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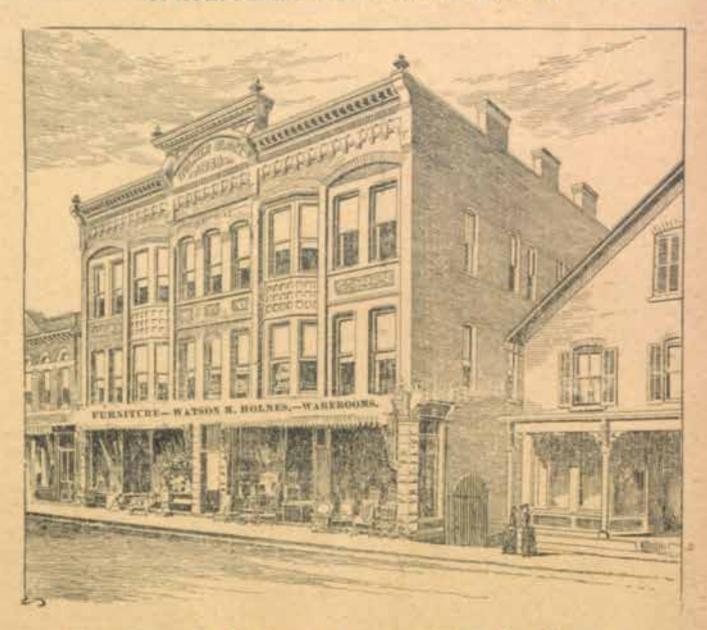
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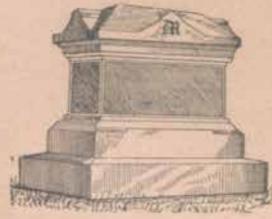
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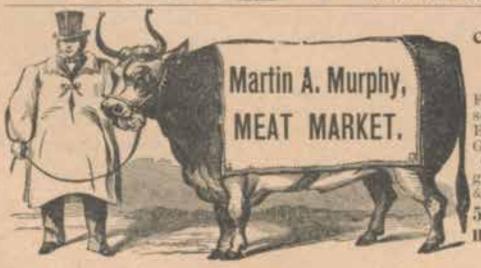


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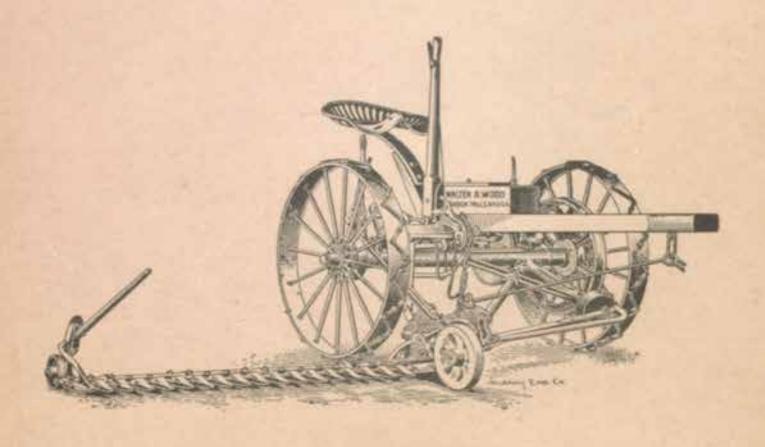


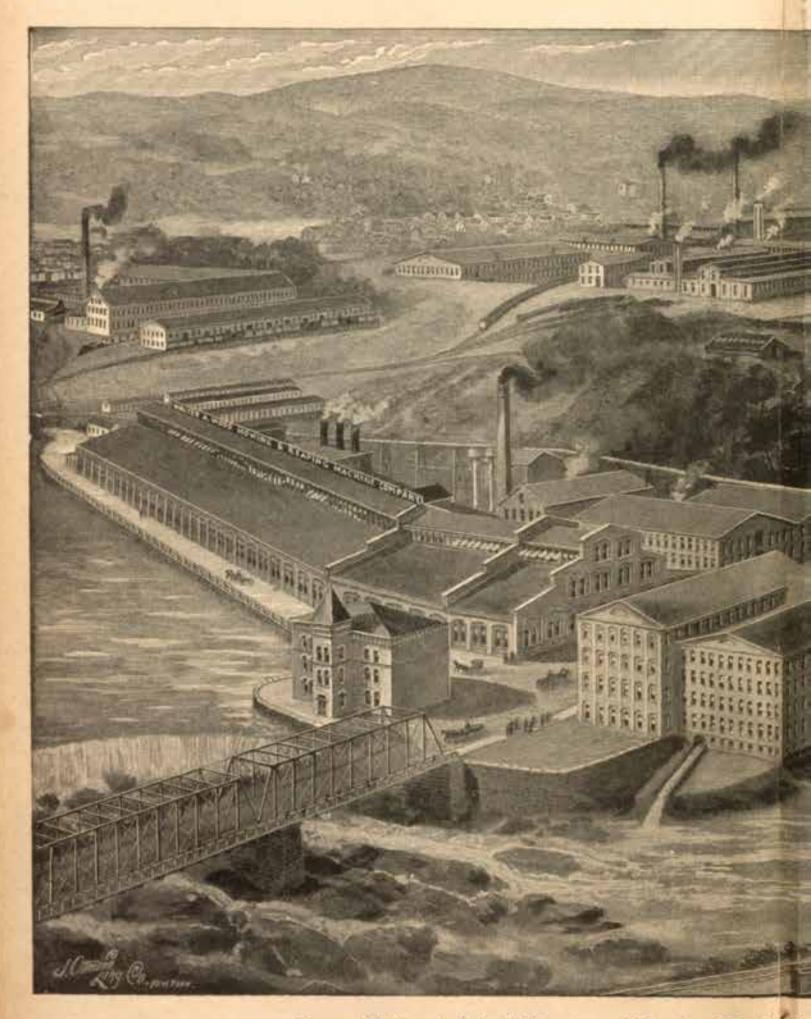
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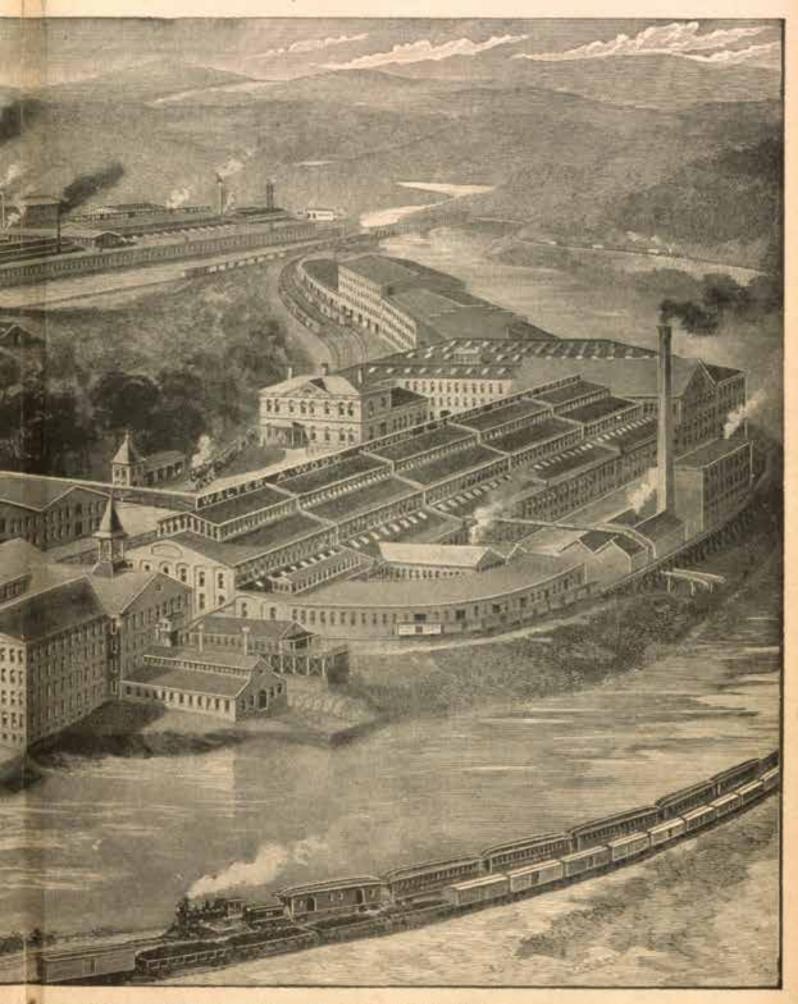
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# WALTER A. WOOD TUBULAR STEEL MOWER.



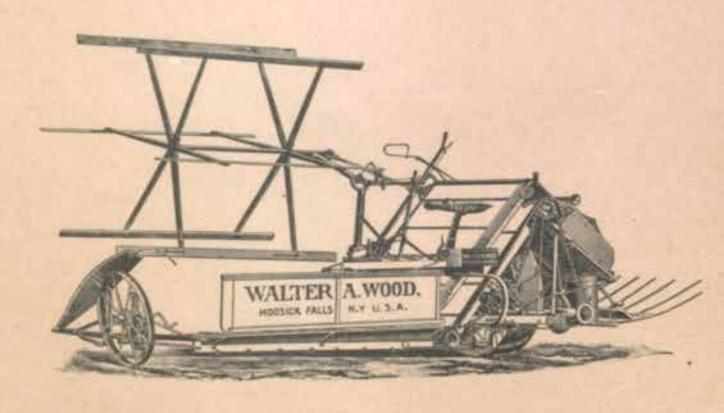


View of Walter A. Wood's Mowing and Reaping Machine Co



hire Co.'s Office and Works at Hoosick Falls, N. Y., U. S. A.

# WALTER A. WOOD Open Rear Harvester and Binder.



HOOSICK FALLS DIRECTORY.

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### HISTORICAL SKETCH

### OF HOOSICK.

"Hoosac" is an Indian name, and when translated means "Owl Valley," or Valley of the Owl, "Hoo" being the Indian name for owl, and "sac" for valley. The United States Government has, however, established the spelling of "Hoosick" for its post-offices in this township.

Hoosick, the northeastern town of the county, is bounded north by Cambridge and White Creek, in Washington county, east by Bennington, in Vermont, south by Petersburgh and Grafton, and west by Pittstown. The boundary lines are straight, or nearly so, following, however, somewhat the course of the Hoosick river. The town is considerably wider at the north than at the south. The farm acreage of the town is about 40,000 acres. The present population of the township is about 11,500.

The scenery is of a varied character, combining many elements of beauty. The highest peaks are those of Fonda Hill, in the southwest. These are said to be 900 feet above tide water. The valleys are bordered in many places by steep hillsides.

The town is divided into two nearly equal parts by the Hoosick river. This is an old historic stream, whose valley was the war path along which the French and Indians made their stealthy marches upon the villages of New England.

In the southeast part of the town are mineral springs, and deposits of slate exist in various parts of the town.

The settlement of the Hoosick valley was delayed by the long and often sanguinary struggles of the French and English for supremacy and dominion in the valley of the St. Lawrence and the adjacent provinces.

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D. H. AYERS, Agency Director, Troy, N. Y.

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This stormy period extended from 1688 to 1760. Hoosiek, from its location, being in the direct route from Canada to the towns and villages on the Deerfield and Connecticut, was the most exposed to attacks of these merciless foes.

The one great event of the revolutionary era in this immediate section was the battle of Bennington. This was fought in the town of Hoosick, and, as Judge Ball and others have suggested, it might well have been called "the battle of Walloomsac," as it was fought in the valley of that stream, or upon the adjacent hills, and near the village of Walloomsac.

#### EARLY HISTORY OF HOOSICK FALLS.

On April 14, 1827, the village of Hoosick Falls was incorporated, Seth Parsons being elected president of the board of trustees. It is said that at the time of its incorporation the population of the village was 200, the number of buildings 36, the electors 50, and the valuation of the property \$96,370.

The first known lease of land of the Hoosick patent, at Hoosick Falls, was made of 220 acres by Jonathan Fuller from Augustus Van Horne of New York. The survey of this tract began at a marked birch tree standing below the falls of Quequick. This farm was next conveyed to Henry Northup, of North Kingston, R. L, who shortly after removed to it, where he lived until his death in 1797. The other part of the village west of Main street and east of the Hoosick river, was a part of the farm of 250 acres belonging to Henry Barnhart. The first store in Hoosick Falls, it is said, was one opened in 1785 by Isaac Turner. In 1784 Joseph Dorr came to Hoosick Falls, and, leasing of Barnabus Bratt 280 acres of land, together with all the water power on the north side of the river, began the erection of a carding and fulling mill. Subsequently a flax mill, a distillery and a saw mill were also erected there. Benjamin Colvin, about the year 1786, built a grist mill on the south side of the river. His successors were John Chase and Theophilus Comstock. In 1791 the first bridge was constructed over the river at Hoosick Falls. In 1822 the first postoffice was established in the place, Seth Parsons being made postmaster.

### "FOUR SQUARE TO ALL THE WINDS THAT BLOW,"

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#### HOOSICK FALLS DIRECTORY.

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In 1823 Joseph Gordon, a Scotchman, built what was known as the Caledonian cotton factory, on the south bank of the Hoosick river between the bridge and the grist mill. About 150 persons were employed in the factory. In 1827 the factory was purchased by Samuel S. Crocker, John Knickerbocker, John House of Waterford, and Jacob Merritt of Troy. In 1868 this property was sold to the Walter A. Wood Mowing and Reaping Machine Company.

In 1831 George W. and Lyman Benedict erected the Tremont cotton factory on the north side of the river.

About 25,000 yards of cloth were manufactured weekly, the number of employes being about 70. In 1855 the property was sold to Walter A. Wood, and was the starting point for the present extensive harvesting works bearing his name.

#### HOOSICK FALLS AND ITS FUTURE PROSPECTS.

This village, known throughout the country for its thriving manufacturing enterprises, is situated upon the Hoosick river, which supplies valuable water power. The river runs in a serpentine manner through the village, and has a picturesque appearance from the hills. It is also on the line of the Fitchburg railroad, which connects with the entire railroad system of the United States.

It is a lively and bustling village of nearly 8000 people, and is fast being equipped with all the modern conveniences of city life.

The chief industry of the village is the world-renowned Walter A. Wood Mowing and Reaping Machine Co., which has facilities for employing between two and three thousand men, a full description of which will be found on the following pages. As the products of these works are increasing from year to year, and as new industries are being introduced into the village through the intelligence and energy of the Board of Trade, the outlook for Hoosick Falls is certainly bright and encouraging.

### THE WALTER A. WOOD MOWING AND REAPING MACHINE CO.

The history of these extensive works began when Walter A. Wood, a young man of vigorous mind and active body, came to

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Hoosick Falis, and engaged himself as a journeyman machinist to work for Parsons & Wilder. In 1852, having carefully inspected the working of the combined mowing and reaping machine patented by John H. Manny of Illinois, Walter A. Wood was induced to purchase a territorial right, and to begin the manufacture of the machines at Hoosick Falls. Besides occupying the old foundry building, he in 1855 purchased the old Tremont cotton factory. In 1858, Ball & Parsons, who had also been engaged since 1852 in manufacturing the same machines, quitted the business, leaving Walter A. Wood the only one to carry on this branch of manufacturing in Hoosick Falls. In 1859, finding that he needed more conveniences for his increasing business, Mr. Wood rented the mill formerly occupied by Ball & Parsons. In November, 1860, a disastrous fire swept away in flames all the buildings. The same year the work of rebuilding began and the new buildings erected on the site of the old ones were the next year noisy with the hum of machinery, and another period of manufacture began. "The Wood Mower," constructed by the mechanical ingenuity of Mr. Wood in 1859, was sent out among the farmers and achieved a notable success. In 1861, "the self-raking reaper," patented by Mr. Wood, which was further perfected in 1863, added to his greater celebrity as a maker of excellent barvesters. It was at that period a wonder of the times.

In 1870 a second fire swept away all the buildings. The Caledonian mill having been bought in 1869, became the workshop where most all the machines were constructed during the year 1870. From the date of this calamity new buildings have from year to year been erected, which now form this extensive manufacturing establishment.

The present stock company, known as The Walter A. Wood Mowing and Reaping Machine Company, was formed in 1865. From this time until 1879, various useful attachments and additions were made to the machines invented by Mr. Wood.

### A Constellation of Medals.

In 1876, at the centennial exhibition, he obtained the highest awards for his harvesters. Austria conferred upon him the knight's

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#### HOOSICK FALLS DIRECTORY.

cross of the imperial order of Francis Joseph, and France in 1869 decorated him with the cross of the chevalier of the legion of honor, and in 1878 added two gold medals and the cross of officer of the legion of honor—the highest award of honor.

The United States National Agricultural Society gave him its highest prize as early as 1857. He secured the gold medal at the London World's Fair of 1862; at the Paris World's Fair of 1867; at the Vienna World's Fair of 1873; at the Bremen, Germany, World's Fair of 1874; at the Melbourne, Australia, World's Fair of 1880; at the Amsterdam, Holland, World's Fair of 1884, and at the London Inventions Exhibition of 1885. He has also received first prize at a very great number of important field trials and expositions, held under high official auspices, in the United States, Australia, New Zealand and different European countries. In France, where the management of such matters is very strict. he has secured all the first prizes given at government field trials for several years past, with no interruption. The total number of gold medals and other important first prizes taken by him in competition with all the various makes of reapers, mowers and binders in the world, now exceeds 1,200-a truly marvelous record, and one which, of course, has never been approached by others.

Walter A. Wood is the man to whom belongs the credit of giving the world the first machine to bind the grain in sheaves while reaping it. The introduction of the grain binder by him was achieved after great and protracted efforts to render the first attempts the grand success so early reached. It made an era. It caused a revolution in grain raising in America; and the changed methods thus brought about are now steadily forcing their way into adoption in many other countries, as it saves not only labor, but vast amounts of grain formerly lost in scatterings, and worse yet, by delays and sudden injurious changes of weather at the harvesting season.

In 1874 the wire self-binding harvester was brought out, and achieved the signal success which has made the machines of this character known in all the grain producing countries of the earth. Oliver Dalrymple, the great grain grower, had employed at one time, in harvesting his immense fields of grain, 106 of these ma-

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chines, each of which cut and bound, on an average, 15 acres of grain a day.

Writing of the first trial of the Wood automatic twine-binder in England, in October, 1879, on the farm of Simeon Leather, Delamere Lodge, near Northwich, Cheshire, an observant witness says: "I saw it make 500 sheaves without one stoppage, in the most perfect manner possible, at the rate of 27 sheaves per minute."

The rightly merited praises bestowed upon these wonderful and useful machines have not only placed thousands and tens of thousands of them upon the great grain plains of the United States, but have carried them to those of Europe, Asia, Africa, South America, Australia and New Zealand.

In 1880 the wire binder was abandoned, and a machine substituted for the wire binder in which twine is used for the binding material. As Mr. Wood was the first manufacturer to put the first practical wire self-binder into the hands of the farmer in 1875, so it will be seen in 1880 he was the first manufacturer to put a practical twine self-binder upon the market. Since 1880 up to the present time the twine-binder has been built exclusively, having been from time to time improved, as suggested by experiments in the harvest field from season to season.

Walter A.-Wood was the first to build a practical Open Rear Harvester, bringing out in 1888 the Single Apron Harvester, of which the Open Rear, providing an unobstructed passage for the tallest grain, was the distinctive feature. This machine completely revolutionized the harvester construction of the world, which up to that time was uniformly an adaptation of the "Marsh Harvester" type of construction. The wisdom of Mr. Wood in adopting this form of barvester construction, is proven by the fact that within the next three years the leading harvester manufacturers of the world were producing machines of the Open Rear type. In 1894 the Wood Company brought out a new Open Rear Harvester and Binder, in which the Open Rear construction of the Single Apron machine was combined with the best features of the Three Apron or Standard Harvester. In 1897 this machine was still further improved by the introduction of Roller Bearings, and its performance in the various grain fields of the world has

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Assets, January 1st, 1898, Over \$200,000,000.

#### HOOSICK FALLS DIRECTORY.

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won it the reputation of being the best harvester ever produced by this Company.

For the coming season the Wood Company will build their new Open Rear Harvester and Binder, which has been improved each season as the experience in the harvest field suggests. It is acknowledged to be by far the most practical and best adapted to the needs of the farmer of any harvester and binder yet built, possessing all the advantages of strength and durability combined with a lightness of draft, which is the best evidence of the skill and care exercised in its construction.

The Walter A. Wood Mower, from its inception down to the present time has always been the best in the world. In the progress in the art of mower building, the Wood Mower has always taken the lead, and it stands to-day the standard of mower values the world over.

To decrease the draft of what was then the lightest draft mower in the world, the Wood Company, in the fall of 1897, changed the construction of its mowers so as to introduce Roller and Ball Bearings in their construction, at the same time greatly increasing the strength and durability of these machines. The result has been eminently satisfactory, and has called forth the most flattering commendations wherever the mowers are used. Not only in America, but in foreign lands, it is the mowing machine of first choice by the farmers, and particularly those with difficult entring to do.

Beginning with the season of 1897, a more careful and thorough system of inspection was inaugurated, which covers not only every detail of the manufacture of every part of the various machines produced by the Company, but also extends to the various materials of variable character, which are used in their construction, based upon the most advanced scientific methods. In fact, no effort is spared to make the present product of this great plant the best machines that ever bore the name of WALTER A. WOOD.

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### THE HON, WALTER A. WOOD.

A sketch of The Walter A. Wood Mowing and Reaping Machine Company would be incomplete without a passing tribute to the Hon. Walter A. Wood, whose good judgment and executive ability have been felt in every pulsation of this vast and growing enterprise, and who had reared it from its infancy to its present stalwart position among the foremost industries of the world.

Walter Abbott Wood was born in Mason, Hillsboro Co., N. H., October 23, 1815. His father, Aaron Wood, and his mother, whose maiden name was Rebecca Wright, were natives of Massachusetts, and both of English descent. Aaron Wood, who was a manufacturer of wagons and plows, had lived in Mason from a very early period in his life, but the year following the birth of his son Walter, he removed to New York state, and settled in the neighborhood of Albany, in which locality Walter grew to manbood, receiving his education in the district schools of Albany county, and serving his apprenticeship to the trade of wagon and plow making in his father's shop. At twenty, having mastered his trade, he went to Hoosick Falls and secured employment as a journeyman machinist, but soon afterwards engaged in business on his own account in a small way. For about seventeen years, till 1852, he carried on the manufacture of plows and castings for machinery. The subsequent career of Mr. Wood is so interwoven with the present gigantic enterprise bearing his name, that we are compelled to refer the reader to the historical sketch of the works in the preceding pages of this book. In his manner he was quiet and unobtrusive, easily approached, but very firm in declaring for the right and condemning the wrong. His benefactions were so numerous and varied and have likewise been so quietly bestowed, that the world can never know their extent and character. His entire career was well rounded and consistent, and exemplified to a striking degree the possibilities of an American citizen, of which he was one of the highest types.

It was, however, not alone through his inventive genius and business energy that Walter A. Wood made himself a power for

### The NEW YORK LIFE Insurance Company,

D. H. AYERS, Agency Director, Troy, N. Y.

#### HOOSICK FALLS DIRECTORY.

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good among men. In all the relations of life he lived up to the highest standard of duty. As an employer, he was interested in and a sympathetic co-worker with his employes, from the humblest to the most important, for their prosperity and advancement no less than his own advantage and profit; as a citizen, he was public-spirited and deeply interested in the welfare of Hoosick Falls, as well as of the country at large, giving freely of his time and labor in the public service. He was for a number of terms president of the village of Hoosick Falls, which had grown in population and importance as his industry had developed, and was also several times president of the board of education, ever laboring zealously for the maintenance of adequate educational facilities. He was actively instrumental in the organization of the First National Bank of Hoosiek Falls, of which he was always a director, and aided in the organization and maintenance of various other business corporations and enterprises. For two terms-covering the 46th and 47th Congresses-he represented the Troy district in the national House of Representatives, as a Republican, with which political party he was associated. In his religious relations he was an Episcopalian, being the senior warden of and a most liberal contributor for the support of St. Mark's Church at Hoosick Falls, from which church the obsequies were held, on Tuesday, January 20, 1892, the Right Rev. William C. Doane, Bishop of the Diocese of Albany, officiating.

In a written tribute to Mr. Wood, published in the Albany Evening Journal shortly after his decease, Bishop Donne says:—

"Mr. Wood's life, as the world knows it, has been full of energy and enterprise. The labor of constant devotion to business was brightened to him not with the mere motive of money making, which nevertheless it attained, but with the perpetual interest of an inventiveness that was never restless or unpractical, and with an ambition for improvement which made each success attained the step towards something better. In the accumulation of his fortune, men were not only bettered by his generous use of money, but the men who had belied him make it were advancing their own prosperity as well. The honors that were showered upon him in medals and decorations, the constant material improvement in the houses and families of his workmen and the increased op-

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portunities for doing good were the real satisfactions of his success. No labor troubles ever distracted the kindly relations, which were close and personal between workmen and employer, in the great works of which he was head and heart and often laboring hand.

"An intense American, he was to me the type of the only nobility that we know in America, which wins and wears the crown of labor; and the grace of his presence, his courtly carriage, his courtesy and dignity, made him the peer of princes everywhere; while the good heart that was in him, held him so erect and strong in courage and character, that at threescore years and sixteen he bore no trace or token of old age."

Our limited space forbids us from adding further eulogies by the press throughout the country, which of themselves would fill a volume.

Mr. Wood has closed an honored life by an honored death, and was the more to be esteemed because, "having succeeded himself, he possessed the rare characteristic of desiring that all connected with him should succeed also." We cannot do better than close this biography with some of the latest words which Mr. Wood himself ever penned:—"Success in life does not mean merely the accumulation of great riches, but rather the use we make of such as we have."

### THE BENNINGTON AND HOOSICK VALLEY RAILWAY COMPANY

Now operates seventeen miles of electric road, commencing at the Fitchburg railroad station in Hoosiek Falls; N. Y., and extending to Bennington in the state of Vermont. The road goes the whole length of both of the villages mentioned, and runs through Walloomsac, North Bennington, and the other small villages between Hoosiek Falls and Bennington. It traverses the celebrated Hoosiek and Walloomsac valleys, made famous by the battle of Bennington, running through the battlefield, near to the monument, passing the Vermont State Soldiers' bome, and nearly to the foot of the Green mountains. The scenery along the line is unsurpassed. The part of the line from Hoosiek Falls to Walloomsac has been in opera-

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#### HOOSICK FALLS DIRECTORY.

tion for four years, the line from North Bennington to Bennington opened up for traffic in February, 1898, and the whole line was operated for the first time on July 1, 1898. C. B. Story has been manager of the Hoosick Rallway company since it was opened for traffic, and is now general manager of the whole line, which is a consolidation of the Hoosick Railway company and Bennington Electric Railroad company.

The officers of the Bennington and Hoosick Valley Railway company are: —Geo. E. Greene President, Watson M. Holmes Vice President, of Hoosick Falls, N. Y., I. E. Gibson Treasurer, and E. L. Bates Secretary, of Bennington, Vt.

#### HOOSICK FALLS HOSIERY COMPANY.

This concern began operations in 1886, and was reorganized in 1889 with a capital of \$30,000. The mill is what is known as a three-set mill, and employs about 100 persons, the pay roll amounting to \$3000 per month. The product is cotton, silk, merino, and all wool underwear. Its officers are:—President, Charles A. Brown. Secretary and Treasurer, Henry T. Smith. Superintendent, Thomas B. Wilson.

### SEPERIOR KNITTING MILL.

Organized November, 1896, under the firm name of Clark Bros. & Co., which is composed of George W. Clark, Robert B. Clark and Frank Riley, for the purpose of manufacturing ladies' and children's ribbed underwear. The mill is equipped with 25 knitting machines, and employs 125 operatives.

### MISCELLANEOUS MANUFACTURERS.

Stevens & Thompson, of North Hoosick, and the Walloomsuc Paper Company, rank among the largest manufacturers of wall and book paper in the country.

The Noble & Johnston Machine Co .- This company manufac-

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tures paper mill machinery extensively, and is constantly increasing its capacity. The officers are:—James A. Noble President, Fred W. Noble Vice President, and A. L. Johnston Secretary and Treasurer.

Gillespie Bros. manufacture patent muzzles.

Miller, Hall & Hartwell manufacture all kinds of shirts and collars, and employ 300 operatives.

#### HOOSICK TOWN GOVERNMENT FOR 1898.

Supervisor, Willis E. Heaton. Clerk, Wm. F. Leonard. Justices, John S. Hyatt, Henry A. Johnson, Wm. A. Cahill, Alex Frier. Collector, James E. Straub. Assessors, Wm. Hills, H. C. Herrington, J. M. Eldredge. Overseers of the Poor, A. H. Webster, John G. Allen. Commissioners of Highways, N. D. Gooding, P. S. Pine, George Cox.

### HOOSICK FALLS VILLAGE GOVERNMENT, 1898.

President, Martin A. Murphy. Clerk, J. J. McNamara. Trustees, J. J. O'Brien, Edward McNamara, J. J. Redmond, J. D. Howe, A. R. Waddell, H. H. Barnes, Thomas F. Keenan, David Hayes. Assessors, John Murray, Thomas Riley. Collector, Charles H. Hipwell. Treasurer, John C. Haswell. Street Commissioner, Thomas Hennessy. Health Officer, John T. Cahill. Police Commissioners, Chairman, M. A. Murphy; James A. Beckett, Thomas B. Keefe. Police Magistrate, Elmer E. Barnes. Chief of Police, Thomas McManaway.

#### FIRE DEPARTMENT.

Hoosick Falls is justly proud of its Fire Department, which has thus far proved equal to all emergencies. In addition to the village department, the W. A. W. M. and R. M. Co. has two reservoirs, a large duplex steam pump, and a well-equipped fire department of its own, which can deluge the buildings at a given mo-

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#### HOOSICK FALLS DIRECTORY.

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ment. The village department is organized as follows:—Chief Engineer, William H. Parsons. Assistant, James Collins. Second Assistant and Treasurer, James M. Miller. Secretary, Samuel Stewart. Seth Parsons Steamer Co., No. 1, 40 men. Hook and Ladder Co., No. 1, 30 men. Miller Hose Co., No. 1, 20 men. Fourth Ward Hose Co., 20 men. J. D. Howe Hose Co., 25 men.

#### THE EDUCATIONAL RESOURCES OF HOOSICK FALLS.

Hoosick, like most of the other first-class towns in the state, has had a care of her public schools, and ample facilities for acquiring a good education are afforded to all her children.

#### BOARD OF EDUCATION.

The officers are: President, William Joseph Hyland. Trustees, Ira J. Wood, Delmer Runkle. Clerk, Edward Mathews. Treasurer, C. A. Cheney. Collector, M. F. Meara.

### THE FIRST NATIONAL BANK OF HOOSICK FALLS

Was organized April 10, 1880, commenced business May 3, 1880, with a capital of \$60,000, and is the only institution of the kind in the town. The following named are its officers:—President, E. P. Markham. Vice President, Wm. Kelyer. Cashier, Addison Getty. Directors, E. P. Markham, Wm. Kelyer, Aaron H. Sherwood, C. W. Easton, S. S. Stevens, E. R. Estabrook, H. S. Moseley, H. D. Case, Walter A. Wood, Jr., David E. Gardner, Ira J. Wood, Joseph Buckley, Addison Getty.

### THE HOOSICK FALLS CEMETERY ASSOCIATION

Was formed March, 1854, and twelve acres of land were purchased near the south bounds of the village. Its officers are:

President, J. R. Parsons. Trustees, C. W. Easton, J. M. Rosebrooks, Geo. A. Willis, H. K. McLean, Walter A. Wood, Jr. Board of Superintendents, J. R. Parsons, C. W. Easton, H. K. McLean.

For Investment see the Insurance Bond with Guaranteed Interest

### OF THE NEW YORK LIFE.

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R. S. DILLON & CO'S

### HOOSICK FALLS GAS LIGHT COMPANY.

Incorporated July, 1872. Capital, \$30,000. President, Danforth Geer. Vice President, Willis E. Heaton. Secretary and Treasurer, C. A. Cheney.

### THE HOOSICK FALLS WATER POWER AND LIGHT CO.

President, F. H. Twitchell. Treasurer, G. C. Moses., Manager, C. B. Story.

### HOOSICK FALLS WATER SUPPLY CO.

Hoosick Falls is supplied with pure water by the Hoosick Falls Water Supply company. The source from which it is derived is two wells, twenty-five feet in diameter, located on the flats above the falls. Water is pumped into the main pipes direct, and also into a storage reservoir located on one of the eminences of the village. The company has eight miles of street mains, and it supplies the village with ninety fire hydrants. The average pressure is eighty pounds to the square inch. The force is sufficient to throw streams from the hydrants over the highest buildings. E. R. Estabrook is the superintendent.

### THE BOARD OF TRADE OF HOOSICK FALLS.

Rooms, Peters block. Consists at present of one hundred names, and represents the nerve and sinew, the pluck and grit, the intelligence and wealth of the village. The object of this organization is first and foremost to promote the manufacturing interests of the village, and it is their determination, by the use of all legitimate means within their power, to increase the general prosperity of the village by building up new industries. They believe it is only necessary that the world should know of the natural and special advantages offered by this village, for the world to take advantage of the same, and they give evidence of that interest in and persistence towards the accomplishment of their purpose which rarely fails in its object. We bespeak great good

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D. H. AYERS, Agency Director, Troy, N. Y.

#### HOOSICK FALLS DIRECTORY.

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to the village from the efforts of this organization. The officers are as follows:—President, Danforth Geer. 1st Vice President, Joseph Buckley. 2d Vice President, Watson F. Holmes. Secretary, Delmer Runkle. Treasurer, Addison Getty.

### A NOTABLE BUSINESS ENTERPRISE.

Among the largest and most successful business houses worthy of mention is that of Easton, Rising & Worden, lumber, coal, hardware and agricultural implements. In the year 1875 Mr. C. W. Easton located in the village and opened a general insurance and coal business, which he soon established as a successful undertaking. In 1880 Mr. Easton formed a partnership with Mr. G. F. Rising, when the foundation of the present large and lucrative business was laid. In 1883 Mr. L. E. Worden, a builder of reputation, was admitted. Mr. Worden has since then represented the town two terms in the board of supervisors, and represented this district in the Assembly two terms.

The business, from its inception to the present time, has been a success, and can be attributed, in a great measure, to the faithfulness of the members of the firm, all being young men of good business abilities, and each with particular qualifications for the different departments. In addition to their business of merchants and fire insurance, they have contracted for and built many of the finest residences and most of the public buildings in the place, and stand unrivalled by any concern in the same line outside of the larger cities in eastern New York.

## St. Mark's Church.

This parish was organized in 1833, under the ministrations of the Rev. Nathaniel O. Preston. It was incorporated November 1, 1834. The meeting for incorporation was presided over by the Rev. N. O. Preston. Geo. M. Tibbits and Dr. Salmon Moses were elected wardens; L. Chandler Ball, Jonathan Eddy, Jr., Geo.

### IN THE NEW YORK LIFE INSURANCE COMPANY.

R. S. DILLON & CO'S

M. Tibbits, Dr. Salmon Moses, Harry Patterson, Seth Parsons, Samuel Shaw Crocker and Hezekiah Munsell, Jr., vestrymen.

The parish continued to exist in a very uncertain condition till 1858, when a new organization was effected. The corner stone of the church was laid in the summer of 1858 by the Rt. Rev. Horatio Potter. The first services in the church were held on Sunday, August 26, 1860. The church was consecrated May 5, 1863. The church was partially destroyed by fire in 1886. It was restored the same year, and enlarged in 1888-89. This church contains a town-clock and a fine chime of bells, some beautiful carved work in wood, and handsome furnishings.

The rectors of the parish have been Rev. Nathaniel O. Preston, 1833-38; Rev. Ebenezer Williams, Rev. Jas. Henry Morgan, 1861-63; Rev. Geo. A. Weeks, 1863-65; Rev. Geo. H. Nicholls, 1865-81; Rev. Geo. D. Silliman, October 1, 1881-93; Rev. C. C. Edmunds, Jr., 1893-96; Rev. W. C. Rodgers, now rector. On November 10, 1881, Rev. Geo. H. Nicholls was elected "Rector Emeritus."

Officers: Rector, Rev. William Cunningham Rodgers, M. A.; Wardens, J. Russell Parsons, W. S. Nicholls; Vestry, Isaac A. Allen, A. Danforth Geer, Derick Lane Hall, Frank H. White, J. G. Darroch, Nelson Gillespie, C. F. W. Smith, Walter A. Wood, Jr.; Clerk, Isaac A. Allen; Treasurer, Derick L. Hall; Assistant Treasurer, Hugh P. Blackinton.

### The Methodist Episcopal Church at Hoosick Falls.

This society was legally incorporated April 12, 1858. On that day the members of the congregation assembled at the place of worship—the meeting-house of the Warren society—and elected Stephen Williams, William A. Stoney, John V. Carney, Jesse F. Dunham and Asa Colgrove Ptrustees of the Methodist Episcopal Society at the village of Hoosiek Falls." In 1860 a frame church edifice was creeted on Main street, in which services were first held on Christmas day of that year, at which time it was dedicated, Rev. J. E. King, D. D., preaching the sermon on the occasion. The building cost about \$8,300, and had a scating capacity for

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#### HOOSICK FALLS DIRECTORY.

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300 persons. It was further enlarged in 1877. A fine toned bell, weighing 1866 pounds and costing \$642, was placed in the belfry of this church in the summer of 1874. In 1887, during the pastorate of Rev. C. W. Rowley, Ph. D., it was determined to build a new church, the old one having been outgrown. The Russell homestead was purchased, the old house converted into a parsonage, and the corner-stone of a new church laid October 20, 1887. This edifice was completed in about a year, at a cost, including furnishing, of about \$30,000; the value of the entire property—lot, parsonage and church—being about \$40,000. This building was dedicated October 31, 1888. The society is a strong and flourishing organization, having a present membership of about 400 persons.

The pastors of the church have been the following:—Rev. Reuben Washburn, 1858; Rev. Joseph Eames, 1859; Rev. Jesse Brown, 1860; Rev. A. Viele, 1861-2; Rev. B. B. Loomis, 1868-6; Rev. William H. Washburn, 1866-9; Rev. George C. Morehouse, 1869-72; Rev. J. K. Wager, 1872-4; Rev. M. A. Senter, 1874-6; Rev. George Skene, 1876-9; Rev. William H. Meeker, 1879-82; Rev. Damas Brough, 1882-3; Rev. Edwin P. Stevens, 1883-6; Rev. C. W. Rowley, 1886-8; Rev. H. A. Starks, 1888-9; Rev. H. A. Durfee; Rev. P. L. Dow; Rev. S. M. Williams; and the

present pastor, Rev. J. C. Simmons.

The officers of the church are:—Trustees, Chairman, Wm. Kelyer; C. W. Easton, H. K. MeLean, H. A. Holmes, E. P. Markham, W. E. Heaton, A. M. Stockwell, C. H. Stockwell, H. R. Cole. Stewards, M. B. Cole, H. R. Cole, R. J. Chapman, J. M. Eldredge, S. S. Abbott, E. P. Markham, J. C. Shaw, Dyke Quackenbush, J. D. Howe, James Chapman, Thomas D. Wood, John Kautz, C. H. Joy. Rec. and Dist. Steward, E. P. Markham. Leaders, H. S. Hawthorne, Wm. Kelyer, M. E. Brimmer, Linns Howland, H. B. Worden, J. M. Potter, John A. Clark, B. G. Ladd, Geo, P. Markham. Local Preachers, M. G. Cole, Wm. C. Darby, B. G. Ladd, Geo, P. Markham. S. S. Superintendent, Willis L. Thorpe. Assistant, Geo. A. Parker. Treasurer, C. W. Easton.

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### The Church of the Immaculate Conception.

The first masses were celebrated here in 1834, by Rev. J. Shannahan, in the old school on Elm street, and in the Baptist church (then used as a union church). Rev. J. B. Dailey attended this place in 1836-7, and subsequently Rev. Fathers Haverman, Farley, Finnelly and Quigley officiated, until 1849, and in that year Rev. Hugh Quigley built a church on Church street, which was afterward enlarged by Rev. John McDermott, who officiated until 1862.

In 1862 the Augustinian Fathers took charge of the parish. Rev. J. A. Darragh, O. S. A., was appointed first pastor, and remained in charge until 1865, succeeded by Rev. E. A. Dailey, O. S. A., who remained in charge until 1874.

The church proving too small for the increasing congregation, the corner-stone of a new church on Main street was laid August 15, 1869, by Very Rev. E. P. Wadhams, V. G., of Albany. It was dedicated December 10, 1871, by Very Rev. T. Galberry. A bell, weighing 2960 pounds, was placed in the tower of the church August, 1872.

A new organ, built by Johnson & Son, was placed in the church August 15, 1881. The present edifice is a substantial brick structure with stone trimmings, and cost \$58,000. Its seating capacity is 1050.

A magnificent parochial school is supported by the parish. The present pastor is Rev. D. D. Regan, O. S. A.

### Presbyterian Church of Hoosick Falls.

On the 5th of January, 1825, a number of the inhabitants of Hoosick Falls assembled at the Warren meeting house on Main street, and there organized a religious society by the name of the "Presbyterian Society of Hoosick." In 1829 the congregation erected on Church street a frame meeting house, which, when finished, was dedicated by the Rev. N. S. S. Beman, D. D., of Troy. This building cost \$1800 and had seats for about 300 persons. In 1854 the old building was removed, and the present church edifice was erected at a cost of about \$7000, and having a seating capacity for about 500 persons. It was dedicated in the

### The NEW YORK LIFE Insurance Company,

D. H. AYERS, Agency Director, Troy, N. Y.

#### HOOSICK FALLS DIRECTORY.

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spring of 1854, the Rev. N. S. S. Beman, D. D., LL. D., of Troy, the Rev. J. H. Noble, D. D., of Schaghticoke, and the Rev. A. M. Beveridge officiating. The membership of the church is nearly 800, and the Sunday school 400. Seth Parsons was the first superintendent.

The church edifice was enlarged and improved in 1879, at an expense of \$6500.

The different pastors of this church have been the Rev. C. Cheever, 1825-6; the Rev. Samuel W. May, 1826-9; the Rev. Robert Shaw, 1830-1; the Rev. Luther P. Biodgett, 1831-6; the Rev. Leonard Johnson, 1837-9; the Rev. Thomas Gordon, 1841-50; the Rev. A. M. Beveridge, 1851-8; the Rev. A. DeWitt, 1859-65; the Rev. A. B. Lambert, D. D., 1865-8; the Rev. John Tatlock, D. D., 1868-96; and the Rev. E. P. Berry, the present pastor.

Pastor, Rev. E. P. Berry. Elders, E. R. Estabrook, S. S. Stevens, W. Stevens, E. Leonard, J. Quackenbush, J. A. Graves, E. S. Abel, I. H. Bovie. S. S. Superintendent, E. R. Estabrook. Trustees, S. S. Stevens; Cierk, J. Quackenbush; Treasurer, A. M. Jones; Collector, W. H. Copeland; A. L. Johnston, E. R. Estabrook, J. M. Rosebrooks.

### First Baptist Church at Hoosick Falls.

The First Baptist church at Hoosick Falls was organized October 30, 1847. On the 8th of May, 1851, at a meeting held at the place of worship, John Lyon, Jonathan Case, Allen Spencer, Hosea Daniels and Edmund Leonard were elected trustees of the Hoosick Falls Baptist church. The certificate of incorporation is dated May 16, 1851.

The following have been the pastors of the church:—The Rev. John M. Gregory, 1847-50; supplies for several years, the Revs. Grant and Thomas Rogers from Hoosick Corners; the Rev. O. C. Kirkham, 1860-3; the Rev. Thomas Rogers, the Rev. William A. Doolittle, the Rev. William Wilcox, the Rev. William Garnet, 1867-9; the Rev. E. T. Hont, 1869-73; the Rev. A. B. Whippie, 1872-4; the Rev. H. W. Webber, 1874; the Rev. H. A. Morgan, 1875-6; the Rev. George R. Robbins, 1876-88; the Rev. A. Chapman; and the Rev. W. E. Webster, the present pastor.

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This congregation, until recently, occupied what was called "The Meeting bouse" of the Warren society, erected in 1800. During the year 1884 a beautiful and commodious house of worship was built at a cost of \$12,159.55, with a seating capacity of 700. It was dedicated October 31, 1884. The membership at present of the church is 460 and of the Sunday school 425. The entire value of the church property is \$20,000.

The present officers are: —Pastor, Rev. W. E. Webster. Deacons, M. W. Burdick, Nathan Lewis, F. W. Gifford, P. B. Fisk, Clerk, Ira J. Wood. Treasurer, John C. Haswell. Trustees, M. W. Burdick, C. A. Cheney, J. M. Carpenter, G. F. Rising, B. M. Wilkinson. Collector, Fred W. Gifford, Organist, Mrs. C. V. L. Platto. Cornetist, H. S. Surdam.

#### THE HOOSAC CLUB.

This club, which numbers about 100 of the prominent men of the village, has elegant quarters in Holmes block, on Classic street. The rooms are finished with hard wood floors, and the walls are covered with feit paper. The billiard room is 25x35 feet, and contains a pool table and a billiard table. The drawing room and reading room and a cosy sitting room are handsomely furnished; there are heavy tapestry window hangings and portieres; the walls are adorned with pictures; the parlor has its piano. There are toilet rooms and bath rooms. In a word, the rooms are elegant and the furniture and fittings magnificent.

Its officers are:—President, Danforth Geer. Vice President, Levi E. Worden. Secretary, D. Runkle. Treasurer, W. H. Copeland. Board of Managers, Frank V. Milliman, Danforth Geer, L. E. Worden, John C. Haswell, Delmer Runkle, W. H. Copeland, W. M. Holmes, W. B. Putnam, Chester Gillespie, George E. Greene, F. H. Estabrook, George E. Wilcox, Walter A. Wood, Jr. House Committee, Chairman, F. H. Estabrook; Dr. W. B. Putnam, Willis E. Heaton, John C. Haswell, W. B. Norton.

#### VAN RENSSELAER LODGE, 400.

Stated Communications, 1st and 3d Tuesdays. Annual Communication, December 20, 1898. Officers:-Master, Wm. H.

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#### HOOSICK FALLS DIRECTORY.

Parsons, Jr. S. W., Frank W. Rosebrooks. J. W., DeWitt C. Johnston. Treasurer, George E. Wilcox. Secretary, Isaac A. Allen. Chaplain, W. C. Rodgers. S. D., W. W. Woodward. J. D., F. H. Chapman. S. M. of C., Merritt W. Phillips. J. M. of C., Willard B. Dwyer. Organist, D. H. Snyder. Marshal, James M. Miller. Tiler, J. M. Fisk. Trustees, H. H. Barnes, 1 year; H. S. Hawthorne, 2 years; C. F. W. Smith, 3 years.

#### RAYMOND CHAPTER, 248.

Regular Convocations, 2d and 4th Thursdays. Annual Convocation, December 22, 1898. Officers:—H. P., Isaac A. Allen. King, James G. Byars, Jr. Scribe, C. F. W. Smith. Treasurer, Charles C. Spencer. Secretary, James M. Miller. C. of H., W. H. Parsons, Jr. P. S., Frederic Beardsley. R. A. C., F. H. Chapman. M. of 3d V., Charles A. Parker. M. of 2d V., Geo. H. Thompson. M. of 1st V., DeWitt C. Johnston. Sentinel, J. M. Fisk.

### ORGANIZATIONS AND SOCIETIES.

The W. A. Wood Mower and Reaper Band-Organized 1859, and as an organization joined the 2d Vermont regiment during the war of 1861-5. Leader, Charles F. Moon.

Citizens Corps Band-Connected with the 32d Separate Co. Leader, H. S. Surdam.

Post Wood, G. A. R., No. 294—Was organized October, 1882, and numbers 82 members. Commander, A. Fryer. S. V. C., Wm. McCarty. J. V. C., Charles Woodworth. Chaplain, Lawrence Buckley. Surgeon, Theo. Wallace. Quartermaster, D. W. Eddy. Adjutant, Timothy Fleming.

The 32d Separate Company, N. G. S. N. Y., Co. M, 2d Regiment—Organized March 20, 1885. Left Camp Black May 2d, 1898. Moved from there to Chickamanga, from there to Tampa, and from there to Fernandina, Fla. Captain, Frank L. Stevens. 1st Lieutenant, Walter A. Wood, Jr. 2d Lieutenant, L. E. Potter.

The 132d Company, N. G. S. N. Y.—Mustered in May 19, 1898. Captain, Dr. F. R. Hudson. 1st Lieutenaut, B. Frank Cooley. 2d Lieutenaut, Fred W. Gifford.

Ancient Order of Hibernians-Was organized May 22, 1875.

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The Emerald Beneficial Association, Branch No. 5—Organized 1883, is a Catholic benevolent society, and has an elegantiy appointed hall in Cheney block. President, M. J. Dillon. Vice President, Wm. Murphy. Treasurer, Ed Roberts. Recording Secretary, Jas. McAuliffe. Financial Secretary, John F. McGuise. Marshal, Michael McDonough. Stewards, John J. McNamara, Maurice Shea, Alex. Trimble.

The Father Mathew Total Abstinence Society—Was established in 1870, and has 125 members, who exert a wholesome influence in the town by their activity and example. Rev. D. D. Regan is spiritual director. The rooms are located on Church street, are neatly furnished, have a library of 300 volumes and a number of daily and weekly papers, and are open every evening. Its officers are:—President, Thos. B. Keefe. Vice President, Michael Hughes. Financial Secretary, Philip Bradley. Recording Secretary, Thomas Newman. Corresponding Secretary, Frank Cahill. Treasurer, Wm. Bannon. Librarian, Patrick Sheran. Marshal, J. Kelly. Warden, Wm. Maher.

United Lodge, No. 509, I. O. O. F.—Instituted 1886. Meet every Monday evening at Odd Fellows Hall. Permanent Secretary, F. J. Russell.

Hoosac Encampment, No. 130, I. O. O. F.—Meet second and fourth Fridays at Odd Fellows Hall. Treasurer, T. H. Hayfield.

Commercial Union Co. Co-operative Bank-Office in Dr. Shaw's office. Resident Secretary, Dr. J. C. Shaw.

K. of P. Star Lodge, No. 155—Organized 1879, Meet Monday evening at K. of P. Hall. C. C., G. Frank Rising. K. of R. and S., F. M. Akin.

L. E. Worden Division, U. R., K. of P.—Organized 1892. Captain, W. R. Burdick.

Permanent Savings and Loan Association—Office, Wilder building. The officers are as follows:—President, G. Fred Rising. Vice President, George A. Willis. Secretary, C. D. Kinsley. Treasurer, P. McKearin. Attorney, G. E. Greene.

The Buffalo Social Club—Has large and commodious rooms in the Armstrong block, and has a membership of 75. The officers are:—President, Albert Harrison. Vice President, Wm. F. Murphy. Recording Secretary, James Cantwell. Financial Secretary, Frank McAvoy. Treasurer, Daniel O'Neil.

The Hoosick Driving Purk Association—Mainly through the efforts of Frank Riley, Esq., the grounds of the Association have been equipped for holding fairs and horse races. A new grand stand has been erected in front of a \( \frac{1}{2}\)-mile track. The officers are:—President, S. H. White. Vice President, J. G. By ars. Secretary, E. F. Alexander. Treasurer, C. F. W. Smith.

### Troy Bargain Store,

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### Streets and Avenues

### HOOSICK FALLS.

Abbott street, runs across head of Classic through village Albany street, from 12 Troy northeast Ball street, east from 2 Abbott Barrett avenue, from 170 Main Beckett street, from 24 Munsell Burchard avenue, from 17 Alibott to Snow Caffrey street, south from 58 River Carey avenue, from 169 Church to Hoosick river Carr avenue, from 56 Parsons avenue north Center street, from 99 Church to Hoosick river Church street, runs north from Classic through village Classic street, east from Church Cold Spring, from 11 Elm Congress street, from 15 Snow east Cummings street, west from 68 Mechanic Davis street, from 48 Mechanic Dolin avenue, east from brick yard 65 River Dove street, from 18 Burchard avenue south Dundee avenue, south from 44 Cummings Eagle street, from 7 Burchard avenue south Elm street, from 79 Main to Hoosick river Eldredge avenue, east from 48 Church Eldredge street, south from 54 Mechanic Estabrook avenue, east from 126 Main Fifth street, from 63 River to Center

### The NEW YORK LIFE Insurance Company,

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#### STREETS AND AVENUES.

Fisk street, from 20 River First street, north from 15 River to Hoosiek river Fourth street, from 55 River to Willow Gillespie street, from 10 Munsell Hall street, from 110 Church to Main Hampton street, eastern continuation of Hovev avenue High street, from 77 Classic northeast to village line Hoosick street, from 125 Church to Hoosick river Hovey avenue, from 16 Cummings to School Hurley street, from 55 Mechanic Jackson street, from 50 Abbott west John street, west from 20 Main to Lyman Kelly street, from Jackson to 11 Munsell Kokley avenue, from rear 77 Mechanic Lyman street, north and south from lower depot Madison street, from 40 Mechanic south Main street, south from 26 Classic to village line Manton street, from 13 Hovey to Quarry Martin street, from 39 River road to School Mechanic street, northwest from the iron bridge near the fulls Munsell street, from 53 High Nixon street, from 68 First to Hoosick river Park street, from 8 High Parsons avenue, east from 21 High Parsons court, north from Parsons avenue Pine avenue, from north end of Main (Lockeville) Promised Land, on hill off River road Quarry street, from Manton south Quincy street, from Madison west to White Railroad avenue, parallel with Fitchburg railroad Rensselaer street, from 27 Snow east Richmond avenue, east of 162 Main Richmond street, west of Railroad avenue Redmond street, south from 64 River River street, from 139 Church to Hoosick river River road, from Mechanic north to Hoosick Corners Saratoga street, from Troy northeast School street, from 2 Smith

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#### STREETS AND AVENUES.

Scott street, west from School Second street, from 33 River to Willow Seward street, from 25 Hovey avenue to Quarry Shaw street, from 45 River road to School Skinner avenue, east from Abbott near Jackson Smith street, from 25 River road to School Snow street, east from Abbott Superior street, from rear Superior mill to Lyman street Surdam street, from 64 First to the railroad Third street, from 41 River to Elm Troy street, from Munsell north Waldron avenue, east from 136 Main Wall street, from Davis to Mechanic Wallace street, west from 10 School Wainut avenue, from north of Main (Lockeville) Water street, northeast from iron bridge near falls White street, from 68 Mechanic Willard street, from 147 Main to Church Wilder avenue, from 32 Main and 63 Classic to Abbott Willow street, west from 9 Railroad avenue

## American House,

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The attention of the traveling public is invited to the superior accommodations afforded by the "American" on account of its

### Convenient Location

to the business section of the village, as well as to the Railroad Depots. The rooms (sixty in number) are well ventilated, lighted by electricity, heated by steam, commodious, and newly furnished. In fact no efforts or expense have been spared to introduce all modern improvements, and to make the "American" a comfortable home for families, as well as a popular stopping place for transient guests. Sample rooms for commercial men.

A First-Class Livery Connected with the House. Free 'Bus to and from Depot.

# R. S. DILLON & CO'S HOOSICK FALLS DIRECTORY,

#### For 1898-9.

Ambreviations—The following abbreviations are used in this Directory; ave., avenue, bds., boards, cor., corner; h., house, mfr., manufacturer, opp., opposite, W. A. W. M. and R. M. Co., Walter A. Wood Mowing and Ranging Machine Co.

### A

Abbott Sylvester S., mechanic, h 1 Dove Abel Anson A., mechanic, bds 180 Main

Abel & Brown, stoves, furnaces, tinware, house furnishing goods, jobbing, etc., 30 Classic (see adv)

Abel Dunham O., carpenter, h 180 Main

Abel Edric R., clerk Gillespie Bros., bds 180 Main

Abel Edrick S. (Abel & Brown), h 48 Center

Abel Eunice F. Mrs., at 31 Abbott

Abel Fernia Miss, dressmaker, h 180 Main

Abel Frank O., baker J. L. Groesbeck, bds 180 Main

Agan B. Frank, clerk Markham's, bds 3 River

Agan Cornelius, laborer, bds 44 Hoosick

Agan Thomas, horse trainer, bds 9 Church

Agan, see also Eugan

Ahrendtsen James, upholsterer W. M. Holmes, h 45 Classic

Akin F. M., telegrapher lower depot, h 140 Church

Alden Edwin P., dentist, office and residence 34 Hoosick

Alexander Edward, sawyer, h 14 Fisk

Alexander Ernest F., veterinary surgeon, h 129 High

Alexander George, gardener, h 14 Fisk

Alexander Jennie Miss, dressmaker, b 14 Fisk

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#### R. S. DILLON & CO'S

Allen Ann, widow of Alexander, h 4 Hurley Allen Caroline Miss, h 35 High Allen Issac A., clerk extra dept, h 35 High Allen James W., striper W. A. W., h 42 Parsons ave Allen Joshua, moulder, h 8 Hurley Allen William D., striper W. A. W., h 42 Parsons ave Ames Alvah (Ames Bros.), h 2 Beckett Ames Bros., proprietors of Hoosiek Falls Dairy, Johnson hill Ames John (Ames Bros.), h Johnson hill Amord Wilfred, laborer, bds rear 67 Mechanic Anderson James P., emp Wood works, h 7 Mechanic Anderson John R., machinist, h 17 Mechanic Andrews Anna and Mabel Misses, h 10 White Andrews James, h 10 White Annis Margaret Mrs., h 6 Mechanic cor River road Anthony Helen, widow of Cornelius W., h 19 First Archibald Wm. M., bookkeeper, h 41 High Arentsen James, upholsterer W. M. Holmes, 54 Classic Armstrong Curt R., mechanic, h 121 Main Armstrong Elizabeth A. Miss, h 11 Elm Armstrong Ernest, bds W. Downey's, 30 Main Armstrong James, engraver, h 11 Elm Armstrong Lucinda A., widow, h 16 Fifth Ashley Frances Miss, h 8 Nixon Ashley Hannah Mrs., b 8 Nixon Atwood Albert P., painter, h 18 Park Atwood James Oscar, painter, h 18 Park Atwood Stella C. Miss, rooms 1 High Austin A. Judson, machinist, h 75 High Austin Calvin Edgar, clerk Haussler & Son, h 75 High Austin Carrie Miss, h 75 High Austin Frances Miss, h 38 High Austin Fred T., clerk Gillespie's, h 38 High Austin James E., machinist, h 75 High Austin Lucelia, widow of Benjamin, h 97 Main Austin Lyn, hostler Hurd's, bds 70 Elm Austin Mary Mrs., h 38 High Austin Reuben, clerk Gillespie Bros., bds 38 High

### "FOUR SQUARE TO ALL THE WINDS THAT BLOW."

### The NEW YORK LIFE Insurance Company.

#### HOOSICK FALLS DIRECTORY.

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Austin Seymour, clerk Haussler & Son, h 24 Wall Austin Theodore Mrs., h 38 High

### B

Babcock Cora Miss, h 34 Hoosiek

Babcock Doreas A., widow, h 158 Church

Babcock Elmer, farmer, road to Eagle Bridge

Babcock Geo. E., h 176 Main

Babcock Joseph, mechanic, h 34 Hoosick

Baer L., manager for Brackman & Levy, h Abbott cor Parsons ave

Bain Alfred L., painter, h 40 Lyman

Bain Alfred L., Jr., painter, bds 40 Lyman

Bain Edith M. Miss, cashier Gillespie's, h 40 Lyman

Bain Fred J. P., member 2d Reg., h 40 Lyman

Baird Louis, station agt Walloomsac, h 97 High

Baker Cassius, machinist, h 24 First

Baker Clarence H., cashier for W. A W. Co., h 5 Burchard ave

Baker Diantha Mrs., h 37 Center

Baker Frank A., mechanic, h 120 Church

Baker Houston, laborer, h Scott st

Baker Samuel Mrs., h Case road to West Hoosick

Baker Washington, emp knitting mill, bds Scott st

Baldwin Anson, ice dealer, h head of Cummings st

Baldwin David Mrs., h Case road to West Hoosick

Ball Mary V., widow of L. Burke, h 21 High

Banker Isabel, teacher, bds 126 Main

Bannon Catherine, widow of John, h 48 Second

Bannon Fannie C. Miss, stenographer, bds 48 Second

Bannon Helen Miss, h 48 Second

Bannon Louise Miss, teacher at Academy, h 48 Second

Bannon Margaret H. Miss, teacher, h 48 Second

Bannon William, h 48 Second

Barber Charles A., farmer, off north end of High st

Barber Perley, carpenter, h 8 Eagle

For Investment see the Insurance Bond with Guaranteed Interest

### OF THE NEW YORK LIFE.

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#### R. S. DILLON & CO'S

Barker Slocum, farmer, h Ball at beyond village line

Barlow John H., clerk Jones, Parsons & Co., h 36 Wilder ave

Barnard Frank W., machinist, h 7 Eagle

Barnes Elmer E., lawyer, bds American house

Barnes H. H., foreman paint shop W. A. W. M. and R. M. Co., h 35 Wilder ave

Barnes Mabel Miss, h 52 Parsons ave

Barnes Sardis, bds 30 Lyman

Barnes Wallace, painter, h 52 Parsons ave

Barnett George, mechanic, h 10 Rensselaer

Barnett Samuel, tailor 33 Elm, bds American house

Barry Frank, mechanic, bds 76 Elm

Barry William J., mechanic, h 76 Elm

Bartkowski Simon, laborer, h 29 Hovey ave

Bates Charles, Jr., member 2d Regiment, h 29 Mechanic

Bates Charles Mrs., b 11 Cummings

Bates Frank F., painter, h 5 School

Bates Helen and Lizzie Misses, h 11 Cummings

Bates John, bds River road near Shaw

Bates Richard, sexton of cemetery, h 233 Church

Battis John, laborer, bds 32 Lyman

Beardsley Ann D. Miss, h 14 Willow

Beardsley Frederick, painter, h 14 Willow

Benttie Harry F., clerk, bds 12 Ball

Beckett E. A. Mrs., h Abbott st cor Ball

Beckett James A., general superintendent W. A. W. M. and R. M. Co., h 47 Abbott

Behan John, laborer, h 13 Mechanic

Belair Louis, carpenter, h 43 Classic, rear McKearin block

Benedict Caroline E. Mrs., h 21 Church cor John

Bennett A. H. Mrs., h 5 First

Bennington & Hoosick Valley R. R. Co., 46 Classic

Benson Leonard A., carpenter, h 6 Congress

Berg M., h 136 Church

Berlowitz Bertha Mrs., h 9 Eldredge

Berry E. P. Rev., pastor Presbyterian church, h 130 Church

Bickford Charles, h Ball st beyond village limits

Bierwirth Derios, mechanic, bds 14 Fisk

## Wanted by the NEW YORK LIFE. ROOM FOR

D. H. AYERS, Agency Director, Troy, N. Y.

#### HOOSICK FALLS DIRECTORY.

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Bierwirth Florence, domestic at 30 Abbott Bingham Jacob, painter, bds Union house Birmingham Peter, emp Wood works, h 127 Main Bissel Helen A., teacher high school, h 12 Church Bissonett Eli, mechanic, b 26 Mechanic Bissonett Joseph, laborer, b 26 Mechanic Bissonette Ross and Emma, bd 26 Mechanic Bixby Isaac S., carpenter, h 42 River Blair Alice Miss, h & Troy Blair Chas. Mrs., cook Hotel Fitchburg Blair Robert, h 8 Troy Blair William and Joseph, bd 8 Troy Blake George, insurance sgt, h 12 Fisk Blanchard A. B., motorman, h 37 River Blashfield Mary E. Mrs., h 152 Main Bluteau Amelia and Mary Misses, h near cold spring Blutean Charles, shoemaker, 43 John Bluteau Charles A., moulder, bds near cold spring Bintenu Edward, emp Wood works, bds near cold spring Board of Trade, 11 Church cor John Boardman Sarah Mrs., h 32 Third Bodman Walter, emp Malleable, h Kokley ave Bolleau Dominick, moulder, h rear 67 Mechanic Bolan Michael Mrs., h 125 High Bolan Thomas, h 7 Hovey ave Bootman Charles J., carpenter, bils 77 High Bootman Jacob, carpenter, h 77 High Bostic Adam, laborer, h head of Cummings st Bostic Andrew, laborer, bds head of Cummings at Bostley Albert, moulder, h.51 Church Bostley Frank, moulder, h 32 Mechanic Bostley Fred, moulder, b 12 Madison Bostley Joseph, moulder, h rear-67 Medianic Bostley Mitchell, moulder, h 32 Mechanic Bouplon Fred, driver Leonard's Express, h 6 Hall Bovie Thomas L., clerk, hds 83 Elm Bowen Francis, emp Malleable, h 37 Main

Bowen Jared, foreman at shirt factory, h 91 High

Absolute Protection and Profitable Investment secured by Policies

### IN THE NEW YORK LIFE INSURANCE COMPANY.

R. S. DILLON & CO'S

Bowers James, moulder, bds 26 Water

Bowers Louis W., member 2d Regiment, bds 14 Lyman

Bowers Lydia J., widow, h 14 Lyman

Bowers Matthew, polisher, bds 26 Water

Bowers Sidney Mrs., h 8 Ball

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Bowers William, emp W. A. Wood Co., h 3 Estabrook ave

Bowes John, dealer in all kinds of ments, poultry, fish, oysters, and vegetables in their senson, 46 Classic, h 13 Burchard ave

Boyd Abbie K., widow of Douglas, h 4 River

Boylan Daniel, laborer, h Scott st

Boylan Lizzie and Bridget, h Riley's block, Water at

Boylan Mary Mrs., h Riley's block, Water st.

Boylan Nicholas J , machinist, h Riley's block, Water st

Boynton Charles H., owner of 60 Classic

Brackman & Levy, clothing and gents' furnishing goods (see adv)

Bradley John H., h road to North Hoosiek

Brahan Bridget, domestic at 123 Church

Brahan Edward, laborer, h 5 Martin

Brahan Pierre, laborer, 5 Martin

Brannigan Terrence, farmer, h Case road to West Hoosick

Brazell Dennis, laborer, h head of Saratoga st

Brazell John, laborer, 59 River

Brazell John J., laborer, h 2 Albany

Brazell John T., barber, 35 Church, bds 59 River

Brazell Julia and Bessie, h 170 Main

Brazell Kate Miss, h head of Saratoga st.

Brazell Martin, moulder, h road to North Hoosick

Brazell Martin, h head of Saratoga st

Brazell Mary Miss, saleslady Gillespie Bros., h 59 River

Brazell Thomas and William, emp Wood works, h 170 Main

Breckenridge Francis W. Mrs., h 80 High

Breckenridge William, student, h 89 High

Breen Edward, laborer, h 10 Mechanic

Breen Mary, domestic at 69 Wilder ave

Breese Hattie M., saleslady Gillespie, bds 32 Parsons ave

Brennan Catherine Miss, dressmaker, h Scott st

Brennan Edward A., emp Wood works, bds 69 High

Brennan John M., blacksmith, h Scott st

## NEW YORK LIFE Insurance Company, Hon. John A. McCall, President.

Assets, January 1st, 1898, Over \$200,000,000.

#### HOOSICK FALLS DIRECTORY.

Brennan Josephine, Mary, Norah and Bridget, h 69 High

Brennan Kate, widow of John, h 69 High

Brennan Lizzie Miss, h 23 Willow.

Brennan Michael, laborer, h Scott st

Brennan Patrick J., coremaker, bds Scott st

Brennand Mark, moulder, h near cold spring, 12 Railroad ave

Brew George, moulder, h rear 56 Parsons ave (5 Carr)

Brew Margaret and Ella L., h 5 Carr

Brew Wm. and George, members 2d Reg., h 5 Carr

Brewer Betsey E., widow, h 10 Hall

Brewer John J., painter, h rear 97 Main

Brewer Leroy Mrs., h 38 Fourth

Briant Arthur, foreman "Standard," h North Hoosick road

Brien Heater Co., mfrs of Brien Hot Air Heater, office and sample rooms 4 Church

Brien James T. (Brien Heater Co.), h 65 Wilder ave

Brien Theo. R. (Brien Heater Co.), 4 Church

Brien William F., member 2d Regiment, bds 42 River

Brien, see also O'Brien

Brimmer Martin E., farmer, h 120 Church

Bristol Eugene J., bookkeeper H. F. Hosiery Co., bds 67 Elm

Brodrick Ernest, at Kimpton's laundry, bds 121 Main

Brown Anna P., widow, h 5 River

Brown Arthur P., clerk, b 5 River

Brown Charles W., editor and proprietor of the Hoosick Valley.

Democrat, 18 John, h 54 River (see adv)

Brown Dean J. (Abel & Brown), h 18 River

Brown Eli, moulder, bds 32 Lymnn

Brown Emma Miss, h Seward st

Brown George W., farmer, River road

Brown Lena L. Miss, h 5 River

Brown Mary B. Mrs., h 95 Classic

Brown Sarah Mrs., h 2 Hoosick

Brownell Clarence, emp Wood works, bds 49 Center

Brownell Edward, station agt F. R. R., h 56 Wilder ave

Brownell Edwin, station agt F. R. R., h 28 Wilder ave

Brownell Georgia Miss, h 30 River

Brownell Nelson, dealer in flour, feed and grain, Center cor R. R. ave, h 49 Center (see adv)

## THE NEW YORK LIFE, The Oldest and Greatest ance Company in the World. Supervised by 82 Governments.

92 R. S. DILLON & CO'S

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Brownell S. D. Mrs., h 76 Elm

Brownell Sidney, farmer, off River road

Brownell Wm. H. H., h 30 River.

Buck Charles W., h 27 Center

Buck Frank, painter, h 81 Wilder ave cor Snow

Buck Frank M., member 2d Reg., bds 27 Center

Buck Frederick, moulder, h 5 Fisk

Buck Lucius C., Jones, Parsons & Co., b 27 Center

Buck William H., timekeeper W. A. W. Co., h 55 Center

Buckley Charles, laborer, bds 19 Wall

Buckley Edward H., machinist, h 43 Railroad ave

Buckley Ellen, widow Edward, h 19 Wall

Buckley Frances M. Miss, h 13 Main

Buckley Joseph (Joseph Buckley & Son), h 77 Elm

Buckley Joseph, Jr. (Joseph Buckley & Son), bds 77 Elm

Buckley Joseph & Son, dealers in groceries, provisions, coal, wood and ice, Elm at cor Railroad ave (see adv)

Buckley Lawrence, umson, builder and contractor, h 13 Main (see adv)

Buckley Lucy F. and Mary L. Misses, h 43 Railroad ave

Buckley Mary L. Mrs., 43 Railroad ave

Buckley Walter L., student La Salle Institute, bds 13 Main

Buckley William, student, h 77 Elm

Bulley Jacob, h Promised Land

Bulley Jacob, Jr., emp Wood works, h Promised Land

Bump William H., emp Wood works, h 178 Main

Burdick M. W., carpenter, h 35 River

Burdick Warren R., machinist, h 15 River

Burgess F. L., dairy farmer, Engle Bridge road

Burke Anna Miss, emp at Union house

Burke David, emp Superior mill, h 51 Church

Burke Ellen Mrs., resides with J. H. Burns

Burke Ellen F., saloon, Martin cor School

Burke James, laborer, h Seward st

Burke James, laborer, h extension of Mechanic at

Burke James, laborer, bds 9 First

Burke James S., emp Wood works, h 5 Cummings

Burke John C., west extension of Mechanic st

# The NEW YORK LIFE Insurance Company,

D. H. AYERS, Agency Director, Troy, N. V.

#### HOOSICK FALLS DIRECTORY.

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Burke John J., meat and vegetable market, oysters, canned goods, etc., 42 Elm, next American house, h 51 Church (see adv)

Burke Julia Mrs., widow, h 41 Abbott

Burke Margaret and Mary, h 51 Church

Burke Margaret Mrs., h 195 Church

Burke Margaret, widow of Edmond, h 9 First

Burke Maria Miss, resides with J. H. Burns

Burke Mary and Maggie, b head of Mechanic

Burke Michael J., emp Dr. Cahill, bds 51 Church

Burke Patrick, sawyer, h 9 Congress

Burke Thomas, emp Wood works, bds 30 Lyman

Burke Thomas, driver for Frank Riley, h 51 Church

Burnasky Chas., mechanic, h 32 Third

Burnasky Florence Miss, h 32 Third

Burnham E. L. Mrs., h 16 Willow

Burnham Sarah Miss, h 94 Classic

Burns Anna and Lizzie, h 92 Elm

Burns Daniel, moulder, h 13 Caffrey

Burns Delia, domestic at 100 Classic

Burns James F., moulder, b 8 Fourth

Burns John, emp gas house, h 199 Church

Burns John, laborer, h 92 Elm

Burns John F., moulder, h 49 Railroad ave

Burns John H. (Hyland & Burns), h High st near North Hoosick

Burns Lawrence A., mechanic, h 76 First

Burns Lawrence, h in hollow rear 44 River

Burns Lucy, saleslady Lurie's, h 49 Railroad ave

Burns Mary, domestic at 25 Church

Burns Mary, domestic for Mrs. Mary V. Ball

Burns Mary T., domestic at 85 High

Burns Michael, laborer, h 153 Main

Burns Patrick, gardener, h 5 Richmond ave

Burns Thomas and Thomas, Jr., laborers, h rear 6 Hoosick

Burns Thomas, moulder, h 27 Wall

Burt Mulford R., drug clerk Grattan's, bds Hotel Fitchburg

Burtis Fannie J., widow of Hial P., h 125 Church

Bush Charles, laborer, bds 32 Lyman

# is a Characteristic of the NEW YORK LIFE. D. H. AYERS, Agency Director, Troy, N. Y.

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#### R. S. DILLON & CO'S

Bush Effie Mrs., h 4 Hall

Butcher William, mechanic, h 64 Center

Butler Camille, emp Wood works, h River road near Shaw

Butler John, clerk Thos. McGrath, bds 40 Cummings

Butler John, blacksmith, h 13 Carey ave

Butler John, laborer, h 40 Cummings

Butler Nicholas P., bookkeeper Frank Riley, bds 40 Cummings

Butler Thomas, moulder, bds 40 Cummings

Button Emerson P., wood dealer, h 19 Fifth

Button Lulu Miss, h 19 Fifth

Button Robt. G., painter, bds 19 Fifth

Button Wm. P., machinist, h 48 Center

Byars J. G. Bottling Co., bottlers and soda water manufacturers, North Hoosick (see adv)

Byars James G. (J. G. Byars & Son), h North Hoosiek

Byers Amelia Mrs., h 14 Abbott

Byers Ida Miss, h 14 Abbott

Byers Jesse P., clerk W. A. W. Co., h 14 Abbott



Cahill Andrew, student, bds 145 Main

Cabill Frank, student, bds 145 Main

Cahill John T., physician and surgeon, office 12 Main, h 145 Main. Office hours, 8 to 9 A. M.; 1 to 3 and 6 to 8 P. M.

Cahill William A., attorney and counselor at law and justice of the peace, 12 Main, h 126 Church

Callahan Jeremiah, laborer Malleable, bds 1 Cummings

Callaban Mamie Miss, bds 19 Wall

Callahan Patrick, laborer, bds 35 Lyman

Callaban Thomas, moulder, b 5 Gillespie

Callahan William, engineer, h 19 Wall

Campbell Angeline, music teacher, b 50 Hoosick cor Fifth

Campbell & Downey's Cafe, Bolton's ales on draught, 19 Main

Campbell John (Campbell & Downey), h 102 Church

Canfield John J., clerk post-office, h 38 Third cor Elm

#### Accumulation NEW YORK LIFE Contain More Priv-Policies of the NEW YORK LIFE Contain More Privileges, Benefits, and Guarantees than those issued by any other Company.

#### HOOSICK FALLS DIRECTORY.

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Canfield Luiu, saleslady Lurie's, h 38 Third

Canfield Mary Miss, h 38 Third

Canfield Michael J., conductor, h 75 Elm

Canfield T. Francis, emp knitting mill, bds 38 Third

Canfield Thomas, h 38 Third cor Elm

Cantwell Daniel, laborer, h 199 Main

Cantwell James, emp laundry, bds 199 Main

Cantwell John, laborer, bds 25 Mechanic

Cantwell Lawrence, knitter, bds 199 Main

Cantwell Mary Miss, h 25 Mechanic

Cantwell Patrick, laborer, h 25 Mechanic

Card Edward, laborer, h River road near Shaw

Carey Daniel and Wm., Jr., laborers, hd Promised Land

Carey George, watchman, h 9 Second

Carey Margaret Miss, b Promised Land

Carey William, h Promised Land

Carlson Margaret, domestic at 25 Abbott

Carmody Bartholomew, painter, h 8 Willow

Carmody Catherine, widow of John, h 8 Willow

Carmody Libbie Miss, h 8 Willow

Carney Ann Mrs., h 2 Fifth

Carney Annie Miss, h 34 Second

Carney Frank, emp shirt shop, bds 34 Second

Carney Frank Mrs., h 34 Second

Carney George F., clerk W. A. W., bds 61 Church

Carney Mary E. Miss, at 26 Church

Carney Mary G. Miss, bds 48 Hoosiek

Carney Mary, Sarah and Jennie, h 14 Caffrey

Carney Michael, h 55 Classic

Carney Patrick, laborer, h 14 Caffrey

Carney Patrick, Jr., hostler for J. H. Warren, bds 14 Caffrey

Carney Stephen, laborer, h 87 Hoosick

Carney, see also Kearney

Caron Joseph, emp brick yard, h 55 River road

Caron Lydia Miss, h 55 River road

Carpenter Agnes L., stenographer, bds 30 River

Carpenter Cora Mrs., h River road near Shaw

Carpenter Cornelius, mechanic, li 7 Parsons ave

#### R. S. DILLON & CO'S

Carpenier Frank M., student Rensselaer Polytechnic Institute, h 8 Parsons ave

Carpenter James M., with W. A. W. M. and R. M. Co., h 8 Parsons ave

Carpenter Lella M. Miss, h 8 Parsons ave

Carpenter Walter, painter, bds 41 Center

Carpenter Whitman, carpenter, h 41 Center

Carpenter William, member 2d Regiment, bds 41 Center

Carr Agnes G., clerk Gillespie's, bds 76 High

Carr Ambrose, groceries, provisions, canned goods, tobacco and cigars, 1 Water, h 48 Hoosick

Carr Bridget, widow of Patrick F., h 76 High

Carr George, moulder, h 67 High

Carr James P., farmer, bds 76 High

Carr Joseph, clerk, h 56 Parsons ave

Carr Maggie and Alice, h 9 Caffrey

Carr John J. Mrs., h 45 Hoosick

Carr Patrick, machinist, h 35 Lyman

Carr Patrick, mason, h 56 Parsons ave

Carr Stephen, h 48 Hoosick

Carr Stephen H., emp fire dept, bds 76 High

Carr S. T. Miss, dressmaker, b 76 High

Carroll Daniel and Daniel, Jr., h 25 Willow

Carroll Edward, prop Trumanville house, 33 River road

Carroll Elizabeth Mrs., h 179 Church

Carroll Ellen, widow of Peter, h 6 Smith

Carroll Ellen Miss, h 25 Willow

Carroll John, laborer, h 5 Albany

Carroll John J., moulder, h 56 High

Carroll Lewis, moulder, h 71 High

Carroll Mary Miss, h 6 Smith

Carrell Matthew, emp Wood works, bds 6 Smith

Carroll Nellie, domestic at 28 Abbott

Carroll Patrick, mechanic, h 5 Albany

Carsons James, laborer, bds 32 Lyman

Case Nathan and Nathan, Jr., farmers, h Case rd to West Hoosick

Caseberry Isabella Miss, bds 77 Elm

Casey Cornelius, laborer, bds 163 Main

#### "FOUR SQUARE TO ALL THE WINDS THAT BLOW."

### The NEW YORK LIFE Insurance Company.

#### HOOSICK FALLS DIRECTORY.

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Casey James, laborer, h head of Parsons ave

Casey James A., moulder, h 14 Barnett

Cassidy John, horseshoer, 32 Main, h 36 Lyman

Cassidy John H., engineer, h 16 Lyman

Cassidy Rose Miss, h 16 Lyman

Cavanaugh Mary, widow of Peter, h 14 Manton

Chamberlain William, mechanic, h 15 Cummings

Chamberlain William, Jr., emp Malleable, bds 15 Cummings

Chapel Herbert, member 2d Reg., h 32 River

Chapel Stephen Mrs., h 32 River

Chapin C Harry, mechanic, h 10 Estabrook ave

Chapin Frank F., mechanic, bds 10 Estabrook ave

Chapin James H., h 10 Estabrook ave

Chapin James L., mechanic, h 7 Waldron ave

Chapman Charles B., mechanic, h 14 Third

Chapman Charles D., bookkeeper Easton, R. & W., h 75 Main

Chapman Frank, laborer, h 3 Davis

Chapman Fred H., packer, h 32 Second

Chapman James H., dealer in groceries, provisions, flour and feed, 61 and 68 Elm cor First, h 27 Hoosick

Chapman J. Doir Mrs., h 75 Main

Chapman J. Edwin, carpenter, h 8 First

Chapman Merritt, policeman, h 32 Second

Chapman Robert J., packer, h 32 Second

Chapman Wm., clerk Jas. Chapman, bds 32 Second

Chase M. S., carpenter and builder, 2 Manton (see adv)

Cheney Charles A., anditor of W. A. W. M. and R. M. Co., vice-president and treasurer of Hoosick Falls Gas Light Co.,

h 31 Abbott cor Parsons ave

Chickley Carrie H. Mrs., h 20 Hoosick

Childs Fred, laborer, h 59 Mechanic

Childs Mary H. Mrs., h 59 Mechanic

Christiansen Karl, laborer, h Promised Land

Clair Charles, mechanic, h Scott st near Quarry

Clair Patrick, laborer, h 5 Nixon

Clair Wm. and Jeremiah, emp Wood works, bd 5 Nixon

For Investment see the Insurance Bond with Guaranteed Interest

## OF THE NEW YORK LIFE.

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#### R. S. DILLON & CO'S

Clark Bros. & Co., proprietors of Superior Knitting Mill, Water st opp depot (see historical sketch)

Clark Byron F., school commissioner and district manager of Mutual Life Ins. Co., h 53 Wilder ave

Clark Ethel M. Miss, h 53 Wilder ave

Clark George A., machinist, h 51 Hoosiek

Clark Geo. Edward, mechanic, h 49 High

Clark Geo. W. (Clark Bros. & Co.), h 92 Classic

Clark John, h 15 Snow

Clark John A., mechanic, h 17 Cummings

Clark Robert B. (Clark Bros & Co ), bds Hotel Fitchburg

Clark William E., prop Railroad house. Importer of wines and liquors, ales, cigars, etc., 44 Railroad ave

Clifton Julia Mrs., h 41 River road

Close Charles H., moulder, bds 46 Second

Clossom John M., member 2d Reg., h 5 Waldron ave

Clossom Leon, member 2d Rog., bds 5 Waldron ave

Coburn Matthew, brush mfr, h Fisk cor Carey ave

Codman Chas. H., clerk Gillespie Bros., bds 166 Main

Codman F. M. Mrs., teacher intermediate dept, h 166 Main

Cody Edward, moulder, h 72 Elm

Cody Helen Miss, domestic at 8 River

Cody James, farmer, emp at 165 Main

Cole Harold, member 2d Reg., bds 48 Wilder ave

Cole Herbert R., expenter, h 48 Wilder ave

Cole Marion, student, bds 48 Wilder ave

Cole Mason B., clerk Easton, Rising & Worden, h 59 Center

Colgan Arthur, h 95 High

Colgan Arthur J., bookkeeper First National Bank, bds 95 High

Colgan B. G. Miss, h 95 High

Colgan Elizabeth V. Miss, h 95 High

Colgan J. A., carpenter, builder and contractor, shop 32 Main, h 95 High (see adv)

Colgan Kate Miss, teacher, h 95 High

Collecton James, gardener, h 10 Fifth

Collins James, asst supt Prudential Insurance Co. of America, office 25 Main, h 45 Second

Collins Patrick, laborer, bds 79 Elm

# Wanted by the NEW YORK LIFE. ROOM FOR

D. H. AYERS, Agency Director, Troy, N. Y.

#### HOOSICK FALLS DIRECTORY.

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Condon James, moulder, h 8 High

Connell John, moulder, bds 1 Hurley cor Mechanic

Connolly Ailen, student, bds 68 High

Connolly Catherine, widow of William, h 68 High

Connolly Patrick E, sewing machine agt, h 149 Church

Connolly William II., lawyer 20 Classic, bds 68 High

Connors James, moulder, h Hurley cor Mechanic

Conrad Sherman, h off High near race course

Conway Catherine, widow of John, h 37 First

Conway John, laborer, h 113 Railroad ave

Cooley B. Frank, teacher High school, h 4 Estabrook ave

Coon Charles, packer, h Hampton st, Clay hill

Coon Joseph, h 53 Center

Coon Timothy, h 14 River

Cooper Erastus M., millwright, h 5 Madison

Copeland Katherine Miss, h 19 Abbott

Copeland William H., with W. A. W. M. and R. M. Co., h 19
Abbott opp Classic

Corbin Emma Mrs., h River road near Shaw

Corcoran Charles W., painter, bds 27 Main

Corcoran Daniel Mrs., h 11 Fifth

Corcoran Edward A. Mrs., news depot, prayer books, religious goods and notions, 27 Main

Corcoran James, moulder, h 79 Elm

Corcoran John, moulder, h 13 Willow

Corcoran Mary A. Miss, h 11 Fifth

Corcoran Patrick, painter, h 43 First

Corcoran Wm., emp Wood works, bds 11 Fifth

Cordes August, moulder, 14 Third cor Hoosick

Cordes Lena M. Miss, h 14 Third cor Hoosick

Cornean Alexander, blacksmith, h 49 Classic

Corneau Armidos, machinist, h 49 Classic

Cornean A. Mrs., dressmaker, 49 Classic

Corneau Emma L. Miss, h 49 Classic

Corsiglia Dominick, fruit and confectionery, h 49 Classic

Costigan Edward, teamster, bds 35 Ball

Cottrell Chas., h Wilson road to West Hoosick

Cottrell Horace, student, bds 152 Main

Absolute Protection and Profitable Investment secured by Policies

### IN THE NEW YORK LIFE INSURANCE COMPANY.

100

R. S. DILLON & CO'S

Cottrell Jonathan, Jr., h road to Kagle Bridge

Cottrell Jonathan, farmer, h road to Potter hill

Cottrell Mary E. and Lucy M. Misses, h 152 Main

Cottrell Nathaniel, h Case road to Esgle Bridge

Coutts Edwin, watchmaker and engraver, h 75 Church

Coutts Peter, practical watchmaker, repairing complicated watches a specialty, 75 Church (see adv)

Coutts Vesta P. Miss, h 75 Church

Cox Warren Mrs., h Johnson hill road

Cramer Charles W., painter, h 41 Church

Cramer Willis C., painter, grainer, paper hanger and decorator, First cor Hoosick, h 41 Church (see adv)

Crandall Albert, mechanic, bds 45 Abbott

Crandall John L., emp at 123 Church, bds 45 Abbott

Crandall Lyman, laborer, h 62 Center

Cranston Caleb G., mechanic, h 11 Abbott

Cranston F. A. Miss, h 67 Main

Cribbias Genevieve Miss, h 68 Mechanic

Cribbins Wm., emp Malleable, h 68 Mechanic

Croke Thomas W., h 3 Surdam cor First

Cronin Edward, emp Wood works, bds 28 Lyman

Cronin Edward, laborer, bds rear 26 Mechanic

Cronin Fred G., clerk W. A. W. Co., bds 38 Wilder ave

Cronin Harry, emp Wood works, bds 28 Lyman

Cronin James, emp Wood works, bds 28 Lyman

Cronin Jennie A. Miss, h 38 Wilder ave

Cronin John, laborer, h 26 Mechanic

Cronin John H., foreman tool room W. A. W. Co., h 38 Wilder

Cronin Josephine Miss, saleslady Jones, Parsons & Co., h 38 Wilder ave

Cronin Louisa Miss, h 38 Wilder ave

Cronin William, carpenter, h 28 Lyman

Cronin William, emp Wood works, bds 28 Lyman

Cross Hyde S., estimate clerk W. A. W. Co., h 59 Wilder ave

Crowley Charles, moulder, bds 8 Nixon

Crowley Dennis, laborer, h River road opp Shaw

Crowley Ellen and Susie, h 8 Nixon

# NEW YORK LIFE Insurance Company, Hon. John A. McCall, President.

Assets, January 1st, 1898, Over \$200,000,800.

#### HOOSICK FALLS DIRECTORY.

101

Crowley Mary, widow, h 8 Nixon

Crowley Thos. and Patrick, laborers, bd River road opp Shaw

Crusman Louis, mechanic, h rear 39 Church, Byers block

Cubit Robert, mechanic, h 39 Center

Cuddihy Michael, laborer, h 6 Hurley

Cuddihy Nicholas, laborer, bds 43 Railroad ave

Cullen John, laborer, h 50 Fourth

Cullen Thomas, laborer, bds 50 Fourth

Cummings Augustus M., painter, h near cold spring

Cummings Ellen Mrs., h 161 Church

Cummings Jennie, widow of Thomas, h 33 Carey ave

Cummings Nellie Miss, h 161 Church

Cummings Patrick, moulder, h 161 Church

Cunningham John, laborer, h River road opp Martin

Conningham Norman J., clerk Easton, R. & Worden, h 4 First

Curran Hugh, mechanic, h 27 Wall

Curran John, laborer, bds 27 Wall

Curran Mary Miss, h 27 Wall

Curtice Arthur O., machinist Miller, Hall & Hartwell, h 77 Wilder ave

Curtice Laura A., widow, h 77 Wilder ave

Curtin James, laborer, h 10 Hurley

Curtin Michael, laborer, bds 10 Hurley

Curtin Nellie Miss, h 10 Hurley

Curtis Hannah Miss, h 25 Church

Cusick Mary and Anna, h 26 Wall

Cusick Peter, moulder, h 26 Wall

Cusson Ezra J., laborer, h Promised Land

### D

Daley Bridget, widow of Edward, h 54 Fourth

Daley Bridget, domestic at 95 Classic

Daley Edward, laborer, h 13 Mechanic

Daley John H., laborer, High st near driving park

Daley Mary M. Miss, h road to North Hoosick

# THE NEW YORK LIFE, The Oldest and Greatest ance Company in the World. Supervised by 82 Governments.

102

#### R. S. DILLON & CO'S

Daley Patrick, Michael and Daniel, laborers, bd 54 Fourth Daley Thomas, blacksmith, bds 18 Lyman opp depot Dalheim Jacob, b Scott at near quarry Dalheim William, laborer, h River cond Dalton Bridget Miss, h 191 Church Dalton Julia Mrs., h 9 School Dalton Mary A. Miss, bds 3 Shaw Dalton Thomas, h 191 Church Dalton Thomas, Jr., moulder, bds 191 Church Daniels Isaac, junk, h 7 First

Daniels Joseph, auction and commission house, furniture, carpets, lace curtains, draperies, lamps, rugs, etc. 24 Main

Daniels Myer, agt for J. Daniels

Daniels Myer, peddler, h River road opp Martin

Darby B. Leonard, mechanic, bds 9 River

Darby Charles, laborer, bds 5 Redmond

Darby Edward C., machinist, h 15 Snow cor Congress

Darby John, laborer, h 5 Redmond

Darby Joseph, painter, bds 5 Redmond

Darby Katie Miss, h 15 Hoosiek

Darby Patrick, laborer, h 9 Carr

Darby Rebecca A. Mrs., h 15 Hoosick

Darby Wm. C., student, bds 15 Snow

Darroch John G., h 22 River

Darroch John, coremaker, h 143 Church

Darroch Katie Miss, h 148 Church

Darroch Venie Miss, clerk for Markham, h 143 Church

Davick Thomas, emp Malleable, h 47 Mechanic

Davis Aaron B., mechanic, h Quarry st

Davis Earl, emp knitting mill, bds Quarry st

Davis Edward, h 20 High

Davis Eva M. Miss, h Quarry st

Davis Roy, drug clerk Smith's, bds Hotel Fitchburg

Davis Sarah, domestic, 94 Classic

Davis Waty Mrs., h 211 Church

De Long Eugene, member 2d Reg., bds 49 Abbott

De Long M. A. Miss, 127 Main

De Long Susan Mrs., h 127 Main

# The NEW YORK LIFE Insurance Company,

D. H. AYERS, Agency Director, Troy, N. Y.

#### HOOSICK FALLS DIRECTORY.

103

Deming Jefferson J., clerk E. Percey, 19 First

Dempsey Carrie Miss, h 11 Waldron ave

Dempsey Fannie, milliner Gillespie's, h 11 Waldron ave

Dempsey James, laborer, h 11 Waldron ave

Dempsey James, Jr., mechanic, road to Hoosick Corners

Denison Daniel S., bookseller, newsdealer, stationer, 19 John

cor Church, h 4 River (see adv)

Dernberg Catherine L. Mrs., h 15 Willow

Dennis Addie Mrs., h 9 Beckett

Dennis Flora Miss, h 9 Beckett

Dennison Stella, widow, h 4 River

Depew Lottie Miss, domestic at 96 Classic

Dick John H., flagman Fitchburg R. R., h 60 Classic

Dick M. E. Mrs., millinery goods, 58 Classic

Dickson Robert, driller, h 281 Church

Diffley John, moulder, h 68 First

Dill Florence Miss, clerk Groesbeck bakery, bds 49 High

Dillon Catherine, widow of Thomas, h 44 Cummings

Dillon Catherine Miss, h 44 Cummings

Dillon Michael J., teacher, bds 44 Cummings

Dillon Thomas, moulder, bds 44 Cummings

Dineen Katie, domestic, 17 Abbott

Dinner Abram, peddler

Dolan Ann, widow of Joseph, h 44 Fourth

Dolan Ann, widow, h 33 Carey ave

Dolan Bernard, laborer, bds 44 Fourth

Dolan Frances Miss, h 44 Fourth

Dolan George, bricklayer, bds 44 Fourth

Dolan Joseph, mason, h 44 Fourth

Dolin John, brick mfr, h 65 River road

Dolin Joseph, brickmaker, h 55 River road

Donlan Michael, laborer, bds 32 Lyman

Donohue Catharine Mrs., h 16 Congress

Donohue Charles, moulder, bds 4 School

Donohue Lizzie, Ellen and Katie, h 4 School

Donohue Patrick, laborer, h 21 Hovey ave

Donovan Patrick, mechanic, h rear 67 Mechanic

Dooley Dennis, laborer, bds 20 Park

#### Prompt Payment of Claims NEW YORK LIFE. is a Characteristic of the

D. H. AYERS, Agency Director, Troy, N. Y.

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#### R. S. DILLON & CO'S

Dooley Helena Miss, bds 6 Mechanic cor River road

Dooley John J., moulder, h 13 Madison

Dooley Mary, domestic, 97 Classic

Dooley Thomas E., moulder, h 99 Main

Doolittle Amanda Mrs., h Elm cor First

Doran Ann, Lizzie, Jennie, Katie and Rose, h 8 Gillespie

Doran Bridget, widow of William, h 8 Gillespie

Doran Helen Miss, h 84 High

Doran James, laborer, bds 84 High

Doran James Mrs., h 84 High

Doran William H., machinist, bds 84 High

Dorr C. M., stoves, tinware, furnaces, house furnishings and plumbing, 27 Church, h 67 River road (see adv)

Dorr Clarence, member 2d Reg., bds 67 River road

Dorr Franklin, machinist, road to Potter hill

Dorr Fred E., clerk C. M. Dorr, bds 67 River road

Dorr Joseph R., machinist, h 69 River road

Dougherty Daniel, clerk W. H. Dougherty, h 50 Center

Dougherty James E., moulder, bds 50 Center

Dougherty Michael, moulder, h 50 Center

Bougherty W. H., restaurant and lunch room, choice ales, wines, liquors, eigars, etc., pool and billiard room attached, Main cor John

Dower Ellen, h 69 River

Dower James, laborer, h 69 River

Bowling Bros., manufacturers and wholesale and retail dealers. in confectionery and ice cream. John st opp F. R. R. depot

Dowling John S. (Dowling Bros.), h John at opp depot

Dowling Robert E. (Dowling Bros.), h John st opp depot

Dowling Mary E. Miss, John st opp R. R. depot

Dowling Robert E., candymaker, John st opp depot

Downey Warren (Campbell & Downey), h 30 Main (Hannaberry place)

Downie Margaret, widow of James, h 52 Abbott

Downie Robert and Joseph, painters, bd 52 Abbott

Downs Edward, farmer, h Ball st beyond village line

Downs Edward, Jr., mechanic, h 26 Ball

- Doyle Agnes G. Miss, dressmaker, h 6 Cummings

#### Accumulation NEW YORK LIFE Contain More Priv-Policies of the NEW YORK LIFE Contain More Priv-Guarantees than those issued by any other Company.

#### HOOSICK FALLS DIRECTORY.

105

Boyle E. Augustin, timekeeper Malleable works, h head of Cummings at

Doyle Edward J., saloon, Church cor Elm, bds 49 Railroad ave

Doyle Hannah Mrs., h Riley's block, Water st

Doyle James C., mechanic, h 9 Davis

Doyle James, laborer, h 11 Fifth

Doyle James M., moulder, h 1 Cummings

Doyle Margaret Mrs., widow, h 25 Albany

Doyle Michael, moulder, h 163 Main

Dovie Miles, laborer, h head of Cummings st

Doyle Moses, machinist, h 26 Cummings

Doyle Owen, laborer, h 6 Carr rear 56 Parsons ave

Doyle Robert, moulder, bds head of Cummings st

Doyle William H., dealer in fine ales, lagers, wines, liquors, cigars, tobacco, etc., Church cor Elm

Doyle William, moulder, h head of Cummings at

Driscoll A., restaurant and lunch room. Dealer in best brands of ales, wines, liquors and cigars, 61 Church

Driscoll Neilie Miss, h 79 High

Driscoll Nettie Miss, student high school, h 61 Church

Driscoll Thomas J., moulder, h 84 High

Duba Abel, mechanic, h 125 Church

Dubian John, moulder, bds 68 First

Ducharme M. F. Mrs. and Minnie Miss, h 53 Hoosick

Duel Caroline Mrs., boarding house, 30 Lyman

Duffy Bridget Mrs., h 41 Railroad ave

Duily Katie, domestic, 136 Main

Dunham Alvah J., night watchman, h 27 Snow

Dunham David, laborer, h 3 Hoosiek

Dunn Anna Miss, h 74 Elm

Dunn Daisy and Julia Misses, Jul 10 Lyman

Dunn Frank, teamster, h 74 Fim cor Second

Dunn Lizzie, widow of Andrew S., h 19 Rensselser

Dunn Maria Mrs., h head of Cummings at

Dunspaugh Merrill Capt., member 2d Reg., h 143 Main

Duprey Ida and Abbie, h cold spring

Duprey John and Frank, mechanics, bd cold spring

Duprey Julius, mechanic, h near cold spring

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# Life see what the NEW YORK LIFE thas To Offer.

D. H. AYERS, Agency Director, Troy, N. Y.

106

#### R. S. DILLON & CO'S

Durfee F. B., asst ticket agt F. R. R. bds Union House

Durfee William, emp Wood works, h 57 High

Durkee Calvin Mrs , h 7 Fisk

Durkee Christina, domestic, 28 Hoosick

Dwyer Daniel Mrs., h 8 Smith

Dwyer Edward, moulder, h John st

Dwyer Edward, bds 8 Smith

Dwyer Elizabeth Miss, domestic at 45 Main

Dwyer James, coremaker, h John near Church

Dwyer James, laborer, bds 8 Smith

Dwyer Johanna Miss, h 58 High

Dwyer Joseph, moulder, h 4 Hurley

Dwyer Lizzie, domestic at 45 Main

Dwyer Willard B., mechanic, h 18 Burchard ave

Dwyer William, emp Wood works, bds 8 Smith

# E

Earley Ann, domestic at Abbott cor Parsons ave

Earley John, laborer W. A. W. Co., h 10 Cummings

Earley John, laborer, bds 10 Carey ave

Earley Thomas, emp knitting mill, bds 10 Carey ave

Easton C. W. (Easton, Rising & Worden), h 28 Hoosick

Easton James, h 28 Hoosiek

Easton, Rising & Worden, lumber, coal, builders' hardware and materials, insurance agents, etc., 9, 11 and 13 Hoosick (see adv)

Eaten Frank, manager of Excelsior Printing, 43 Classic, bds Hotel Fitchburg

Eddy Agnes Miss, teacher, h 6 Estabrook ave

Eddy Bertha Miss, dressmaker, h 8 Estabrook ave

Eddy Charlotte M. Mrs , h 24 Abbott

Eddy Charles W., h 24 Abbott

Eddy D. Webster, carpenter, h 6 Estabrook ave

Eddy Edwin, carpenter, h 8 Estabrook ave

Eddy Eliza J., widow of Benjamin, h 6 First

Edgerton Eliza Miss, h 35 High

# The NEW YORK LIFE Insurance Company.

#### HOOSICK FALLS DIRECTORY.

107

Eldred Hattie Miss, h 6 River

Eldredge Herbert, bookkeeper, h 43 Wilder ave

Eldredge J. M. & Son, general merchandise, 9 River

Eldredge J. M. (J. M. Eldredge & Son), h 9 River

Eldredge J. Wm., agent, h 40 Center (see adv)

Eldredge Le Roy H., patternmaker, h 47 Hoosick

Eldredge Merritt B., member of 2d Reg., bds 47 Hoosick

-Eldredge Vernie (J. M. Eldredge & Son), h 9 River

Ely A. R., clothier, hatter and gents' furnisher, Wood's block

Ely Fred B., clerk A. R. Ely, h 83 Classic

Ely Gertrude and Katherine Misses, h 83 Classic

-Ely Guy H., clerk A. R. Ely, h 83 Classic

Ely Wm. H., manager for A. R. Ely, h 83 Classic

English Eli, inventor and carpenter, h 19 Mechanic

English Joseph, carpenter and grocer, h Mechanic cor River road

English Joseph A., emp brick yard, h 55 River road

Estabrook E. R., insurance agent and secretary Hoosick Falis

Water Supply Co., 16 Classic, h 8 River

Estabrook F. H., with E. R. Estabrook, bds 8 River

Estabrook Lucy W., clerk E. R. Estabrook, h 8 River

Estabrook Mary F. Miss, h 8 River

Estabrook W. H., mason, h 8 River

Estes Edith Miss, h 16 cold spring

Estes William, teamster E. Leonard, h 16 cold spring

Evers Frederick, h off head of Cummings st (Dundee ave) +

Ewings Flora C. Miss, teacher, h 64 Wilder ave

Ewings Mabel W. Miss, teacher, h 64 Wilder ave

Ewings Luther B., machinist, h 64 Wilder ave

### F

Fagan Michael J., machinist, 62 High Fairbanks Edward, laborer, h 11 Second Farley Michael, eigarmaker, bds Union house Farrar Geo. Fred. foreman packing dept, h 36 Wilder ave For Investment see the Insurance Bond with Guaranteed Interest

# OF THE NEW YORK LIFE.

108

R. S. DILLON & CO'S

Fay John, h 69 First Fay Mamie, Bridget

Fay Mamie, Bridget, Anna and Nellie, h 69 First

Fay Nellie, domestic at 43 Main

Feeney Patrick, moulder, h Hurley cor Mechanic

Fennessy John, carriage mfr. h 53 River

Fenton Marietta and Nellie M., h 127 Main

Fenton William H., machinist, h 127 Main

Ferber Ellis, clerk Lurie's, h 124 Church

Filkins Charles E., carpenter, h 12 Ball

Filkins Elmer T., machinist, h 12 Ball

Finch Hattie Mrs., h 105 Main

Finn John, laborer, h 115 Railroad ave

Fisher Annie, domestic at 26 Abbott

First National Bank of Hoosick Falls, Wood's block, Main st cor Classic (see adv)

Fisk Irving L., student, h 93 Main

Fisk J. M., machinist, h 41 Hoosick

Fisk Lester M., patternmaker, h 93 Main

Fisk Lucy Miss, h 41 Hoosiek

Fisk Lucy R. Miss, h 98 Main

Fitzgerald John J., foreman chipping dept, h 5 Jackson

Fitzgerald M., brewery on R. R. off River, h 5 Second

Fitzgerald Margaret Mrs., h 160 Church

Fitzgerald Mary Mrs., h Elm cor Railroad ave

Fitzpatrick William, laborer, h 15 Saratoga

Fleming Lizzie Miss, h 25 River road

Fleming Luke, machinist, h 32 River road

Fleming Mary Mrs., domestic at 152 Main

Fleming Mary and Katie, h 78 High

Fleming Thomas, laborer, h 78 High

Fleming Thomas and James, bd 25 River road

Fleming Timothy A., machinist, h 25 River road

Fleming Wm., laborer, bds 32 River road

Flood Margaret Mrs., h road to North Hoosick

Flood Mary Miss and Mary Mrs., h 6 Abbott opp Jackson

Flynn Johanna, domestic at 19 Abbott

Flynn John, laborer, h 10 Beckett

Flynn Michael, machinist, h 10 Beckett

# Wanted by the NEW YORK LIFE. ROOM FOR

D. H. AYERS, Agency Director, Troy, N. Y.

#### HOOSICK FALLS DIRECTORY.

109

Flynn Richard, marble worker Hoctor's, bds 209 Church Flynn Thomas, laborer, h 10 Huriey Fogerty Edward H., bookkeeper Haussler & Son, h 18 High Fogerty Ella J. Miss, deputy postmistress North Hoosick, h 18 High

Foley Bartholomew, laborer, h 19 Albany Foley Eliza Miss, h Elm cor Railroad ave Foley William Mrs., h Elm cor Railroad ave Foliette Francis, h 7 Kelly Follette Josephine Miss, h 7 Kelly Forbes John, gardener for J. H. Warren Ford Catherine, widow of Michael, h 145 Main Ford John H., barber, h 107 Railroad ave Foren Julia Miss, h 41 River road Fortier George, tailor 38 Classic, h head of Cummings (see adv) Fox Charles, laborer, h 4 Hurley Fox Helen Miss, h 88 High Fox Henry L., h 6 Hoosiek Fox John F., h 88 High Freemyer George, carpenter, h 9 Kelly Freemeyer Henry E. Mrs., h 15 Nixon Freemyer Millie Miss, h 9 Kelly French Ann Mrs., h Fisk cor Carey ave French Thomas, bds Fisk cor Carev ave. French William, moulder, h Fisk cor Carey ave Frost Emily, widow of Ira J., h 14 Fourth Fuller Charles W., painter, h 39 Hoosick Fuller Walter, member of 2d Reg., bds 39 Hoosick

### G

Gaffney Julia A. Miss, h 25 John Gaffney Kate, widow of John H., h 16 Lyman Gaffney Mary, widow, h 25 John Gaffney Peter, baggagemaster, h 25 John Gallagher Andrew, h 164 Main Absolute Protection and Profitable Investment secured by Policies

### IN THE NEW YORK LIFE INSURANCE COMPANY.

110

#### R. S. DILLON & CO'S

Gallagher Bartholomew, teamster, h 8 Hoosick

Gallagher Frank, emp electric road, bds 164 Main

Gallagher Frank M., clerk, Richmond ave

Gallagher Fred, laborer, bds 12 Eldredge

Gallagher George, moulder, h 12 Eldredge

Gallagher Helen G. Miss, h 8 Hoosick

Gallagher Howard T., clerk Jones, Parsons & Co., bds Main cor Richmond ave

Gallagher John, coal dealer, h 8 Hoosick

Gallagher John, Jr., laborer, bds 8 Hoosick

Gallagher Martin, laborer, bds 27 Congress

Gallagher Nellie Miss, h 8 Hoosiek

Gallagher Thomas, laborer, h 197 Church

Gallagher Thomas and Thomas, Jr., laborers, 27 Congress

Gallagher William, carpenter, h 21 Congress

Galvin John and Hugh, emp Wood works, bd 19 Willow

Galvin John, laborer, h 195 Church

Galvin Leo, moulder, bds 20 Carey ave

Galvin Mary Miss, h 195 Church

Galvin Minnie F. Miss, h 20 Carey ave

Galvin William, laborer, h 20 Carey ave

Gannon Patrick, moulder, h 1 Cummings

Garbarino A., confectionery, etc., 65 Church

Gardner Daniel S., laborer, h 97 High

Gardner David E., real estate, h 25 Hoosick

Gardner Jessie Miss, music teacher, h 119 Main

Gardner N. A. Mrs., h 119 Main

Gardner Townsend, mechanic, bds 97 High

Gary Thomas R., with Miller, Hall & Hartwell, bds 80 Main

Gaynor Geo., mechanic, h 54 Center

Gaynor Thos. E., clerk, bds Main cor John

Geddes Marion M. Miss, h Lyman near cold spring

Geddes Robert, machinist, h Lyman near cold spring

Geer Danforth, assistant secretary W. A. W. M. and R. M. Co., h 108 High

Gehrean Bridget Mrs., h 159 Main

Gerhrean Wm., machinist, h 101 Railroad ave

Getter Frank V., painter, h John st

# NEW YORK LIFE Insurance Company, Hon. John A. McCall.

Assets, January 1st, 1898, Over \$200,000,600.

#### HOOSICK FALLS DIRECTORY.

111

Getter John A., shoemaker, h John st

Getty Addison, cashier First National Bank, h 152 Main

Getty Carl H., student, bds 152 Main

Getty Lydia Mrs., h 152 Main

Gibson Charles C. (Gibson & Jones), bds 96 Classic

Gibson John, paints, oils and wall paper, 49 Church, h 47 Church (see adv)

Gibson John W., student, h 47 Church

Gibson & Jones, fine and staple groceries, Gibson block, 39 Church (see adv)

Gibson Sara B. Miss, teacher of piano and organ, and organist of Presbyterian church, 47 Church

Gifford Fred W., clerk Gibson & Jones, h 53 Parsons ave

Gilgallon Henry, painter, h High opp race course

Gill Edward F., sergeant 2d Reg., h 9 Snow

Gillespie Bros., dry and fancy goods and carpets, cloaks and curtains, Chency block, Main cor Classic (see adv)

Gillespie Chester (Gillespie Bros.), h 9 Third

Gillespie Nelson (Gillespie Bros.), h 99 Classic

Gleason Ellen Mrs., h 21 Lyman

Gleason John, emp Superior knitting mill, bds 21 Lyman

Gleason Mary, widow, and Mary Miss, h 76 Abbott

Gleason Thomas H., moulder, h 76 Abbott

Gleason Timothy, laborer, h 76 First

### GIBSON & JONES

Is the only firm in town who confine their whole attention to

STAPLE AND FANCY

# GROCERIES

We handle many specialties sold only by us. We do the largest strictly Grocery business. We guarantee all goods and prices.

Gibson Block, 39 Church St.,

HOOSICK FALLS, N. Y.

# THE NEW YORK LIFE, The Oldest and Greatest ance Company in the World. Supervised by 82 Governments.

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#### R. S. DILLON & CO'S

Glenn James H , moulder Malleable, bds 23 River Glenn J. Gaylord, clerk Maileable Iron works, h 23 River Glenn Susie A., student high school, h 23 River Glennon Patrick, laborer, h 67 Abbott Glennon Timothy, laborer, bds Dundee ave Godbee A. M. Mrs., h 18 Willow Godfrey Albert, laborer, h 16 Snow Goldman Abram I., clerk P. Lurie's, h 90 Elin Gooding David M. and David M., Jr., h S Dove Goodwin John, h 9 Saratoga Goodwin John, laborer, bds 74 Mechanic Goodwin Michael J., mechanic, h 74 Mechanic Gorman Bridget, widow of William, h 42 First Gorman Julia, widow, h 8 Eldredge ave Gould Augustine, domestic at 92 Classic Gould Catherine, widow of Timothy, h 36 Second Gould Lila J. and Anna M., h 36 Second Goyette Joseph, mechanic, h 18 Wall Grady Ellen, widow, and Nellie Miss, h 9 Carey ave Grady James E., hostler, h 22 Lyman Grady Margaret and Mary Misses, b 22 Lyman Grady Thomas, painter, h 4 Barnett ave Grady Thomas J., moulder, h 1 Troy Graney Edward, cigarmaker, bds 68 River Graney James, moulder, bds 68 River Graney John E., moulder, h 68 River Graney Mary Mrs., h 68 River Graney Patrick, farmer, h Ball st beyond village line Graney Patrick J., saloon, 68 River near iron bridge Granev William, moulder, h 68 River Grannan Matthew, moulder, h 39 First Grant Annie and Louise, h 28 Lyman Grant Henry and John, emp Wood works, bd 28 Lyman Grant James, clerk Joseph Buckley, bds 28 Willow Grant John, organist St. Mark's church, bds 173 Church Grant John, blacksmith, h 28 Lyman Grant Kate Mrs., h 23 Willow Grant Lizzie and Nellie, h 169 Church

# The NEW YORK LIFE Insurance Company,

D. H. AYERS, Agency Director, Troy, N. Y.

#### HOOSICK FALLS DIRECTORY.

113

Grattan John L., druggist, 15 John, bds 93 Main

Graves Jacob A., farmer, b River road

Gray Fred, salesman Pincus, bds 176 Main

Gray Gilbert Oscar, bds 176 Main

Gray Lillian Adelaide Miss, h 176 Main

Gray Norman M., h 79 Classic

Gray Sarah A., widow of Marshall, h 176 Main

Green Arthur, moulder, bds 4 Ball

Green George F., moulder, h 10 Ball

Green J. Frank, mechanic, h 137 Main

Green Sadie Miss, h 137 Main

Greene Geo. E. & H. J., attorneys and counselors at law, Wood's block, over First National bank

Greene Geo. E., lawyer, Wood's block, h 4 Abbott cor Wilder ave.

Greene Herbert J., lawyer, Wood's block, bds 30 Parsons ave

Greene Lodisa Mrs., h 30 Parsons ave

Greene Minnie B., stenographer, h 30 Parsons ave

Greenfield Louis, general merchandise, 45 Mechanic, h 9 Eldredge

Grelish John, painter, h 44 Hoosick

Grelish Michael J., painter, h 44 Hoosick

Grelish Thomas E., painter, h 44 Hoosiek

Griffin John H., clerk S. H. White, h 33 First

Griffith Thomas, laborer, h 10 Willow

Groesbeck Almon W., moulder, bds 6 Davis

Groesbeck Cornelius, h 6 Davis

Groesbeck Harvey P., in secretary's office W. A. W., h Classic st

Groesbeck John B., coachman, h 41 Wilder ave

Groesbeck J. L., baker and confectioner, 26 Classic, b Classic at (see adv)

Guidon John, farmer, Ball at beyond village line

Guile George, laborer, h 8 Eldredge

Gulley James, laborer, h 18 Congress

Gulley Samuel, laborer, bds 18 Congress

# Prompt Payment of Claims NEW YORK LIFE. B. H. AYERS, Agency Director, Troy, N. Y.

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R. S. DILLON & CO'S

### H

Hachen Godfrey, moulder, h 55 Mechanic Hackett Andrew, mechanic, h 9 Smith Hackett Edward, emp Wood works, bds 5 Estabrook ave Hackett Lawrence, carpenter, h 5 Estabrook ave Hackett Rose and Lillie, h 5 Estabrook ave Hackett Wm. J., emp Wood works, bds 9 Smith Hakes Minnie, domestic at 148 Main Hale Charles Mrs., h 29 Center Hale Charles, carpenter, bds 29 Center Hale Harry V., member 2d Reg., h 61 High Hale Joseph H., carpenter, h 61 High Hale Maud M. Miss, saleslady Gillespie Bros, h 51 High Hale P. A., h 1 Waldron ave Hale William H., bds 29 Center Haley Albert W., machinist, h 12 Third oor Hoosick Haley Charles, moulder at Malleable works, h 31 Wall Haley Charles, Jr., laborer, h 31 Wall Haley Patrick, laborer, bds 31 Wall Haley William G., carpenter, h 133 Main Hall Andrew J., carpenter, h 24 Fourth Hall Dennis C., painter, h 48 Abbott Hall Derick L., collection dept W. A. W., h 25 Church Hall M. J. Mrs., h 49 Abbott Hall Thomas, moulder, h 35 Second Hall Walter P., mechanic, h 3 Jackson Halpin Elizabeth Mrs., widow, h 98 Church Halpin Lizzie J. Miss, dressmaker, h 98 Church Halpin Nellie F. Miss, teacher, h 98 Church Hamilton James, emp Electric Light Co., h 30 Third Hamilton Jane Mrs., widow, h 83 Lyman Hamilton Matthew, night watchman, h 88 High Hamilton William R., monlder, h 9 Cummings Hammond George W., h 55 Center Hankard John, laborer, h 12 Willow Hankard Patrick, Jaborer, h 12 Willow

#### Accumulation NEW YORK LIFE Contain More Priv-Policies of the NEW YORK LIFE Contain More Privlieges, Benefits, and Guarantees than those issued by any other Company.

#### HOOSICK FALLS DIRECTORY.

115

Hanley John, emp Wood works, bds 20 Park
Hannaberry Daniel, h 30 Main (Hannaberry place)
Hanners Elsie Miss, h 42 Parsons ave
Hannibury Daniel, h rear 32 Main
Hannon Anna Miss, teacher at Academy, bds 13 Munsell
Hannon B. A., dealer in fine millinery, 67 Classic (see adv)
Hannon Ella Miss, h 7 Davis
Hannon Frank J., painter, h 78 Elm
Hannon James, coremaker, h 7 Davis
Hannon James, Jr., moulder, h 65 Classic
Hannon John, moulder, h 55 Mechanic
Hannon Kate Miss, h 13 Munsell

Hannon Kate Miss, h 13 Munsell Hannon Kate, widow of Dennis, h 13 Munsell Hannon Nellis Miss, h 65 Classic

Hannon T. H., physician and surgeon, office 10 John, h 67 Classic. Office hours 8 to 10 A. M., 1 to 3 and 6 to 9 P. M.

Hannon Thomas, mechanic, h 7 Davis Hanselman Martin, laborer, h 8 Martin Harder Lewis P., machinist, h 7 Rensselaer Harding Eliza J. Mrs., h 56 River

Harding Eliza J. Mrs., h 56 River
Haren P. J., proprietor Union house, Elm cor Railroad ave
Haren Thomas F., mechanic, h 91 First
Harmon G. I., factory inspector, h 15 Willow
Harmon Harold C. and Bertrand O., h 15 Willow
Harrigan Cornelius, blacksmith, h 31 Third
Harrigan Daniel, mechanic, bds 45 First
Harrigan James, blacksmith, bds 31 Third
Harrington Aifred B., machinist, h 38 Abbott
Harrington James A., moulder, h 6 Manton
Harrington Ormus, painter, h 38 Abbott
Harrington Theresa and Mary, h 6 Manton

Harrison G. Albert, carriage maker, bds 137 Main Harrison Henry, carriage and sleigh maker, 137 Main Harrison Howard, moulder Malleable works, h 67 High Harrison James H., carriage maker, bds 137 Main Harrison Patrick, laborer, bds 30 Lyman Harrison Selina, widow of Henry, h 137 Main

# Life see what the D. H. AYERS, Agency Director, Troy, N. Y.

116

#### R. S. DILLON & CO'S

Hart Wm. H. Mrs., h 147 Church
Hartley Fred, laborer, h 32 River road
Haswell Alvah R. Mrs., h 30 Parsons ave
Haswell John C., accountant W. A. W., h 32 Parsons ave
Haswell Robert A., milk dealer, Haswell Homestead
Haswell Robert Porter, Haswell Homestead
Haswell Sherwood, farmer, Ball st beyond limits
Hathaway Seymour, emp Wood works, bds 114 Church
Hanssler Kate, widow of Henry, h 170 Main
Haussler Louis (Haussler & Son), bds 89 Main
Haussler Margaret Miss, h 89 Main

Haussler & Son, furniture dealers and undertakers, pictures, engravings, etc., 8, 10 and 12 Classic (see adv)

Hawthorne Frank K., machinist, h Snow st Hawthorne Harris S., carpenter, h 73 Elm Hawthorne Helen Mrs., h 11 First Hawthorne Ira D., machinist, h 93 Classic Hawthorne Josephine Miss, h 11 First Hay Merritt, carpenter, bds 30 Lyman

Hayden Patrick, painter, h 14 Eldredge ave Hayden William, painter, bds 6 Willow cor First

Hayes David M., blacksmith, h 23 Munsell cor Beckett

Hayes Eliza, widow, h 31 Munsell cor Troy

Hayes Ellen, widow, and Ellen Miss, h 55 River

Hayes James Mrs., h rear 24 Mechanic

Hayes James H., mechanic, bds 31 Munsell cor Troy

Hayes John F., carpenter, h 16 Gillespie

Hayes Thomas, laborer, h 10 Caffrey

- Hayes Timothy D., laborer, h 27 Munsell

Hayfield Alice Miss, b 173 Church

Hayfield Geo. H., job printer, h 173 Church

Hayfield Thomas H., Criterion cafe, choice wines, liquors and Bolton's ale, 11 Elm, h 173 Church

Hayner Angeline Mrs., h 16 Willow

Hayner Carrie Mrs., h 30 Main, Hannaberry place

Hayner Mary, widow, h 25 Hoosiek cor Second

#### "FOUR SQUARE TO ALL THE WINDS THAT BLOW."

# The NEW YORK LIFE Insurance Company.

#### HOOSICK FALLS DIRECTORY.

117

Haynes Aaron J., farm hand, h 7 Saratoga

Haynes David, farmer, h High st near North Hoosick

Haynes Hattie Miss, h 21 Second

Haynes Wm., farmer, River road

Haynes Wm. P., supt Hoosick Falls Gas Light Co., h 3 Fisk

Healy D. A., Central Hotel restaurant, 7 and 9 John

Healy M. H. Mrs., h 89 Main

Healy Wm. J., clerk, bds Central hotel

Heaton Willis E., attorney and counselor at law, Chency block,

h 33 Abbott cor Parsons ave (see adv)

Hebert Henry, gas maker, h 80 First

Hebert Oliver, gas maker, h 14 Nixon

Heffernan Emma Miss, h 19 Munsell

Heffernan John J., emp Wood works, h 19 Munsell

Heffernan Lawrence, emp Wood works, bds 19 Munsell

Heffernan Michael, emp Wood works, bds 19 Munsell

Heffernan Michael, h 2 Railroad ave near cold spring

Hegeman William L., mechanic, h 8 Third

Henchey Bartholomew, emp Wood works, bds 8 Jackson

Henchey Joseph J. (Killion & Henchey), h 8 Jackson

Henchey Patrick, laborer, h 8 Jackson

Henchey Thomas E., barber, 40 Classic, h 8 Jackson

Hennessey Catherine, widow of Daniel, 109 Railroad ave

Hennessey James, clerk Martin Murphy, bds 52 Church

Hennessey James, clerk Martin Murphy, bds 179 Church

Hennessey John, blacksmith, h 23 John

Hennessey John, laborer, h 37 Mechanic

Hennesey Thomas F., street supt, h 1 Beckett

Hennesey William, machinist, h 187 Church

Henry Hulbert F., laborer, h 142 Church

Henry Nellie R. and Jennie B., h 142 Church

Herrick Dora, domestic at 70 Elm

Herrick Jane P. Mrs., b 92 Classic

Herrington Joel, driver, h 40 River

Herrington John W., farmer, h Case road to West Hoosiek

Herrington, see also Harrington

Hescock Charles A., mechanic, h 110 Church

Hewitt C., physician and surgeon, 32 Wilder ave

For Investment see the Insurance Bond with Guaranteed Interest

# OF THE NEW YORK LIFE.

118

R. S. DILLON & CO'S

Hiams G. Frank, upholsterer Haussler & Son Hibbert Isaac, h on hill rear 65 River road, Promised Land Hibbert Lavinie Miss, h Promised Land Hickey Michael J., coachman, h High st opp race course Higgins Alfred, painter, h 16 Third Higgins Barbara Miss, h 18 Lyman

Hill Edwin E., machinist, h 35 Center

Hill Elmer, machinist, h 9 Railroad ave

Hill George Mrs., h Case road to West Hoosick

Hill Solomon, h Case road to West Hoosick

Hill Thomas A., farmer, h Case road to Eagle Bridge

Hill William, farmer, h Case road to Eagle Bridge

Hines Mary Miss, domestic at 21 Church cor John

Hinsdill C. A. Mrs., h 85 High

Hipwell Charles, painter, bds 41 Railroad ave

Hiserd Charles, patternmaker, h 4 Ball

Hiserd P. B., life and accident insurance agent, office and residence 31 Wall cor Davis (see adv)

Hitchcock G. W. Mrs., h 6 Estabrook ave

Hoag Aaron A., carpenter and builder, h 3 Third (see adv)

Hosg Clarence, bds 3 Third

Hoag Frank, laborer, bds 3 Third

Hoctor Bros., marble and granite workers, 212 Church (see adv)

Hoctor Mary A. Miss, dressmaker, h 209 Church

Hoctor Stephen P. (Hoctor Bros.), b 149 Main

Hoctor Timothy (Hoctor Bros.), h 209 Church

Hoffman Yeregon, mechanic, Dundee ave near Cummings

Hogan Mary, domestic at 36 River

Hogan Michael, laborer, h 23 John

Hogan Thomas, laborer, h 2 Troy

Hogan William, James and Patrick, laborers, bd 1 School

Holden James, laborer, h off north end of High st

Holden William, hairdresser 37 Elm, h 46 Hoosick

Holihan John, moulder, bds 84 High

Hollis Charles, fireman Malleable, h Fifth st

Hollis Charlotte, widow of Wm. E., h 36 River

Hollis Edward H., engineer Mulleable, h 48 Center.

Hollis George P., member 2d Regiment, bds 5 Fisk

# Wanted by the NEW YORK LIFE. ROOM FOR

D. H. AYERS, Agency Director, Troy, N. Y.

#### HOOSICK FALLS DIRECTORY.

119

Holman Charles C., machinist, h 8 Burchard ave

Holmes Roy S., with Watson M. Holmes, bds 94 Classic

Holmes William H., laborer, h Seward at

Holmes Watson M., forniture dealer, upholsterer and undertaker, Holmes block, 54 and 58 Classic, h 94 Classic (see adv).

Holnbeck Alonzo, h 31 Wilder ave

Holton Chas. W., machinist, h 2 First cor River

Holton Josephine Miss. h 2 First cor River

Hooley Mary and Margaret, domestics at 108 High

Hoosick Falls Gas Light Co., W. P. Haynes supt, 24 Classic

Hoosick Falls Hosiery Co., Thos. B. Wilson supt, foot of Elm at Hoosick Falls Library, 13 Church

Hoosick Valley Democrat, Chas. W. Brown, 18 John (see adv) Hoosick Falls Water Supply Co., E. R. Estabrook secretary,

office 16 Classic

Hoosick Falls Water Power and Light Co., 46 Classic

Hopkins Frank H., member 2d Reg., bds 3 Mechanic

Horsley Benjamin, editor and proprietor "Rensselaer County Standard," h 33 Wilder ave (see adv)

Houlihan James, laborer, h 12 Carey ave cor Railroad ave

Houlihan Johanna Miss, h 12 Carey ave

Houlihan John, Inborer, h 18 Carey ave

Hover Geo. A., mechanic, h Quarry st

Hover Grace Miss, h Quarry st

Howard David J. M., foreman of wheel dept new shop W. A. W. Co., resides North Hoosick

Howe J. D., general trucking and teaming, h 22 Hoosick (see adv)

Howe Thos. F., mechanic, h 6 First

Howland Linus, boxmaker, h 52 Center

Howland William, boxmaker, h 56 River

Hoyt Ellsha F., physician and real estate dealer, h 34 River

Hubbard Andrew, laborer, b 14 Madison

Hudson Frederick R., physician and surgeon, office 116 Church, h 123 Church

Hughes John, laborer, h 3 Carey ave

Hughes John, engineer of water-works pumping station, resides at the station off south end of Church st

Hughes Michael and Richard, emp knitting mill, bd 31 Third

Absolute Protection and Profitable Investment secured by Policies

## IN THE NEW YORK LIFE INSURANCE COMPANY.

120

#### R. S. DILLON & CO'S

Hull Bertha Miss, h 25 River

Hull Ezra C. W., carpenter, h 195 Main

Hull H. Lee, mechanic, bds 195 Main-

Hull James K., civil engineer, h 30 Wilder ave

Hull Lenn R. Miss, h 195 Main

Hull William, mechanic, h 121 Main

Hulsapple William, foreman, bds Union bouse

Humphrey D. J., mfr of barness, saddles, etc., 12 John, h 15
Abbott (see adv)

Hunter Francis, on Mrs. Wood's grounds near pond

Hunter George, farmer, h Ball st beyond village line

Hurd Bertha Miss, h 25 River

Hurd Darwin D., livery, feed and boarding stable, and dealer in carriage and draught horses, telephone connection, 41 Elm opp American house, h 70 Elm

Hurd E. B., farmer, h 25 River

Hurd Mamie Miss, student High school, h 71 Elm

Hurd Mary Miss, b 70 Elm

Hurley John, butcher, bds 32 Lyman

Hyland & Burns, choice groceries and provisions, 15 Main (see adv)

Hyland William (Hyland & Burns), h 5 Richmond ave Hynick Edward, mechanic, h 14 Fisk

### T

Ickes Charles, laborer, h High opp race course Irwin Alice, domestic at 83 Classic

J

Jackson Jennie Miss, at 32 Lyman Jacobs Nettie Miss, bds 20 River Jacobs Peter, emp Wood works, h 20 River Jaquith Frederick P. Mrs., h 36 Hoosick Jarrett Thos., laborer, h 5 Lyman

# NEW YORK LIFE Insurance Company. Hon. John A. McCall. President.

Assets, January 1st, 1898, Over \$200,000,000.

#### HOOSICK FALLS DIRECTORY.

121

Jensen Victor, polisher, h 9 Davis

Jepson Everett M., coachman, h 94 High

Jewett Alfred E., carpenter, h 229 Church

Jewett Harold F., student, bds 229 Church

Johnson Nellie Miss, emp knitting mill, bds 148 Church

Johnson William, farmer, h Johnson hill

Johnston Alonzo L., dry goods, groceries and general merchandise, 1 Church, h 3 Church (see adv)

Johnston Cassius A., clerk, bds 3 Church

Johnston De Witt C., clerk A. L. Johnston, h 90 Classic

Johnston Eugene, machinist, h 4 Superior

Jones Albert M., planos and organs, 10 Third

Jones Edward M. (Jones, Parsons & Co.), h 67 Main

Jones Emma Miss, h 87 Elm

Jones Ernest C. (Gibson & Jones), h 17 Abbott

Jones Fred L., driver National Express, h 31 Center

Jones J. Fred., mechanic, h 69 Classic

Jones Marcia Miss, h 10 Third

Jones Marion C. Miss, h 67 Main

Jones Melvin R., mechanic, h 11 Burchard ave

Jones, Parsons & Co., dry goods, groceries, boots, shoes, carpets, etc., Main cor John (see adv)

Jones William C , with Jones, Parsons & Co., h 62 Wilder ave

Joslin Adelia Miss, h 31 Hoosick

Joslin Geo. W., clerk F. H. White, h 31 Hoosick cor Third

Joslin Isaac N., h 31 Hoosick

Joslin Polly, widow, bds 31 Hoosiek cor Third

Joy Alice, widow of Bernard, h 26 Ball

Joy Benjamin, b 17 Fourth

Joy Clarence H., grocer 16 Fourth, h 14 Fourth

Joy Larmon, member 2d Reg., bds 17 Fourth

Joy Lottie Miss, h 26 Ball

Joyce Katie Miss, h 28 Willow

Joyce Michael, laborer, h 28 Willow

Juno Amady, earpenter, h 20 Congress

# THE NEW YORK LIFE, The Oldest and Greatest ance Company in the World. Supervised by 82 Governments.

122

R. S. DILLON & CO'S

### K

Kane John, emp Wood works, bds 17 Munsell

Kane Nellie and Barbara Misses, h 17 Munsell

Kane Peter, laborer, h 17 Munsell

Kantz John, general merchandise, 43 River, h Third cor River

Kautz J. & P., dry goods, etc., Third st cor River

Kautz Phebe Mrs., h Third st cor River

Kantz Phebe L. (J. & P. Kantz), h Third st cor River

Keach George N., h 2 Estabrook ave

Keach Grace R. Miss, h 2 Estabrook ave

Kean Walter, emp knitting mill, bds 24 Third

Kean Wm. H., traveling agent W. A. W. Co., h 24 Third

Kearney, see also Carney

Kearney Arthur, moulder, bds 10 Barnett ave

Kearney Delia and Annie, h 167 Church

Kearney Libble Miss, dressmaker, h 167 Church

Kearney Mary and Sarah, h 44 Abbott

Kearney Mary J., widow, h 10 Barnett ave

Kearney May Miss, h 10 Barnett ave

Kearney Patrick W., carpenter, h 44 Abbott

Kearney Sadie, cashier Lurie's, h 44 Abbott

Keefe Cornelius, laborer, h 17 Nixon

Keefe Dennis, moulder, h 10 Gillespie

Keefe Elizabeth Mrs., h 3 Waldron ave

Keefe Ellen Miss, h 197 Church

Keefe Margaret, widow of Thomas, h 197 Church

Keefe Margaret Mrs., h 9 Munsell

Keefe Nora Miss, h 69 High

Keefe Patrick, mechanic, h 26 Willow

Keefe Thomas B., foreman brass foundry W. A. W. Co., h 3 Waldron ave

Keefe, see also O'Keefe

Keegan John, mechanic, h 115 Main

Keeler John, laborer, h Dundee ave off Cummings st

Keenan Frank A., Smith's drug store, 7 Waldron ave

Keenan Thomas F., barber, Classic cor Church, h 78 Wilder ave (see adv)

# The NEW YORK LIFE Insurance Company,

D. H. AYERS, Agency Director, Troy, N. Y.

#### HOOSICK FALLS DIRECTORY.

128

Keene Thomas A., wine clerk at Hotel Fitchburg

Kehoe William, emp Wood works, h 9 Mechanic

Kelly Ellen Mrs. and Ellen Miss, h 28 Water

Kelly Frankie Miss, emp knitting mill, rooms 12 Willow

Kelly Hannah, domestic at 74 Main

Kelly James, barber, 58 River

Kelly John, mechanic, h 28 Water

Kelly John D., laborer, h 15 Redmond

Kelly Mary Mrs., h 44 Hoosick

Kelly Michael Mrs., h 32 Ball above Snow

Kelly Thomas T., laborer, h 14 Madison

Kelly Wm., mechanic, h 11 Railroad ave

Kelyer William, real estate, h 148 Church

Kennedy Katie Miss, bds 65 River road

Kennedy Mollie Miss, waitress Hotel Fitchburg

Kennedy Wm. J., comedian, bds Hotel Fitchburg

Kenney Elizabeth and Mary, h 163 Main

Kenney John J., carpenter, h 8 Carey ave

Kenney Mary E. Miss, h 87 Elm

Kenney Thomas, mechanic, h 87 Elm

Kent James, moulder, h 13 Carey ave

Kerkin James J., mechanic, h 41 First

Kerkin Mary A., widow, h 41 First

Kiely James Mrs., h 9 Saratoga

Kiely Mary A. Miss, teacher, h 23 Munsell

Killion & Henchey, contractors and builders, 92 Church (see adv)

Killion James A., wood worker, h 7 Fourth

Killion Louis I. (Killion & Henchey), h 7 Fourth

Killion Margaret F., widow of Thos., h 7 Fourth

Killion Patrick, engineer, bds 7 Fourth

Kimpton Elmer J., steam laundry, 31 Church, h 33 Church (see adv)

Kincaid George H., painter, h 55 Parsons ave

Kincaid M. D., member 2d Reg., h 125 Church

King James, h 41 Railroad ave

King John, machinist, bds 41 Railroad ave

King Mary, widow, emp Hotel Fitchburg

# Prompt Payment of Claims NEW YORK LIFE. is a Characteristic of the D. H. AYERS, Agency Director, Troy, N. Y.

124

#### R. S. DILLON & CO'S

King Philip, 41 Railroad ave near Elm
King Roxanna C., widow, h 47 River
Kirby John, mason, h John st alley
Kirby Lucy and Maggie, h John st alley
Kirby William, moulder Malleable, h 7 High
Kirwan John, mechanic, h 42 Ball
Kirwan Thomas, laborer, bds 32 Lyman
Kobell Louis, peddler, h 15 Center
Kokley John Mrs., h 20 Mechanic
Krebs C. Otto, foreman "Democrat," h 79 Classic
Kyer Hans, laborer, h Scott st
Kyer John, h Scott st

### L

La Barr L. J., Capt. Salvation army, 12 John Laclaire Henry, bds 14 Nixon Ladd Albert A., emp W. A. Wood Co., h 72 Wilder ave Ladd Benjamin G., mechanic, h 3 Richmond ave Ladd Fred, clerk, bds 3 Richmond ave Ladd Jessie Miss, h 3 Richmond ave Ladd Leo, member 2d Reg., bds 72 Wilder ave Laden John, bds on hill rear 65 River road Ladden Patrick, laborer, h Hampton ave, Clay hill Lahany Patrick, teamster, h 25 Willow Lake Gary, mechanic, h 8 Hall Laker Aaron, laborer, h 45 River road Lamb G. M., physician and surgeon, office and residence Boynton block, 60 Classic (see business card) Lane Derrick, clerk W. A. W. collection dept, h 25 Church Lane Edward, bookkeeper, bds 15 John Lane John D., clerk, h 15 John Lane John H., machinist, h 15 John Lane Katharine Miss, milliner Lurie, bds 15 John Lane Teresa, saleslady Lurie, h 15 John Lange Sherman, moulder Malleable, bds Seward st Langworthy Grant, h Ball at beyond village limits Langworthy Isaac, farmer, h Ball at beyond village limits

#### Accumulation NEW YORK LIFE Contain More Priv-Policies of the NEW YORK LIFE Contain More Priv-Guarantees than those issued by any other Company.

#### HOOSICK FALLS DIRECTORY.

125

Lannon Michael, laborer, h rear 68 High

Lausing John J., carpenter, h 5 Congress

Lansing Roscoe C., member 2d Reg., h 5 Congress

Lansing Susan I. Miss, h 5 Congress

Lapius Chas. H., member 2d Reg., bds 14 Ball

Lapius John H., carpenter, h 14 Ball

Laport Antoine, laborer, h 32 Mechanic

Laport Eli, mechanic, h 6 Martin

Laport Michael and Theodore, laborers, bd 6 Martin

Laport Peter, laborer, h Scott st

Larrabee George, baker Groesbeck, bds 32 Lyman

Laurson Christian, moulder, h Seward st

Lavine Harris, tin peddler, bds 15 Center

Lawrence Philip E., mason, h 86 Classic

Lawson Frank A., meat and vegetables, 15 Third, h 8 Third (see adv)

Lawson Mary Miss, saleslady Gillespie's, h 8 Third

Leary Dennis, insurance agent, h 45 First

Leary Hannorsh, widow of Timothy, h 12 Railroad ave

Leary John, driller, h 199 Church

Leary Joseph, salesman Lurie's, h 90 Elm

Le Barron Hiram, h 2 Hoosiek

Le Cleire Joseph P. A., moulder Malleable works, h 35 River

Lee Anna E. Mrs., h 40 Center

Lee Charles H., agent, h 40 Center

Lee Charles R., bookkeeper Superior Knitting mill, h 185 Church

Lee George J., moulder, h 40 Center

Lee Robert, foreman at Malleable, h 69 Wilder ave

Lee William P., manager Standard grocery, 69 Church, bds Hotel Fitchburg (see adv)

# STANDARD GROCERY.

Fine Teas, Coffees, Spices, and Baking Powder a Specialty.

WM. P. LEE, Manager.

69 Church Street, Hoosick Falls, N. Y.

D. H. AYERS, Agency Director, Troy, N. Y.

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#### R. S. DILLON & CO'S

Leffingwell Webster J., emp Electric Co., h 30 River

Leith Robert, foreman of foundry Malleable works, h 69 Wilder ave

Leland James, mechanic, h 7 Waldron ave

Lemon George M , clerk extra dept W. A. W., h 119 Church

Lemon George S., student, bds 119 Church

Leonard Agatha S. and Mary E., h 126 Main

Leonard C. A. Mrs., h 67 Elm

Leonard Edgar, agent National Express Co., 11 Church, h 29 Hoosick (see adv)

Leonard Ella F. Miss, teacher, 126 Main

Leonard Eva, stenographer W. A. W. Co., h 67 Elm

Leonard James, farmer, h head of Parsons ave

Leonard Jeremiah, mason, h 42 Hoosick cor Fourth

Leonard John, mason and builder, h 126 Main cor Estabrook ave

Leonard Josephine and Mary, h 38 First

Leonard Lewis, moulder, h 68 Elm

Leonard William F., town clerk, Cheney block, h 68 Elm

Leonard Walter A., student Albany Medical college, h 29 Hoosick

Lewis Frances Miss, h 144 Church

Lewis Harry E., clerk 1st National bank, bds 143 Main

Lewis Henry, mason, h 67 Mechanic

Lewis John Mrs., h 144 Church

Lewis Nathan, agent N. Y. Life Ins. Co., h 148 Main

Lewis Richard C., emp electric railway, h 54 River

Link Lena, Grace and Jennie, bd 18 Third

Link Mary F., widow of Chelsey W., h 18 Third

Link Walter C., eigarmaker, bds 18 Third

Litowich Samuel, salesman Pincus, h 37 Hoosiek

Little James, mechanic, h 27 Lyman

Littlefield Eldora Mrs., h 41 Church

Livingston John, clerk Geo. A. Ross & Co., bds 5 Water

Livingston William, machinist, h 5 Water

Livingston Wm. H., clerk Geo. A. Ross & Co., bds 5 Water

Lloyd Philip A., painter, h 63 Center

Locke Ellen J., widow Sylvanus D., "The Pines," 124 High

Locke John P., resides at "The Pines," 124 High

Locke Lilla J. Miss, resides at "The Pines," 124 High

#### "FOUR SQUARE TO ALL THE WINDS THAT BLOW."

# The NEW YORK LIFE Insurance Company.

#### HOOSICK FALLS DIRECTORY.

127

Locke Sylvanus D., Jr., inventor, Brooklyn, N. Y., resides at "The Pines," 124 High

Loftus John, moulder, h head of Cummings st

Loftus Thomas, moulder, h 43 First

Logan James, coremaker, h 59 Mechanic

Lortey Edward, laborer, h 15 Parsons Court

Lottridge A. D., Jr., clerk, h 91 Church

Lottridge Ellen, widow of A. D., h 91 Church

Lottridge Jos. H. Mrs., h 86 Classic

Lottridge Stephen S., h 91 Church

Lottridge Stephen S., 2d, dentist, bds 91 Church

Loux George, laborer, h 12 Eldredge ave

Loux Henry, mechanic, h 12 Fisk

Lovell Henry, blacksmith, h rear 70 High

Lucey Margaret Mrs., h 47 Mechanic

Lucey Sarah Mrs., h 199 Church

Lucey William, emp Wood works, bds 199 Church

Luddy Anna Miss, h 64 First

Luddy David, mechanic, bds 68 First

Luddy John, laborer, bds 64 First

Luddy Kate, domestic at 67 Main

Luddy Thomas, laborer, bds 64 First

Luddy William, Jr., moulder, 14 Munsell

Luddy William, laborer, h 64 First

Lurie Jacob, manager for P. Lurie, bds 124 Church

Lurie Julius, clerk Lurie's, bds 90 Elm

Lurie Morris, dry goods, h 124 Church

Lurie P., dry goods, fancy goods, millinery, boots, shoes, clothing, etc., 13 John, h 124 Church (see adv)

Luther George, mechanic, h 48 High

Lyman Arthur S., printer, "Democrat," h 19 Fourth

Lyman Gilbert K., journalist, h 3 Waldron ave

Lyman Jennie G. Miss, h 19 Fourth

Lynch James, eigarmaker, bds Union House

Lynch John, teamster for W. M. Holmes, bds 24 Wall

Lynch Michael, liveryman, bds 4 Superior

Lynet James, cigarmaker, bds Dnion House

Lyons John, mechanic, h 15 Caffrey

For Investment see the Insurance Bond with Guaranteed Interest

## OF THE NEW YORK LIFE.

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R. S. DILLON & CO'S

### MI

Maak Charles, sawyer, h 10 Second Mack Ann Mrs., saloon, h 10 Carey ave Madden John J. Mrs., 8 Hoosiek Maddigan Joseph, emp Wood works, bds 20 Park Madill John B., moulder, h 11 First Maher Bridget Miss, teacher Intermediate dept, h 169 Church Maher Edward P., driller, bds 80 Elm Maher John J., mechanic, h 78 Elm Maher John P., laborer, h 4 Gillespie Maher Mary, domestic at 9 Third Maher Michael, mechanic, h Hampton st Maher Michael F., insurance agent, h 80 Eim Maher Michael, saloon, 62 Mechanic Mahoney John, laborer, h 6 Jackson Mahoney Mary Miss, h 6 Jackson Mahoney Mary and Sarah, h 9 White Mahoney Michael, furnaceman, h 9 White Malady James, laborer, h 12 Albany Malady Patrick, mechanic, h 6 Fourth Malone Andrew, mechanic, h 61 Center Malone Andrew P., barber, bds 61 Center Maione Thomas, mechanic, h 61 Center Malthaner Edmer, emp Wood works, bds 18 Rensselaer Malthaner Martin, mechanic, h 18 Rensselaer Manchester Edwin, emp W. A. W. Co., h 13 First Manchester Geo. W., member 2d Reg., bds 13 First Manchester Lottie Miss, h 47 River Maney Ann Mrs., widow, h 2 Troy Manning Helen, domestic at 130 Church Marble Edgar W., at Kimpton's laundry, bds 67 Elm March Charlotte W. Mrs., h 16 River March Diana Miss, dressmaker, h 16 River March Emma Miss, dressmaker, h 16 River March H. D., farmer, White Creek road March Myron, machinist, h 16 River

## Wanted by the NEW YORK LIFE. ROOM FOR

D. H. AYERS, Agency Director, Troy, N. Y.

#### HOOSICK FALLS DIRECTORY.

129

Markham E. P. & Sons, dealers in choice family groceries, provisions, dry goods, etc., 189 Church (see adv)

Markham Emerson P. (E. P. Markham & Sons), h 3 River

Markham E. Preston (E. P. Markham & Sons), h 3 River

Markham George P. (E. P. Markham & Sons), h Richmond ave

Marley Thomas J., moulder, bds 51 Mechanic

Marshall Albert H., barber, h Pine ave opp race track

Marshall Arthur M., moulder, h 10 Hoosick

Marshall Emma Miss, clerk, h Pine ave

Marshall James S., manager for the Wood farm

Marshall John, barber 53 Classic, h 24 Lyman

Marshall John E., moulder, h 49 River

Marshall Napoleon, laborer, h Scott st

Marshall Rudolph, barber 17 John, h Pine ave opp race course

Martin Frank, mechanic, h 71 Elm

Martin James, painter, h 161 Main

Martin Margaret Miss, h 163 Main

Martin Rose, widow, h River road cor Martin

Martin Thomas, moulder, h 25 Munsell

Mason John, 18 Church cor John

Matheson Samuel, gardener, bds Hotel Fitchburg

Mathews Edward, clerk W. A. W. M. and R. M. Co., and secretary Board of Education, bds Hotel Fitchburg

Mathews Geo. H., laborer, h 84 High

Matteson Asahel B., clerk, h 28 First

Matthews Chas., laborer, bds 13 Smith

Matthews Horace P., carpenter, h 84 High

Maxson Chas. E., mgr shoe dept Gillespie Bros., h 61 Wilder ave

May Andrew, farmer for J. H. Warren

Mayott Frank, earriage painter, bds Hotel Fitchburg

McAuliffe Daniel, laborer, bds Promised Land

McAuliffe James C. Mrs., h 5 Saratoga

McAuliffe James J., laborer, h 7 Saratoga

McAuliffe John, emp Wood works, h Scott st

McAuliff John, Inborer, h Promised Land

McAuliffe Michael, Inborer, h 7 Saratoga

McAuliffe William, mechanic, bds 5 Saratoga

McCabe Daniel, moulder, h 43 Second

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Absolute Protection and Profitable Investment secured by Policies

## IN THE NEW YORK LIFE INSURANCE COMPANY.

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### R. S. DILLON & CO'S

McCabe John, emp Wood works, b 7 Snow near Wilder ave

McCabe Nellie Miss, h 7 Snow

McCaffrey Arthur, teamster, h 7 Caffrey

McCaffrey Charles, clerk, h 7 Caffrey

McCaffrey Cornellus, stone, sand, etc., h 7 Caffrey

McCaffrey Cornelius, Jr., teamster, h 7 Caffrey

McCaffrey Ellen Miss, h 10 Cummings

McCaffrey John, clerk, h 7 Caffrey

McCaffrey Rosana Miss, b 7 Caffrey

McCarthy Bridget Mrs., h 17 Willow

McCarthy Charles A., attorney and counselor at law, office 1

Cheney block, bds 56 Center (see adv)
McCarthy Timothy, laborer, 15 cold spring

McCarthy William H., machinist, h 56 Center

McClay Hattie Miss, h 16 Willow

McClay John, laborer, h 16 Willow

McCracken William, h road to North Hoosick

McDonald Edward, h Ball st near village limits

McDonald George, carpenter, h 40 River

McDonald Hattie Miss, h 40 River

McDonald John, moulder, h 52 Mechanic

McDonald Michael, 2d, h Ball st near village limits

McDonald Michael, h 56 Ball

McDonald Robert, laborer, bds 32 Lyman

McDonnell Frank, emp Wood works, bds 25 Wall

McDonnell James, laborer, bds Martin cor River road

McDonnell Margaret, h 25 Wall

McDonnell Thomas, laborer, h 25 Wall

McDonough Michael, laborer, h 8 High

McDougall Lorenzo, painter, h 20 Classic

McDowell Charles H., member 11th U.S. Infantry, h 50 Parsons ave

McDowell George, mechanic, h 15 Burchard ave

McDowell George W., member 2d Reg., h 50 Parsons ave

McDowell John, moulder, h 50 Parsons ave

McDowell Mary E. Miss, h 50 Parsons ave

McEachron J. H., jeweler, optician, and dealer in musical instruments, 11 John, h 20 Second (see adv)

## NEW YORK LIFE Insurance Company. Hon. John A. McCall. President.

Assets, January 1st, 1898, Over \$200,000,000.

### HOOSICK FALLS DIRECTORY.

131

McEachron J. H., jeweler, h 20 Second

McEvoy Frank, bds 58 High

McEvoy Kate Miss, h 58 High

McEvoy Kate Mrs., saloon, 58 High

McEvoy Patrick, bds 58 High

McGann George A., moulder, h 5 Eldredge

McGann Michael J., moulder, h 54 Mechanic cor Eldredge

McGann Thomas, grocer, 37 Mechanic, h 25 Mechanic

McGarvin John, laborer, h 5 Manton

McGlynn Annie, Bridget and Mary, h 227 Church

McGlynn Bridget, widow of Terrence, h 227 Church

McGlynn James and John, emp Wood works, bd 227 Church

McGowan Anthony, custom tailor, Wood's block, Main st, h 52 Fourth (see adv)

McGowan Charles, emp Wood works, bds 52 Fourth

McGowan F. X. Rev., O. S. A., h 136 Main

McGowan John Mrs., h Scott st

McGrath Anna Mrs., h 23 John

McGrath Cornelius Mrs., h 35 Cummings

McGrath Edward, blacksmith, h 99 Railroad ave

McGrath Elizabeth Mrs., h 12 Lyman

McGrath John, laborer, h 44 Lyman

McGrath John, laborer Malleable, h 25 Hovey ave

McGrath John, laborer, b 1 Saratoga

McGrath John, laborer, bds 3 Carey ave

McGrath John H., laborer, bds 11 Gillespie

McGrath Michael, laborer, h 11 Gillespie

McGrath Nellie Miss, h 11 Gillespie

McGrath Nora Miss, bds 12 Lyman

McGrath Patrick, laborer, h 8 Caffrey

McGrath Patrick, h 75 Church cor Carey ave

McGrath Peter, laborer Malleable, h 35 Cummings

McGrath Thomas, blacksmith, h 99 Railroad ave

McGrath Thomas F., clerk Wm. P. Lee, h 23 John

McGrath Thomas, meat market, 40 Mechanic, h 35 Cummings

McGrath Thomas F., h John st opp Fitchburg depot

McGrath William J., moulder, h 33 Carey ave

McGuire Andrew, laborer, h River road near Shaw

## THE NEW YORK LIFE, The Oldest and Greatest ance Company in the World. Supervised by 82 Governments.

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### R. S. DILLON & CO'S

McGuire James and John, laborers, bd 51 River

McGuire James, laborer, h 51 River

McGuire Mary and Katie, h 51 River

McGuire Mary E. Miss, h 63 River

McGuire Philip, laborer, h 24 River road

McGurn Samuel, laborer, h 81 Lyman

McKay Charles Mrs., h rear 77 Mechanic

McKearin George S., journalist, and dealer in postage stamps for collection, h 46 Wilder ave

McKearin P., manager W. U. Telegraph and Telephone Exchange office, and insurance agent and notary, McKearin's block, 48 Classic, h 28 Abbott

McKenna Joseph, laborer, h 25 Albany

McKenzie Thomas, gardener, h Ball cor Abbott

McKeon Sarah, domestic at 166 Main

McKiernan John and Edward, emp Wood works, bd 3 Shaw

McKiernan John Mrs., h 3 Shaw cor River road

McKiernan Patrick, moulder, h 74 First

McLean Andrew T., mechanic, h 65 Wilder ave

McLean E. K., plumber, h 38 River

McLean E. K., Jr., clerk, h 38 River

McLean Harry K., emp Wood works, bds 38 River

McLean H. K., physician, office and residence 115 Church

McLean Lena Miss, h 115 Church

McLean Mary E. Miss, b 115 Church

McLean S. Elizabeth Miss, h 38 River

McMahon M. Mrs., h Riley's block, Water st

McManaway Henry Mrs., h 33 Snow

McManaway Henry, Jr., moulder, h 5 Scott

McManaway Thomas, chief of police, h 33 Snow

McManus Rose Mrs., h 54 First

McMartin D. S., mechanic, b 10 Willow

McMartin Fred, mechanic, h 90 First

McMurray Michael, laborer, h 60 Ball

McMurray Owen, h north end of High st

McMurray William A., earpenter, h 18 Fifth

McNab Jane A., widow, h 30 Abbott

McNamara Edward, laborer Wood works, h 24 Mechanic

## The NEW YORK LIFE Insurance Company,

D. H. AYERS, Agency Director, Troy, N. Y.

### HOOSICK FALLS DIRECTORY.

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McNamara Edward S., moulder, bds 33 Mechanic

McNamara James, coremaker, h 33 Mechanic

McNamara John J., moulder, bds rear 26 Mechanic

McNamara Katle and Annie, h 24 Mechanic

McNamara Patrick and John, emp Wood works, bd 24 Mechanic

McNierney Charles A., mechanic, bds 7 High

McNierney Julia E. Miss, h 7 High

McNierney Mary Mrs., b 7 High

McNulty Ann, widow of Peter, h School cor Martin

McPartin Edward A., painter, h 13 Willow

McTigue Maggie, domestic at 45 Main

McTigue Norn, domestic at 152 Main

McWayne L. D., physician, office and residence, Elm cor First

Meara John Mrs., domestic at 74 Main

Menra John J., shoe clerk, h 32 Rensselaer

Meara Mary R. Miss, dressmaker, bds 32 Rensselser

Meara M. F., practical boot and shoemaker, hand-sewed work a specialty, repairing neatly done, 16 John, h 32 Rensselaer (see adv)

Mellett Martin, laborer, h rear Catholic church

Meron Margaret Mrs., h 95 High

Milk E. D. Mrs., h 91 Church

Miller Anna Miss, bds 20 River

Miller Chioe Mrs., h 31 Abbott cor Parsons ave

Miller Christopher C., h Johnson hill

Miller Columbus, farmer, road to Walloomsac

Miller, Hall & Hartwell, shirt mfrs, John cor Lyman

Miller Henry, farmer, road to Walloomsac

Miller James M., machinist, h 29 Mechanic

Miller John, mechanic, h 178 Main

Miller Lonie Mrs., h Kokley ave

Miller Margaret Mrs., h 27 Mechanic

Miller Orville, mechanic, h 1 High

Miller William, motorman, h 39 River

Millett Anna Miss, h 1 Kelly

Millett Margaret, widow of Thomas, h 62 First

Millett Margaret Miss, h 105 Railroad ave

Millett William, laborer, h 1 Kelly

## Prompt Payment of Claims NEW YORK LIFE. D. H. AYERS, Agency Director, Troy, N. Y.

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### R. S. DILLON & CO's

Millham Geo. C., photographer, 53 Classic (see adv)

Millham Jane Mrs., h 53 Classic

Milliman Belle, h 11 Railroad ave

Milliman Cornelius, mechanic, h 9 Hovey ave-

Milliman Frank V., bookkeeper W. A. W. Co., h 35 Abbott

Milliman Harry V., engineer, bds 11 Railroad ave

Milliman Rosetta M., widow, h 11 Railroad ave

Millington Frank, gas fitter, h 16 First

Millington Lizzie, Maggie and Anna, h 16 First

Mitchell James, laborer, bds 94 Elm

Mitchell William, h 94 Elm cor Fourth

Moat James, gardener for W. A. Wood, Jr., h near the pond

Monahan Alice and Anna Misses, h 9 Willow

Monahan Elien and Margaret, h 9 Willow

Monahan James, mechanic, h 87 First

Monahan James E., mechanic, bds 9 Willow

Monahan Margaret Mrs., h 8 Willow

Monahan Michael, bds 9 Willow

Monahan Patrick and Patrick, Jr., mechanics, h 9 Willow

Monahan Thomas, moulder, h 8 Fourth

Mongarvin James, h 15 Mechanic

Monroe Henry, laborer, bds 14 Madison

Montgomery Thomas Mrs., h 8 High

Montgomery Warren T., machinist, bds 5 Eagle

### GEORGE C. MILLHAM,

# Photographer!

53 Classic St., Hoosick Falls, N. Y.

OPPOSITE HOLDES BLOCK.

Children's Portraits and Family Groups a specialty. Views of Residences, Interiors, Machinery, Horses, Stock, etc. Portraits In Pastel, Crayon, Sepia, Water Color and Oil.

### Accumulation NEW YORK LIFE Contain More Priv-Policies of the NEW YORK LIFE Contain More Priv-Quarantees than those issued by any other Company.

### HOOSICK FALLS DIRECTORY.

135

Moon Chas. F., painter and paperhanger, 44 Classie, h 80 Wilder ave

Moon Edmund, h on hill rear 65 River road

Moon Henry F., h Promised Land

Moon Herbert, machinist, bds Union House

Mooney Matthew, emp Maileable, bds 42 Mechanic

Mooney Pierce, moulder, h 42 Mechanic

Mooney Robert, laborer, h 219 Church

Moore Adelbert, carpenter, h Seward st

Moore James, laborer, bds 1 Caffrey

Moore Margaret, widow, h 1 Caffrey

Moore Thomas, laborer, h 42 First

Morley Mary, domestic at 165 Main

Morris Mary and Katie, h 5 Davis

Morris Patrick, laborer, h 5 Davis

Morrissey Annie, Mary, Katie and Nellie, h 10 Waldron ave

Morrissey John, h 10 Waldron ave

Morrissey Patrick, laborer, h 35 Ball

Morrissey Wm , clerk Hyland & Burns, bds 10 Waldron ave

Morrison Frank, Jr., mail carrier, b 50 High

Morrison Frank, janitor High school, h 50 High

Morrison Ida and Katie, h 13 Nixon

Morrison Victor Mrs., h 13 Nixon

Morrison Wesley, emp knitting mill, bds 32 Lyman

Moses Elizabeth, Mary and Cynthia Misses, 80 Main

Moses Lydia Mrs., h 144 Church

Moses Salmon, farmer, b River road

Moulton Chas. K., teacher, bds 1 Richmond ave

Moulton Oscar R., emp Wood works, h 1 Richmond ave

Monihan Mary Miss, teacher, h 10 Munsell

Moynahan Timothy, blacksmith, h 10 Munsell

Mulvihill John E., gardener, h Dundee ave near Cummings

Mulvihill M. J., bds Union House

Murley John, buttonhole maker, bds 30 Lyman

Murphy Belle Miss, h 5 Fifth

Murphy Dennis, mechanic, bds 52 High

Murphy Edward, painter, bds 185 Church

Murphy Enos, emp knitting mill, bds 5 Fifth

D. H. AYERS, Agency Director, Troy, N. Y.

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### R. S. DILLON & CO'S

Murphy James, emp Wood works, bds Seward st

Murphy Jeremiah, moulder, h Ball at beyond village line

Murphy Johanna Mrs., h 42 First

Murphy John, laborer, h head of Mechanic

Murphy John, Jr., mechanic, bds head of Mechanic

Murphy John H., carpenter, h 5 Fifth

Murphy Katie and Mary, h 12 Barnett ave

Murphy Martin A., choice meats, groceries, canned goods, etc., also president of the village, 52 High (see adv)

Murphy Martin A., mechanic, h 9 Railroad ave

Murphy Mary Miss, h Seward st

Murphy May Mrs., h 27 Hoosick

Murphy Michael J., laborer, h 9 School

Murphy Nellie and Minnie, h head of Mechanic

Murphy Noah Mrs., widow, h 2 Munsell cor High

Murphy Patrick, laborer, h 9 Hurley

Murphy Patrick, laborer, h 77 First

Murphy Patrick T., painter, h 185 Church

Murphy Philip, laborer, h Seward st near Hovey ave

Murphy Pierce, mechanic, h 12 Barnett ave

Murphy Sarah, trimmer Lucie's, h Walloomsac

Murphy Thomas, machinist, h 162 Church

Murphy Timothy T., painter, h 6 Eldredge ave

Murphy William, painter, bds 185 Church

Murphy William, clerk Martin Murphy, bds 52 High

Murphy William, eigarmaker, bds 5 Fifth

Murray James, laborer, bds 32 Lyman

Murray John E., emp Wood works, bds 44 Abbott

Murray John F., dealer in ales, wines, liquors and cigars, 46
Mechanic

Murray Mary Miss, waitress Hotel Fitchburg

Murray Thomas Mrs., h 44 Abbott

Murther John, carriage mfr. 21 First, h 28 Lyman

Myers Ellen Miss, h 41 Hoosick

Myers Sidney E., painter, h 13 Fisk

### "FOUR SQUARE TO ALL THE WINDS THAT BLOW,"

### The NEW YORK LIFE Insurance Company.

### HOOSICK FALLS DIRECTORY.

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Nagle David, moulder, bds Uniou bouse

National Express Co., 11 Church

Nault Peter, painter, bds 32 Willow

Nealon John, moulder, h 52 Mechanic

Nealon John, Jr., clerk Wm. P. Lee, h 52 Mechanic

Nealon Lawrence, h 29 Wall

Nealon Lawrence, Jr., insurance agt, bds 29 Wall

Nealon Maggie, Bridget and Katie, h 52 Mechanic

Nealon Mary and Nellie Misses, h 187 Church

Nealon Michael, moulder, h 187 Church

Nealon William, moulder, h Willow cor First

Neely Robert, Inborer, bds 32 Lyman

Nelson Charles, emp Malleable, h 9 Eldredge

Nelson Christian, laborer, bds 13 Smith

Nelson Christian, moulder, bds 8 Scott

Nelson Madison, laborer, h 8 Scott

Neuschwander Edward, boxmaker, h 170 Main

Neuschwander Jennie Miss, h 82 Elm

Neuschwander Joseph, mechanic, h 82 Eim-

Neuschwander Martin, mechanic, h 82 Elm

Newe Edward F., horseshoer 92 Church, b 16 Eldredge (see adv)

Newe Mary and Maggie, h 16 Eldredge ave

Newe Patrick J., blacksmith, h 16 Eldredge ave

Newman Eva Miss, emp knitting mill, bds 14 Lyman

Newman John H., painter and paperhanger 29 Main, h 190 Main (see adv)

Newman John Mrs. and Annie Miss, h 11 Redmond

Newman Katie A. Miss, h 34 Willow

Newman Thomas, moulder, h 34 Willow

Newman Thos. F., timekeeper W. A. W., bds 34 Willow

Newton John T., emp gas works, h 114 Church

Nicholls George Huntington Rev., S. T. D., rector emeritus of St. Mark's Episcopal church, h 45 Main

Nicholls Geo. H., Jr., coal dealer, offices 16 Main and 9 Center, h 45 Main (see inside front cover) For Investment see the Insurance Bond with Guaranteed Interest

## OF THE NEW YORK LIFE.

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R. S. DILLON & CO'S

Nicholls Wm. S., h 104 Main

Nichols George, carpenter, h 114 Church

Nickerson John, agt, h 5 Saratoga

Niles Florence Miss, h 16 Fifth

Niles Harvey W., packer, h 16 Fifth

Niles Jesse, emp Wood works, bds 16 Fifth

Niles John, emp Wood works, bds 30 Lyman

Noble Arthur and Clarence, machinists, bd 82 First

Noble Fred (Noble & Johnston Machine Co.), h 86 First

Noble James A. (Noble & Johnston Machine Co.), h 82 First

Noble & Johnston Machine Co., mfrs paper mill machinery. First st near R. R.

Nolan Mary Mrs., h 84 Third

Nolt Barnard, machinist, h 51 Mechanic

Noonan Edward, moulder, h 66 River

Noonan Michael, laborer, bds 6 Smith

Norton Mary Miss, h 37 Main

Norton Milon P., carpenter, b 13 Snow

Norton Wm. B., clerk collection dept W. A. W., h 43 Wilder ave

Noxon A. C., machinist, h 7 Center

Noyes Catherine Mrs., emp laundry, h 16 Cummings

Noves Chas., building mover, bds 133 Main

Noyes Smith, building mover, h 133 Main

Noyes Smith & Sons, building movers, 133 Main (see adv)

Noyes Walter, building mover, h 45 Hoosick



Ontey John, lunch and sample rooms, 25 Elm adjoining Fitchburg depot, opp American house (see adv)

Oatey John & Son, mfrs of fresh Saratoga chips, 25 Elm (see adv)

Oatey Richard A. (J. Oatey & Son), h 25 Elm

O'Brien Bridget, emp American house

O'Brien Edward, laborer, h 6 Hoosick

O'Brien Elizabeth Miss, h 41 Abbott

## Wanted by the NEW YORK LIFE. ROOM FOR

D. H. AYERS, Agency Director, Troy, N. Y.

### HOOSICK FALLS DIRECTORY.

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O'Brien Hanora, widow, h 77 Abbott

O'Brien Jeremiah, laborer, h rear 85 Ball

O'Brien John C. Mrs., h 41 Abbott

O'Brien John E., emp Wood works, bds 15 cold spring

O'Brien John J., agt Metropolitan Insurance Co., bils rear 9 School

O'Brien John T., gardener, h 89 High

O'Brien Maggie Miss, h rear 9 School

O'Brien Mary Miss, domestic at 33 Wilder ave

O'Brien Margaret Mrs., h 1 School

O'Brien Michael, laborer, h rear 9 School

O'Brien Nellie Miss, h rear \$5 Ball

O'Brien Nicholas, Inborer, bds rear 35 Ball

O'Brien Patrick, h 6 Beckett

O'Brien Patrick L., emp Wood works, bds 15 cold spring

O'Brien William, laborer, h 4 School

O'Brien William, laborer, 77 Abbott

O'Connell William, engineer at Hosiery Co., h 6 Redmond.

O'Connor Catherine, widow of James L., h 147 Church

O'Hearne William, moulder, h 1 Quarry

O'Keefe, see Keefe

O'Leary Timothy, mechanic, bds 15 Hoosick

Oliver Augustus, laborer, h 25 Lyman

Oliver Caroline Mrs., h rear 36 Lyman

O'Loughlin Ada Miss, h 125 High

O'Loughlin Martin, laborer, h 125 High

Olsen Henry, cigar mfr, 12 Lyman

Olsen Ida and Mary, emp at John Hobart Warren's

O'Malley James F., choice brands of ales, wines, liquors, cigars, etc., 57 Elm, h 28 Willow

O'Malley John, moulder, h 8 Wall

O'Malley John, emp Malleable, bds 23 Willow

O'Malley Lawrence, blacksmith, bds 13 Mechanic

O'Malley Mary, domestic at 24 Hoosick

O'Malley Patrick, moulder, bds 79 Eim

O'Malley Stephen, moulder, bds 3 Wall

O'Meara Mary E. Mrs., h 8 Gillespie

O'Meara Mary T. Miss, h 7 Beckett

O'Meara Michael, mechanic, h 7 Beckett

Absolute Protection and Profitable Investment secured by Policies

### IN THE NEW YORK LIFE INSURANCE COMPANY.

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R. S. DILLON & CO'S

O'Meara Philip, hairdresser, bds 8 Gillespie

O'Melia Ellen Mrs., h rear 6 Hoosick

O'Neil Daniel, mechanic, bds 17 Carey ave

O'Neil Edward, laborer, h head of Parsons ave

O'Neil James L., moulder, h 30 Willow

O'Neil John, mechanic Malleable works, h 5 Madison

O'Neil John, laborer, h head of Parsons ave

O'Neil Mary and Kate, h head of Parsons ave

O'Neil Michnel H., janitor, h 6 Ball

O'Neil Michael and Michael, Jr., moulders, h 17 Carey ave

O'Neil Nellie Miss, h 5 Madison

O'Nell Patrick, laborer, h 37 Carey ave

O'Neil Patrick, laborer, h 17 Carey ave

O'Neil William, moulder, bds 5 Madison

Osborne Elihu H., mechanic, h 20 Fourth

Osterhout Charles, blacksmith, h 166 Church

Ostrander George, h Ball st beyond village line

Ostrander Merritt, h Ball st beyond village line

### P

Paddock Elliott, machinist, h 12 Abbott

Palmer Charles H., janitor Hoosick club, h 44 Carey ave

Palmer Edith Miss, h head of Parsons ave

Palmer George, carpenter, h head of Parsons ave

Palmer George E., emp Wood works, h head of Parsons ave

Palmer Harvey, armorer, bds 101 Main

Palmer Julia Miss, h 44 Carey ave

Palmer Orlando W., moulder, h 68 Wilder ave

Parker Charles A., machinist, h 42 Church

Parker Edwin W., teamster, h 3 Superior

Parker Esther A. Mrs., notary public, 17 Hoosick

Parker George A., clerk E. A. Welch & Co., h 34 River

Parker George H., notary public, pension agent, chairmaker and repairer, and dealer in oysters, 17 Hoosick (see adv)

Parker George W., laborer, h 28 Cummings

Parker Thomas B., watchman, h 164 Church

## NEW YORK LIFE Insurance Company, Hon. John A. McCall, President.

Assets, January 1st, 1898, Over \$200,000,000.

### HOOSICK FALLS DIRECTORY.

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Parker Walter, emp Wood works, bds 42 Church

Parsons Augusta E., widow of James H., h 48 River

Parsons Charles E., clerk, bds 48 Main

Parsons Harry A., h 34 River

Parsons Hattie Z. Miss, h 43 Main

Parsons Hial (Jones, Parsons & Co.), h 67 Main

Parsons Lena M. Miss, h 48 River

Parsons Warren G. (successor to A. C. Parsons & Son), dealer in builders' hardware, stoves, ranges, and house furnishing goods, 13 Church cor John, h 43 Main (see adv)

Parsons William H., foreman W. A. W. Co., h 3 Mechanic

Parsons William H., Jr., foreman of mower dept W. A. W. Co., h 20 High

Patten Frank and Thomas, mechanics, bd 33 Lyman

Patten Margaret, widow, h 33 Lyman

Patten Margaret Miss, h 33 Lyman

Patterson Allie Miss, h 6 Abbott

Patterson E. J., fish, oysters, canned goods, teas, coffees, etc., 48 Church cor Eldredge, h 4 River near Church

Patterson Joseph, mechanic, h 6 Abbott

Patterson Lillie Miss, h 50 Church

Patterson Nellie Miss, h 50 Church

Paul Allen, cadet Salvation Army, h 12 John

Paul Katie Miss, h 29 Third

Paul Samuel, painter, h 47 Center cor Third

Percey Elon, dealer in flour, feed, grain, grass seeds, coal, wood and farm produce, 16 Center cor Railroad ave, h 21 Hoosick

Percey Morgan F., bookkeeper W. A. W., h 21 Second

Perry Imogene Miss, h 158 Church

Perry Myrtle Miss, h 211 Church

Perry Nathan S., grocer, h 158 Church

Perry Richmond L., electrician, h 211 Church

Peters Eugene M., machinist, h 129 Church

Peters Geo. W., carriage painter, bds 8 Third

Peters J. Fred., general agent of Home Life Ins. Co. of N. Y., 18 Ball

Peters Mary and Bridget, h 15 First

Peters Martin, helper, h 3 Gillespie

## THE NEW YORK LIFE, The Oldest and Greatest ance Company in the World. Supervised by 82 Governments.

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R. S. DILLON & CO'S

Peters Michael, laborer, h 15 First Peters Sarah S., widow, h 129 Church Peters W. F., owner of Peters' block, 11 Church Peterson Morris, grinder, h Ball cor Abbott Phalen Philip, barber, 23 Elm, bds American House Phillips Henry, emp Joseph Wilson, River road Phillips Joseph, horseshoer, 48 Railroad ave, h 64 Ball Phillips Joseph, Jr., bds 64 Ball Phillips Louis, emp Wood works, bds 64 Ball Phillips Merritt W. (E. A. Welch & Co.), h 71 Elm Philpot Henry, emp E. Percey, bds 13 Fisk Pierce Garrett, painter, bds High opp race track Pike Charles, farmer, h west extension of Mechanic st Pincus Louis, clothier and gents' furnisher, 20 Main next to Hotel Fitchburg, h 26 Church (see adv) Platto Chas. V. L., journalist, h 24 River

## LOUIS PINCUS,

Porter Hattie K. Miss, h 16 Willow

The Leading Dealer in

# elothine!

DRY GOODS, MILLINERY,

Ladies' Mo Gents' Furnishings,

Hats, Caps, Trunks, Valises, Boots, Shoes, and Rubbers.

Custom Work a Specialty.

20 MAIN STREET,

HOOSICK FALLS, N. Y.

## The NEW YORK LIFE Insurance Company,

D. H. AYERS, Agency Director, Troy, N. Y.

### HOOSICK FALLS DIRECTORY.

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Portman William, collection dept W. A. W., b 123 Main

Potter Addle Miss, h 22 Fourth

Potter Christina Mrs., h 43 Main

Potter David W., expenter, contractor and builder, 5 Center

Potter David Mrs., h 79 Elm

Potter Henry Mrs., boarding house, 32 Lyman

Potter John M . h 22 Fourth cor Center

Potter Leon, carpenter, h 5 Center

Potter Louise Mrs., h 127 Main

Potter L. E., dentist, 16 Main, h 81 Wilder ave

Potter Thomas, mechanic, h 60 Center

Powell Edwin L., emp Fitchburg R. R., bds 26 First

Powell Wm., Jr., attorney and counselor at law, and notary, h

Powers Aner, member 2d Reg., h 26 Center

Powers John, laborer, h 10 Troy

Powers Katie Miss, h 10 Troy

Powers Lawrence J., moulder, bds 10 Troy

Powers Patrick, painter, h 12 Lyman

Powers William H., mechanic, h 28 First

Pratt William J., h 33 Second

Prendergast Annie Miss, bds 10 Fifth

Prendeville Maurice, laborer, h 19 Carey ave

Prentiss Charles A., member 2d Reg., bds 12 Burchard ave

Prentiss Hiram C., tinsmith, b 12 Burchard ave

Priest Almira Mrs., h 33 First

Proctor Alexander, gardener for J. H. Warren

Prudential Insurance Co. of America, branch office 25 Main.

J. Collins asst supt for Hoosick Falls and vicinity

Pruyn Daniel F., h 47 Wilder ave

Putnam Wm. B., physician and surgeon, office Wood's block, residence 34 Wilder ave, office hours 2 to 10 A. M., and 2 to 3 and 7 to 8 P. M.

## Prompt Payment of Claims NEW YORK LIFE. is a Characteristic of the D. H. AYERS, Agency Director, Troy, N. Y.

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R. S. DILLON & CO'S



Quackenbush C. E., shoe store, Railroad ave opp depot Quackenbush Fred, emp Wood works, bds 65 High Quackenbush John B. V., farmer, 69 Elm Quackenbush Martin, springmaker, h 65 High Quaid Bridget, domestic at 32 Parsons ave Quaid Maggie, domestic at 5 Burchard ave Quinlan Daniel, moulder, h 74 High Quinlan Edward A., physician, h 64 High Quinlan James, emp Wood works, bds 12 Gillespie Quinlan John, emp Wood works, bds 12 Gillespie Quinlan Julia Miss, dressmaker, h 64 High Quinlan Margaret Miss, teacher at Academy, h 64 High Quinlan Mary, widow of Michael, h 16 Saratoga Quinlan Nellie Miss, h 12 Gillespie Quinlan Patrick J., machinist, h 12 Gillespie Quinlan Thomas, blacksmith, h 64 High Quinlan Thomas, Jr., moulder, h 70 High Quinlan Timothy, moulder, h 64 High

### K

Rafter Ruth Miss, h 9 Third
Rankin Agnes, widow of John, h 12 Fifth opp Hoosick
Rankin Alexander, chief hostler and head porter of Hotel Fitchburg
Rankin Andrew, member 2d Reg., h 12 Fifth opp Hoosick
Rankin Colin, mechanic, h 12 Fifth opp Hoosick
Rankin Walter, painter, bds 12 Fifth
Ransley Richard, coachman, h Lyman st rear shirt shop
Ready James H., moulder, h 71 Wilder ave
Ready Theresa Mrs., h 6 Mechanic cor River road
Reardon Ann and Mary Misses, h 49 Railroad ave
Reardon Cornelius, 1st, laborer, h 86 High
Reardon Cornelius, flagman, h 49 Railroad ave
Reardon Daniel, coachman for J. H. Warren
Reardon John, mechanic, h 86 High

#### Accumulation NEW YORK LIFE Contain More Priv-Policies of the NEW YORK LIFE Contain More Privlieges, Benefits, and Guarantees than those issued by any other Company.

#### HOOSICK FALLS DIRECTORY.

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Reardon John J. (D. D. S.), dentist, office and residence 59 Classic. Office hours 8 to 12 A. M. and 1 to 5 P. M.

Reardon Mumie A , milliner Pincus, bds 49 Railroad ave

Reardon Mary Miss, h 86 High

Reardon Thomas, moulder, h 43 Classic, rear of McKearin block

Reardon Timothy E., moulder, bds 86 High

Reardon William H., monlder, bds 86 High

Redfield Richard J., mechanic, h 138 Church

Redmond Annie, emp J. Hobart Warren

Redmond Bridget, Annie, Mary and Kate, h 4 Redmond

Redmond David, bds 4 Redmond

Redmond John J., lumber, h 64 River

Redmond Lizzie A. Miss, bookkeeper, h 4 Redmond

Redmond Michael, h 4 Redmond

Regan D. D. Rev., pastor Church of Immaculate Conception, h

Regan H. T. Rev., O. S. A., h 136 Main

Regan John, driller, h 63 River

Regan Katie Miss, h 63 River

Regan Mary Miss, h 18 Nixon

Regan Patrick, laborer, h 18 Nixon

Rehan Stella Miss, bds 58 Hooslek

Reinhart William, painter, h 14 Abbott

Remington F. W., groceries, liquors, etc., 66 Mechanic

Rensselaer County Standard, Benj. Horsley editor and proprietor, 12 Main (see adv)

Rextrew Harry W., salesman Gillespie Bros., h 30 Hoosick

Reynolds Albert, laborer, h 23 Cummings

Reynolds Barbara Miss, h High opp race course

Reynolds Bernard, laborer, h 43 Railroad ave

Reynolds Bridget Miss, domestic at 186 Main

Reynolds Elizabeth Miss, h Dundee ave

Reynolds Mary Miss, h 181 Church

Reynolds Mary and Katie, h head of Commings st

Reynolds Michael, emp knitting mill, bds head of Cummings st

Reynolds Owen, at Malleable, b rear Cummings st, Dundee ave

Reynolds Owen J., bottler, Church st near Richmond House, h

D. H. AYERS, Agency Director, Troy, N. Y.

### R. S. DILLON & CO'S

Reynolds Parley, laborer, h High st opp race course

Reynolds Patrick, laborer, h head of Cummings st

Reynolds Thomas J., dealer in pianos, musical merchandise, and leader of Reynolds' orchestra, "Democrat" building, John st. h Railroad ave cor Surdam (see adv)

Reynolds Timothy, laborer, h 223 Church

Rice Harriet Miss, at 86 Classic

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Rice John W., laborer, bds 32 Lyman

Rice Robert B., laborer, bds 32 Lyman

Rich Frank, member 2d Reg , h 6 River

Rich Lafayette, carpenter, bds 6 River

Richards David, moulder, h 10 Barnett ave

Richardson Carrie Miss, h 7 Kelly

Richless Morris, laborer, h 49 Hoosick

Richmond Annie and Ellen G. Misses, h 7 Willow

Richmond Ellen G. Miss, h 7 Willow

Richmond Mary, widow, h 7 Willow cor First

Richmond Mary J. Miss, telegraph and telephone operator, bds 7
Willow cor First

Richmond Z. A. Mrs., h 165 Main

Rideout Norman S. Mrs., h 53 High cor Munsell

Riley Andrew, carpenter, bds 9 Church

Riley Catharine, widow, h 71 First

Riley Daniel Mrs , saloon, road to North Hoosick

Riley Daniel E., moulder, h road to North Hoosiek

Riley Ellen, emp John Hobart Warren

Riley Frank, postmaster, livery, sale and boarding stables, 1
Water opp railway depot, also dealer in coal, wood, lime,
sand and cement. Principal office foot of Church st near the
bridge, h 81 Classic (see adv)

Riley Harry P., emp knitting mill, bds 24 Munsell

Riley Hugh A., agent Johnston Harvester Co., h 50 Hoosick

Riley James, brakeman, h Wood's yard near Malleable works

Riley John, laborer, h 71 First

Riley John, moulder, h 47 Mechanic

Riley John H., horseshoer, h 24 Munsell

Riley John O. Mrs., h 22 Lyman

Riley John J., watchman, h 78 First

### "FOUR SQUARE TO ALL THE WINDS THAT BLOW."

### The NEW YORK LIFE Insurance Company.

### HOOSICK FALLS DIRECTORY.

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Riley Maggie Miss, h 81 Classic

Riley Nellie Miss, h 15 Munsell

Riley Patrick Mrs., h 15 Munsell

Riley Patrick, laborer, h 149 Main

Riley Thomas, moulder, h 12 First

Riley William, carpenter, h 15 Munsell

Riley William, student, h 81 Classic

Rimell William, bds 94 High

Rising Frank P., machinist, h 46 Second

Rising George A., h 23 River

Rising G. Frank (Easton, Rising & Worden), h 36 River

Rising John B., mechanic, h 83 Elm

Rising Wallace J., mechanic, bds 83 Elm

Roach Julia Miss, h 5 Cummings

Roach Margaret, domestic at 21 Church

Roach Michael, moulder, h 5 Cummings

Roach Patrick, mechanic, h 5 Cummings

Roberts E. B., merchant tailor 14 John, h 21 Lyman (see adv)

Robinson George H., emp W. A. W. Co., h 108 Church

Robinson Henry, mechanic, h 32 Ball

Robinson Leander M., machinist, h Ball st beyond limits

Robinson Myron, at knitting mills, h 38 Fourth

Robinson Warren M., at Wood's, h Ball st beyond limits

Robson Charles A., supt at North Bennington, h 25 Center

Rodgers M. Edith Miss, h 97 Classic

Rodgers William Cunningham, rector of St. Mark's church, h 97 Classic

Rogers Anthony, laborer, h 78 Mechanic

Rogers Cornelius, moulder, bds Union House

Rogers Edward, moulder, h 6 Madison

Rogers Nelson, emp knitting mill, rooms 97 Main

Rokiske Joseph, emp Malleable, h Kokley ave

Roraback Emory, at hosiery mill, h 28 River

Rosebrooks Frank W., foreman W. A. W. Co., h 58 Wilder ave

Rosebrooks J. M., h 25 Abbott

Rosebrooks Mary Miss, h 25 Abbott

Ross Anson B., coremaker, bds 114 Church

Ross Chas. R., machinist, bds 114 Church

For Investment see the Insurance Bond with Guaranteed Interest

## OF THE NEW YORK LIFE.

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### R. S. DILLON & CO'S

Ross George A. (Geo. A. Ross & Co.), bds Hotel Fitchburg Ross Geo. A. & Co., druggists and apothecaries, 8 John (see adv)

Ross James L., knitter, bds 114 Church

Ross John, coremaker, h 59 Center

Ross Joseph F., member 2d Reg., bds 114 Church

Ross Katie Miss, clerk Geo. A. Ross & Co., bds 143 Church

Ross Mary J., widow, h 114 Church

Ross William, mechanic, h 27 Third

Rourke Ella Miss, h 50 River

Rourke John M., laborer, h 24 Rensselner

Rourke Thomas, foreman, h 50 River

Rovegno Lizzie Miss, h 65 Church

Rowland Patrick, laborer, h 103 Railroad ave

Roy Edmond G., emp "Democrat," bds 32 Willow

Roy Elizabeth, widow of Edmund, h 32 Willow

Roys Clarence, mechanic, bds 21 River

Roys Dora and Helen, h 21 River

Roys Ernest, mechanic, bds 21 River

Roys Frank S., h 51 Center near Fourth

Roys Fred, carpenter, bds 21 River

Roys John B., mechanic, h 7 Barnett ave

Roys Marcus, h 21 River.

Roys S. Henry, mechanic, h 18 Fourth

Roys Willis, barber, bds 21 River

Rudd George, teamster Easton, Rising & Worden, h 9 Fisk

Runkle Delmer, collection dept W. A. W., h 96 Classic

Runkle Margaret R. Mrs., h 96 Classic

Runkle Mary C. Miss, h 96 Classic

Russ J. S., h 19 Willow

Russell Albert E., laborer, h rear 67 Mechanic

Russell Alice Miss, h 68 Abbott

Russell Andrew J., mechanic, h Riley's block, Water st

Russell Edward, mechanic, h 57 High

Russell Elliott, h 5 Parsons ave

Russell Frank M., laborer, bds Riley's block, Water st

Russell Frank J., undertaker with W. M. Holmes, h 5 Parsons ave

Russell George H., carpenter, h 96 Church

## Wanted by the NEW YORK LIFE. ROOM FOR

D. H. AYERS, Agency Director, Troy, N. Y.

### HOOSICK FALLS DIRECTORY.

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Russell Grace Miss, teacher, h 96 Church

Russell James, h Case road to Eagle Bridge

Russell Lewis C., mechanic, h Riley's block, Water st

Russell Philip, machinist, h 68 Abbott

Russell Theodore, fireman, h road to North Hoosick

Ryan Anna Miss, bds Promised Land

Ryan Bridget Mrs., b 199 Church

Ryan Frank J., moulder, h head of Parsons ave

Ryan John, painter, bds 88 First

Ryan Joseph, painter, h 88 First

Ryan Katie Miss, h 5 Fifth

Ryan Lizzie and Mary, h 40 Abbott

Ryan Margaret W. Miss, bds 31 Munsell

Ryan Mary Miss, h head of Parsons ave

Ryan Nicholas, moulder, h 2 Beckett

Ryan Robert and William, emp Wood works, bd 21 Park

Ryan Thomas, laborer, h 21 Park

Ryan Thomas, Jr., laborer, h 85 Ball

Ryan William, janitor, h 40 Abbott



Satford Elizabeth Miss, dressmaker, h 1 High

Salmon Albert H., painter, h 69 Church

Sampson William, laborer, h rear of 24 Mechanic

Sands Louise Miss, emp knitting mill, bds 14 Lyman

Sarensen Sherman, laborer, h Scott st

Sayers Chas. J., foreman foundry W. A. W. M. & R. M. Co., h

57 Wilder ave

Scheffer Anna Mrs., h 136 Church

Scheifer Gertrude Miss, h 136 Church

Schweizer S., eigar mfr and dealer in eigars, tobacco and smok-

ers' articles, 35 Church, bds hotel Fitchburg (see adv)

Scott Edward, moulder Malleable, h School st cor Scott

Scott James, law student, h School cor Scott

Scott John, clerk, h School cor Scott

Absolute Protection and Profitable Investment secured by Policies

### IN THE NEW YORK LIFE INSURANCE COMPANY.

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R. S. DILLON & CO'S

Scriven George W., farm hand at 196 Main

Seriven Lewis, packer, bds 28 First

See Sarah H. Mrs., housekeeper, 41 Wilder ave

Severson Peter, upholsterer, bds 9 Church

Seward Ellen Miss, domestic at Hotel Fitchburg

Seward James E., letter carrier, h 9 Martin

Seward Mary Mrs., h 31 Second

Seward Michael and Peter, mechanics, bd 9 Martin

Seward Moses, laborer, h 9 Martin

Seward Sarah E. Miss, h 31 Second

Shanahan Henry, laborer, h 5 School

Sharpe George A., mfr of extracts, 47 High

Sharpe Helen Miss, h 47 High

Shaughnessy Alice and Mary Misses, h 24 Lyman

Shaughnessy Daniel, laborer, h 75 First

Shaughnessy Ellen Mrs., h 24 Lyman

Shaughnessy James T., telegrapher, bds 24 Lyman

Shaw Arthur, mechanic, h 34 Hoosick

Shaw Briggs, boxmaker, bds 56 River

Shaw Clayton E., medical student, h 45 High

Shaw James C., homosopathic physician and surgeon, office 16 Main, residence 45 High, office hours from 8 to 9 a. m., 1 to 2.30 and 6.30 to 8 p. m., Sunday hours 1 to 2 p. m.

Shaw Sarah M. Mrs., h 10 Jackson

Shaw William W., machinist, h 56 River

Shea Alice, widow of Jeremiah, dressmaker, h 167 Church

Shea James, moulder Malleable works, h head of Cummings st

Shea John, Katie and Annie, h 23 Munsell

Shea Maggie Miss, h 3 Beckett

Shes Martin, moulder, h 70 Abbott

Shea Mary Miss, h head of Cummings at

Shea Mary, widow, h 3 Beckett

- Shea Maurice, emp Wood works, h 23 Munsell

Shea Michael, laborer, h 23 Munsell

Shea Nicholas, moulder, h 70 Abbott

- Shea Thomas, h 105 Railroad ave

Shea Thomas H., insurance agent, h 6 Caffrey

Shea William, traveling agent, h 34 Second

## NEW YORK LIFE Insurance Company, Hon. John A. McCall.

Assets, January 1st, 1898, Over \$200,000,000.

#### HOOSICK FALLS DIRECTORY.

151

Sheffer Fred, laborer, b 27 Lyman

Sheridan William, h 41 Main

Sherman Frank, moulder Malleable, bds 9 Church

Sherman William B , engineer W. A. W., h 10 Burchard ave

Sheron Annie and Maggie Misses, h 41 Cummings

Sheron James, emp Malleable, bds 41 Cummings

Sheron James, laborer, h 41 Cummings

Sheron John, laborer, h 13 Smith

Sheron Michael and Patrick, coremakers, bd 41 Cummings

Sherwood Walter N., carpenter, bds 11 Parsons court

Shields John, coachman, h 8 Eldredge ave

Shields Julia Miss, h 8 Eldredge ave

Shippey Curtis R., watchman, h 18 Willow

Shorey J. Lee, student, bds Hotel Fitchburg

Shorey James, bds Hotel Fitchburg

Shorey Thos. H., proprietor of Hotel Fitchburg (see adv)

Sibley Charles H., painter, h 46 High

Sibley Susan, widow of Warren A., h 97 Church

Silverman J., groceries, tinware, crockery, etc., also shoe repairing, 18 Elm cor Church

Simmons Charles W., emp knitting mill, bds 43 Mechanic

Simmons Edward S., moulder, bds 43 Mechanic

Simmons Jane S., widow of Chas. W., h 48 Mechanic

Simmons J. Clark Rev., pastor M. E. church, h 1 Estabrook ave

Simmons Kate, stenographer W. A. W. Co., h 43 Mechanic

Simmons Margaret, stenographer W. A. W. Co., h 43 Mechanic

Simmons Maude Miss, stenographer W. A. W. Co., h 57 Center

Simmons Percy A., clerk, bds 57 Center cor Fourth

Simmons Thomas E., engineer W. A. W., b 57 Center cor Fourth

Simonds Elgin, emp E. Leonard, bds 68 High

Simonds Elliot J., teamster Leonard's express, h 68 High

Simonda Ernest, driver Leonard's express, h 68 High

Simonds Louise Miss, h 68 High

Simpson Milo, farmer, h Ball at beyond village limits

Sisters of St. Joseph, 79 Classic

Sittner Herman, mason, b 13 Congress

Silverson Charles, emp Malleable, h 8 Eldredge

Skinner Chas. R., physician, h 33 Abbott

## THE NEW YORK LIFE, The Oldest and Greatest ance Company in the World. Supervised by 82 Governments.

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### R. S. DILLON & CO'S

Skinner Katherine A. Miss, artist, bds 26 Church

Skinner Mabel K. Miss, artist, bds 26 Church

Skinner Mary L. Miss, h 88 Abbott

Skinner Robt. A., clerk post office, bds 33 Abbott

Skinner S. A., physician and surgeon, office and residence 26 Church, office hours 7 to 9 A. M., 12 to 2 and 6 to 8 P. M.

Slattery Julia, widow of Martin, h 71 Abbott

Slattery Margaret Mrs., h 69 River

Slattery Teresa Miss, teacher Intermediate dept, h 71 Abbott

Slattery Terrence, gas fitter, h 1 Jackson

Slidders Arthur B., clerk S. H. White, bds 17 First

Slidders Belle P., saleslady Gillespie Bros., h 17 First

Slidders Isabella Mrs., h 17 First

Slidders Mary and Carolyn, h 17 First

Sloan Fannie L. Miss, saleslady Gillespie Bros., h 15 Rensselaer

Sloan Sarah, Jennie and Fannie, h 15 Rensselner

Sloan William, h 15 Rensselaer

Sloan William, Jr., emp Wood works, bds 15 Rensselser

Slocum Arthur W., bookkeeper, h 78 Main

Slocum Carrie E. Miss. h 73 Main

Slocum William H., timekeeper W. A. W. Co., h 78 Main

Small James J., bds 3 School

Small Kate, Minnie and Ann, h 3 Smith

Small Michael, laborer, bds 3 Smith

Small Michael Mrs., h 3 School

Smith A. I. Miss, dressmaker, h 162 Church

Smith Albert, laborer, h 3 First

Smith Annie J. Miss, h 42 Corev ave

Smith Bridget Mrs., h 42 Carey ave near Caffrey

Smith C. F. W., druggist and pharmacist, 22 Classic, h 2 Ball opp Abbott

Smith Chester G., machinist, bds 67 Elm

Smith Eliza Mrs., h 105 Main

Smith Elizabeth L. Miss, h 18 Church cor John

Smith George, emp Easton, R. & W., h 11 Fisk

Smith George, carpenter, h 15 Congress

Smith George H., mason, h 46 Fourth

Smith John R., mason, h 40 Fourth

## The NEW YORK LIFE Insurance Company,

D. H. AYERS, Agency Director, Troy, N. Y.

### HOOSICK FALLS DIRECTORY.

158

Smith Kate Mrs., domestic at 108 High

Smith Mabel R. Miss, h 144 Church

Smith Mary Miss, h 19 Carey ave

Smith Ollie L. and Clara B., h 46 Fourth

Smith Peter, emp Wood works, bds 42 Carey ave

Smith Rachael Miss, h 58 Center

Smith Reuben S., mason, h 46 Fourth near Willow

Smith William R., mail carrier, h 38 Center

Snell H. H., supt of public schools, bds Hotel Fitchburg

Snyder D. H., supervisor of music in public schools, and teacher of piano and vocal culture, h 185 Church

Snyder Frank, boxmaker, h 7 River

Snyder Mary R. Mrs., h 135 Church

Somerville Daniel, mechanic, h 16 Eldredge ave

Somerville L. Mary Miss, h 16 Eldredge ave

Sommers Charles, laborer, h 24 Cummings

Sommers Julia and Bridget, h 24 Cummings

Sommers Mary, h 52 River

Sommers Miles, h 52 River

Southwick David W., carpenter, h 45 Wilder ave

Southwick Estelle A. Miss, h 45 Wilder ave

Southwick Lillian Miss, h 39 Center

Southwick Whitman R., carpenter, h 89 Center

Spaulding Edward, h 33 First

Spear Sadie F. Miss, teacher, bds 229 Church

Spearman Daniel, Inborer, h School st cor Martin

Spencer Anne May Miss, h 12 Church

Spencer Charles C., foreman tool room W. A. W. Co., b 12 Church

Spencer Phebe, widow of Daniel F., h 97 Main

Spendiff Albert, moulder Malleable, h 33 Commings

Springer Peter, laborer, h 75 Abbott

Standard Brush Co., Fifth cor Carey ave

Standfest Charles, h 6 Carey ave

Stapleton Edward A., clerk W. L. Thorpe, h 157 Church

Stapleton Eleanor, widow of Timothy J., h 157 Church

Stapleton Eleanor Miss, dressmaker, h 157 Church

Stapleton Genevieve Miss, h 157 Church

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## Prompt Payment of Claims NEW YORK LIFE. is a Characteristic of the D. H. AYERS, Agency Director, Troy, N. Y.

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### B. S. DILLON & CO'S

Stapleton Mary C. Miss, stenographer W. A. W., h 157 Church

Starr Frank B., clerk Gillespie Bros., h 40 Wilder ave

Starr Grace Mrs , bds 9 Beckett

Starrett Charles J., machinist, h 20 Classic

Starrett Charles, h 45 Abbott

Starrett John H., machinist, h 45 Abbott

Starrett Lillie Miss, h 20 Classic

Starrett William J., salesman Piocus, bds 20 Classic

Stemp Arthur M., member 2d Reg., h 19 Hoosick

Stemp C. Fred, member 2d Reg., h 42 Lyman

Stemp George A., mechanic, h Fisk st

Stemp Thomas L., tobacconist and billiard and pool parlor 27 Elm, h 42 Lyman

Stephens Andrew J., moulder, h 104 Church

Stephens E. R., compositor "Standard," h North Hoosiek road

Stevens Frank L., member 2d Reg , h 26 Abbott

Stevens Fred N. (Stevens & Thompson), h 26 Abbott

Stevens Harry, cook, h 87 Elm

Stevens Robert, mason, h 9 Fifth

Stewart Charles E., janitor Hoosiek club, h 13 Parsons court

Stewart Jacob C., mason, h 68 Elm

Stewart Mamie and Jennie, h 9 Nixon

Stewart Matthew, machinist, h 9 Nixon

Stewart Samuel, mechanic, bds 49 Abbott

St. George Thomas J., shipping clerk W. A. W., bds American House

Stinton Wm., proprietor Stinton's Buffet, choice wines and liquors, fresh lobsters and sandwiches a specialty, 42 Classic

Stockwell Albert M., shirt mfr, h 23 Center

Stockwell Charles H., real estate, bds 190 Main

Stockwell G. E. Mrs., h 190 Main

Stone Bernard, h 33 High

Stone Henry W., manager Brien Heater Co., bds Hotel Fitch.

Story Chas. B., manager of Hoosick Falls Water Power and Light Co., and Bennington & Hoosick Valley R. R. Co., 46 Classic, h 166 Main

Story Sumner D., lineman, bds 93 Main

### Accumulation NEW YORK LIFE Contain More Priv-Policies of the NEW YORK LIFE Contain More Priv-Guarantees than those issued by any other Company.

### HOOSICK FALLS DIRECTORY.

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Stover Adelbert, emp Malleable, bds 18 Hovey ave Stover Mary, widow of Martin A., h 18 Hovey ave Stover Otto, emp Malleable, bds 18 Hovey ave Street Oliver, laborer, h 55 Classic Stroud Harriet L. Mrs., h 128 Church Sugden Benjamin, member 2d Reg., h 65 Classic Superior Knitting Mill, manufacturers of ribbed underwear, Clark Bros. & Co.

Surdam Burke, harness and saddles, 18 Main, h 1 Willow Surdam H. S., freight agent F. R. R., h Willow cor First Surdam Walter V., harnessmaker, h Railroad ave cor Surdam Swift Julia and Mary, h 38 First Swift Margaret Mrs., h 38 First

### T

Taylor Etta Miss, h 31 Second
Taylor Frank H., coachman, h 83 High
Taylor Fred, emp Armory, h 35 Second
Taylor Mary, widow of Emery W., h 31 Second
Taylor Wells J., patternmaker, bds 31 Wall
Thomas Edward, member 20 Reg., h 4 High
Thompson F. A., carpenter, h 213 Charch
Thompson George, bookkeeper W. A. Wood Co., bds 32 Parsons
ave

Thompson George A., painting and paper hanging, h 30 Center
Thompson J. L., painter, bds 30 Center
Thompson Maud L. Miss, h 213 Church
Thompson William, laborer, bds 32 Lyman
Thorpe W. L., druggist and pharmacist, 53 Church, h 22 River
(see adv)

Thwing Merritt W., clerk Gibson & Jones, bds 101 Main Thwing Walter T., saw filer, h 101 Main Tierney Bridget, widow of John, h 7 Saratoga Tierney Michael, laborer, bds 7 Saratoga

## Before You insure Your NEW YORK LIFE Has To Offer.

D. H. AYERS, Agency Director, Troy, N. Y.

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### R. S. DILLON & CO'S

Tierney William, grocer, Munsell cor High

Tiffany Ezra, law student, bds 10 Manton

Tiffany Harvey J., moulder Malleable, h 10 Manton

Todd Andrew, laborer, h Promised Land

Tomb Eugene S., carpenter, h 12 Lyman

Tomb Florence Miss, h 38 Center

Tomb Mary A., widow, h 33 Center

Tomlinson William J., mechanic, h 18 Burchard ave

Toohey Frank, laborer, h 5 Carey ave

Toohey Margaret Miss, h 44 Ball

Toohey Patrick Mrs., h 44 Ball

Toohey Thomas, moulder, h 14 Munsell

Toohey Thomas H., emp knitting mill, bds 5 Carey ave

Torpey Patrick, moulder, h head of Mechanic st

Toussaint Katherine Miss, h 18 Rensselaer

Tracey John, moulder, h Martin cor River road

Tracey Katie L. Miss, bookkeeper Gillespie's, h 157 Main

Tracey Maggie, emp at 108 High

Tracey Malek, laborer, h near cold spring

Tracey Mary Mrs., h 88 First

Tracey Patrick J , asst foreman foundry, h 157 Main

Tracey Patrick, laborer, h Martin cor River read

Tracey Rena Miss, h 88 First

Trainor James, laborer, bds 32 Lyman

Trautmann Henry Mrs., h extension of Mechanic st

Trimble Alexander, laborer, h 20 Park

Trimble Matthew, machinist Hoosick Falls Hosiery Co., h 53
Hoosick

Trombley Louis and Napoleon, laborers, bd 10 Martin

Trombley William, laborer, h 10 Martin

Truesdell Elmer Q., moulder, h 83 Elm

Tucker John H., h head of Burchard ave

Tucker Martin, carpenter, h 118 Main

Turner Albert, painter, h 53 High

Turner Richard, proprietor of American House,

Tuttle Charles J., h 17 Abbott

Tuttle Fred B., bookkeeper W. A. W. Co., h 63 Wilder ave

Tuttle Hezekiah, moulder, h 8 Hovey ave near Cummings

### "FOUR SQUARE TO ALL THE WINDS THAT BLOW."

### The NEW YORK LIFE Insurance Company.

### HOOSICK FALLS DIRECTORY.

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Usher John, mechanic, h 32 Carey ave



Van Derkar Barna, moulder Malleable, b 19 Hoosick
Van Dekar Barna B., laborer, bds 19 Hoosick
Van Hyning Adella Miss, h 3 Fisk
Van Hyning George W., deputy sheriff, h 5 Eagle
Van Santvoord Seymour, with W. A. W. M. and R. M. Co.



Waddell Archie, member 2d Reg., h 169 Main Waddell Helen and Sarah Misses, h 169 Main Waddell Sarah, widow of James, h 169 Main Waddell William, emp Electric Light Co., bds 169 Main Wah Charlie, Chinese laundry, 57 Church Waidelich Flora Miss, h 6 Carey ave Walker A. Maude, dressmaker, h 51 Parsons ave Walker Milton F., foreman at W. A. W., h 28 Center Walker Thomas, carpenter, h 51 Parsons ave Wall Delia Miss, h 19 Mechanic Wall Garrett, laborer, h 6 Hampton, Clay hill Wall James, h rear of brick yard (Promised Land) Wallace Charlotte, domestic at 176 Main Wallace Harriet Mrs., teacher, h 13 Main Wallace Helen G. Miss, h 120 Church Wallace Torry, h rear McKearin block, 43 Classic Wallace Truman J., h 120 Church Walsh John H., bds Union House Walsh Lewis H., marble worker, bds 134 Church

For Investment see the Insurance Bond with Guaranteed Interest

## OF THE NEW YORK LIFE.

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R. S. DILLON & CO'S

Walton Abbie and Mary, h 165 Church Walton Abbie and Mary, h 165 Church Walton Anna Mrs., h 165 Church Walton Bridget Mrs., h 159 Main Walton Charles, laborer, bds 159 Main Walton May Miss, h 159 Main Ward R. A. Mrs., groceries, h 15 Mechanic

Ward K. A. Mrs., grocenes, it to mechani

Warhurst Grace Miss, b 22 Ball

Warhurst Harry, member 2d Reg., h 22 Ball Warhurst Herbert, emp Wood works, h 22 Ball Warhurst James, carpenter, h 22 Ball

Wark Samuel, h 26 River

Warn Nelson Mrs., h 69 Wilder ave

Warren John Hobart, farmer, residence on River road

Wash John, emp Wood works, bds Kokley ave

Watson George M., teamster, h 8 Davis

Watson John, emp Wood works, bds 17 Willow

Watson Margaret, widow of Frank, h 17 Willow

Watson Robert H. Mrs., h 8 Davis

Wayland Eugene C., artist, h 69 Classic

Webb Richard A., machinist, h 24 Hoosick

Webster A. Harrison, farmer, h 196 Main

Webster Louisa C., widow, h 196 Main

Webster W. E. Rev., pastor 1st Baptist church, h 86 Main

Weekley Patrick J., laborer, h 8 Park

Welch Edgar A. (E. A. Welch & Co.), h 147 Main

Welch Edgar A. & Co., meat, fish and vegetables, 4 Willard (see adv)

Welch Ellen Miss, emp at American House

Welch Frank H., farmer, h road to S. W. Hooslek

Wetch John, bds Union House

Welch Matthew, laborer, h 26 Carey ave

Welch Philip, flagman, bds Hotel Fitchburg

Welch William, moulder, bds 28 Willow

Welden Ed, laborer, bds 28 First

Wells Edward F., watchman W. A. W., h 6 Third

Wells May L. Miss, h 6 Third

Wells Walter E., clerk, bds 6 Third

## Wanted by the NEW YORK LIFE. ROOM FOR ALL.

D. H. AYERS, Agency Director, Troy, N. Y.

#### HOOSICK FALLS DIRECTORY.

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-West Frank, b Case road to Eagle Bridge.

West George H., Hurd's livery, bds American House

West Henry L., emp Wood works, h 10 Jackson

West James E., photographer, Wood's block, h 10 Estabrook ave

West Joseph H., carriage maker for Harrison, h 2 Estabrook ave

West Maude M. Miss, h 10 Estabrook ave

Western Union Telegraph, office McKearin block

Whalen Ann, widow of Edward, h 8 Caffrey

Whalen Edward, groom at 108 High

Whalen James, emp at 136 Main

Whalen John J., moulder, bds 44 Parsons ave

Whalen Mary Miss, h 37 Hoosick

Whalen Mary and Alice, h 44 Parsons ave

Whalen Michael, laborer, h Seward st

Whalen Nicholas Mrs., h 9 Carr

Whalen Patrick Mrs., h 44 Parsons ave

Whalen Thomas, laborer, h 3 Albany

Wheeler Wm. H., timekeeper W. A. W. Co., h 87 Center

White Frank H., meat, fruit and vegetable market and carriage and harness dealer, 16 John, h 119 Main (see adv)

White George H., photographer, h Main st

White John B., h 33 River

White Leander, h on hill rear of 65 River road

White Linus F., butcher F. H. White, h 97 Church

White S. H., meat and vegetable market, oysters, canned goods, etc., 35 First, h 40 First (see adv)

Whitehouse Albert, moulder, bds 54 Mechanic

Whitney L. B., traveling agent, h 164 Church

Whittaker Marvin H., machinist, h 33 Second

Whittaker Marvin S., watchman, h 33 Second

Whittaker Mary Miss, domestic at 23 Center

Whittaker Stella E. Miss, teacher, h 33 Second

Whittle Nellie Miss, h 62 Mechanic

Wilcox A. B., foreman of cutter-bar and guard room for W. A.

W. M. and R. M. Co., h 7 Burchard ave

Wilcox B. Frank, carpenter, h 44 River

Wilcox Charles G., member 2d Reg., h 23 Hoosick

Wilcox C. W., foreman of shipping department W. A. W. M. and R. M. Co., h 15 River

Absolute Protection and Profitable Investment secured by Policies

### IN THE NEW YORK LIFE INSURANCE COMPANY.

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### R. S. DILLON & CO'S

Wilcox Clara B. Miss, h 28 Hooslek

Wilcox George E., emp W. A. Wood Co., h 122 Main

Wilcox Joseph S., painter, h 110 Church

Wilcox Louic E., traveling agent, h 7 Burchard ave

Wilcox Lura Miss, b 44 River

Wilcox Rollin G., student, bds 7 Burchard ave

Wilcox Susie E. Miss, b 15 River

Wilder Edward L., student Williams college, h 59 Classic

Wilder Lyman C., civil engineer, real estate and insurance agent, and notary, office 59 Classic (see adv)

Wilkins Nathan H., clerk Leonard & Son, h 5 Estabrook ave

Wilkinson B. M., accountant W. A. W. Co., h 100 Classic

Williams Alfred, conductor, h 90 High

Williams Alfred, moulder, bds 27 Hoosick

Williams Edwin W., supt Miller, Hall & Hartwell, h 1 Waldron ave

Williams Huldah Mrs., h 90 High

Williams John, h on hill rear River road

Williams Lillie H. Miss, h 90 High

Williamson Eliza Mrs., h 17 Third

Williamson Erwin C., painter, h 31 Lyman

Williamson Hannah Mrs., h 17 Third

Williamson James, moulder, h 17 Third

Williamson John, compositor "Democrat," bds 17 Third

Willis Adin, emp W. A. Wood Co., bds 108 Church

Willis Byron, policeman, h 144 Church

Willis George A., foreman setting-up room at W. A. W. M. and R. M. Co., h 183 Church

Willis G. Walter, draughtsman, bds 133 Church

Willis Ira Mrs., h River road

Wilson Carrie Mrs., h Quarry st near Scott

Wilson Christopher, h head of Cummings st

Wilson Clarence, knitter, h Quarry st

Wilson Edward W., clerk, 61 Church

Wilson George, physician, bds 22 Fourth

Wilson James H., moulder, h 33 Mechanic

Wilson John, emp knitting mill, bds 22 Fourth

"Wilson Joseph and George, farmers, h River road

## NEW YORK LIFE Insurance Company. Hon. John A. McCall, President.

Assets, January 1st, 1898, Over \$200,000,000.

### HOOSICK FALLS DIRECTORY.

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Wilson John A. Mrs., h 95 Classic

Wilson Michael C., laborer, h 16 Cummings cor Hovey ave

Wilson Thos. B., supt H. F. Hosiery Co., h 22 Fourth cor Center

Wilson Thomas J., mechanic, h 67 Mechanic

Winegard Albert, moulder Malleable works, h 77 Mechanic

Winters Frank, moulder Malleable works, h head of Cummings st

Winters Roscoe, clerk F. H. White, bds head of Cummings st

Wisper Peter, laborer, h 21 Wall

Wolff Christian, farmer, West Hoosiek road

Wolff Peter I., blacksmith, on hill rear 65 River road

Wolfe Peter, gatekeeper for W. A. W. Co., h 23 Wilder ave

Wolford Charles A., asst supt H. F. Hosiery Co., bds 67 Elm

Wood Charles A., mechanic, h 8 Eagle

Wood Delia and Eliza, h Promised Land

Wood Edward, laborer, h Promised Land

Wood Henry C., mechanic, h 3 First near River

Wood Ira J., teller First National Bank, h 46 River

Wood Julia N. Miss, h 74 Main

Wood May Miss, h 6 Fisk

Wood Thomas D, mail carrier, h 6 Fisk

Wood Walter A. Mowing and Reaping Machine Co., general office and manufactory on Church and Mechanic sts (see historical sketch)

Wood Walter A., Jr., h 74 Main

Woodward Winfield W., bridge builder, h 70 High

Woodworth D. C., clerk, bds 9 Church

Woodworth E. M., choice ales, wines, liquors, cigars, etc., 9 Church

Worden Benjamin A., dealer in choice ales, lager, wines, liquors and cigars, 27 Elm

Worden Bertha A. Miss, h 30 Abbott

Worden Chas. A., member Co. M, 2d Reg., h 27 Elm

Worden Edmond L., student, bds 30 Abbott

Worden Henry B., supt Malleable works, h 45 Center

Worden Levi E. (Easton, Rising & Worden), h 30 Abbott

Worden Mary C., saleslady Jones, Parsons & Co., h 20 Hoosick

Worden Rosetta L., widow, h 20 Hoosick

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## THE NEW YORK LIFE, The Oldest and Greatest ance Company in the World. Supervised by 82 Governments.

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### R. S. DILLON & CO'S

Wright Emma, widow of Chester P., h 47 Classic
Wright James, herdman J. H. Warren, h River road
Wright John W., emp knitting mill, h 45 Classic
Wright Julius A., painter, h 15 Burchard ave
Wright Orrin S., engineer, h 11 Rensselaer
Wruck Theodore F., mechanic, h 106 Church
Wyman Charles M., machinist, h 12 Rensselaer
Wyman Frederick E., emp W. A. W., bds 69 Classic
Wyman Freeman and Fred. mechanics, bd 69 Classic
Wyman John D., machinist, h 145 Church
Wyman Walter Mrs. and Lillian Miss, h 69 Classic



Yerenton Herbert, mechanic, h 114 Church
 Y. M. C. A. Rooms, 11 Church cor John
 York Mallery, mechanic, h 29 Third
 Youlen P. M., practical watchmaker and jeweler, 14 Main opp John, h 26 River (see adv page 16)
 Young John, shipper Wood works, h 68 Elm



## M. F. MEARA,

## Boot Shoe Maker.

Hand-Sewed Work a Specialty. Repairing Neatly Done.

16 John St., Hoosick Falls, N. Y.

# JOHN T. BRAZELL, Fashionable Shaving and Hair Dressing Rooms.

Ladies' Shampooing and Hair Dressing done at Private Residences.

Stroud's Block, 35 Church St.,

Hoosick Falls, N. Y.

### The NEW YORK LIFE Insurance Company,

D. H. AYERS, Agency Director, Troy, N. Y.

HOOSICK FALLS DIRECTORY.

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## BUSINESS DIRECTORY

OF THE TOWNSHIP OF

## HOOSICK.

### BAKER AND CONFECTIONER.

Groesbeck J. L., agent, 26 Classic (see page 12)

#### BANK.

First National Bank, Wood's block (see front colored page)

#### BICYCLE DEALERS.

Easton, Rising & Worden, 9, 11 and 13 Hoosick (see front cover and colored page)

### BLACKSMITHS AND HORSESHOERS.

Cassidy John, horseshoer only, 32 Main Fennessey John, 53 River cor Fourth Murther John, First st cor Hoosick Newe Edward F., 90 Church (see page 6) Phillips Joseph, 48 Railroad ave Bonker C. D., North Hoosick Milliman H. C., village of Hoosick Myers Henry, village of Hoosick Sherman George, Eagle Bridge

## Prompt Payment of Claims NEW YORK LIFE. is a Characteristic of the D. H. AYERS, Agency Director, Troy, N. V.

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### R. S. DILLON & CO'S

Wood Ira, Eagle Bridge Hawkins David A., Buskirks Bridge Hayes Edward, Buskirks Bridge Drury Mason, Walloomsac

### BOOKSELLER, NEWSDEALER AND STATIONER.

Denison Daniel S., 19 John cor Church (see page 11)

### BOOTS, SHOES AND RUBBERS.

Brackman & Levy (see page 6)
Eldredge J. M. & Son, 13 River
Johnston A. L., 1 Church (see page 21)
Lurie P., 13 John (see page 6)
Pincus Louis, 20 Main (see page 142)
Markham E. P. & Sons, 139 Church (see page 7)
Meara M. F. (repairing), 16 John (see page 162)
Jones, Parsons & Co., Main st cor John (see front colored page)
Richmond & Co., viliage of Hoosick
Buell Bros., Eagle Bridge
McClellan & Co., Eagle Bridge
Pratt D. M., Buskirks Bridge

### BREWERY.

Fitzgerald M., on R. R. off River st

### BRICK, SAND AND STONE.

Dolin John, 65 River road \*
Easton, Rising & Worden, 9, 11 and 13 Hoosick (see outside front cover and back colored page)

### BUILDERS' HARDWARE.

(See General Merchandise Stores.)

Easton, Rising & Worden, 9, 11 and 18 Hoosick (see outside front cover and back colored page) Parsons Warren G., 18 Church cor John (see colored page)

#### Accumulation NEW YORK LIFE Contain More Priv-Policies of the NEW YORK LIFE Contain More Privlieges, Benefits, and Guarantees than those issued by any other Company.

#### HOOSICK FALLS DIRECTORY.

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#### CARPENTERS AND BUILDERS.

Chase M. S., 2 Manton (see page 13)
Colgan J. A., 95 High (see page 6)
Easton, Rising & Worden, 9 to 13 Hoosick (see outside front cover and back colored page)
Hoag Aaron A., 3 Third (see page 24)

#### CARPETS AND OILCLOTHS.

Gillespie Bros., Chency block (see colored page)

Jones, Parsons & Co., Main st cor John (see front colored page
Markham E. P. & Sons, 139 Church (see page 7)

Pincus Louis, 20 Main next Hotel Fitchburg (see page 142)

#### CARRIAGE AND SLEIGH MANUFACTURERS.

Bratt H. H., Hoosick Corners
Fennessey John, River cor Fourth
Harrison Henry, 137 Main (see page 14)
Murther John, 21 First cor Hoosick
White F. H. (dealer only), 16 John (see page 17)
Bonker C. D., North Hoosick
Hayes Edward, Buskirks Bridge
Marshall R. R., Eagle Bridge

#### CIVIL ENGINEER AND SURVEYOR.

Wilder Lyman C., Wilder building, 59 Classic (see page 17)

#### CLOTHING AND GENTS' FURNISHING GOODS.

Brackman & Levy (see page 6)
Ely A. R., Wood's block
Johnston A. L., 1 Church (see page 21)
Lurie P., 13 John (see page 6)
Markham E. P. & Sons, 139 Church (see page 7)
Pincus Louis, 20 Main next Hotel Fitchburg (see page 142)
Richmond & Co., village of Hoosick
Buell Bros., Eagle Bridge

## Before You insure Your NEW YORK LIFE Has To Offer.

D. H. AYERS, Agency Director, Troy, N. Y.

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#### R. S. DILLON & CO'S

McClellan & Co., Eagle Bridge Pratt D. M., Buskirks Bridge

#### COAL AND WOOD DEALERS.

Buckley Joseph & Son, Elm st cor Railroad ave (see page 16)
Easton, Rising & Worden, 9 to 18 Hoosick (see outside front
cover and back colored page)

Gallagher John, 3 Hoosick (see page 13)

Nicholls Geo. H., Jr., 16 Main (see inside front cover)

Percey Elon, Center st cor Railroad ave (see page 17)

Riley Frank, foot of Church st near the bridge (see front colored page)

Richmond & Co., village of Hoosiek

Cross & Manchester, Eagle Bridge

Hurd A. J., Engle Bridge

Pratt D. M., Buskirks Bridge

Pratt Webster, Buskirks Bridge

Skiff S. M. & Son, Buskirks Bridge

#### DENTISTS.

Potter L. E., 19 Main Reardon John J., 59 Classic

#### DRUGS AND MEDICINES.

(See also Merchandise Stores.)

Grattan John L., 15 John Ross Geo. A. & Co., 8 John (see page 19) Smith C. F. W., 22 Classic (see page 11) Thorpe W. L., 53 Church (see page 10)

#### DRY GOODS AND FANCY GOODS.

Eldredge J. M. & Son, 13 River Gillespie Bros, Cheney block (see colored page) Johnston A. L., 1 Church (see page 21) Jones, Parsons & Co., Main cor John (see colored page) Kautz J., Third cor River

#### "FOUR SQUARE TO ALL THE WINDS THAT BLOW."

#### The NEW YORK LIFE Insurance Company.

#### HOOSICK FALLS DIRECTORY.

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Lurie P., 13 John (see page 6)
Markham E. P. & Sons, 139 Church (see page 7)
Pincus Louis, 20 Main next Hotel Fitchburg (see page 142)
Richmond & Co., village of Hoosick
Buell Bros., Eagle Bridge
McClellan & Co., Eagle Bridge
Pratt D. M., Buskirks Bridge
Agan Willard, Potter Hill

#### EXPRESSMEN.

Leonard E., 25 Elm opp F. R. R. depot (see page 5)
National Express Co., Edgar Leonard agent, 11 Church (see page 5)

#### FLOUR, FEED AND GRAIN.

Brownell Nelson, Center cor Railroad ave (see page 24)
Percey Elon, 16 Center cor Railroad ave (see page 17)
Cross & Manchester, Eagle Bridge
Hurd A. J., Eagle Bridge
Skiff S. M. & Son, Buskirks Bridge
Pratt Webster, Buskirks Bridge

#### FURNITURE DEALERS AND UNDERTAKERS.

Holmes W. M., Holmes block, 54 to 58 Classic (see colored page) Haussler & Son, 8, 10 and 12 Classic (see colored page)

#### GRAIN BINDERS.

The Walter A. Wood Mowing and Reaping Machine Co., on Church and Mechanic sts (see historical sketch)

#### GENERAL MERCHANDISE STORES.

Eldredge J. M. & Son, 9 River Greenfield Louis, 45 Mechanic Johnston A. L., 1 Church (see page 17) For Investment see the Insurance Bond with Guaranteed Interest

#### OF THE NEW YORK LIFE.

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R. S DILLON & CO'S

Kautz John, River cor Third
Markham E. P. & Sons, 139 Church (see page 7)
Jones, Parsons & Co., Main st cor John (see front colored page)
Richmond & Co., village of Hoosick
Allen Hugh & Son, North Hoosick
Buell Bros., Eagle Bridge
McClellan & Co., Eagle Bridge
Pratt D. M., Buskirks Bridge
Agan Willard, Potter Hill
Buell & Durfee, Walloomsac

#### GROCERIES AND PROVISIONS.

Buckley Joseph & Son, Elm st cor Railroad ave (see page 16) Carr Ambrose, I Water Chapman James H., 61 and 68 Elm cor First Eldredge J. M. & Son, 13 River cor Railroad ave English Joseph, Mechanic cor River road Gibson & Jones, Gibson block, 39 Church (see page 111) Hyland & Burns, 15 Main (see page 18) Johnston A. L., 1 Church (see page 21) Jones, Parsons & Co., Main st cor John (see front colored page) Joy Clarence H., 16 Fourth Kautz John, 48 River Lee's Standard Grocery, 69 Church (see page 125) Markham E. P. & Sons, 139 Church (see page 7) McGann Thomas, 37 Mechanic Murphy Martin A., 52 High (see page 12) Paper Makers Store Co., Walloomsac Perry Nathan S., 158 Church Remington Frank W., 66 Mechanic Silverman J., 18 Elm Tierney Wm., High cor Munsell Ward R. A. Mrs., 15 Mechanic White S. H., 29 to 35 First (see page 13) Richmond & Co., village of Hoosiek

Allen Hugh & Son, North Hoosick

## Wanted by the NEW YORK LIFE. ROOM FOR Wanted by the NEW YORK LIFE. ROOM FOR ALL. D. H. AYERS, Agency Director, Troy, N. Y.

HOOSICK FALLS DIRECTORY.

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Buell Bros., Eagle Bridge McClellan & Co., Eagle Bridge Agan Willard, Potter Hill

#### HAIRDRESSERS.

Brazell John T., 55 Church (see page 162)
Ford John, 28 Main
Henchey Thomas E., 40 Classic
Holden Wm., 37 Elm
Keenan Thos. F., Classic cor Church (see page 17)
Marshall John, 53 Classic
Marshall Rudolph, 17 John
Phelan Philip, 23 Elm opp American house

#### HARNESS AND SADDLES.

Humphrey D. J., 12 John (see page 3) Surdam Burke, 18 Main White Frank H., 16 John (see page 18)

#### HARVESTING MACHINES.

The Walter A. Wood Mowing and Reaping Machine Co., on Church and Mechanic sts (see historical sketch)

#### HOSIERY MANUFACTURERS.

Hoosick Falls Hosiery Co., Elm st, Thos. B. Wilson manager

#### HOT AIR HEATER MANUFACTURERS.

Brien Heater Co., office and salesrooms 4 Church (see page 4)

#### HOTELS.

American House, Richard Turner, Elm st opp depot (see page 82) Central Hotel, D. Healy, 9 John Hotel Fitchburg, Thomas Shorey, 24 Main (see page 8)

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Absolute Protection and Profitable Investment secured by Policies

#### IN THE NEW YORK LIFE INSURANCE COMPANY.

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#### R. S. DILLON & CO'S

Railroad House, Wm. E. Clark, 44 Railroad ave
Trumanville House, Edward Carroll, 33 River road
Union House, P. J. Haren, Elm st cor Railroad ave (see page 16)
Eagle Bridge Hotel, Dell Brown, Eagle Bridge
American House, Mrs. B. C. Armstrong, village of Hoosick
North Hoosick Hotel, North Hoosick
Eagle Hotel, Kagle Bridge
Dalton House, Walloomsac

#### HOUSE FURNISHING GOODS.

Abel & Brown, 30 Classic (see page 20)
Parsons Warren G., Church cor John (see colored page)

#### ICE DEALERS.

Buckley Joseph & Son, Elm st cor Railroad ave (see page 16) Leonard E., 25 Elm near F. R. R. depot (see page 5) Baldwin Anson, Cummings st

#### INSURANCE AGENTS.

Clark Byron F., 53 Wilder ave
Estabrook E. R., 16 Classic (see page 15)

Easton, Rising & Worden, 9, 11 and 13 Hoosick (see back colored page and outside front cover)

Hiserd P. B., 31 Wall cor Davis (see page 24)

McKearin P., McKearin block, 43 Classic

Peters J. Fred (general agent Home Life of N. Y.), 18 Ball

The Prudential Insurance Co. of America, J. Collins asst supt for

Hoosick Falls and vicinity, 25 Main
Wilder Lyman C., Wilder building, 59 Classic (see page 17)
Hawks A. H., Hoosick Village
Pratt Webster, Buskirks Bridge

#### KNIT GOODS MANUFACTURERS.

Clark Bros. & Co., Water st opp depot (see historical sketch)
Hoosick Falls Hosiery Co., Thos. B. Wilson supt, foot of Elm st
(see historical sketch)

## NEW YORK LIFE Insurance Company, Hon. John A. McCall.

Assets, January 1st, 1898, Over \$200,000,000.

#### HOOSICK FALLS DIRECTORY.

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#### LAUNDRY.

Kimpton Elmer J., S1 Church (see page 5)

#### LAWYERS.

Barnes Elmer E., bds American House
Cahill William A., 12 Main (see page 21)
Connelly William H., 20 Classic (see page 24)
Greene George E. and Herbert J., Wood's block
Heaton Willis E., Cheney block (see page 15)
McCarthy Charles A., 1 Cheney block (see page 17)
Powell William, Jr., 26 First
Johnson Henry A., Eagle Bridge

#### LIME. CEMENT AND BUILDERS' SUPPLIES.

Easton, Rising & Worden, 9, 11 and 13 Hoosick (see outside front cover and back colored page)

#### LIVERY STABLES.

Hotel Fitchburg Livery, 20 Main
Hord D. D., 41 Elm opp Commercial house (see page 19)
Riley Frank, foot of Church st near the bridge (see front colored page)

Union House, Elm st cor Railroad ave (see page 16) Eagle Bridge Hotel Livery, Dell Brown, Eagle Bridge

#### LUMBER, LIME AND CEMENT DEALERS.

Easton, Rising & Worden, 9, 11 and 13 Hoosick (see outside front cover and back colored page) Killion & Henchey, 92 Church (see page 9)

#### MARBLE AND GRANITE WORKS.

Hoctor Bros., 212 Church near cemetery (see page 9)

## THE NEW YORK LIFE, The Oldest and Greatest ance Company in the World. Supervised by 82 Governments.

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#### R. S. DILLON & CO'S

#### MASON BUILDER.

Buckley Lawrence, 13 Main (see page 8)

#### MEAT MARKETS.

Bowes John, 46 Classic

Borke John J., Elm near American House (see page 24)

Lawson Frank A., 15 Third

Allen Frank, North Hoosick

Cloke John, village of Hoosick

McGrath Thomas, 40 Mechanic

Murphy Martin, 52 High (see page 12)

Patterson E. J., 48 Church

Welch Edgar A. & Co., 4 Willard (see page 11)

White Frank H., 16 John (see page 18)

White S. H., 29 to 35 First cor Center (see page 13)

#### MERCHANT TAILORS.

McGowan Anthony, Wood's block (see page 21) Pincus Louis, 20 Main (see page 142) Roberts E. B., 14 John (see page 20)

#### MILLINERY AND FANCY GOODS.

Dick M. E., 60 Classic
Hannon B. A., 67 Classic (see page 21)
Kantz John, River at cor Third
Lurie P., 13 John (see page 6)
Pincus Louis, 20 Main next Hotel Fitchburg (see page 142)

#### MOWERS AND REAPERS.

The Walter A. Wood Mowing and Reaping Machine Co., on Mechanic and Church sts (see historical sketch)

#### The NEW YORK LIFE Insurance Company,

D. H. AYERS, Agency Director, Troy, N. Y.

#### HOOSICK FALLS DIRECTORY.

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#### MUSIC TEACHERS.

Campbell Angeline, Hoosick cor Fifth Ewings Flora C., 64 Wilder ave Gibson Sara B. (piano and organ), 47 Church Snyder D. H. (voice and piano), 135 Church

#### NEWSPAPERS.

The Rensselaer Co. Standard, published every Friday by Benj. Horsley, office 12 Main (see page 22)

The Hoosick Valley Democrat, published every Wednesday by Chas. W. Brown, 18 John (see colored page)

#### NEWSPAPERS, TOYS AND VARIETIES.

Corcoran Edward A. Mrs., 27 Main Denison Daniel, 16 John cor Church (see page 11)

#### PAINTERS AND PAPER HANGERS.

Cramer Willis C., First cor Hoosick (see page 12)
Fuller Charles W., 39 Hoosick
Moon Charles F., 44 Classic
Newman John, 29 Main (see page 6)
Thompson George A., 80 Center

#### PAINTS, OILS AND GLASS.

Easton, Rising & Worden, 9, 11 and 13 Hoosick (see outside front cover and back colored page) Gibson John, 49 Church (see page 18) Moon Charles F., 44 Classic Richmond & Co., village of Hoosick (see page 6) McClellan & Co., Eagle Bridge

#### PAPER MANUFACTURERS.

Stevens & Thompson, North Hoosick Walloomsac Paper Co., Walloomsac

## is a Characteristic of the NEW YORK LIFE. D. H. AYERS, Agency Director, Troy, N. Y.

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R. S. DILLON & CO'S

#### PAPER MILL MACHINERY.

Noble & Johnston Machine Co., First st near R. R.

#### PHOTOGRAPHERS.

Millham Geo. C., 58 Classic (see page 184) West J. E., Wood's block

#### PHYSICIANS AND SURGEONS.

Cahill John T., 12 Main
Hannon T. H., 10 John
Hewitt C., 32 Wilder ave
Hudson F. R., 116 Church (see page 17)
Lamb G. M., Boynton block, 60 Classic (see page 7)
McWayne L. D., Elm cor First (see page 11)
Putnam Wm. B., Wood's block, over National bank
Shaw James C., 16 Main and 45 High
Skinner S. A., 26 Church
Fox William E., North Hoosick
Clark William L., Hoosick Village
Deane H. C., village of Hoosick
Haynes J. K., village of Hoosick
Myers A. Y., Buskirks Bridge

#### PIANOS AND ORGANS.

Reynolds Thos. J., Democrat building, John at (see page 14)

#### PLUMBERS, GAS AND STEAM FITTERS.

Abel & Brown, 30 Classic (see page 20)

#### PRINTERS-BOOK AND JOB.

Excelsior Printing House, Frank Eaton, 43 Classic (see page 10) The Rensselser Co. Standard, 12 Main (see page 22) The Hoosick Valley Democrat, 18 John (see colored page)

## Accumulation NEW YORK LIFE Contain More Privales of the NEW YORK LIFE Contain More Privales of the Guarantees than those issued by any other Company.

#### HOOSICK FALLS DIRECTORY.

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#### REAL ESTATE.

Kelyer William, 148 Church White S. H., 35 First (see page 13) Wilder Lyman C., 59 Classic (see page 17)

#### SASH, DOORS AND BLINDS.

Easton, Rising & Worden, 9, 11 and 13 Hoosick (see outside front cover and back colored page)

#### SHIRT MANUFACTURERS.

Miller, Hall & Hartwell, John cor Lyman

#### STOVES, FURNACES AND TINWARE.

Abel & Brown, 30 Classic (see page 20)
Dorr C. M., 27 Church (see page 15)
Parsons Warren G., 13 Church cor John (see colored page)

#### TELEGRAPH OFFICES.

"Western Union," P. McKearin, manager, McKearin block "Western Union," M. H. Viets manager, Eagle Bridge

#### WALL PAPERS AND WINDOW SHADES.

Eldredge J. M. & Son, 13 River Gibson John, 49 Church (see page 18) Jones, Parsons & Co., Main st cor John (see colored page) Markham E. P. & Sons, 139 Church (see page 7) Before You insure Your Life see what the

Dalton House, Walloomsac Tierney Thomas, Walloomsac

## NEW YORK LIFE Has To

D. H. AYERS, Agency Director, Troy, N. Y.

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R. S. DILLON & CO'S

#### WATCHES AND JEWELRY.

Coutts Peter, 75 Church (see page 12) McEachron J. H., 11 John (see page 4) Youlen P. M., 14 Main opp John (see page 16)

#### WINES, ALES, LIQUORS AND CIGARS.

(See also heading of Hotels.)

Campbell & Downey, 19 Main Clark Wm. E., 44 Railroad ave near Fitchburg depot Dougherty W. H., Main cor John Doyle Wm. H., 4 Church cor Eim Driscoll A., 61 Church Fisher's Troy House, Lyman st opp depot Graney P. J., 68 River Hayfield Thomas H., Armstrong block, !1 Elm (see page 7) Mack Ann Mrs., 10 Carey ave Maher Michael, 62 Mechanic McEvoy K. Mrs., 58 High Murray John F., 46 Mechanic Oatey John, 25 Elm adjoining Fitchburg depot (see page 14) O'Malley James F., 57 Elm Remington Frank W., 66 Mechanic Stinton's Buffet, Wm. Stinton (42 Classic) Woodworth E. M., 9 Church Worden Benjamin A., 27 Elm Union House, Hoosick Junction Delaney James, North Hoosick Russell George H., North Hoosiek Ward Daniel, North Hoosick Ward Patrick, North Hoosick Sullivan Charles, village of Hoosick Tilley George, village of Hoosick

#### Hoosiek,

#### Commonly called "Hoosick Corners."

Ackley Wm. Mrs. Andrews Chas. A., carpenter Armstrong Barber C. Mrs. Armstrong Moses H., farmer Babcock Chas. E., farmer Babcock Thos. L., laborer Babcock W. F., agent Bosworth Leroy Bovie Amity C. Mrs. Bovie Chas., farmer Bovie Geo. M., farmer Bovie Hewitt, farmer Bovie Israel Mrs. Bovie Isaac W. Mrs. Bovie Isnac W., laborer Bovie Sanford Mrs. Brant Wm., farmer Bratt Henry, emp hotel Bratt Herman H., wagonmaker Bratt M. S , farm produce Breese Henry, farmer Brimmer Addison A., farmer Brown Andrew H., farmer Brown C. A. Mrs. Brown Edward J., farmer Brown George E., farmer, Brown Joseph H., farmer Brown Marcus H., farmer Brown Richard C., farmer Brown Willard, farmer Burgess Fred, farmer

Burton John R , farmer Callahan Dan, farmer Callahan John P., farmer Callahan Patrick, laborer Carpenter John Mrs. Carroll David, laborer Clapper Demyers, carpenter Clapper James, shoemaker Clark Mary Miss Clark Wm. L., physician and surgeon, office hours, 8 to 9 A. M., and 1 to 3 and 7 to 8 P. M. Cloke John, market Cloke Thos., farmer Congdon Wm., laborer Connelly Patrick, foreman Cox George, farmer Cox John A., farmer Crandell Ellen Miss Crandell Lewis Mrs. Crandell Sarah Miss, dressmaker Deane H. C., physician Dudley Henry, coachman Duncombe Burris Eldred Edward E., farmer Filkins H. P., laborer Gardner Ada Miss, dressmaker Gardner Charles, farmer Gardner Fred W., farmer Gardner William, farmer

For Investment see the Insurance Bond with Guaranteed Interest

#### OF THE NEW YORK LIFE.

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#### HOOSICK DIRECTORY.

Gooden Bradford, farmer Gower N. W. Green C. A. Mrs. Grogan Merritt, farmer Grover Luther, laborer Guiden Edward, laborer Guiden James, laborer Haley C. Mrs. Haley Paran, fish dealer Hallenbeck Daniel, farmer Hanlan Thomas, farmer Harrington Smith, laborer Harris Elizabeth Mrs. Haswell Joseph M., farmer Haswell Robert A., milk dealer Haswell Robert Porter, farmer Hawks A. H., notary public, real estate and ins. broker Haynes J. K., physician Haynes Marshall P., farmer Herrick D. C., laborer Hills Thomas W., clerk Hills William, farmer Hong Francis C., miller Hoag Fred, miller Hoag George Mrs. Hong John, carpenter Howard F. S., farmer Hoy John, farmer Hyatt J. S., justice James Roscoe C., farmer Jepson David, laborer Kellyer Philip, farmer Knowlton W. H. Langworthy Isaac, farmer Leonard M. P., emp hotel Levern Prebble, farmer

Macumber Wellington, farmer McKeon Edward, laborer McLoughlin Peter, farmer McNary Martin, laborer Meerwarth Jacob, farmer Miller John, farmer Milliman H. C., blacksmith Minkama Peter, gardener Mitchell Sarah Miss Myers C. M. Mrs. Myers Geo. H., postmaster Myers Henry, blacksmith Nutt A. N., station agent Percey John M., carpenter Percey Joseph Mrs. Philpot Thos., farmer Philpot Wm., farmer Pierce Chas. E., laborer Pierce Frank, carpenter Pierce John A., farmer Potter Chas., Jr., emp F. R. R. Powers Geo. W., farmer Powers John, section boss Pratt Stephen, laborer Preble Chas. Mrs. Quackenbush Cebra Quackenbush Dyke, farmer Quackenbush John L., farmer Raymer H. P., farmer Reynolds Almon E., farmer Reynolds Anna R. Reynolds A. Olin, farmer Reynolds Fremont, farmer Reynolds M. T., farmer Reynolds Warren Richmond & Co., general store Richmond E. A., general store

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Sipperly Arthur, blacksmith Slade Philetus, laborer Smith Barney, farmer Smith Lambert, hostler Smith Walter, farmer Stearns Jerome, farmer Steele Thos., farmer Sullivan Chas., saloon Thompson W. H., hairdresser Thurber Albert, laborer Tibbits Edward D. Rev., rector of All Saints church Tibbits LeGrand C. Tilley Geo., saloon Wadsworth Melvin, farmer Whipple J. H., salesman White Geo. L., milkman White William H., farmer Whitney Sarah Mrs. Wilcox Edward, farmer Wilcox George, farmer Wilson Cora Miss Wilson Melvin, farmer

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Allen Edward W., grocer
Allen Frank, meat market
Allen Fred S., telegraph operator
Allen George W., moulder
Allen H. & Son, grocers
Allen Hugh, grocer

Allen John H., shoemaker
Allen John G., clerk
Allen Margaret, widow of John
Allen Richard H., papermaker
Allen Walter, papermaker
Allen William, gardener
Baker Eliphalet, teamster
Barnett George E. Mrs.
Barnett John, laborer
Beattie David, laborer

#### IN THE NEW YORK LIFE INSURANCE COMPANY.

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#### NORTH HOOSICK DIRECTORY.

Beattle Stella Miss
Biggart William, papermaker
Blake Frank, papermaker
Bouker C. D., carriagemaker
Bowen Maria, domestic G. S.
Thompson

Bradley Philip, farmer Bradley Timothy Mrs. Bradt Edward, gardener

Buck Samuel G.

Bump Edward, laborer

Burck John H:

Burgess L. J., farmer

Burke Bridget Miss

Burke John

Burke Mary W., domestic

Burke Patrick Mrs.

Burke Richard, emp mill

Burne Lizzie Miss

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Burns Thomas, Jr., papermaker

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Carpenter Anna Mrs.

Carpenter J. N., agent

Carroll Mary Mrs.

Carroll William C. Mrs.

Clark John, carpenter

Clark Lizzie Miss

Catheart James, fireman

Colston James, papermaker

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Corbett Frank, Inborer

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Devins John, laborer

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Eldred Perry L. Mrs.

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Surdam Leonard, engineer Surdam Wesley, farmer Sweet Pelig, farmer Thayer John, laborer Thompson R. H. (Walloomsac Paper Co.) Tierney Daviel, farmer Tierney Jas. and Jerry, laborers Tierney Thomas, saloon Tierney Thos and Chris, laborers Vogler Fritz, popermaker Walloomsac Paper Co. (S. S. Stevens, George S. Thompson, R. H. Thompson and Frank L. Stevens), mfrs of wall and book papers White John, foreman Wooley Marsden, farmer Wright Sarah Miss

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Brown Dell, hotel
Brown Jay W., tinner
Brown Orlando, farmer
Burdick George, farmer
Buell Bros., general store
Buell Esther Mrs.
Buell N. J., merchant
Buell William O., merchant
Burns Timothy, laborer,
Campbell Samuel, farmer
Campbell William, farmer
Carpenter Luke, farmer
Carpenter Platt, miller

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#### 184

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185

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Relihan Cornelius, farmer Relihan Edward, farmer Robinson Lester, laborer Robinson Russell, farmer Russell Adelbert, mechanic Russell James, farmer Ryan Thomas, laborer Sheehan Anna Mrs. Sheehan Daniel, hotel Sherman Charles A., switchman Sherman Geo. W., blacksmith Sisson Hiram, retired merchant Sisson Oscar, mechanic Sisson Walter M., farmer Skellie James E., merchant Slocomb Arthur, laborer Stewart Adelbert, farmer Stewart A. T., farmer Stewart Crosier, farmer Stewart Edward, farmer Sullivan Richard, farmer Sweet Stephen B., farmer Tate Jason, laborer Trombley Louis, agent Twiss Chas., farmer Vandenburg Edward, farmer Vandenburg James, farmer Viets Harry S., printer Viels M. H., station agent Fitchburg and D. & H. R. R., express agent and manager of W. U. Telegraph Co., and notary, also general western ticket agent (telephone connection) Waliace Julia Mrs.

### Prompt Payment of Claims NEW YORK LIFE.

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#### WEST HOOSICK DIRECTORY.

Ward Michael, farmer Ward Patrick, farmer Wellington John L. Mrs. Witherell Josiah, fish, etc. Witherell Lafayette, farmer Witherell Sarah Mrs., nurse Wood Albert, switchman Wood Ira, blacksmith Wood Lyman, blacksmith Young Charles H., farmer

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\*Armstrong Chas., farmer
Austin Charles, farmer
Austin Horace, farmer
Austin John, farmer
\*Baker John, laborer

Bailey Thos., laborer
Boss Wilber, farmer
Broughton Amos, station agt
Brownell Everett, farmer
Brownell E. C., teacher
Brownell Horace, carpenter
Chase E. B., farmer
Chase Elijah, farmer

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Dill Frank, laborer \*Dolan John, foreman Durfee & Son, hardware

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\*Durfee Sydney, farmer Edie George, saloon

Eycleshymer Herbert, farmer

Eyelesbymer King, laborer Eyelesbymer Reuben Mrs.

Freer H. A. Rev.

Gallaway R , shoemaker

Gifford Wm., farmer

Gooding Hiram Mrs.

Gooding Walter, farmer

\*Haggerty John, laborer

\*Haggerty Wm., laborer Hall Austin and Howard

Hawkins David Mrs.

Hayes Edward Mrs.

Hayes Thos., carpenter

Hayner A. G. Mrs.

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Hillman J. M., farmer

Joslin G. F., flour

"Joslin J. J. Mrs.

\*Joslin J. O., farmer

Jump Joseph, basketmaker

Kenyon H. Mrs.

Kenyon John, farmer

King Chas., farmer

King George, laborer

King Wesley, farmer

Linehan Cornelius E., student

Linehan Ed J., saloon

Lockrow Benj., farmer

Lockrow Ira, farmer

\*Lowe Thomas, farmer

\*Mattison Charles, farmer

Mattison Frank, farmer

McCoy Minnie Miss

McInerney James, farmer

McInerney Michael Mrs.

McInerney Thomas, clerk

Mears Willis, farmer

Moffett Eugene, laborer

Moore William, laborer

Murphy Dennis, laborer

Murphy John, laborer

Murray John J., grocer

Murray Thomas, farmer

Myers A. Y., physician Norton Edward, farmer

Nutting B., blacksmith

\*O'Brien John, laborer

Olin Truman, millwright

Pease A. S., editor

Perry Lizzie E., teacher

Perry S. S., station agent

\*Powers Martin Mrs.

Pratt Amasa, potatoes

Pratt Clark, farmer

Pratt Demorris M., general

store

Pratt Frank, farmer

## The NEW YORK LIFE Insurance Company.

#### BUSKIRKS BRIDGE DIRECTORY.

189

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Pratt John L., farmer
Pratt Webster, potatoes, etc.,
Quackenbush J. H., laborer
Relehan Matthew, farmer
Rich George G.
Rich John, farmer
Rinehart Albert, painter
Rock E. Mrs.

\*Shedd C. H., saw mill
Skellie Daniel, laborer

Skiff S. M., hay, etc.
Taylor Joseph, blacksmith
Thompson Simon A., farmer
Thornton Nichols, farmer
Thornton Stephen, farmer
\*Tifft Henry, farmer
\*Wall Michael Mrs.
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Wyatt Alanson P., farmer

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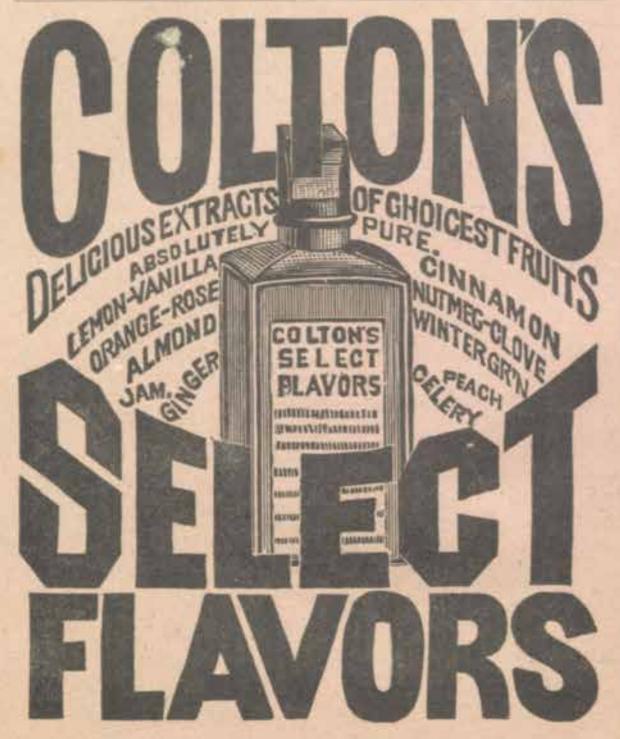
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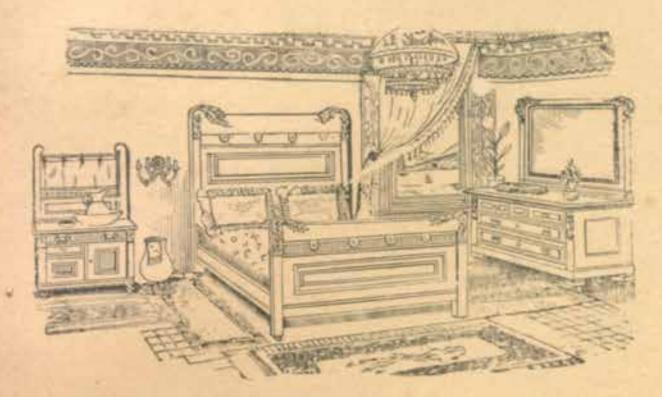


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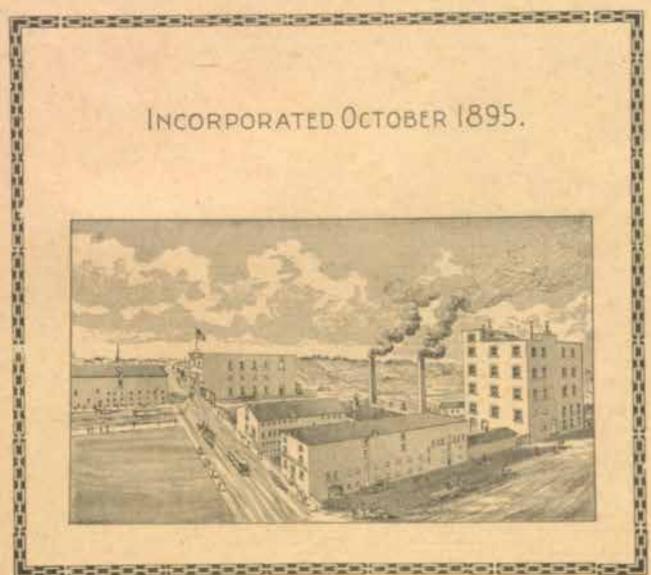
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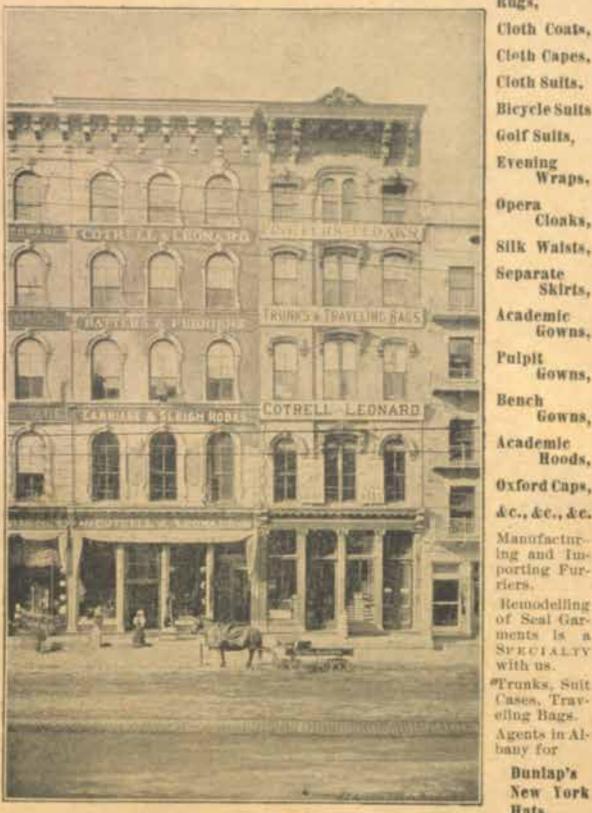
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