DUTY OF DIRECTORS

In the Management of Corporations

Not Clearly Understood.

The Parade of Their Names Merely a Piece of Arrant Humbug

INTENDED TO DELUDE THE IGNORANT

PEPECIAL TELEGRAM TO THE DISPATCH, New York, July 26.-Matthew Marshal

reviews the financial and speculative situation for the Sun of 10-morrow as follows: It is not surprising that the stockholders of the American Loan and Trust Company should feel sore over the ruin of the company and the disappearance of the capital they had invested in it. Losing money is never pleasant, and it is particularly unpleasant when it happens unexpectedly, and in a place where it was supposed to be im-

For many years trust companies have enjoyed a continuance of such prosperity that the only concern of capitalists has been to judge of their relative merits. The quotations of the stocks of some of them have seared about into the region of four figures. and the very poorest of them have been considerably above par. That one among them should make less money than the others was regarded as natural, but that it ould make none at all, and even go into bankruptcy, was a coatingency not expected. SEEKING A SCAPEGOAT.

As usual, too, when an unforeseen calamty occurs, those who suffer by it begin look-ing about for somebody to blame. That there would be no accidents if every one did his duty on all occasions is indisputable, and in tracing back the chain of causes and effects which leads to mischief, some sin of omission or commission is sure to be de-tected. When, too, the particular sin comes to light, the avoidance or the prevention of it looks to easy that even those who did not small it, but who might have prevented it they had been on the alert, are censured r not having done so. Thus, in the case of the American Loan

and Trust Company, if the Board of Directors had known how recklessly the funds of the empuny were lent and how great was its peril of bankruptey, they might have evolded the caustrophe, or at least have ultigated its severity. For their failure in this respect they are accused of a neglect of duty and there is even talk of legal procoedings against them. Of the particular circumstances attending the mismanagecut which has rained the American Loan and Trust Company I am not sufficiently well informed to speak confidently, and it may be that some of the directors, at least, were criminally negligent and should be made to pay for it. PUNCTIONS OF DIRECTORS.

The company's fate, taken in connection ich the recent misfortunes of other financial titutions, such as the Ninth National Bank in this city and the Keystone National limk in Philadelphia, to say nothing of mice little concerns in other parts of the country, has, however, called forth so much tonsourse, both in print and in conversation, in regard to the functions of directors and their responsibilities, that I am moved to capress my views on the subject and to exse what seems to me to be a gross mis-

iderstanding of it.
Judged by what I see and hear, the idea quite prevalent that because directors of cornoration are called directors their duty o oversee the corporation's business and keep themselves informed of all its de-It is very much like the notion which children and simple-minded people enter-tain of Queen Victoria. They fancy that she sits all day long upon her throne in her royal robes, with a crown upon her head and a sceptre in her hand, as she is reprepictures, hearing embassies and giving orders for the govern nent of her kingdom, whereas the fact is she cocupies her throne scarcely once a year and her government is carried on by her of state, who consult her upon comparatively few of the measures taken

THEIR POWERS LIMITED.

Many boards of directors meet only once three months, and have as little with their companies' business as the Congress of the United States has to do with expective affairs, and to expect that of them is as absurd as it would be to expect it of Queen Victoria. A very little knowledge of the routine of affairs in a bank or a trust company, not to speak of other corporations, forbids the thought of that personal super-intendence and control by directors for which ill-informed persons are clamoring.
If the payment of every check, the acexplance of every draft, and the making of every loan had to be debated and voted apon by a board of a dozen or more men linsiness day would be half gone before one thing was determined upon. The real should be, its President, and it is in the se lection of a President and of his assistants that the real function of a Board of Directas mainly consists. They are bound to us all pessible diligence in inquiring into hi fitness for the office before they entrust him with it; but, having once appointed him, common sense dictates that he should be to exercise his own judgment in the performance of his duties, untrammeled by ir interference, otherwise his selection is one which ought not to have been made

AN ADVISORY COUNCIL. it is usual, however, for the directors of financial institutions in cases where frequent meetings of the board would be inconvenient to appoint from among their number a small executive committee, as a sort of advisory council, to assist the president by their knowledge and experience in questions, and a prudent president is always glad to avail himself of their services. He reports to them what he has done and what he proposes doing; hears their suggestions, and is governed by their They constitute his cabinet, and being usually the ablest members of the board, or, at least, those who have the most leisure to devote to the company, they chare with him the responsibility for such

measures as they approve.

I facey that when all the fruth about the American Lean and Trust Company comes. to be known it will be found that its Exve Committee, as much as its president, is to blame for the disaster which has over taken it. It is a pertinent question, and I fancy that it has by this time risen spontaneously in the minds of many of my readers; why, if the functions of directors extend no further than to the selection of a \$3.50; now 25c to \$1.50. Boggs & Buhl. president and the appointment of an Excentive Committee, are so much pains taken to choose as directors of institutions men well known to the public, and to parade their mines in circulars and advertise-

My answer is that in nine cases out ten it is for purposes of humbug, pure and simple, and it is done by the promoters of companles in the beginning of their careers to in-spire confidence and to attract business, and it is kept up to gratify vanity and love of motoriety of men who like to see their names in print. In the tenth case the directors are few in number, and, being large stockholders, they take a real interest in the equany's affairs, whereas in the other nine their functions are limited, as I have de-

Still, considering that, however wrongly, the public does fregard the list of directors of a company as a sort of guarantee of its housest and able management. I shall not be sorry if the American Loan and Trust catasbe and the others like it should frighte men from allowing themselves to be elected directors of corporations as easily as the now. Most boards are far too numerous There are not enough capable business men in the community who have time to spare from their own affairs to attend to those of

companies even in the restricted measures FORTY STORIES HIGH. that I have mentioned, and it would be much better for all concerned if they would not allow themselves to be used as figureheads

STOCKHOLDERS TO BLAME. Stockholders, on their part, are to blame THEY HAVE BUT LITTLE TO SAY. in not inquiring more closely than they do into the manner in which their money is used. They look at the list of directors and officers, and glamee more or less carelessly at the reports of the company's doings when such reports are made, and then they con-tent themselves with cashing their dividend checks as they receive them and waiting for

I know that it will be said that if direc-tors can be kept in the dark by the execu-tive officers of a company it is still less easy for a simple stockholder to find out that truth, and I do not dispute it. But where there is a will there is a way, and no honest officer of a company will refuse to a stockholder such information of a general character as will enable him to judge whether or not he had better continue to hold his stock. Evasion and silence are sometimes more eloquent than words, and the rule "when in doubt win the trick" is is good in regard to stock investments as it is in whist,

NO DANGER OF ARREST.

On the whole I fancy that the directors of the American Loan and Trust Company, ex-cepting those who may have been guilty of actual fraud and connivance in transactions which were fraudulent on their face, have nothing to fear from the vengeance law. If they have acted in good faith in electing the company's officers, and have not abused their positions to obtain loans for themselves upon palpably inadequate security, their constituents, it seems to me, are without a cause of action against them. In this respect they are luckier than were he directors of the famous South Sea Company, which flourished and failed at the beginning of the last century, and whose career will forever be a monument of human folly. So terrible and widespread was the ruin which followed the bursting of that bubble, and so influential were the sufferers by the catastrophe, that Parliament took upon itself to punish its supposed authors, and in default of other victims proceeded against the company's directors. No law could be found to reach them, and therefore one was made for the occasion. Among the supposed culprits was the grandfather of the historian Gibbon, who, with pardonable indignation, tells us in his memoirs: A VIOLATION OF LIBERTY.

A bill of pains and penalties was introduced, a retroactive statute, to punish the offenses which did not exist at the time they were committed. Such a pernicious viola tion of liberty and law can be excused only by the most imperious necessity; nor could it be defended on this occasion by the plea of impending danger or useful example. The Legislature restrained the persons of the directors, imposed an exorbitant security for their appearance, and marked their characters with a previous note of ignominy. They were compelled to deliver upon oath the strict value of their estates, and were disabled from making any transfer or allenation of any part of their property.

Again in a bill of pains and penalties it is the common right of every subject to be heard by his counsel at the bar, they prayed to be heard; their prayer was refused, and their oppressors, who required no evidence, would listen to no defense. The result was that all were condemned, absent and unleard, in arbitrary fines and forfeitures, which swept away the greatest part of their substance. be defended on this occasion by the plea

The proceeds of this confiscation amount-ed to £2,000,000, out of which a dividend of have become so marked a feature of Chi-33 per cent was paid to the company's stock-holders. This was the way in which our forefathers dealt with the directors of un-fortunate corporations. We have grown more humane, though, perhaps, we are no wiser than they were

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No Reason Why Buildings Cannot Be Built Up in the Air.

FOUNDATIONS ARE THE DIFFICULTY

But the Problem Has Been Solved and Put Into Practice

[SPECIAL TELEGRAM TO THE DISPATCH.] CHICAGO, July 26.-There is nothing impracticable in the erection of buildings 30 or 40 stories in height. Such is the conclusion reached by Mr. Dankman Adler, one of the firm of architects by whom the Auditorium was built, after a study of the subject covering many years. Mr. Adler has been writing a series of very instructive

articles on this subject in a weekly publication in this city which have been read with very great interest.

The tendency to high building has been nowhere so marked as in the business centre of Chicago, and if it can be established that it is safe and practicable to go higher than 20 stories, nothing is more certain that capital can be found to embark in such an en-terprise. And if buildings of that height can be built and operated successfully in Chicago, the world is sure to follow in her footsteps sooner or later.

In this city the greatest difficulty with which architects have had to contend has been to get a suitable foundation. As everybody knows, the city is built upon a series of prairie swamps, and until you reach a stratum of blue clay, at a distance of perhaps fifty feet below the surface, the soil is wet, soft and mushy, and very unreliable for building purposes. It has been assumed all along that about 3,000 pounds per square foot was all the weight that could be put upon a given area. If the weight were greater, the building, it was thought, would be liable to settle so far and so unevenly as to make it unsafe. PUBLIC BUILDINGS WHICH SETTLED.

This theory seemed to find strong confirmation in our experience with the Cus-tom House and the county building, both massive stone structures four stories in height, which have settled so much and so unevenly that each is in a measure unsafe. The former especially is in a weasure unsate. The former especially is in a very unsatisfactory condition. Every once in a while the breaking of a column or a pillar or the bulging out of a wall gives its inmates a scare. Under the Government building is a massive foundation of cement so built as to form a single slab covering the entire surface upon which the building stands. And under the county building is a founda-

and under the county building is a rounda-tion of piling.

Both proved unsatisfactory; the varying weights resting upon different parts of the monolithic foundation of the government building caused the bed of cement to crack and break into pieces and parts of it settled more than others. In the county building the piling did not prevent similar uneven settlements of the various parts of the build-ing, though the results have not been so bad as in the former case.

In the light of these two experiments the use of piling alone and the use of cement alone were both cast aside by architects and cago's architecture, were adopted in their place. These consist in most instances of a bed of square timbers, usually oak, upon which is laid a bed of cement—usually imported Portland cement—and upon this is laid crossed tiers of steel rails or steel beams, the spaces between being filled in with cement, and upon these are placed a number of steel columns by which the main part of the weight of the building is supported.

SOME FOUNDATIONS THAT STAND. In this way has been built the foundations of the 13-story Tacoma building, the 14-story Owing's building, the 13-story Women's Temple, the 16-story Monodnock building and the Masonic building, which is to have 19 stories in all. In each instance the utmost care was taken to have the foundations and the supporting columns so arranged as not to exceed the safety limit of pressure per square foot of surface, and, perhaps, in every one of the instances named, the architects would have gone higher into the clouds had they dared.

Mr. Adler, in this series of papers, has come to the conclusion that, in discarding the pile driver, the Chicago architects, himself included, have made a great mistake. He found that in the case of the great grain elevators, pile-driven foundations had proved capable of sustaining constantly varying weights without any appreciable settling, even where the pressure per square foot of surface was greatly in excess of 3,000

Taking a hint from these facts he constructed a foundation of piling for the massive tower of the new Northern Pacific passenger station on Taylor street in this city and with the most satisfactory results, there being no settling whatever. And in con-structing the foundations of the new German Theater building on Randolph street, which is to be 17 stories high, he is to reintroduce pile driving as a foundation for business buildings. He attributes the fail-ure in the case of the county building to the fact that the pile driving was not done properly, nor deep enough nor frequent enough. In the case of the German Theater building the piles will be driven 50 feet down until their points touch a stratum of hard blue clay which they cannot be forced

PILING IS AGAIN TO BE TRIED. They will be placed as closely together as it is possible to get them. They will be placed not only under the walls, but over the entire lot. They will then be cut off and a bed of cement with crossed tiers of steel rails placed on top as the immediate foundation upon which the steel columns supporting the building shall rest. With such a foundation Mr. Adler is confident a 40-story structure can be built with perfect safety—so far as foundation is concerned—but there are other factors such as resistance to lateral pressure by the wind which must be taken into con-

The latest new thing in the construction of office buildings here is the use of aluminum in the hard wood and furnishing, and in the first four floors of the new Monodnock building it was given a trial. The substitute for steel here costs about 82 per pound, and with workmanship will cost the builders about \$15,000.

Another novelty is the use of the first four floors of the new 10-story fair building while the other six stories are in process of

As each story was finished a temporary tar roof was put over it, under which the

ting 10 columns and beams for the upper ones. The experiment has proved a success, and will doubtless be followed elsewhere when time is an important factor in

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New York and Chicago Limited of Pullman Vestibule Cars daily at 7:18 a.m., arriving at Har-risburg at 1:55 p.m., Philadelpnia 4:45 p. in., New York 7:00 p. m., Baltimore 4:49 p. m., Washington

5:55 p. m. Keystone Express daily at 1:20 a. m., arriving at Harrisburg 8:25 a. m., Philadelphia II:25 a.m., New Harrisburg 8:25 a. m., Philadelphia 11:25 a.m., New York 2:00 p. m. Atlantic Express daily at 2:20 a. m., arriving at Harrisburg 9:20 a. m., Philadelphia 12:15 p. m., New York 2:30 p. m., Baltimore 12:00 p. m., Washington 1:03 p. m. m., Baltimore 12:00 p. m., Washington 1:03 p. m. Harrisburg Accommodation daily (except Sanday) 5:25 a. m., arriving at Harrisburg 2:50 p. m., arriving at Harrisburg 3:20 p. m., Philadelphia 6:30 p. m., New York 9:35 p. m., Baltimore 6:45 p. m., Washington 8:45 p. m., Washington 8:45 p. m. York 9:35 p. m., Baltimore 9:55 p. m., Washington 8:15 p. m.,
Mail Express dally at 12:50 p. m., arriving at Harrisburg 10:60 p. m., connecting at Harrisburg with Philadelphia Express.
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Johnstown Accom., except Sunday, 2:40 p. m.,
Greensburg Accom., 11:15 p. m., week days; 10:30 p. m. Sundays, Greensburg Express, 5:10 p. m.,
except Sunday. Derry Express, 11:00 a. m., except Sunday. p. m. Sunday, Greensourg Express, 3:10 p. m., except Sunday. Merry Express, 11:00 a. m., except Sunday. Wall Accom: 6:00, 7:30, 9:00, 10:30 a. m., 12:15, 2:00, 3:20, 4:55, 5:40, 6:25, 7:40, 9:40 p. m., 12:10 a. m., except Monday). Sunday, 10:30 a. m., 12:25, 2:00, 5:30, 7:20 and 9:40 p. m. Wilkinsburg Accom. 6:10, 6:40, 7:20 a. m., 12:20, 4:00, 4:35, 5:20, 5:30, 5:30, 6:40, 10:10 and 11:40 p. m. Sunday, 1:30 and 9:15 p. m. Braddock Accom. 5:50, 6:55, 7:45, 8:10, 9:50, 11:15 a. m., 12:30, 1:25, 2:50, 4:10, 6:00, 6:35, 7:20, 8:25, 9:30 and 10:45 p. m., week days. Sunday, 5:35 a. m. SOUTH-WEST PENN RAILWAY. SOUTH-WEST PENN BAILWAY. For Uniontown 5:30 and 8:35 a. m., 1:45 and 4:25 p. m. week days. MONONGA HELA DIVISION.

On and after May 25th, 1891. For Monongahela City, West Brownsville, and Uniontowu 10:30 a. m. For Monongahela City, and West Brownsville 7:35 and 10:40 a. m., and 4:50 p. m. On Sunday, 8:55 a. m. and 4:50 p. m. For Monongahela City only, 1:01 and 5:50 p. m. Week days. Dravosburg Accom., 6:00 a. m. and 3:20 p. m. week days. West Elizabeth Accom. 8:35 a. m., 4:15, 6:30 and 1:35 p. m. Sunday, 9:30 p. m. WEST PENNSYLVANIA DIVISION. On and after May 25, 1891,

From FEDERAL STREET STATION, Allegheny City:
For Springdale, week days, 6:20, 8:25, 8:50, 10:40, 11:30 a. m., 2:25, 4:10, 5:00, 6:05, 6:20, 8:10, 10:30 and 11:40 p. m. Sundays, 12:35 and 9:30 p. m.
For Butler, week days, 6:55, 8:56, 10:40 a. m., 3:15 and 6:05 p. m.

For Freeport, week days, 6:55, 8:50, 10:40, a. m., 3:15, 4:19, 5:00, 8:10, 10:20 and 11:40 p. m. Sundays, 12:35 and 9:30 p. m.

For Apollo, week days, 10:40 a. m., and 5:00 p. m.

For Blairsville, week days, 6:55 a. m., 3:15 and 10:20 p. m. 10:20 p. m. Excelsior Baggage Express Company will call for and check baggage from hotels and residences. Time cards and full information can be obtained at the ticket offices—No. III Fifth are nue, corner Fourth avenue and Try street and Union Station. nue, corner Fourth avenue and Try street and Union Station. CHAS, E. PUGH, J. R. WOOD, General Manager, Gen'l. Pass'r. Agent.

From Pittsburgh Union Station. 'ennsylvania Lines. Trains Run by Central Time.

Southwest System-Pau-Handle Route Depart for Columbus, Cincinnati, Indianapohs, St. Louis, points intermediate and beyond: *2.10 a.m., *7.00 a.m., *8.45 p.m., *11.15 p.m. Arrive from same points: *1.05 a.m., *6.00 a.m., *5.55 p.m.

Depart for Columbus, Chicago, points intermediate and beyond: *2.10 a.m., †12.05 p.m. Arrive from same points: *1.05 a.m., †3.05 p.m. Northwest System-Fort Wayne Route

Northwest System—Fort Wayne Route
Departfor Chicago, points intermediate and beyond;
8.55 a.m., *7.10 a.m., *12.20 p.m., *1.00 p.m., 11.20 p.m., *1.00 p.m., *1.00 p.m., *1.00 p.m., *1.240 a.m., *6.35 a.m., *6.00 p.m., *6.50 p.m., *1.240 a.m., *6.35 a.m., *6.00 p.m., *6.50 p.m.

The Philadelphia and New York Limital departs for Chicago *8.45 p.m., Arrives from Chicago *6.90 a.m., Depart for Toledo, points intermediate and beyond: *7.10 a.m., *12.30 p.m., *1.00 p.m., *11.20 p.m., *4.77tie from same points: *12.40 a.m., *6.25 a.m., *6.00 p.m., Depart for Cleveland, points intermediate and beyond: *1.105 p.m., *1.05 p.m., *7.100 a.m., *12.45 p.m., *1.05 p.m., *6.00 p.m., †7.00 p.m., *1.25 p.m., *6.00 p.m., †7.00 p.m.

Pullman Sleeping Cars and Pullman Dining Orrs run through, East and West, on principal trains Time Tables of Through and Local Accomm-tion Trains of either system, not mentioned above be obtained at 110 Fifth Avenue and Union Sta Pittsburgh, and at principal ticket offices of the P

sylvania Lines West of Pittsburgh,
Daily, 'Ex. Sunday, 'Ex. Saturday, 'Ex. Monday. E. A. FORD. JOSEPH WOOD Seasoni Manager, General Passenger Agent



Infontown, 8:35 a. m., Sunday only. For Mt. Pleasant, 46:40 a. m. and 48:15 a. m. and li:10 and \$4:15 p. m. For Washington, Pa., 7:20, \$8:30, \$9:30 a. m., 4:00, \$5:30, and 7:55 p. m. For Wheeling, \$7:20, \$8:30, \$9:30 a. m., 4:90, 7:45 p. m. For Cincinnati and St. Louis, 7:20 a. m. 7:45 p.

For Cincinnati and St. Louis, 7:20 a. m. 7:45 p. m.
For Columbus, 7:20 a. m. 7:45 p. m.
For Newark, 7:20 a. m. 7:45 p. m.
For Chicago, 7:20 a. m. and 7:45 p. m.
Trains arrive from New York, Philadelphia, Baltimore and Washington, 5:20 a. m., 7:35 p. m.
From Columbus, Cincinnati and Chicago, 5:25 a. m., 5:30 p. m.
From Wheeling, 5:25, 10:45 a. m., 4:40, 8:50, 9:35 p. m.
Daily, 4Daily except Sunday, Sanday only, 15aturday only, 70ally except Saturday.
Parior and sleeping cars to Baltimore, Washington, Cincinnati and Chicago,
The Pittsburg Transfer Company will call for and check baggage from hotels and residences upon orders left at B. & O. ticket office, corner Fifth avenue and Wood Street, or 401 and 620 Smithheld Street.

PITTSBURG AND LAKE ERIE RAILROAD COMPANY-Schedule in effect June 14, 1891, central time—P. & L. E. R. R. —Depart—For Cleveland, 4:30, *5:00 a. in., *1:50, 4:23, *9:45 p. m. For Clinchinatt, Chicago and St. Louis, 4:30 a. m., 7:50, *9:45 p. m. For Suiamanca, *9:50 a. m., 1:50, *9:45 p. m. For Suiamanca, *9:50 a. m., 1:50, *9:59 p.m. For Youngstown and New Castle, 4:30, *5:50, 9:55 a. m., 7:50, *9:50, 5:50, *5:50, JAMES M. LAMBING. 9:40, 7:20, *10:00 a. m., *12:30, 1:20, 5:40, 7:50, 10:05 p. m.
P., C. & Y. trains for Mansfield, 7:35 a. m., 12:10 4:35 p. m. For Esplen and Beechmont, 7:35 a. m., 4:35 p. m.
P. C. & Y. trains from Mansfield, 7:05, 11:59 a. m.
A:25 p. m. From Beechmont, 7:65, 11:59 a. m.
P. C. & Y. trains from Mansfield, 7:05, 11:59 a. m.
P. McK. & Y. R. R. — Depart—For New Haven, 9:29, 10:10 a. m., *3:20 p. m. For West Newton, 18:20, 10:10 a. m., *3:20, 5:25 p. m.
ARRIVE—From New Haven, *9:00 a. m., *5:20 p. m.
From West Newton, 6:15, *9:00 a. m., *5:20 p. m.

From McKeesport, Elizabeth, Monongahcia City and Belle Vernon, "5:45, 11:55 a. m., "4:09 p. m. From Belle Vernon, Monongahcia City, Elizabeth and McKeesport, "5:29, "7:40 a. m., 1:20, 4:06 p. m. "Daily. "Sandays only. City ticket office, 659 Smithfield street. A LLEGHENY VALLEY RAHROAD—
Trains seave Union station (Eastern Standard time): East Brady Ac., 6:55 a. m.; Niagara Ex., daily, 8:29 a. m. (arriving at Buffalo at 5:45 p. m.); Kittanning Ac., 9:05 a. m.; Valley Camp Ac., 19:15 a. m.; Valley Camp Ac., 19:15 a. m.; Valley Camp Ac., 19:15 p. m.; Bittanning Ac., 2:55 p. m.; Bittanning Ac., 2:55 p. m.; Kittanning Ac., 2:55 p. m.; Kittanning Ac., 3:50 p. m.; Bracbura Ex., 4:55 p. m.; Kittanning Ac., 3:50 p. m.; Bracbura Ex., 4:15 p. m.; Hulton Ac., 8:20 p. m.; Buffalo 7:20 a. m.; Hulton Ac., 8:20 p. m.; Valley Camp Ac., II:30 p. m. Church trains—Emlenton, 9:55 a. m.; Kittanning, 12:40 p. m.; Bracbura, 9:50 p. m.; Rittanning, 12:40 p. m.; Bracbura, 9:50 p. m.; Pullman Parlor Cars on day trains and Steeping Cars on might trains between Pittsiure, Lake Chautaunqua and Huffalo, JAS. p. ANDERSON, G. T. Agt.; DAVID MCCARGO, Gen. Supt. DITISBURG AND CASTLE SHANNON R. R.-Summer Time Table, On and after Jul 1891, until further notice, trains will run as lows on every day, except Sunday, East standard time: Leaving Pittsburg—6:25 a m, 7. standard time: Leaving Pittsourg-5:23 am, 415 am, 8:00 a m, 9:35 a m, 11:30 am, 1:45 p m, 3:55 p m, 6:30 p m, 9:30 p m, 11:30 p m, 5:55 p m, 6:30 p m, 9:30 p m, 11:30 p m, Arlington-5:40 a m, 5:20 a m, 7:10 a m, 5:20 a m, 10:25 a m, 1:00 p m, 2:40 p m, 4:30 p m, 5:00 p m, 5:30 p m, 7:10 p m, 10:30 p m, 8:30 p m, 7:10 p m, 10:30 p m, Arlington-9:10 a m, 12:35 p m, 5:30 p m, 5:30 p m, 4:30 p m, 6:30 z m.

4:30 p m, 6:30 z m.

6:A. HOGERS, Suz-PITTSBURG AND WESTERN BAILWAY-

NEW ADVERTISEMENTS.

ASK THEM!

The People Whose Names You Read Below.

They all got their Purchases Gratis at Kaufmanns' last Saturday, and everyone will testify to the Fairness and Impartiality of this Free Distribution.

And as for those who did not get their purchases without pay, they will surely back with their own words the testimony of the more fortunate ones below. They could not do otherwise.

ASK THEM! ASK THEM! ASK THEM!

Ask W. McGarvy, 537 Grant street, city. Ask Mrs. T. Stuchell, Hamilton and Murtland avenue, city. Ask J. Gallagher, 58 Diamond street, city. Ask Miss Blanche Wilson, Clinton, Pa. Ask Miss Blanche Wilson, Clinton, Pa.

Ask J. Wilson, Sandy Creek, Pa. Ask W. W. Smith, 86 Seventh avenue, city. Ask M. B. Oliver, 81 Wylie avenue, city.

Ask B. Barr, 60 Rush street, Allegheny.
Ask B. Barr, 60 Rush street, Allegheny.
Ask Mrs. L. Wilds, Baldwin township, Pa.
Ask M. L. Springer, Shousetown, Pa.
Ask Mrs. Kennedy, 2 Sixth street, city.
Ask Mrs. J. E. Brown, Bennett, Pa.
Ask C. A. Veyer, 28 Ohio argange, Allegheny. Ask C. A. Young, 28 Ohio avenue, Allegheny. Ask Mrs. J. E. Brown, Bennett, Pa. Ask Mrs. J. Craig, Banksville, Pa. Ask C. Millholland, 5206 Cypress street, city. Ask Mrs. F. W. Kiefer, Bellevue, Pa.

Ask C. Millholland, 5206 Cypress street, city.

Ask Mrs. F. W. Kiefer, Bellevue, Pa.

Ask Mrs. M. Connors, Bedford avenue, city.

Ask F. P. Miller, 1308 Penn avenue, city.

Ask I. F. Seiffer, 255 Webster avenue, city.

Ask Miss M. Woodson, Wilmer street, Twenty-second ward, city.

Ask S. Phillips, Remington, Pa.

Ask A. W. Naylor, 24 Mawhinney street, city.

Ask E. Reese, Dinwiddie street, Eighth ward, city.

Ask J. Lidersky, 67 Pride street, city.

Ask Mrs. S. L. Dunn, 47 Clark street, city.

Ask Mrs. M. Arnot, 140 Ridge avenue, city.

Ask G. W. Story, 156 Jackson street, Allegheny.

Ask J. D. Dunigan, 57 Sandusky street, Allegheny.

Ask C. H. Segeofsky, 61 Chatham street, city.

Ask R. R. Cook, 28 Sandusky street, city.

Ask R. R. Cook, 28 Sandusky street, city.

Ask F. W. Gracie, Wildwood, Pa.

Ask E. Wright, 504 O'Hara street, city.

Ask F. W. Gracie, Wildwood, Pa.

Ask C. Van Hofen, Sewickley, Pa.

Ask E. George, Holmes street, city.

Ask Mrs. A. C. Beacox, Braddock, Pa.

Ask G. Meyer, 160 Meyran avenue, city.

Ask F. Bishon, 49 Roberts street, city.

Ask G. Meyer, 160 Meyran avenue, city. Ask F. Bishop, 49 Roberts street, city. Ask Mrs. C. M. Hukill, Center avenue, city. Ask Mrs. C. M. Hukill, Center avenue, city.
Ask W. G. Grupen, 39 Fifth avenue, city.
Ask T. Murphy, Sycamore street, Thirty-second ward, city.
Ask S. F. Long, M. E. —, 431 Lincoln avenue, city.
Ask Mrs. A. Seddon, Braddock, Pa.
Ask P. Heins, Finance street, Twenty-first ward, city.
Ask W. Hacke, 668 Second avenue, city.
Ask H. Wolfreim, 79 Bogs avenue, city.
Ask M. J. Lesnett, Bridgeville, Pa.
Ask J. McCoy, 319 Second avenue, city.
Ask M. Connely, Bluff street, city.
Ask M. Connely, Bluff street, city.
Ask J. Hertzfield, Straub's lane, Allegheny.
Ask Mrs. M. Shaw, Library, Pa.

Ask Mrs. M. Shaw, Library, Pa. Ask S. G. Hirshberg, 17 Green street, New York. Ask J. Anderson, Swissyale, Pa.

Ask R. Latimers, Fourth avenue, city. Ask C. McCurry, 413 Smithfield street, city. Ask Miss B. Reno, Edgewood, Pa. Ask Mrs. R. Burther, Harmerville, Pa. Ask S. G. Hirshberg, 17 Green street, New York. Ask W. A. Reese, Etna P. O., Pa. Ask C. Ellis, High street, city. Ask Miss E. Duff, 70 South Seventeenth street, city.

Ask Mrs. N. Snee; Gillhall, city. Ask J. Finn, 714 Second avenue, city. Ask J. Finn, 714 Second avenue, city.

Ask J. M. King, Edgewood, Pa.

Ask Mrs. W. H. Happerman, 396 Rebecca street, Allegheny,

Ask H. A. Johnston, 100 Cliff street, city.

Ask John Smith, Boquet street, Fourteenth ward, city.

Ask W. Gilmartin, Wilmerding, Pa.

Ask J. Unger, 34 Grantham street, Allegheny.

Ask W. S. Carroll, Falks avenue, Chartiers township, Pa.

Ask Mrs. M. McCann, Burton and Thirty-third street, city. Ask Mrs. A. Aszmann, 11 Watson street, city.
Ask Carl Altenbach, Brady street and Second avenue, city.
Ask Mrs. A. McKenney, Lytle street, Twenty-third ward, city.
Ask Miss Zelda Francis, Homestead, Pa.

Ask G. Taylor, Banksville, Pa. Ask G. Taylor, Banksville, Pa.
Ask Mrs. R. Lytle, 86 Bedford avenue, city.
Ask W. H. Irwin, 612 Liberty street, city.
Ask William Lutz, 203 Rebecca street, Allegheny.
Ask J. J. Hahn, 284 Thirty-ninth street, city.
Ask George Rudolph, 154 Herron avenue, city.
Ask George Rudolph, 154 Herron avenue, city.
Ask Miss M. Brown, Ben Venue, city.
Ask Miss M. Brown, Ben Venue, city.
Ask J. S. White, 9 Scott street, Allegheny.
Ask Miss A. Wersig, 7005 Hamilton avenue, city.

Ask J. S. White, 9 Scott street, Allegheny.
Ask Miss A. Wersig, 7005 Hamilton avenue, city.
Ask Mrs. M. McCov, 2419 Sarah street, city.
Ask Mrs. M. Fonner, 14 Sarah street, Allegheny.
Ask W. De Roy, Craft avenue, Fourteenth ward, city.
Ask Miss M. Knepper, 51 North Diamond street, Allegheny.
Ask John Firmin, Jones avenue, city.
Ask W. De Roy, Craft avenue, Resystems and city. Ask W. De Roy, Craft avenue, Fourteenth ward, city. Ask R. C. Hoessler, 5 Federal street extension, Allegheny.

Ask R. C. Hoessler, 5 Federal street extension, Allegheny.
Ask W. H. Daughenbaugh, 7124 Bennett street, city.
Ask J. McCoy, Option P. O., Pa.
Ask G. Foster, 6 Miller street, city.
Ask Mrs. M. C. Brown, 52 Crawford street, city.
Ask Mrs. M. Stauff, Sycamore street, Mt. Washington, city.
Ask Mrs. C. Kupples, Munhall, Pa.
Ask Mrs. A. R. Gibbons. Observatory Hill, Allegheny.
Ask A. Brown, 82 Washington street, city.
Ask J. Hardy, Braddock, Pa.
Ask J. M. McCurdy, Fourteenth street and Friendship avenue, city.
Ask Theodore Berlett, Bellaire, O.

Ask J. M. McCurdy, Fourteenth street and Friendship avenue, city.
Ask Theodore Berlett, Bellaire, O.
Ask C. H. Pugh, 109 Park way, Allegheny.
Ask Mrs. Henry Wagner, Woodland avenue, Eleventh ward, Allegheny.
Ask A. R. Mahaffey, Brushton, Pz.
Ask John Bigley, 54 Webster avenue, city.
Ask Morris Campbell, Wilkinsburg.
Ask Philip Kohl, Leetsdale, Pa.
Ask William Hangsterfer, 196 Second avenue, city.
Ask John McNally, Pacific avenue, East End, city.
Ask C. H. Easter, Brown station, Baltimore and Ohio Railroad.

Ask William Kerr, Wellsburg, W. Va. Ask J. R. Smith, 320 Franklin street, Allegheny. Ask L. Seiffer, 255 Webster avenue, city. Ask Mrs. J. Kimmel, Cicero alley, Thirty-first ward, city.

Ask Mrs. M. Lewis, Chartiers, Pa. Ask L. Neff, 20 Carver street, city. Ask L. Neff, 20 Carver street, city.

Ask H. Schopp, Fourteenth street and Penn avenue, city.

Ask Mrs. C. Dremper, Stanton avenue, city.

Ask Mrs. M. J. Bowers, 22 Roberts street, city.

Ask Mrs. M. Lewis, Chartiers, Pa.

Ask A. Spath, 259 East street, Allegheny.

Ask Mrs. R. Good, 18 Tunnel street, city.

Ask Mrs. M. S. Culbertson, Wyoming street, city. Ask Mrs. S. Marson, Forty-eighth street, city. Ask C. Olson, Shousetown, Pa. Ask C. Lott, 2522 Sydney street, city. Ask R. H. Barr, 19 Cliff street, city. Ask Mr. F. Bauer, 17 Washington street, Allegheny.

Ask Mr. F. Bauer, 17 Washington street, Allegheny.
Ask F. K. Myers, 245 Rebecca street, Allegheny.
Ask Miss A. Keaste, 55 Gibbon street, city.
Ask Henry Gross, 17 Grove street, city.
Ask John McDowell, 5 De Soto street, city.

Ask Mrs. M. Dinneen, Gazzam street, Fourteenth ward, city. Ask J. L. Kline, Reynoldton, Pa. Ask R. S. Hardie, Verona, Pa. Ask R. S. Hardie, Verona, Pa. Ask Mrs. H. Korte, 53 Diamond street, city. Ask E. F. Field, New Brighton, Pa. Ask Mrs. J. W. Gould, 1743/4 Third avenue, city.

Ask J. O'Niel, 12½ Center avenue, city. Ask Miss E. Stein, 4 Reed street, city. Ask J. McDade, 29 Wilmerfore street, city. Ask J. Sladin, 119 Carson street, city. Ask J. Sladin, 119 Carson street, city.
Ask Mrs. A. Gist, 155 Irwin avenue, Allegheny.
Ask B. H. Hall, 919 Carson street, city.
Ask H. B. Pruden, 168 East street, Allegheny.
Ask George Damm, 199 Colwell street, city.

Ask T. D. Burns, 405 Penn avenue, city. Ask J. Hill, Prospect street, Mt. Washington, city. Ask J. W. Fox, 32 Edna street, city. Ask P. Hotz, 716 Duquesne way, city.

The Continuation of This Free Distribution During this entire week will be welcome news to thousands. A purchase will be given away every Five Minutes, from 9 A. M. until 6 P. M., Saturday 10 P. M. After each five minutes' lapse the bell will ring, and

the next payment to reach the cashier, whether it is 50c or \$50, will be

immediately handed back to the customer who bought the goods. KAUFMANNS

Fifth Ave. and Smithfield St.