground. I went to see from whence it came, and found that it ascended out of a deep pit. As I stood on the verge of the pit I heard sounds like men talking in the distance. I listened very attentively, and could hear very distinctly what was said.

At this moment a horrid-looking being passed me. I asked him, "What place is this?" He replied, "This is hell, or the bottomless pit." I asked, "What is going on here to-day?" He answered, "One of our leading spirits has been gone a long time, and he has just returned to make his report and ask advice, and all the leading spirits are summoned to meet to-day in council to hear his report and give advice, and it is a great day with us."

At this moment a huge bell was rung, and the council was called to order by the chief of the place, who addressed them in the following language:

"Spirits of darkness, I have called you together to-day, on important business. One of our princes has been gone a long time, doing important work for my kingdom. He has returned in haste, to ask for counsel and advice. Listen attentively to every word, and be prepared, at the conclusion of his report, to give him advice and counsel."

Then the chief turned to the Prince, and said, "Arise, most worthy spirit, and tell us where you have been these many months, and what you have been doing."

And when the chief sat down he sent forth one of those horrid groans, that made all perdition tremble, and there was such a look of revenge and spite that even the spirits of darkness quailed before him. Then the demon arose, and thus addressed the chief:

"Most worthy chief—since I left this place last I have been at Elwood, N. J., watching the interests of our kingdom there. You know we have had dominion there for a long time, and we must hold it at any rate or cost. Well, I had things nearly arranged there, so as to enable me to leave for another field of labor, but just then that 'Smith, who has made' us so much trouble at the East, (you remember how many of our loyal subjects he has taken from us,) and I knew it would not do to go away until I gave him battle, and, if possible, drive him away—so I set some of our best servants at work to get rid of him. After a time, with all the forces I could rally, I outflanked him and drove him. Then I knew all was safe again, for I feared not others that preached there would—they never had troubled us much; so I rested for awhile, and watched every place. Just then there came along another man, a bitter enemy to our Prince, and one who had done us much harm in other places, but I was prepared for him, and had every point strongly fortified, the weak places well guarded. He fired away upon us for a short time, and then left. So all became quiet again, and I thought we should have no more trouble from any source."

"But now, that Smith has come back again, and though I had succeeded in getting one vulpit clowed against him, there is another opened to him, and I do not know what to do, so I came to headquarters for advice and help. Something must be done that will be effectual, or all will be lost in Elwood."

Then the chief arose and said: "Spirits of darkness, you have heard the report of this brother. What advice do you give? Here is an important interest in danger. This Smith I know; he is a powerful enemy, and when he gets fortified it will be hard to drive him from his position; some thing must be done at once, now, what do you say?"

All were silent. Not one offered any

advice, nor proposed any plan. After waiting for a long time, the chief said: "If no one has a plan matured, I think I have hit upon a course that will be successful. Go to Elwood with all speed, stir up all my servants, for I have many as true and loyal servants there as in any part of my kingdom, and I will put a lying spirit into their mouth, and they will report anything that will be for our interest. Make a report that Smith is impure in his life. And, as the members of that Church are so tenacious for the purity of their pulpit, they will readily believe these reports (for this Smith does not subscribe to their creed,) and will at once shut their pulpit against him. Go in haste, do your work quick. Don't give that enemy any time to fortify, and you'll be successful."

To this proposition all gave their assent, and then there was a shout throughout all the region of darkness, which was like the sound of many thunders, while the four spirits started on his mission to Elwood.

The noise of the shout aroused me from my slumbers, and lo! it was a dream.

The Exports of American Storms.

Mr. Daniel Draper, the well-qualified Director of the Meteorological Observatory in Central Park, New York, says in his report for 1872, that no change has taken place in the summer temperature of the Atlantic States during the last hundred years, but that the "mean" heat of summer and the mean cold of winter are the same now as they were more than a century ago. In former reports it was shown that over the same areas the annual rain-fall has neither increased nor diminished. It has also been found that the movements of atmospheric fluctuations are not all cyclonic, or circular, but that many are like waves of the ocean, long and straight and have a forward motion. The motion over the United States is from the west-eastward, and has been found to have a velocity ranging from 82 miles to 600 miles in every twenty-four hours. The time required to cross the Atlantic is from ten to twenty days. It sometimes happens that storms which leave our coasts three or four days apart arrive on the coast of Europe simultaneously, and in such cases the storm is unusually severe. The direction of the movement is ordinarily maintained, and out of eighty-six storms expected to cross the Atlantic only three seemed to have failed. As the knowledge of the laws of these storms is further developed by observation, it may become possible to predict several days in advance of the time of arrival and the part of the coast of Europe to be covered by an advancing storm, and such warnings, if fulfilled, in a minority of cases only, would prove of great commercial value.—Public Ledger.

MORE VILLAINOUS THAN VICE.—Some of the philanthropists have got so far as to classify crime among the diseases. They want criminals committed to prison "for cure" instead of for a definite term; just as a yellow-fever patient is sent to the hospital to be kept there until he gets well. There is something plausible in the theory: at any rate the plausible is put under lock and key—call him sick man or sinner.

But neither the philanthropists nor the courts take cognizance of a certain kind of moral malady which is quite as contagious, quite as dangerous, does every bit as much harm in the community as those diseases made manifest by a tendency in the lower ranks of society to pick pockets and rob hen-roosts, and in the higher circles to imitate other people's signatures, and simulate upon other people's securities.

I mean the malady of meanness. I mean—your poor wretch, whose disease is eating out, not only your own heart, but the hearts of those who are dearest to you. You, with your talk about right and justice and human law; and your deed which has in it nothing of right, or justice, or law divine,—you, who are bringing gray hairs to sorrow, and training your children in ways that are more villainous than vice.—Scribner's for February.

The new weekly line of steamers between Philadelphia and Liverpool goes into effective operations this week. This line is the result of the consolidation of the agency of the American Steamship Company and the Red Star Line, under the management of Peter Wright & Sons. There are six steamers, one of which will sail every Thursday from this port for Liverpool, the Pennsylvania is beginning the service next Thursday. Following her, the Ohio, Ansonaburgh, Indiana, Kentucky and Illinois are announced. There seems to be no room for doubt of an effective support of the new line, as ample cargoes are always available, and the agency is now in the hands of one of our leading and most enterprising business houses.—Public Ledger of the 24th.

Advertisements.

"THE GREAT SOUTH."

A Series of Illustrated Papers, in Scribner's Monthly for 1874. By Edward King. With Superb Illustrations by Champney.

This series of articles was begun in the issue of Scribner's Monthly for November, 1873 and will be continued from month to month until December, 1874. The articles already prepared have occupied more than a year of constant and painstaking study by a practical journalist, who has, thus far, visited nearly every city and town of any importance in the Southern States; talked with men of all classes and conditions; carefully investigated all manufacturing enterprises and sites; collected statistics; studied the course of politics in each State since reconstruction began; explored rivers and penetrated into mountain regions hitherto rarely visited by Northern men.

He has been accompanied during the entire journey by a conscientious and talented artist, the sprightly Champney, pupil and friend of that distinguished Pennsylvanian, Edmund F. F. the prince of the school of sympathetic art in Europe; and this artist has made several hundred thorough and finished studies of Southern types of men and things, which in due time will be presented to the readers of Scribner's Monthly. The friends of the magazine have already had an earnest of what they may expect in the first of the series, in the November, December, January and February numbers, whose illustrations are universally pronounced as the best ever presented in an American magazine. The varied scenes in New Orleans, the wild panorama of the Mississippi River, the Spanish costumes and manners of Mexico, Texas, and the rude scenes of the Southern frontier, have thus far been presented, and are to be followed by a series of beautiful sketches, illustrative of Southern mountain life and character.

The February Scribner contains the second of the papers entitled "Glimpses of Texas," and illustrates the life of Northern and Southern coast, of Dallas, San Antonio, and Texas largely of the commercial and industrial progress of the State.

GOOD NEWS FOR THE CHILDREN.

St. NICHOLAS has come.

Christmas comes but once a year, but St. Nicholas, the beautiful new magazine for Girls and Boys, just published by Scribner & Co., of New York, comes every month.

It is full of good things, Pleasant Stories, Talks with Children, Historical Sketches, Fairy Tales, Nursery Rhymes, Jingles, Poems, etc. There are two serial stories, "What Might Have Been Expected," a story the Boys might have guessed, by Frank R. Stockton, one of the best writers for children in the country. The best story is in Virginia. The Boy Lino has started out with a gun on his shoulder, and you may be sure there will be no end of fun and adventure. The other is a story for Girls, "Nimpo's Trouble," by Olive Thorne Miller (Mrs. Maria Atwater), to begin in January. The editors say: "It is a good strong helpful story of Girl's life, and will be full of interest for both girls and boys. We are not sure but that the boys will like the girl's story the best, and the girls be most delighted with that written for the boys."

Then there is "Jack in the Pulpit," who tells the children the most curious things they ever heard.

St. Nicholas has already won the hearts of the young folks who are eagerly expecting the next number. The Publishers have issued a very amusing picture, entitled "Little Children Crying for St. Nicholas."

It is the most beautiful magazine ever issued, and it has a hundred delightful suggestions for the little folks. Indeed, you find in its pages something for all, from Grandpapa and Grand-mama to the Baby.

The Publishers say they mean to make it just as good and helpful to the children as they can. They want 100,000 children made happy by St. Nicholas before the holidays. Price, 25¢ a year—none price to all. St. Nicholas is for sale by all news-dealers and subscriptions are received by all bookstores, Post-masters and publishers of newspapers, and by

SCRIBNER & CO.,
654 Broadway, N. Y.

SPOKES, John G. Davis & Son,
RIMS, Union Spoke Works
And Flow S. W. Cor. Leopold & Otter St.
PHILADELPHIA.
Handles Sent for Price-List.

WANTED. We will give energetic men and women

Business that will pay from \$4 to \$8 per day, can be pursued at your own homes, and is strictly honorable. Send for samples that will enable you to go to work at once.

Address J. LATHAM & CO.,
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THE BEST
Gardener's Horticultural
Monthly Magazine
For 1874. In America.
\$3 per annum. Agents wanted. Send for a circular, address to new subscribers to J. H. Mason & Co., 214 N. 3rd St., Phila.
Jan 1874.

ARKANSAS Fever and Ague Remedy.

Positively Sure and Reliable.

PRICE, \$1.50.

Delivered free to any address on receipt of price.

ONE TRIAL will convince you of its worth, and prove it.

"THIS FRIEND IN TIME OF NEED."

Address all orders to W. J. JOHNSON,
No. 35 Broad street, New York.

A correspondent furnishes an inter

was tempted to go in and take a cool sleep after his hard climb over the mountains, but the supernatural solitude chilled his heart and blood. It was like the things believed by divines who go down into the waters of the sea, and look through the portals of the sunken and broken into luxuriously upholstered rooms, where the green waters flow undisturbed. Not a living soul did he behold.

Here, just across the street from the room of the stock board above mentioned, is the office, handsomely furnished, of a stock broker. If his vaults were plethoric his name would be tremendously doubtful if he were a man of the least discern he safety in the whole

Archiv für Psychiatrie: The comic-like tickling causes a reflex action of the sympathetic nerve, by which the caliber of the vascular portions of the system is diminished, and their nervous power increased. The average pressure of the cerebral vessels on the brain substance is thus decreased, and this is compensated for by the forced expiration of laughter, and the larger amount of blood thus called to the lungs. We always feel good when we laugh, but until now we never knew the scientific reason why.

The Workingmen's parade in New York created much excitement and for

whereby amputation of the limbs may be performed bloodlessly by applying elastic bandages to the limbs above the point of operation: The method has been successfully tried in England.

se when he is brought
exhausted from a long jour

The great English physician, Sydenham, says the *Rural Home*, allowed no other ailments to his patients in the earlier stages of quinsy, erysipelas and small-pox, than could be found in boiled mutton. There are a great many ways of cooking apples for food, and doubtless some new ones yet to be discovered. The French, who excel in culinary matters, are said to have 865 ways of cooking an egg. Why should not a similar enterprise be shown in regard to the apple? An estimable lady of my acquaintance makes some very palatable

er, thus removing the stem, seeds

"I have lost flesh," said a toper to a companion. "No great loss," replied the other, "since you have made up in spirits."

trade balls, and one
at one in the oba

From no other cause than having worms in the stomach.

BROWN'S VERMIFUGE COMBIS

will destroy Worms without injury to the child, being perfectly **WHOLE**, and free from all **colic** or other injurious ingredients usually used in worm preparations.

CURTIS & BROWN, Proprietors,
No. 313 Fulton Street, New York.

best remedy in the world for the following ailments, viz.: Cramps in the Limbs and

table dealers throughout the
ies and other countries.
ur testimonials date from 1853 to the
are unnumbered. We also manu-
Merchant's Worm Tablets.
We deal fair and liberal with all,
y contrivance. Manufactured at
Lockport, N. Y., U. S. A., by
Merchant's Gargling Oil
JOHN HODGE Secy.

SECRET

Wilbor's Cod Liver Oil and Lime.—Persons who have been taking Cod Liver Oil will be pleased to learn that Dr. Wilbor has succeeded in procuring the purest oil from the fish, and from distillations of several professional chemists in combining the pure oil and lime in such a manner that it is pleasant to the taste, and its effect on lung complaints are truly wonderful. Very many persons whose cases were pronounced hopeless and who had taken the clear oil for a long time without marked effect, have been entirely cured by the use of this preparation.

VINYL RECORDS

Cleanse the Vitiated Blood when ever you find its impurities bursting through the skin in Pimples, Eruptions, or Sores; cleanse it when you find it obstructed and sluggish in the veins; cleanse it when it sours the blood pure, and the health of the system will follow.

R. H. McDONALD & CO.,
Druggists and Gen. Arts. San Francisco, California.

THE GREAT ALTERNATIVE

Put up in large wedge-shaped bottle bearing the inventor's signature, and sold by the best Druggist. Prepared by

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The handsomest and one of the best and most entertaining of the Monthlies.

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AN ILLUSTRATED MONTHLY OF Popular Literature and Science.

FOR 1874.

THE NEW VOLUME,

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WILL BE REPLACED WITH

THE MOST ATTRACTIVE FEATURES.

It is the intention of the conductors of the Magazine to render it a model of literary and scientific excellence, and with this view no advantage will be neglected which either talent or capital can command to render each issue an agreeable and instructive compendium of POPULAR READING.

The contributions now on hand, or specially engaged, embrace an unusually attractive list of

TALES, SHORT STORIES, NARRATIVES, DRAMATIS PERSONAE, PAPERS ON SCIENCE AND ART, POEMS, POPULAR ESSAYS, LITERARY CRITICISMS, ETC.

BY TALENTED and well-known WRITERS. Together with a variety of able and interesting articles on the important questions of the day. In addition to the shorter articles, several

Attractive Serial Works

will appear in Lippincott's Magazine during the year. Among these is

A POWERFUL NEW STORY,

"MALCOLM,"

By GEORGE MACDONALD, LL.D.,

Author of "Alec Forbes," "Robbie Paterson,"

Etc., Etc., Etc.

Which will be commenced, without fail, in the February number.

These productions are confidently believed to be masterpieces of their authors, abounding in incident and humor, in striking characters and dramatic situations.

A large proportion of the articles, especially those descriptive of travel, will be

Profusely Illustrated.

The pictorial embellishments of the Magazine will constitute one of its most attractive features.

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A Lecture on the Nature, Treatment, and Radical Cure of Spontaneous Hemorrhage or Seminal Weakness, Involuntary Emissions, Sexual Depravity, and Impediments to Marriage generally. Nervousness, Consumption, Epilepsy and Fits. Mental and Physical Incapacity, resulting from Self-Abuse, etc.—By ROBERT J. CULVER, M.D., Author of the "Gross Book," etc.

The world-renowned author, in this admirable Lecture, clearly proves from his own experience that the awful consequences of self-abuse may be effectually removed without medicine, and without dangerous surgical operations, blisters, instruments, rings, or caustics; pointing out a mode of cure at once certain and effectual, by which every sufferer, no matter what his condition may be, may cure himself cheaply, privately and radically.

This Lecture will prove a boon to thousands and thousands.

Sent under seal, to any address, in a plain sealed envelope, on the receipt of six cents, or two post stamps.

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GRAY'S FERRY ROAD, PHILA.

has constantly on hand and for sale

POTASH SALT for MANURE.

Sulphate Ammonia for Manure,

SOLE PROPRIETOR & MANUFACTURER

BOWER'S

Complete Manure,

MADE FROM

Super-Phosphate of

Lime, Ammonia and Potash.

This Fertilizer is being prepared this season with special reference to the Wheat Crop. Super-Phosphate of Lime contained in it is of very high grade, having been imported by the manufacturer direct from England, where the average crop of Wheat is 30 bushels to the acre.

DEPOTS:

39 SOUTH WATER ST., PHILADELPHIA.

100 SOUTH SECOND ST., PHILADELPHIA.

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10 CENTS

Sent to the New York and New Jersey Fair, N. Y., will secure by return mail, a map and full particulars of one of the best investments in the country; and instructions how every healthy man and woman can become the owners of their own home, and be their own bankers. It will pay to send for it; but if you doubt it keep your money; you have not faith enough in man to succeed.

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MILLVILLE, N. J.

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PREMIUM NOTES, \$225,000

CASH ASSETS, 145,228

TOTAL, \$1,074,188

Insurance effected for the

Term of TEN Years

AGAINST LOSS BY

Fire and Lightning;

and for one and three year term when desired

The Premium Notes required by this Company, are but one-half as large as other Mutual Companies in this District, while the Cash Payment is the same.

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E. Morris, Somers Point; Hon. D. S. Black

man, Fort Republic; Allen T. Leeds, Tucker-

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by fire upon all descriptions of insurable

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at rates as low as consistent with safety.

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