New York Man, Holding Three So-Called Worthless Policies, Arrives

WANTS ACTION IN COURT

Situation Here Like That Which Caused Armstrong Inquiry, Says T. M. Alexander

A conference of Philadelphia policyhold-ers of the Pension Mutual Life Insurance Company, of Pittsburgh, which has a deficit of more than \$1,000,000 and which is one of the life insurance companies controlled by Lyndon D. Wood, so-called "Insurance Wizard of America," is being arranged to-day by Thomas M. Alexander, of New York, formerly secretary to United States Sen-ator Oscar W. Underwood, of Alabama-Afr. Alexander, who is a holder of three policies in the Pension Mutual, which is now in the hands of a receiver, arrived here yesterday.

Mr. Alexander announced that he is plan-ming with other policyholders to file a petition in the courts which would result in an immediate investigation of the inner workings of Wood's company. It is Mr. Alexander's opinion that a condition exists in Pennsylvania insurance circles such as existed in New York prior to the Armstrong investigation of New York insurance com-

POLICIES CALLED WORTHLESS According to Mr. Alexander, he has been informed by Deputy Insurance Commissioner Stoddard, of New York, that his policies in the Pension Mutual have no value, and that he has been "buncoed."

"I am firmly convinced," said Alexander,

"that this company must have secret infor-mation as to the applicants who are turned down by the other companies or who are rated too high. I feel this because of the odd circumstance under which I was in-"I felt that I had arrived at the time in

life when it was necessary to provide for my family in case of death, and the best manner to safeguard them naturally is through insurance. I had applied to one of the old line companies and a physician's examination was such that I was rated ten years higher. This meant, of course, that I would have to pay a higher premium.

"I let the matter drop for a time, feeling that within a short period I would accept the old line company's policy. One night while at my work I was approached by Fellows, who said: 'I understand you need some insur-

"I told him 'yes' and we finally got to business. A physician was sent to me, and his examination after the other company's was a joke. He tapped me a couple of times and said that I was O. K. and I got times and said that I was O. K. and I got the policy on the basis of my exact age. The number of the first policy was 4336 and the face of it was \$2500. I paid my first yearly premium in March. It was \$83.18. In November of that year I decided that I would take out another for the same amount I did. It was \$642 and cost me \$85.25 for the first premium. In January of this year I took out another, 3740, for \$5000, and I paid a premium of \$130.95. All of these premiums are gaid to date. of these premiums are paid to date,

"Now, I cannot afford to lose this money, and I am certain that the other policyholders cannot. My financial transactions are \$347.77, which the Pension Mutual has collected, and I want justice to myself and the others. We have no guarantee if we go into the International Life, which is barred from New York and Massachusetts, that we will not have another finale like the Pension mess. I think that if the Penthe Pension mess. I think that if the Penaion Mutual policyholders will only get to-gether and hold a meeting we can get into court and reveal this whole business. I should like to get into communication with

should like to get into communication with others like myself."
Insurance Commissioner O'Neu may come to Philadelphia next Tuesday to attend the hearing in the United States District Court where Samuel W. Cooper must show cause why he should not vacate the receivership of the Union Casialty Com-

Building, was appointed to that office by Judge Thompson at the request of the Union Casualty Company, but when Judge Thompson made the appointment he did not know that Mr. O'Neil had previously asked the Dauphin County courts to name

s receiver.

Since then the Dauphin County courts

O'Nell receiver and have Since then the Dauphin County courts have named Mr. O'Nell receiver and have ordered a dissolution of the company. The Insurance Department has been held up temporarily by the conflict of authority, and it is expected that Judge Thompson will order Mr. Cooper to vacate his office, thus following the course of the Pittsburgh Federal Court which, in the same way, was led to appoint a friendly receiver to the Pension Mutual Life Insurance Company while the company was valuity fighting while the company was valued fighting against the appointment of a receiver in the Dauphin County courts. The very next day the Federal court in Pittsburgh vacated its appointment, after expressing its wrath at having been misinformed as to the actual

Teutons Advance on Carpathians

Continued from Page One fresh attacks, compelling the Russians to

give further ground. It is the evident aim of Von Mackense to break through from the Oltoz and Trotus Valleys, cut the Piatra-Rimnik Railroad and envelop the Russians that are fight-ing north and south of Fokshani.

TEUTONS HALT FRENCH ATTACKS AT VERDUN

BERLIN, Dec. 30. German troops yesterday repulsed sev-ral French attacks, preceded by strong re, and launched against positions on lead Man's Hill held by the Germans, to-ay's official report asserted.

Comporary increase of fire northwest of Lille, on the Summe, and especially on the north bank and at isolated sections of the Alsas front, with repeated repuises of British and French patrols, was detailed in to-

FIGHTING ON WEST LINE SHIFTS TO VERDUN

LONDON. Dec. 20.—The scene of the winter's hardest fighting on the western float has been shifted from the Somme sector to Verdun. Using picked troops transported from the Somme area, the Gamman have launched an offensive movement en the western side of the Meuse.

It is the evident intention of the Crown Prince to attampt to gain dominating positions on the left beak of the Meuse in order to but the recently won French positions on the left beak of the Meuse under a cross-fire from German guns.

There was violent cannonading on both sides of the river last night, followed with tubactry attacks.

The Germans are trying to extend their positions around Hill No. 104 and on the southern slope of Dead Man's Hill, but their afforts were met with powerful French counter-attacks. LONDON. Dec. 30 .- The scene of the

cheir affarts were met with powerful French counter-stacks.

It is now evident that the French had learned of the German pians for a new dries on the Verdun front and shifted recipe there to meet it. This accounts for the accounts for the accounts continued to the form of the Somme line.

The British War Office, in a statement inseed early today, reported a successful intensity attack against German trenches east of its Saus and hombardrents along his porthern end of the Somme front. It amounts the less of an acroplane.

OWES LIFE TO ILLNESS

Attack of Indigestion Kept U. S. Envoy From Voltaire, Believed Lost

CLEVELAND, O., Dec. 30.—Daniel F. Mooney, United States Minister to Paraguay, owen his liberty and possibly his life to an acute attack of indigestion.

In a latter to his brother, State Senator Charles A. Mooney, today, the Minister said he had engaged passage on the Lamport and Hott liner Voltaire from Liverpool to New York, but was forced to cancel it because of the liness.

The Voltaire has been missing for several weeks, and supposedly has been sunk by a submarine or captured by a raider.

CAILLAUX E' A ROMA; INTRIGA PER LA PACE

Si Dice Che Abbia Offerto all'Italia Condizioni Vantagiose

LA SVIZZERA E LA GUERRA

ROMA, 30 Dicembre. Si trovano qui a Roma da un pezzo Giu-seppe Calliaux, l'ex presidente del con-siglio francese, e sua moglie, e la presenza siglio francese, e sua moglie, e la presenza nella capitale italiana e' molto commen-tata e desta curiositai. Sembra che Cali-laux sia impegnato qui fu una propaganda a favore della pace, ed in alcuni circoli si dice che egli abbia raccomandato nei circoli neutraliati, dove esiste ancora un sentimento favorevole sila Germania, una linea di con-dotta franco-italiana che e' per lo meno norpredente. Pare che egli abbia detto che la Germania sarerbbe preparata a fare alla Francia un trattamento assai generoso e a costringere l'Austria a fare all'Italia con-dizioni che evolaferebbero tutte o quasi tutte, dizioni che sodiaferebbero tutte o quasi tutte, le sue operazioni nazionali. La Germania chiederebbe come sola condizione che le sia maciata mano libera contro la Russia, la Rumania, e gli altri stati balcanici. In tal modo essa potrebbe cercare compensi per i sacrifici che farebbe e farebbe fare all'Aus-

tria a favore della Francia e della Italia. Si ignora se questo ideo siamo state ri-cavute bene nei circoli neutralisti italiani. ma si sa che il governo italiano e' stato informato di queste manovre ed abbia avuto in mente di prendere misure di rigore contro chi le faceva. S, dice che Calliaux non e riuscito ad ottenere un'udienza dai papa sebbene la signora Calliaux abbia fatto atto di omaggio vegao parecchi alti prelati. Calllaux cerco' anche di avvennare un ex presidente del Consiglio italiano la cui lesita' verso l'Intesa e' al di sopra di ogni scapetto, ma trovo' la porta chiusa.

Pare che Calliaux non debba ritornare presto in Francia. Qui si ritiene che le manovre sue siano in diretta relazione con quelle in cui si e' avventurata da qualche tempo l'alta finanza internazionale.

Il direttore del Resto del Carlino, di Bologna, ha pubblicato nel suo giornale una intervista da lui avuta con il presidente della Confederazione svizzera, Schulthess, Il quale gli avrebbe detto:

"Il governo della Svizzera non ha nulla a che vedere con la nota del presidente degli Stati Uniti. Il Consiglio Federale si mise in comunicazione con il governo ameri-cano per sapere se questo intendeva dire qualche cosa a favore della pace, e ricerette semplicemente una copia della nota nviata alle potenze belligeranti. Il Consiglio ha deciso di appoggiare la

nota, inspirato da un ardente desiderio di vedere presto finite le sofferenze causate da questa terribile guerra, delle quali la Svizzera ha prove quotidiane con il numero degli invalidi e dei borghesi internati da

localita' evacuate.
"To non so quale sara' il fato delle pro-poste di neutri ma in ogni caso e' bene dire che la Svizzera non ha alcuna intensione di ingerirsi degli affari de bellige-ranti. Ma essa considera anche suo dovere far conoscere loro che' e pronta ad alutare uno seambio di vedute qualora una cosa simile sembri accettabile."

Il presidente disse di essere molto mera-vigliato delle voci secondo cut era, da temersi un tentativo di violazione della neutralità della Svizzera, ed aggiunse: "Non possi concepire che alcuno dei belligeranti accarezzi l'idea di far passare le sue truppe attraverso il territorio svizzero. Una cosa simile non tornerbbe di certo a vantaggio di chi la tentasse. Oltre alle grandi difficolta' dei terreno, gli invasori avrebbero a fare con la resistenza dell'escr-cito e di tutto il popolo della nostra repub-

blica.
"Il mio paese conosce una sola forma di chiamo di non sbagliarci su questo punto. Davanti ad un pericolo esterno, non im-porta da qual parte venga, la Svizzera sara' unita, nonostante le differenze di razza e

di lingua."

leri sera ii Ministero della Guerra pub-blicava ii seguente rapporto del generale Cadorna circa la situazione alla fronte italo-austriaca:

Sulla fronte del Trentino l'artiglieria e' stata specialmente attiva. Piccoli scontri si sono avuti nelle vicinanze di Sano, in Val d'Adige, e sono terminati

nostro favore. Nella zona di Gorizia il nemico ha bombardato la citta' ed i sobborghi senza pere' fare molti danni. Sull'altopiano del Carso nella gior-

nata di leri l'artiglieria ha continuato ad essere attiva. Le nestre batterie hanno cannoneggiato colonne nemiche in marcia sulla strada Brestovizia-Selo. Un piccolo attacco tentato dal nemico contre le posizioni che nel occupammo recentemente a sud dei Monte Faiti e' stato da noi prontamente respin

MAN IN HIS SEVENTIES * TO MARRY WOMAN FORTY

Occupation," Answers O 1 d Widower to License Bureau Clerk's Inquiry

J. Charles Burrill, aged seventy-two years, of Newtown, Pa., today obtained a marriage license to wed Rachel B. Hol-combe, aged forty, also of Newtown, Burrill stated in his application for a license that he has no occupation. His first wife died in January, 1915. The couple will be married by the Rev. George L. VanAllen, of Rutledge, Delaware county, Pa.

Other Recomment instead today were:

Norbert F. Haunch 148 N. 15th st., and Hatte. B. Settle, 1731 Rainstond st.
Thomas charles, 2520 N. Franklin at., and Ross and Comments of the St. Settle St., and Emily Recomment of the St. Settle St., and Emily Recomment of the St. Settle St., and Emily Recomment of Carles, 2100 Church lane, and Mary E. Yeadon, 3408 Crystal st.
Carl F. Deett, 131 N. 52d st., and Lucy V. Mason, 1800 Arch st.
Rabbi E. Woodward, 5111 Chestnut st., and Laura H. Mactilintock, 2516 Wharton st.
Fohn Marco, 1608 Federal st., and Margaret Higgins 1220 S. 21d st., and Margaret Higgins 1220 S. 21d st.
Nathan Greenapan, 1833-8, 8th st., and Fannis Rechelledemsn 2518 N. 6th st., and Bertha A. Narjor, 2040 Gerritt st.
Samuel Ballaman, 231 N. 6th st., and Hertha Rossian, 231 N. 6th st., and Mary L. Winistorfer, 1111 Rising Sun away.
Levins 25 D. Franklin st.
Lordon F. Lenhart, 26 N. Doyle st., and Mary Lenhard Levin, 36 Gladdrone st., and Anna Davis, 1025 D. Franklin st.
Liminal J. D. Marshall, 1766 S. 24th st., and Laura L. Shoedan, 1768 S. 24th st., and Laura E. Ricken, 4282 Grard ave., acd Helsn V. Thompson, 6040 Girard ave., acd He Other licenses issued today were: Cramer L. Graves 2032 N. 22d st., and Laona Cramer, 2038 N. 22d st., and Laona Cramer, 2038 N. 22d st., and Laona M. 2020 St. 21d Marcher St., and Mabel M. Purreta 2312 Mercer st. 21d Mercer st. Clarence S. Williams, 2127 E. Stella st., and Kathyra Handel, 252d Jermes st. 11d Kathyra Handel, 252d Jermes st. 21d Kirlard E. Wugner, 52d E. Cabot st. and Floracc M. Richards, 250 S. Calest st. 11d Kirlard Brody, Darret, 252d S. Calest st. 21d Kirlard Brody, Darret, 252d S. Calest st. 21d Kirlard Brody, 152d N. Lawrence st., and Martin Brody, 152d N. Lawrence st., and Y. Martin, 162d Mercer St. 26d Hattis R. Decsa, 1825 N. 18th st. 203 Hattis R. Decsa, 1825 N. 18th st. 203 Hattis R. Decsa, 1825 N. 18th st. 203 Hattis Audice A. Minton, 1621 Bainbridge st. Harry Rose, 1618 Green st., 26d Ruth E. Micox, 150N Poplar st. Wilson, 160N Poplar st. Schwarz Camden, N. J., 204 Forence Rogure Camden, N. J., 204 Forence Rogure Camden, N. J. 205 Physical Research 25th Addison st. 10th Research 25th Addison st. 10th Merce Research 25th Addison st. 10th Merce Physical Camber, N. J. 2004 N 22d st., and Leona

VARE LEADERS OFF FOR SPEAKERSHIP FIGHT AT HARRISBURG



South Philadelphia stole a march on the Penrose-McNichol faction when the Vare brothers and their aids left for the State capital on an early train today for the final fight on the speakership. From left to right are State Senator Edwin H. Vare, Congressman William S. Vare, John V. Cummins, State Senator W. W. Smith, Michael Smith Bennett and James C. Wobensmith.

Heads Will Fall in Speaker Fight

Continued from Page One

Centinued from Pass One
Capitol Hill believe that the resignations requested yesterday are but the first in a warfare of complete elimination of the Penrose men who still held jobs in Harrishurg today either left for their homes to remain there until the skies have cleared, or are remaining in Harrishurg idle. Not a wheel is turning today in several of the departments at Harrishurg.

With the organization of the Legislature only three days off; the deluge of statements and claims and counter-claims persists, and both factions are claiming victory in advance of the caucus to be held in Harrishurg Monday night.

in Harrisburg Monday night.

BOTH CLAIMED YOST That the fight is considered close, how ver, and that both sides are confused over he situation, was shown today when both

the Penrose forces, who are supporting Richard J. Baldwin, of Delawars County, in the speakership fight, and the Vare-Brimbaugh forces, who are lining up the votes for Edwin R. Cox, of Philadelphia, contended that B Jefferson Yost, of Schuylkill County, who died late Thursday night, was aligned with them.

The Buddwin pen through Auditor Gelia

The Baldwin men, through Auditor Gen-eral-elect Snyder, one of the Schuylkill County leaders, assert that Yost has signed the pledge to vote for Baldwin in the cause. The Vares have countered with the claim that Yost and another Schuylkill County nember, Adam C. Schneffer, are lieutenants of Paul Houck, workmen's compensation referee in the anthracite district, and that

The scene of battle was transferred to Harrisburg today. The leaders of both factions kept making statements.

Senator Penrose again claimed the election of Baldwin was assured. Penrose statements to the control of Baldwin was assured.

tiaticians claim more than 110 votes for Baldwin on the first ballot at the Republi-can caucus, while they concede 41 to Cox. Baldwin, they say, will have 135 votes on the first roll call in the House next Tues-It requires 104 votes to elect.

Congressman Vare has issued a state-ment denouncing both Penrose and Joseph R. Grundy, head of the Pennsylvania Manu-facturer's' Association. William A. Magee, of the Public Service Commission, returned the Penrose fire. He denied that Attorney General Brown's law firm had been favored by the commission.

Political circles were thrown into a turmoll by the Governor's action, and all sides
expect a campaign of head-chapping such

The dismissal of Breitinger was no great surprise, for he has been known to be in sympathy with the Penrosa element, or at least not highly enthusiastic in support of Coverior Brumbaugh or of the Vares in Philadalphia, where Breitinger lives. He eas formerly a member of the State House f Representatives, and is a member of the

BREITINGER PRAISED

Breitinger's dismissal was greatly re-gretted by Stanley V. Mastbaum, managing lirector of the Stanley Company, who said:

It is regrettable that politics should have crept into the office of the State Censor, and in saying that I am sure I am expressing the sentiments of the Paramount, Metro, Triangle and Vitagraph corporations, as well as ninety per cent of the motion-picture theatre managers of the entire State.

Mr. Breitinger has always stood for the highest standards and it was only recently, that Governor Brumbauch in

recently that Governor Brumbaugh, in the presence of his secretary, sat in my office and said that he knew Mr. Breitinger to be an efficient and thor-oughly upright official and that he could upheld him in all his work.

The request for Rambo's resignation was shock, although rumors that it impended ave prevailed on Capitol Hill for several

have prevailed on Capitol Hill for several weeks.

The Governor steadfastly refused to give reasons for his action of yesterday. In his office in the State Capitol Superintendent Rambo told of his recent relations with the Governor and an incident in which State Senator Edwin H. Vare played a stellar role, both of which bear upon today's

developmenta.

Superintendent Rambo was appointed by Governor Stuart, on February 12, 1997.

Already the Brumbaugh-Vare-Cox adherents are preparing to boom favorities for Rambo's job, If indeed on the inside his successor has not already been chosen. The man most mentioned at the Cox head-quarters tonight, however, is William S. Tunis, the Brumbaugh leader of Dauphin ounty and a former member of the House

New Year Fetes Promise Thrills

Continued from Page One

brate this year. Fathers and mothers and their young daughters and their young daughters' sweethearts will all celebrate together in a good, wholesome, loyous fashon. Prosperity seems to have struck every-

body."
Paul Arneswald, head waiter at the Hotel

Paul Arneswald, head waiter at the Hotel Adelphia, was equally optimistic. The Adelphia has been elaborately decorated for the occasion. A table d'hote dinner will be served there at any time Sunday night, which will be supplemented with liquous after midnight.

At L'Aiglon Cafe, improvident folk who believed that they could obtain a table by ordering within the last week were diaappointed. Every place was taken. At Kugler's the management described the advance orders as "unprecedented in number". There will be no dancing at the cates and hotels until after midnight. The Philadelphia Hotel Men's Association agreed to obey the law to its very letter.

phia fotel Men's Association agreed to deep this fotel Men's Association agreed to deep this few many fitted agreed to deep the law to its very letter.

There will be many hundreds of persons and to the persons who will disc before midnight, however, according to Herbert C. Crowhurst, assistant of Willow Grove, Pa. and Jean-Welche Pa., and Jean-Welche Pa., and Gestrade to the fotel Walton, and the other features of the celebration will be deferred until early Monday morning.

CARRANZA STILL BALKS, BUT IS CONCILIATORY

Bar to Agreement With U. S. Is Pershing's Force-Villa Pressure Felt

WASHINGTON, Dec. 38 .- Despite the fact that no direct mention is made in Gen-eral Carranga's latest objection to the Atinnic City protocol to the continued presence of American troops in Mexico that is the chief remon he holds for refusing to ndorse the document.

It was pointed out today that in refusing to approve the protocol, Carranza brings the strongest possible indirect objection to the presence of the Pershing colmun by pointing to the Mexican understanding of the course the discussions of the joint com-mission were to take.

The withdrawai of the American troops, in the opinion of the First Chief, was to be agreed upon informally before other steps were taken for the adjustment of existing international difficulties. He could not object directly to their presence, it was pointed out, as he has never officially recognized their presence. sized their presence.

Secretary Lane, chairman of the American section of the committee, will not forecast the action of the American members before the Carranza objections are laid before them. The fact that Carranga's objections are concillatory in tone gave some jections are conciliatory in tone gave some hope today that a basis for the negotiations with Mexico could be reached.

Allies Will Outline Peace Terms in Reply

Continued from Page One

sia's draft was probably in Paris today with that of all the other Entente powers The message will go forward through American, Swiss and Spanish diplomatic agents in Paris, within the next few days, and its text will be made public from Paris before next Wednesday. There was one report in London today that the public might be informed of the contents of the note this

In England much significance in consection with Germany's plea for peace was seen in General Sir Douglas Haig's review of the Somme battle. The British Com-mander-in-Chief summarized the result of hat fighting with the statemen

"The Somme battle has placed beyond doubt the ability of the Allies to gain those objects"-referring to objects for which the Allies are fighting. That Germany sent out her peace feelers because she realized, among other things, that the Somme offensive was indication of her fuuve defeat, was suggested today.

The Morning Post took this view. Quot-ing Haig's words, the editorial concluded: "In these simple words, which must re-sound in German cars like thunder, lies the whole explanation of the German pro-posals. Therefore, all that the Allies need to consider is whether or not Germany will concede the objects for which the Allies are fighting or will prefer to continue to resist until her resistance is broken. It follows also that any suggestion made on the part of neutrals that a compromise might be effected is in fact an attempt to spare Germany, and as such is a vio-lation of neutrality."

Air Fleet Reaches City in "War" Test

Continued from Page One

the presence of a large growd, including officers of the Atlantic reserve fleet and the Army Signal Corps. Within two min utes after the first machine rose all of the eroplanes were in the air. Circling over the field to reach higher altitudes, they headed down the island at great speed, resembling a flock of great birds seeking d rection in preparation for the annual migration southward.

When the twelve fliers got away from when the twelve niers got away from the Hempstead station Lieutenant Haker and Carroll, who were to join them at Gov-erner's Island, had not yet wheeled their machines out of the hangar. It was feared that they would not get away in time to join the flight. None of the twelve fliers landed on Governor's Island, They passed far out over the bay and continued over Staten Island. After reaching Trenten the filers took a straight course to Philadeiphia. Captain J. E. Carbergy, of the aviation section, U. S. A., had charge of the flight, assisted by Captain W. G. Kiiner, also of the aviation section. the army aviation service. Captain J. B. Stetson, Jr., was a passenger in Captain Kilner's machine.

The flight gives opportunity for the avia-tors to qualify for the reserve officer's flying certificate, which will make them available for the second line of aerial defense. The flight is expected to prove or dis-prove the value of hundreds of appliances invented for acroplanes. A special test will be given the thermo-barograph, which mean-

ACADEMY OF MUSIC Monday Evening, January Walter Damrosch Cond. NEW YORK GRAND WAGNER SYMPHONY ORCHESTRA

ures temperature, sititude and drift. The will also be tests of water flying clothing.

CONCERT Julia Claussen, Soloist Henerve Scuts, 75s to 83 AY MERPH'S.

HELD UP FOR WINTER Mistake in Figuring by Con-

tractor Causes Rescinding of Award for Buildings

BYBERRY DORMITORIES

Owing to a mistake of \$100,000 in the

Owing to a mistake of \$100,000 in the calculation of a municipal contracting firm, little or no work will be done this winter on new dormitory buildings at the home for the feeble-minded at Byberry. The buildings, the contract for the construction of which was let November 6, are badly needed, so that congested conditions at Hockley can be relieved.

After many delays, the plans for five dormitories, as drawn by Architect Philip H. Johnson, were accepted by Director Krusen, of the Department of Hesith and Charities, and proposals were asked. A haif dozen contracting firms submitted estimates, the \$562,348 proposal of Mitchell Brothers, 2129 Hace street, being the lowest. The next lowest estimate for construction work was \$610,000, the figure submitted by Edward F. Fonder.

Although the estimates submitted were higher than Director Krusen expected, he finally made the sward to Mitchell Brothers at their figure of \$552,348. Some days later the city official received a request from the firm of contractors, asking him to rescind the award made to them on the ground that they had intended to bin \$662,348, instead of the figure submitted, and that if forced to live up to their contract they would face serious financial loss. They explained in detail that the death of a relative had caused the member of the firm making up the estimate to be under such mental stress that he made an error

relative had caused the member of the firm making up the estimate to be under such mental stress that he made an error in his final calculations.

This explanation Director Krusen finally decided he had no power to accept and ordered the firm to proceed with the work. At this juncture an appeal was made to the Mayor, who had also been consulted by the

Mayor, who had also been consulted by the Director as to the contract.

Mayor Smith, with the facts before him, asked City Solicitor Councily for an opinion, and that official decided that the contract had been let as the result of a "mistake" and that Director Krusen would be acting within his powers in rescinding the agreement. This was done and new bids for the work

will be received by the Department of Health and Charities next Tuesday. The delay caused by the mistake puts a stop o anything like progress on the work until next spring and summer. BREWERS' SUIT CLOSES BAR

SOMERS POINT, N. J., Dec. 28.—The Sheriff of Atlantic County has, temporarily at least, accomplished something that the temperance forces of Somers Point were un-

Lieutenant With Frank Ryan, Follower of the Vares

Edward (Buck) Devlin, Penrose-Me-Nichel leader of the Eighth Ward, who has served on the Board of Mercantile Appraisers during its last term, was not ap-pointed to the new board this morning by Auditor General Powell. Deviln's place was taken by Frank Ryan, Vare man, of the Thirty-ninth Ward.

This morning's appointments came after the Auditor General had conferred with City Treasurer McCoach. The men named for the new board were Frederick A. Van Valkenburg, William E. Finley, James A. Carey, Frank Ityan and John T. Crout.

Safe Robbers Killed Watchman CHICAGO, Dec. 30 .- Caught in the acof robbing a safe in the offices of Bishop & Hamlin, coal operators, sufeblowers today shot and instantly killed "Ond" Folger, the

BUCK' DEVLIN ELIMINATED

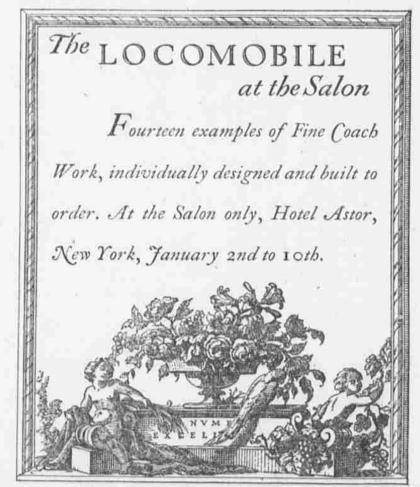
FROM APPRAISERS' BOARD

Auditor General Replaces Penrose

night watchman and escaped.

Attachment Served by Sheriff on Somers Point Place

temperance forces of Somers Point were un-able to do in their warfare a few months ago—reduce the number of saloons in the town of 600 persons across the bay from Ocean City. There are now two hotels with bars doing business there, the third having been closed by the Sheriff by reason of an attachment issued against Julius Hofmeis-ter by Philadelphia brewers.





Dress & Dancing Footwear for Men at Geuting's that is "Different"



1230 Market Stockings for the

So. 11th Hervice

Every Foot Professionally Fitted-Three Genting Brothers

KARL ASCENDS THRONE AS KING OF HUNGARY

Pomp, Despite War, Marks Final Coronation Ceremonies in Budapest

BUDAPEST, Dec. 16.—Despite the fact that his empire is engaged in a desperate struggio for its existence, the final ceremonies today at the coronation of Kart as King of Hungary were marked by splendor and brilliancy.

Thousands of persons, soldiers, civilians and officers of State, had gathered here from all parts of the empire and the city was in a gala attire with flags and bunt-

gan at 7 o'clock this morning. All anciest customs were followed. The royal coups proceeded to the church of St. Matthew in proceeded to the church of St. Matthew in a procession headed by the Hungarian Premier. It is part of the ceremony that the new King, on reaching a hill, must point with his sword to the cardinal points of the compass, thus signifying his intention to defend the territory against all enemies. After the caremonies the King rode to the castle, while the Minister of Finance rode among the populace on horse-back distributing gold coins.

The grown of St. Steppes

back distributing gold coins.

The crown of St. Stephen was taken to the Church of St. Matthew yesterday and was guarded all night by soldiers.

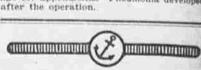
The costumes, especially those of the ladies of the court, were beautiful. Queen the court were beautiful. Zita wore a white satin gown that, together with its gold ornaments, cost more than \$10,000.

The reign of the new Hungarian King begins under inaumpicous circumstances due to the war. However, the young monarch is democratic by nature and popular, and there is a universal belief that he will do everything in his power to bring about an early peace. It is universal early peace. It is understood that Karl has a number of reforms in mind.

NEW YORK TRACTION MAN DIES Operation Kills F. W. Whitridge, of Third Avenue Line

NEW YORK, Dec. 20.—Frederick W. Whitridge, president of the Third Avenue Railway, died at the New York Hospital shortly after noon today.

Whitridge was operated on a few days ago for appendicitis. Pneumonia developed



WHY you should ask every life insurance man whether he is a member of The Philadelphia Association of Life Underwriters.

THIS organization is working in YOUR interests. Its members are representatives of RELIABLE companies.

THERE are 82 life insurance companies, of which 12 are domestic, doing business in Pennsylvania. About one-half of this number either have not or will not qualify to do business in the states of Massachusetts, Connecticut, New York and New Jersey. Every one of the companies sey. Every one of the companies doing business in these states is also doing business in Pennsylva-

THE question to be answered then is: — Why should not the people of Pennsylvania be afforded the same protection as those of the states mentioned? It is the ambition of the Phila-delphia Association of Life Underwriters to see that the insur-ance laws of Pennsylvania are so strengthened that the people this state will be afforded the same measure of protection as

cut, New York and New Jersey. TT means much to you, there-I fore, and more to your

those of Massachusetts, Conecti-

beneficiaries, in which company you are insured. That's why you should really know

whether your life THIS emblem insurance man is in National Associgood standing in Underw the P. A. L. U. to highest to the highest to the highest to tand a role of Life Insurance practice.

Safety First!

Place your life insurance in ANY of the following companies, whose principal representatives are members of the Philadelphia Association of Life Underwriters:

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City this ad and file for future references

