CONNECTICUT MUTUAL

LIFE INSURANCE COMPANY.

To the Members:

The year 1890 completed forty-five years of service by this company to its constituency. How great that service has been and how great an one is still in progress, may be seen from this summary: In 45 years, Received premi-

Interest and reuts. 61,521,285 27 Balance profit and loss... £229,747,324 52

Paid death claims and endowments, \$77,254,373 88 Surrendered poli-

Total paid to polbeneticiaries. \$145,835,390 80 Expenses of man-\$172,458,230,48

Balance net or ledger assets \$57,289,094 04 Adding for accrued interest, market values of bonds above cost, deferred preminuss, etc., \$1.458,613.40, the gross assets Documber 31, 1890, were \$58,747,707.44, protecting 64,147 policies for \$153,234,742, with a present liability of \$63,175,707.25 and a surplus of \$5,572,000 19.

The sum of payments already made to policy holders and beneficiaries and of the gross assets held to protect existing policies exceeds the total premiums received by \$40,324,149 47. This work has been done at a ratio of ex-

pense of management to income of 8.51 per cent, an economy unequaled in this country. THE YEAR 1890 has had its full share of service and pros

perity, and witnesses a continuing growth in numbers, in amount at risk, in assets and in surplus, at a decreased ratio of expense. During the year the company received: For premiums.......\$1,416,575-33 For interest and rent... 3,029,055-49 Barance profit and loss 368,410-61

During the year it paid out: For claims by death and matured endowm'ts, \$4,224,508 65 Surplus returned to policy holders...... 1,147,381 79
Lapsed and surrenstered policies....... 461,706 90

Total paid policy holders......\$5,833,592 34 commissions to agents, salaries, medical examiners' fees, printing, advertising, legal, real estate, and all other expenses of management 732,610 05 (282,586 24 . \$6,856,788 63

Leaving a balance of \$956,252 80 to be carried to the increase of net or ledger mesets. INVESTMENT OPERATIONS, INTEREST AND RENTS.

The interest income shows a natural increase over the previous year. The rents have diminished in volume, though not in percentage, by reason of the continued sale of real estate, the funds from which pass into interest-bearing securities, which, during the year of sale and reinvestment, affect the item of accrued interest more than that of

It is a satisfaction to us to learn that an-It is a satisfaction to us to learn that another company—one of the largest in New England—is seriously considering the reduction of the rate of interest assumed in its calculations from 4 per cent to 3 per cent, thus practically indorsing the like notion of this company in 1882, in which we have intherto stood alone. Each year's experience increases our satisfaction at having taken as important a step at so sayly a data taken so important a step at so early a date and before its necessity exerts an actual pressure on existing contracts.

PROFIT AND LOSS. During 1890 the company completed sales \$5,729 20 on its cost, and of 41 pieces at a profit of \$297,147 17 over cost, a net gain of \$291,417 97. From the sale and exchange of securities and from sundry source it made a further profit of \$77,992 64, making a total profit of \$369,410 61.

REAL ESTATE. During the year 1890 we made completed saies of properties that had cost us under foreclosure \$1,041,187 77 for \$1,332,605 74, a

gain over cost of \$291,417 97. In the aggregate the company has sold of such forerlosed property, acquired at various times, an amount which has cost it \$9,161,-992 92 for \$10,469,798 54, a gain over cost of \$1,307,805 62. This statement includes all sales, whether closing out properties or not; but no profit is credited until the entire property taken in any case has been sold, or enough of it sold to cover the cost of the whole, in which case subsequent sales are credited to profit. In several instances enough of the property has been sold to pay the cost and the remainder stands at nothing on our books and makes no figure in our

ncome or assets until actually sold. The cost of present holdings of real estate, including the company's office building, is \$7,662,865 54.

BONDS. We have sold or have had matured and paid during the year bonds costing \$614,have purchased bonds costing 8595,144 75. Our aggregate holding of Government, municipal and railroad bonds stands at a cost of \$11,155,464 64. Their high character is evidenced by their slight shrinkage in value during the financial stringency of the past year, which materially affected the average price of bonds.

REAL ESTATE LOANS. During the year loans to the amount of \$4,881,622 39 have been paid, and loans have been made amounting to \$7,665,765 48. class of loans now amounts to \$35,674,585 53.

MORTALITY. The general death rate of 1890 was considenably increased by the prevalence of winter epidemics, and we did not wholly escape their effects. But our mortality has been well within the expectation, giving us a saving on tabular cost of about \$440,000.

It seems proper to point out to our mem-

bers that in respect of the death bazard we are pursuing what is last becoming, by com-parison, a very conservative course, and one which will give them an increasing relative advantage in the cost of their insurance. We spare no pains to secure the most comsecont medical examiners, who are wholly n our interest and in the closest confidential relations. Our standard of selection is high and rigidly maintained. Our ambition for great quentity is not such as to lead us to conrectves to a loss hazard not always well known, leaving the selection of foreign risks to be made without the possibility of effective control, and necessitating the permanent deposit with foreign governments of a great and growing proportion of the assets d for common protection. We believe that these things must unfavorably affect the cost of insurance in the long run, and that the administrative duties imposed by the principle of mutuality are best dis-charged by a restriction of the business to our own country, where the bazard is theroughly known, where we can fully control selection of risks and retain complete and

unembarrassed control of the resources with which we must meet our contracts. EXPENSES. The ratio of expenses of management to income for 1890 was 9.37 per cent as against 9.98 in 1889; a reduction of over six-tenths of 1 per cent from a statio which was lower than that of any other company and not Economy is a modest quality. It does not deade the imagination with the glitter of its effects. Its quiestly againstes its charge into great truttfulness; but it is suggestive of restrained and calculated effort rather than of that unbounded ambition which

grasps so widely as to compel the use of all possible means regardless of their cost. Magnitude of operations and boldness of enterprise are to-day chief attractions con-stantly dwelt upon by most of the great companies to win the applause of an enterpris-ing public, regardless of their unprece-dented and enormous expense. The sober way is for the moment discredited with the

majority, for its want of brilliancy.

But the truth never changes to suit our moods or ambitions. Security being assured, the thing of chief importance to the policy holder is the individual yearly cost of his policy. He is the man that pays the expenses. His premiums pay the losses and expenses and furnish the invested ascets that earn the interest. No one else is doing it for him. Many of the companies that a few years ago took only \$10 to \$15 for expenses years ago took only \$10 to \$15 for expenses out of every \$100 of premiums and interest, are to-day taking from \$20 to \$25-all for the race for magnitude. That extra \$10 or \$15 for expenses out of every \$100 comes also out of the policy holder. What is magnitude to him that he should so dearly pay for it? It makes his policy no more secure; it does not otherwise lessen its cost

one dollar.

And to whom does the management of mutual company owe a duty that should control all its methods, if not to those who already and solely compose it-its present policy holders?

We have been and still are held up to dis-credit by the Racers, because at one time we allowed our business to shrink in volume rather than incur such an increase in expense and use such adventurous methods as alone would then have allowed it to grow; and because, since it began again to grow again without increase of cost or change of method, we have cared more to keep down its cost than for rapid growth. What is rapid growth worth to a mutual company of 64,000 policy holders for \$153,000,000 that they should pay an extra and heavy cost

We are giving insurance to our present members at the lowest cost attainable to-day -lower on the average and as to the whole body than any other company; we are taking on new business on terms which make it profitable to present policy holders; we are taking it on inster than the old is going off; humanly speaking, the perpetuity of the company at its present rate of prosperous in-crease is secure. We count all that the only true and enduring success in manage-ment, and a review of our yearly operations shows it to be one of no mean proportions,

EFFECT ON AGENTS. By far the largest item of the expense acholder most, is the compensation to agents who are engaged in the business as a means of livelihood and to whom, therefore, ever-increase in commissions by a rival companis a powerful incentive to change their con-nection and a source of discontent if they do not so change. The company which pay the highest commission will draw to it a last all the agents who care only for the of their customer afterward. It will ge most of the new men entering upon agency work and who have not yet learned that th higher their own pay the less the dividends to their policy holders and the less per-manently desirable the company.

We have seen our rivals advancing com-missions and allowances of every sort, from two to three times more than we could pay without cutting our dividends, and devising plans for postponing all dividends from 10 to 20 years, and a speculative system of forfeitures to cover up expenses and supply profits, and so taking away many agents and keeping away many more that would

save come to us. We have not an efficient agent who has not been tempted to leave us for higher pay, and who has not staid with us at a sacrifice for the time being. They have preferred to remain because they have shared in our coa-viction that this should be a policy-holders' company, and have not been willing for a

price to offer the public that which they could not themselves believe in, at a cost which they knew could not be justified. Against the temptation of speculations, rebates and every extravagance of competition they have made a hard, slow fight. It is now a winning fight, and they deserve the respect of our membership and its cordial co-operation in the greater opportunity which lies before

We desire to extend to all who need them the same benefits upon the same terms which, through 45 years, have made this gular value to American homes of pure life insurance. Our ability to serve was never so great, our ground never before so certain. We ask every member to use actively his influence with those whose families need protection, to the end that we may widen our usefulness, not only without increase of cost in so doing, but in a way which shall tend to benefit present policy holders to well

as newcomers THE CALL FOR REFORMS.

Apropos of these matters, it is of the high-est interest to note that some of the severest critics of our conservative course and most streamons workers for a great volume of new business are now trying to secure concerted action to reform the methods by which they have worked their results. The significance of this is far-reaching. Unfortunately for the success of such a purpose, they abate none of the ambitions which led to the vicious methods and which compel their use until a more conservative standard of success shall be accepted.

Meantime, it is a profound satisfaction to know that their every step in reform must lead back to the ground we have persistently held and hold to-day without need of change.

STANDING OF THE COMPANY. On the 31st of December, 1890, this company had in force 64,147 policies, insuring \$153,234,742. Its gross assets on that day were \$58,747,707 44. Its liabilities were \$53,175,707 25. Its surplus was \$5,572,-000 19, an increase during the year of \$491,

An examination of the schedule of assets and their income leaves nothing to be said for their high character.

The liabilities are computed upon a higher standard of solvency than that used by any other company or by any of the State De-partments. They calculate upon a basis which assumes the earning of 4 per cent annual interest. Our business up to 1882 was written upon the same assumption. That written since 1882 is upon the assumption of only 3 per cent interest. Our limbilities are computed accordingly, and are therefore much higher than it computed on the assumption of 4 per cent throughout; in which case our surplus would be considerably over \$6,000,000. There is no stock to own or con-

troi the surplus. A mutual life insurance company is a cooperative effort by its members to secure for their families the necessary financial protection against the loss of the husband and father. The essential elements of its success are security, equity, loyalty to true purpose, prudence, and economy. Its success is a maximum of family protection at a minimum of cost. By these things we stand to be judged. By them all must, sooner or later, be tested. Respectfully submitted, JACOB L. GREENE, President.

Malaria

Is believed to be caused by poisonous masmi arising from low, marshy land, or from decaying vegetable matter, and which, breathed inte the lungs, enter and poison the blood. If a healthy condition of the blood is maintained by taking Hood's Sarsaparilla, one is much less liable to malaria, and Hood's Sarsaparilla ha cared many severe cases of this distressing affection even in the advanced stages when the terrible chills and fever prevailed. Try it. "I have sold three times as much Hood's Sar-saparilla as of all others combined in my 17 years in business," W. D. MELICK, Sunbury

Hood's Sarsaparilla

only by C. L HOOD & CO., Lowell, Mass. 100 Doses One Dollar

And the species of the second second

RECIPEOCITY INDORSED IN GEORGIA. Board of Trade Telegraphs Its Views to Secretary Blaine

COLUMBUS, GA., Feb. 12.-At a meeting of the Columbus Board of Trade to-night the following resolution was adopted and a copy telegraphed Secretary Blaine:

Resolved, That the Columbus Board of Trade most heartily inderses the policy of reciprocity of trade with foreign nations on the plan as recently adopted with the Republic of Brasil, secured by the efforts of Hon, James G. Blaine, Secretary of State, and that we regard this international treaty of trade one of the boldest moves; in the inauguration of a policy which promises more benefit to our common country than any act of recent American statesmanship,

THE PRESIDENT'S ADVICE.

He Talks Pretty Plainly to the Visiting

WASHINGTON, Feb. 12.—The Indian chiefs now in the city called at the White House in a body at 1 o'clock this afternoon, and paid their respects to the President. They were accom-panied by the Commissioner of Indian Affairs nanied by the Commissioner of Indian Affairs and several interpreters. They ranged themselves in a circle and listened attentively to a short address by the President. He pointed out the folly of their going to war with the whites, and made it very plain that if they made any more trouble they would be punished. He told them they must teach their young men not to be warriors, but citizens, and endeavor to earn their own living by some peaceful industry. The Indians then shook hands with the President and withdrew.

CROUP, whooping cough and bronchitis im-mediately relieved by Shilon's Cure. Sold by Jos. Fleming & Son, 412 Market st.

BARGAINS in ladies' and misses' sailor hats, fine French felt hat and bonnet shapes, boys' cloth caps, Tam O'Shanters and beavers—a special cleaning up sale in the millinery department to-day (Friday).

Jos. Horne & Co.'s,

Penn Avenue Stores,

The People's Store.

Ladies, call and see our new spring stock of corsets, all the most desirable and popular styles, shapes and qualities. CAMPBELL & DICK.

Marriage Lie	cuses Grad	Reside
Name. (David Harden		
Josephine Scott.		Pitt
Blanche Cohen.	*************	
S. W. H. Byers. Margaret E. Pac	C	Alle
Grant Singiser Lydia Barnhart.		Wilkin
James H. Watt.		
Paul G. Barthol. Anna M. Queck.		Home
Thomas Dando.		Pitt
Maurice L. Will Mattle M. Allen.		Fayette c
Frank Schuch Catharine Verno	n	
James B. Ryan Mary J. Stewart		Westmor

WHEELER-PEEL-At the Church of the Ascension, Tonawanda, N. Y., February 9, 1891, by Rev. J. N. Bustin, Charles H. Wheeler, of Tonawanda, and MARY PEEL, of Pittsburg

BELL—At Braddock, February 11, 1891, JOHN, son of John Bell, Esq., Clydeview House, Dumbarton, Scotland, in the 58th year of his age, after a long illness. Funeral on FRIDAY, at 20'clock. Private.

BLUM-On Wednesday, February 11, 1891, at A. M., Mrs. AGNES, wife of Henry C. Blum, in Funeral on FRIDAY, February 13, 1891, at 2 P. M. from her late residence, Chartlers town-ship. Services will be held in German M. E. Church, Steuben street, West End. Friends of the family are respectfully invited to attend.

BREIL—On Wednesday, February 11, 1891, at 3:40 A. M., Mrs. M. J. Breil, widow of J. J. Breil, Esq., and mother of J. Breil, of the Allecheny County Bar, aged 69 years, 9 months and 27 days.

Funeral will take place on FRIDAY MORNING at 9 o'clock from St. Peter and Paul's Church, East End. Friends of the family are respect fully invited to attend.

FUNDIS—On Thursday at 4 o'clock A.M., CATHERINE FUNDIS, daughter of John and Margaret Fundia, of Gienfield, aged 21 years. Funeral services SATURDAY, 2 P. M. Relatives and friends are respe

HERMAN-On Thursday, February 12, 1891, at 5:40 a. M., CAROLINA, wife of W. H. Herman, in her 37th year, Funeral on SUNDAY, February 15, 1891, at 2 P. M., from late residence, No. 194 Forty-second street. Friends of the family are respectfully

invited to attend. HUGHES-On Thursday, February 12, 1891, at 8:30 A. M., JOSHUA HUGHES aged 62 years. Funeral services at the residence of his son-in-law, John T. Regan, Bates street, near Oakland avenue, on SUNDAY at 2 P. M. Friends of the family and members of Local Union No. 7, A. F. G. W., are invited to attend.

JONES—On Thursday, February 12, 1891, at 7:35 p. M., MARY, wife of John 1. Jones, aged 55 years, formerly of Brady's Bend, Pa. Funeral from the residence of berson-in-law, W. J. Harris, Center street, Tarentum, SUN DAY, February 15, at 2 P. M.

KEIRN-On Thursday afternoon, February 12, at 8:40 o'clock, HELENE JOSEPHINE, infant daughter of W. Angus and Cora L. Keirn, aged 9 weeks and 1 day. Funeral from residence of its grandfather, Henry Keirn, Park View avenue, Alleghens City, On Friday, at 2 o'clock. Interment pri

KENNEDY-On Thursday, at 120 A. M., of diphtheria, Stephen Leigh, only son of Stephen P. apd Carris M. Kennedy, aged 4 years I month and 10 days. Funeral services at the residence of his grandparents, Thomas Boyd, Wheeler avenue, Eleventh ward, Allegheny City, FRIDAY at 2

P. M. Interment private MATTHEWS-At 8:15 o'clock Thursday evening, February 12, SARAH F., wife of Rob-ert R. Matthews, in the 63d year of her age. Funeral from the residence of her son-in-law, Alex. C. Pitcairn, 505 Murtland, avenue, East End, SATURDAY at 2 P. M. Friends of the End, SATURDAY at 2 P. M. Friends of the family are respectfully invited to attend. MILLIGAN—At Fort Riley, Kan., ROBERT R. MILLIGAN, in the 38th-year of his age. Funeral private, from 380 Chartiers street, Allegheny, at 3 P. M., FRIDAY, February 13.

[Johnstown, Pa., papers please copy.] 2 McCRUM-On Thursday, February 12, at 2 P. M., Mrs. MARY McCRUM, widow of the late John McCrum, of Hobeken, West Penn Rail-

Notice of funeral hereafter. McSTLEN-On Thursday, February 12, 1891, at 4:05 P. M., AGNES, daughter of Patrick and Margaret MoSteen, aged 2 years 6 months 6 Funeral from the parents' residence, 155 Wylie avenue, corner of Elm street, on SATUR-

of the family are respectfully invited to at-[Johnstown papers please copy.) 2 TOBIN-On Wednesday afternoon, February II, 1891, Rev. JAMES F. TOBIN, paster of St. Mary's of the Mount.
Funeral from St. Paul's Cathedral FRIDAY. HORNING. Office at 9 o'clock.

DAY, the 14th inst., at 1:30 o'clock P. M. Friends

ANTHONY MEYER. (Successor to Meyer, Arnold & Co., Lim.,) UNDERTAKER AND EMBALMER. Office and residence, 1134 Penn avenue. Tele-hone connection. myll-140-MWFSu JAMES M. FULLERTON.

UNDERTAKER AND EMBALMER, OFFICES: No. 6 SEVENTH STREET AND 6234
PENN AVENUE, EAST END.
Telephone 1153. ap21-48-wfsu FLORAL EMBLEMS.

DRCHIDS AND ROSES OF RARE BEAUTY

Flowers! Flowers! Order early and thus secure the choicest fresh flowers. Our stock is always superb. Tele-JOHN R. & A. MURDOCH,

DEPRESENTED IN PITTSBURG IN 1801. ASSETS - - \$9,071,696 3L Insurance Co. of North America. Losses adjusted and paid by WILLIAM L.
JONES, 84 Fourth avenue. ja20-56-D NEW ADVERTISEMENTS.

Diamonds

Watches

Art Goods,

SHEAFER & LLOYD, JEWELERS,

Successors to Wattles & Sheafer.

Jewelry.

New Goods arriv-ing daily to take the place of those sold during the Holidays.

DIAMONDS AND WATCHES A SPECIALTY.

NO. 37 FIFTH AVENUE.

BARGAINS! BARGAINS!

Our entire stock of winter drygoods and underwear regardless of cost. Cloaks and Wraps at half price. Underwear reduced from 50c, 75c and \$1 to 20c per garment.

ALLEGHENY, PA.

THE LADIES' FAVORITES,

HIMMELRICH'S,

WILL FOR THE NEXT 3 DAYS

TAPE THEIR CHOICE KID BUTTON BOOTS, FORMER PRICE,

WHICH WAS

\$2 50, TO \$1 75,

Either Heeled or Spring Common Sense or Opera Toe. It is not necessary to assert the primeness of these shoes, as they e too well known a the most perfect-fitting shoes in the land.

These prices will rule ONLY

FOR 3 DAYS. Don't expect to buy them at that after that date, as other lines will

then be displayed.

HIMMELRICH'S,

430-436 Market St.

BOYS' STAR SHIRT WAISTS!

Spring Styles

In the celebrated Star Shirt Waists in French and American Percales, Seersbekers, Oxfords and Cheviots, Plain and Fancy Flannels. Quite a number of new ideas have been in-troduced into the styles of this waist in the shapes of the collars, cuffs and front trimmings. Novelties in White Linen and Cambrid Walsta, 3 to 6 year sizes, trimmed with Em-broidery and Fancy Ruffles.

Another very nobby style in Boys' Waists is one of which the body is made of white mate-rial, the collar, necktie and center pleat and cuffs are made of Fancy French Percale, a handsome waist, all sizes from 4 to 10 years. We shall be pleased to have you call and in-spect the line and supply your wants for the early part of the season.

Horne & Ward, 41 FIFTH AVE.

THE MERCANTILE AGENCY R. G. Dun & Co.,

Germania Bank Building, 423 Wood street, corner of Diamond, Pittsburg, Pa.

This establishment supplies all necessary information as to the standing, responsibility, etc., of business med throughout North America. It is the oldest and by far the most complete and extensive system ever organized for the accommodation of Banking and Mercantile interests and the General Promotion and Protection of Trade.

Debts Collected and Legal Business Attended to throughout the North American Continent.

TO-DAY TO-MORROW.

NEW ADVERTISEMENTS

All KILT SUITS at 25 per cent discount—among them many of Best & Co.'s celebrated make—all will be sold at three-fourths regular

All KNEE-PANTS SUITS at 25 per cent discount-among them all-wool, well-made suits at \$3,

All Boys' LONG-PANTS SUITS at 25 per cent discount—ironelad Cassimeres, well made, now \$6, reg-Every OVERCOAT at 25 per cent discount, Men's, Boys' and Children's sizes.

This sale gives a bargain, and a good one, too, to every buyer. don't profit by your ill-luck.

STOUSSBURGER

Clothiers, Tailors and Hatters, 161-163 Federal St., Allegheny.

fes-wysu



Friday is Bargain Day!

Friday is Remnant Day! Friday is Clearance Day! Friday is Lucky Day!

To all who promptly avail themselves of the opportunity to buy

Wonderful Friday Bargains.

Fleishman & Co.,

grounds and Brocade Stripes, dol-504, 506 and 508 Market St.



Who think of deferring the purchase of Seal-skins till next fall will be wiser if they buy First-We have an unbroken stock in all

sizes of this season's garments, which we will sell at prices LOWER than we could buy them WHOLESALE to-day. Second-Notwithstanding the financial depression, SEALSKIN HAS NOT DE-CLINED A PENNY, so that prices next fall MUST rule from \$50 to \$100 higher per garment, according to length.

Third—By investing to-day you will save 50 per cent over next fall's prices, besides having the use of the garment this winter

which has just begun. Full Length......\$175 All No. 1 Alaska goods. We keep noth

PAULSON BROS., No. 441 Wood St.

SECOND WEEK

-OF OUR-

FAMOUS

All surplus stock reduced. No fall or winter goods to be carried over. Splendid bargains in every department, and plenty of them. This week we will make fancy Slippers and Oxfords our Specialty, Note the

ELEGANT SLIPPERS AND OX FORDS, that were \$4, now \$2 50. \$5 AND \$6 GRADES reduced to \$3 50. OUR \$6 50 LINE, the handsomest obtainable, \$4 50.

Ladies, it will pay you to call and see

"The Famous" Shoe House. 52 Sixth Street.

> & DOWN. Strous & McAteer 643 LIBERTY ST.

NEW ADVERTISEMENTS.

MOST EXTRAORDINARY **OFFERINGS**

THE LADIES OF THESE CITIES HAVE EVER

SEEN.

Extraordinary because they are so desirable, and extraordinary be-cause SO MUCH UNDER PRICE.

> 300 PIECES 27-INCH INDIA SILKS,

75c AND \$1 A yard—all are \$1 25 and \$1 50

best Shanghai and Canton Cloths. Out on center counter

> 50 PIECES 50-inch Imported

ENGLISH SUITINGS,

\$1 A YARD,

Stripes and Checks,

Ladies' for shopping dresses, business dresses, traveling dresses or best dresses, will buy 6 or 7 yards of these 50-inch English Suitings at \$1 (all imported goods) so quickly that this large center counter (of 50 pieces) will soon be cleared. We doubt if an equal bargain will be offered during the year 1891. We know there was NOT in 1890. We propose to progress in 1891, and therefore make this extraordinary sale of English Suitings.

Large lot 22-inch French

BLACK BROCADE SILKS,

lar and a quarter goods, at 75 CENTS,

Soft and lustrous, on armure

Soft as Cashmeres, and such handsome Black Brocade Silks will make luxurious and comfortable house dresses or tea gowns-75 cents is the remarkable price.

If the 3 above extraordinary large lots do not make the liveliest trade these stores have seen for many a day, then we misjudge the ladies' appreciation of nice goods-at such prices.

Boggs & Buhl,

ALLEGHENY, PA.

N. B .- Hundreds of pieces imported Spring Woolens, Suitings, Novelties and Paris Pattern Dresses opened.

PARLOR, LIBRARY, BEDROOM, KITCHEN

Fancy Rockers, Bookcases, Pictures, Parlor Suites, Onyx Top Tables. Desks,

FURNITURE.

Chiffoniers, Cabinets, Mantel Figures, Wall Pockets.

Everything in Furniture.

and Carpets. CASH OR EASY PAYMENTS.

307 Wood St.

MANUFACTURERS AND MERCHANTS INS, CO., 417 Wood st., Pittsburg, Pa.

B. & B. SOME CLOTHING FACTS

NEW ADVERTISEMENTS.

At this season of the year we would rather have \$1 in cash than \$2 in merchandise. We have more merchandise than we would like or intend

to carry over. To this end we have made, in all departments, some

sweeping and enormous reductions. In no department has the loss to us been greater than in our Overcoat Department.

You have not been a bit slow to appreciate the values in Overcoats we have been giving during the past week

Now, we are going to make

A LAST GRAND RALLY!

And offer you the balance of the stock at very tempting

The winter's not half over yet, and even if there's only half a season left for you to wear an Overcoat in, you must remember that at present prices you are paying only about half the usual retail price of the garment.

YES, OVERCOATS.

From the finest specimen of the tailor's art down to the cheapest serviceable Overcoat made, are each and all greatly reduced in price.

In many cases you'll find the former and the present prices on the same ticket. But we don't ask you to judge by the marked price, we simply ask you to compare the goods with what you have been accustomed to pay for a similar article and the advisability of buying will become apparent.

We're always lowest in price when quality is taken into account and a fair comparison made.

This is the last call. The last reduction has been made. About the only way now left to lower the price would be to give you the Overcoats, and we're not quite prepared to do that.



Per Cent Discount.

300 TO 400 MARKET ST.

S IT ANY WONDER the people take to quick buying when they come into our salesroom and select whatever needed, and get a clear, clean 20 per cent discount? No reservation. The very best in the house is to be had at this enormous discount of 20 per cent.

Fine Melton Overcoats, \$20 and \$18, 20 off. Fine Black Worsted and Tricot Dress Suits, \$20- and

Men's Finest Cassimere Suits, \$20, 20 off.

discount. 20 per cent off on everything.

Finest Kersey Overcoats, \$20 and \$25, 20 off.

Men's Everyday Business Suits, \$12 and \$15, 20 off. Boys' Suits, \$6, 20 off. All our goods are of this season's manufacture. No old stock. Everything new and stylish. An immense stock, that will not be carried to another season, prompts this great

WANAMAKER&BROWN.

COR. SIXTH ST. AND PENN AVE.

WHY DO YOU COUGH?

Do you know that a little cough is a dangerous thing? Are you aware that it often fastens on the lungs and far too often runs into Consumption and and in Deeth? People suffering from the latter than the ends in Death? People suffering from Asthma Bronchitis, Pneumonia and Consumption will al tell you that "IT STARTED WITH A COLD. Can you afford to neglect it? Can you trifle with so serious a matter? Are you aware that

ACKER'S ENCLISH REMEDY

Coughs, Colds and Consumption is beyond question the greatest of all dern Remedies? It will stop a Cough in one night. It will check a Cold in ay. It will prevent Croup, relieve Asthma and cure Consumption if taken time, "You can't afford to be without it." A 25 cent bottle may save you

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