

SAVING THE PIES. The Means by Which Many Workmen Are Securing Homes for Themselves and Families...

SMALL WEEKLY INSTALLMENTS. Secure Loans of All Sizes on Low Rates of Interest in Building and Loan Associations.

HUNDREDS OF MILLIONS IN THEM. Not all the money saved during the past year by the industrial class of people has gone into unprofitable investments or banks that pay no interest.

Home-Builders by the Score. The wage workers in Pittsburgh and Allegheny who have been saved during the present year cannot be estimated, and as the old year fades into the dim past, they will look with gratefulness upon the opportunities afforded by the societies to save enough hard-earned money to purchase their holiday goods, or to begin the new year by making the first payment on a home that is to shelter them in future years.

Building and loan associations may be of various kinds, but the majority of them, and, in fact, the most successful are of necessity confined to two classes. The one, established many years ago and conducted on a plan which fixes both the value of each share of stock and the time in which it can be paid up.

In this, as well as in all other kinds of associations, shares mature when their par value has been paid in, but a whole series is often matured at the same time. When the stock in all the series has matured the association ceases to exist.

Organized on a Progressive Plan. The majority of the associations organized within the last two or three years, however, are based upon a more progressive and, indeed, liberal plan. Stock can be taken at any time without the payment of back dues, and the portion of stock which is not taken at the time of purchase, this is rendered especially necessary in the associations in which there is but one issue of stock and no provision is made for a second issue.

NEW BUSINESS FOR COUNCILS. A Mass of Petitions and Ordinances Presented and Referred. A large amount of new business was introduced yesterday and referred to appropriate committees.

NO MORE FUN FOR THE BOYS. The Second Temperance Meeting More Orderly Than the First One. The second meeting of temperance workers in the Clippert theater, on New Grant street, was held last night.

A CITIZENS' COMMITTEE. To Work at the Elections for Allegheny Select Councilmen. George Shiras III says Allegheny is to have a committee of fifty to look after the people in the coming election for select councilmen.

NO RESURGENCE THERE. When a Local Hotel Keeper Pockets His Money It Is for Keeps. There is a certain bonanza in the city who has the reputation of holding on to a 60,000-pound-to-the-square-inch tenacity to every dollar he can make.

TRAINS STILL LATE. The Tracks Being Blocked by Snow Causes the Trouble. All through trains were more or less delayed yesterday. This was owing to the supplemental fall of snow during the night of Sunday, which blocked the tracks again and rendered it necessary to do much of the cleaning all over again.

COMING OF THE GUARDS. The Russian Watchdogs of the Verestchagin Collection Arrive. Messrs. Nicholas Morguloff and Alexander Plomoff, the two Russians who accompany the famous Verestchagin collection of paintings, arrived in the city yesterday morning.

BEAUTY AT THE BALL. The First Assembly at the Pittsburg Club a Social Success. HIGH SCHOOL ALUMNI BANQUET. Part of the Verestchagin Collection of Paintings Arrives. SOCIETY CHAT OF THE TWO CITIES.

WANTING A BOROUGH. Reasons Given by Some McKee's Rocks People for a Change of Autonomy—Suggest "Incorporated Body in the United States." McKee's Rocks people still monopolize the attention of the grand jury, the objectors to the borough project now having their say.

KEEPING UP THE KICK. The Protest Against Sunday Opening of the Library Bobs Up Again. The Allegheny Sub-Committee on Library met last night, in regular session.

COASTERS IN GLORY. Sledd-Riding Indulged in by Thousands of Boys and Girls—Vicarious of Merriment on Steep City Streets—Snow-Ballers Cause Several Accidents. The small boy or girl who has packed sleds on the steep streets, and their condition was perfection for coasting.

ALUMNI AT A BANQUET. Graduates of the Pittsburg High School Reunited Around the Social Board. "I never knew this party to look so perfectly lovely," said a young lady who had been invited to the banquet.

IDENTIFYING A MURDERED MAN. George Booshard, Who Was Killed Three Years Ago, Fled From Philadelphia. The identity of George Booshard, who was stabbed by John Cain, at the Conventille Hotel, in Philadelphia, December 27, 1927, is about to be solved.

INDUSTRIAL NOTES. W. P. REND, the Chicago coal operator, was in the city yesterday. The fight of the local switchmen is ended. Grand Master Sweeney said yesterday he has no objection to the proposed merger.

REAL ESTATE SAVINGS BANK, LTM. 401 Smithfield Street, Cor. Fourth Avenue. Capital, \$100,000. Surplus, \$60,000. Deposits of \$1 and upward received and interest allowed at 4 per cent.

SMALL SCRAPS OF LOCAL NEWS. REV. L. CHAPMAN, D. D., will deliver a lecture entitled, "The Johnsons Flood," at the Walden M. E. Church, corner Twenty-fourth and Sarah streets, Thursday evening at 8 o'clock.

DRUG GOODS—Flour, checks and straws, etc., \$1.33 and \$1.50 reduced now to 75c a yard. HUGGS & HACKE, 72588.

THE DENNY CONGREGATION has presented its pastor wife, Mrs. James E. Williams, a beautiful Christmas gift, a gold watch, and a diamond ring.

MARY MILLER was arrested by Officer Hill yesterday on a warrant from Magistrate Grady's office. She is wanted for assault and battery.

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SLIGHTLY OVERCAST. Is Reported as Being the Complexion of Affairs at Jeannette. MR. CHAMBERS WON'T DISCUSS IT. Road-Making Machine Manufacturers Form Some Sort of a Trust.

NEWS GLEANED IN THE LABOR FIELD. There was a rumor afloat at a late hour last night of prospective difficulty between the Window Glassworkers' Association and Chambers & McKee, the Jeannette manufacturers.

THE DRAMA OF SAINT HEDEWIG. The beautiful and interesting old religious drama, "Saint Hedwig," was given in Columbus Hall, Twenty-seventh ward, last night by the Jeannette High School.

SOME SORT OF A TRUST. Proposed at a Meeting of Road-Making Machine Manufacturers. A meeting, concerning which a vast deal of secrecy was observed, was held in the Duquesne Hotel yesterday.

SECRETARY WATCHMAN HOME. He Talks About the Miners in the Clearfield and Allegheny Districts. Robert Waterford, Secretary of the United Mine Workers of America, passed through the city yesterday.

A CHRISTMAS GREETING. Sent by a Railroad Superintendent to All His Trainmen. General Superintendent G. M. Beach, of the Pittsburg and Lake Erie Railway Company, has addressed a Christmas greeting to all the trainmen in his department.

THE VOTE WAS UNANIMOUS. The wagon and carriage makers of this city and Allegheny held a special meeting at No. 101 Fifth avenue, last night, and decided to demand nine hours' work, after 10 o'clock.

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LOVE'S DARKER SIDE. Pathetic Story of a Woman Who Sought Relief from the Police. PARENTAL WISHES DISREGARDED. The Husband Dies, and Friends Accused of Turning Her Adrift.

AFTER SECURING HER PASSAGE MONEY. Just as Alderman Swoop was preparing to close up his office, last night, a man entered, followed shyly by a prepossessing little woman carrying a babe in her arms.

PEOPLE WHO CAME AND GO. —H. B. Grantley, of Chicago, a director of the World's Fair, passed through yesterday on his way home to Chicago.

—Warren P. Edgerton, of Philadelphia, and Mrs. Edgerton, are staying at the Anderson Hotel. Mr. Edgerton is Chief Inspector of the city of Philadelphia.

—Colonel T. B. Searight, of Uniontown, was at the Monongahela last night. The Colonel is a member of the Democratic Party.

—E. Nicholson, Chief of the Fire Department of Stenubenville, is in the city buying brick-making machinery for his works.

—L. M. Ackley, a former Pittsburg, now residing in the city, is in the city visiting his mother and sisters.

—James C. Stewart, of St. Louis, and Mrs. Stewart, are at the Monongahela.

—J. H. D. Rodier, an iron manufacturer of Cleveland, is at the Monongahela.

—J. L. Crawford, a furnace owner of New Castle, was in the city yesterday.

—David Henderson and George Bowler, of Chicago, are at the Schlosser.

—Captain William McClelland has returned from a trip to Michigan.

—William Flinn and George H. Alberson went to New York last night.

—The Central has Pete Baker for a guest.

—Peter Silar is not in want.

—A Fire Hazard to Extinguish. An alarm from box 36 at 3 o'clock yesterday afternoon was caused by a fire in the dry-goods store of J. H. Crawford, at the corner of Allegheny and the city.

—Lecture on Sounds of the Heart. Dr. W. T. English read an interesting paper before the Society for the Study of the Heart last night on "Sounds of the Heart."

NEW ADVERTISEMENTS. The Leading Druggists House. Pittsburg, Pa., Tuesday, Dec. 30, 1930.

JOS. HORNE & CO.'S. PENN AVE. STORES. THE BEGINNING. -OF THE- GRAND CLEARANCE SALE. -IN OUR- Cloak and Suit Department. See how WE reduce prices when we want goods to go quick.

Black Beaver Newmarket, edged with Astrakhan, Reduced from \$17 to \$10. Navy Blue Beaver Newmarket, edged with Astrakhan, Reduced from \$17 to \$10.

Black Cheviot Newmarket, with full Fur Collar, Reduced from \$20 to \$12. Black Cheviot Newmarket, trimmed with Astrakhan, Reduced from \$20 to \$12.

Black Diagonal Cheviot Newmarket, trimmed with stylish Fur, Reduced from \$25 to \$14. Brown and Navy Blue Diagonal Cheviot Newmarket, trimmed with Crushed Plush, Reduced from \$25 to \$14.

Black Cheviot Newmarket, trimmed with Astrakhan, Reduced from \$25 to \$15. Black Diagonal Cheviot Newmarket, with full sleeve of Crushed Seal Plush, Reduced from \$28 to \$15.

Black Cheviot Newmarket, trimmed with Astrakhan, Reduced from \$25 to \$15. Black Cheviot Newmarket, with Wool Check Lining, trimmed with Astrakhan, Reduced from \$25 to \$15.

Black Cheviot Newmarket, trimmed handsomely with Braid and Fur, Reduced from \$35 to \$18. Fine Black Camel's Hair Newmarket, with handsome collar of Labrador Seal, Reduced from \$35 to \$18.

Black Broadcloth Newmarket, lined and interlined to waist, trimmed with Astrakhan, Reduced from \$35 to \$18. Black Cheviot Newmarket, with handsome Sable Collar, Reduced from \$35 to \$20.

Black Cheviot Newmarket, trimmed with Astrakhan, Reduced from \$32 to \$20. Fine medium weight Camel's Hair, quilted lining, fur collar and cuffs, Reduced from \$35 to \$20.

Black Cheviot Newmarket, satin lined, Astrakhan trimmed, Reduced from \$42 to \$25. Black Serge Newmarket, lined to the waist, Astrakhan trimmed, Reduced from \$38 to \$25.

NAVY BLUE DIAGONAL CHEVIOT NEWMARKET, COLLAR OF LABRADOR SEAL, Reduced from \$38 to \$25. Black Matelesse Newmarket, satin lined, with Astrakhan collar, Reduced from \$45 to \$30.

Similar cutting down of prices in STOCKINET JACKETS. That were our bargain at \$5, reduced to \$3.50. That were \$6 and \$7, reduced to \$5.

That were \$10 and \$12, reduced to \$8. That were \$12, \$14 and \$15, reduced to \$10. Imported Black Diagonal Cheviot Jacket, with full sleeve of Astrakhan, Reduced from \$30 to \$15.

A choice line of Novelty Jackets, Reduced 25 and 50 per cent. Bargain Seal Plush Jackets at \$5. Important reductions in the Children's Cloak and Suit Department.

CAN YOU USE THEM? SEE our plush jackets to-day at \$5. JOS. HORNE & CO.'S, 609-621 PENN AVENUE.

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