MONEY IN INSURANCE.

Matthew Marshall Shows Why Life Companies and Their Agents

ARE USUALLY EXTREMELY FLUSH.

Profits Made on Each End of the Line, and Very Often Doubled.

WHY AND WHERE INSURANCE PAYS

[SPECIAL TELEGRAM TO THE DISPATCH.]

NEW YORK, Jan. 24.—Under the head of "Life Insurance Profits," Matthew Marshall writes for to-morrow's *Sun* as follows:

It is highly satisfactory that the official examination of the affairs of the New York Life Insurance Company has resulted in the demonstration of the company's abundant solvency, notwithstanding the mismanagement of its officers. The immense sums they have lost in unlucky real estate and other speculations, and by unfaithful agents, or have squandered in extravagant commissions and in the publication of costly books to no purpose but to gratify personal vanity, have not sufficed to exhaust the revenue they have received from premiums and from the income of their good investments. Personally, I have no interest in life insurance, either as a policy holder or otherwise, and, beyond the facts furnished by the report of the State Insurance Department, I have no knowledge of the merits of the controversy which has been going on for the past six or seven months in regard to the New York Life Insurance Company.

When I was a younger man I was often beset by life insurance agents to take out policies on my life, but as often I refused. No one was dependent on me for whom I was under obligation to make provision in case of my death, and to the suggestion that as a method of investing money the payment of premiums was more profitable than any other available to men of small means, I invariably answered first, that, like the Westerner, I did not care to play a game where I had to die to win, and, second, what little money I saved out of my salary I preferred to put into a savings bank, where I could draw upon it for any sum I needed at any moment that I required it.

A Wise Decision for Some.

As things have turned out, I made a wise decision. I have lived long enough to accumulate on my own system far more than I could have got from the most generous life policy, and now what money I have is my own, to do with as I please, without having either to leave it to my relatives or to accept whatever sum in cash the company might choose to allow me on my policy. None the less do I recognize the advantages of life insurance in the case of men with wives and children dependent on their earnings for support, and liable to great suffering if their bread-winners should suddenly be taken away. Young men, especially, just starting in business or in professions, are almost criminal if they neglect so serious a duty as that of providing by this means against the calamity of their death before they have succeeded in laying by a sufficient fortune for their families. If, now, after having stinted themselves for sake of paying life insurance premiums, they should find, by the insolvency of a prominent insurance company, that their privations may possibly have been to no purpose, it would be a great discouragement to their continuing the effort.

Enormous Profits for the Companies.

Still, the question suggests itself to me as it doubtless has suggested itself to many of my readers: How large must be the profits of insuring when the New York Life Insurance Company can suffer the enormous losses which Superintendent Pierce finds they have suffered and yet show a still more enormous surplus? One of the losses reported by the superintendent is $530,000 on Holbrook Hall, another of $284,000 on the Plaza Hotel, another of at least $400,000 and possibly $800,000 on real estate in Paris, and upward of $1,500,000 by defaulting agents, besides many comparatively unimportant but still considerable sums wasted in various ways.

In spite of all this, the same officer finds that the company has a surplus of available assets and property exceeding its present liabilities of nearly $15,000,000. Now, if this is the result of a life insurance managed as extravagantly as that of the New York Life Company has been, what must be the surplus income of the other great insurance companies which have to bear no such depletion.

The consideration of this point recalls to my mind one of the arguments which used very much to strengthen my resolution not to insure my life in the days when I was exposed to the solicitations of agents. I had learned—and, indeed, some of the agents were frank enough to acknowledge it—that the commissions paid to these gentlemen were far greater than any paid for similar services in any other business. Not only did they get something like one-half of the first year's premium on each new policy they obtained, but they were allowed a further percentage upon every succeeding annual premium on the same policy as long as it was kept alive.

Profits From Father to Son.

One of the stories I heard, but which I never was able to verify, was that the son of one very successful former life insurance agent was living in affluence upon the commissions he drew from the numerous policies which his father in his lifetime had secured for various companies, and which had not yet expired or lapsed.

On studying into the problem how the companies could stand this enormous tax and yet thrive, I came to the conclusion that it was because of an underlying fallacy in their system of fixing premiums which was not visible to a careless observer. Life insurance, like fire insurance and marine insurance, is based upon the principle of averages—though I am sorry to say that for the last few years fire insurance has been conducted in defiance of that principle, and, indeed, of every other principle conducive to success, with the result that most of the sound companies are going into liquidation and the others are on the high road of insolvency. It has been ascertained by observation that, taking one year with another, just so many people in a hundred die at such and such ages, just as in a series of years just so much property is destroyed by fire or lost by shipwreck. It is a public problem of arithmetic, therefore, to compute how much money any one man must pay for insuring a certain amount upon his life in order that the aggregate sums paid by him and others like him shall be sufficient to meet the sums required to meet the payments upon deaths, just as it is a similar problem to compute what premiums on the average will cover the risk of the destruction of property by fire or by shipwreck.

Rolling Up the Surplus.

In the case of life insurance, which is usually not for a fixed period, like fire and marine insurance, but for the indeterminate period of life, conditioned upon the continuance of annual premium payments, there is the further problem of the amount likely to be obtained by investing the surplus of premiums received over losses paid in interest or dividend bearing securities. Evidently, if there is any such surplus at all, it rolls up by being productively invested, and the rapidity of its increase varies with the amount of income derived from it.

The fallacy to which I have reference is that, as a rule, life insurance companies assume too high an average of deaths and too low an average of revenue from investments. Undoubtedly their tables of mortality are as correct as they can be made, and are based upon the most thorough investigation possible. Only those tables are for all sorts of lives—good, bad and indifferent—whereas in practice a life insurance company picks its lives by subjecting every applicant for insurance to a severe physical examination by its medical adviser, and by rejecting every one that he pronounces not perfectly healthy.

It is as if a marine insurance company should underwrite A1 vessels and no others at a rate of premium fairly enough applicable to every sort of vessel that floats, and as, if a fire insurance company should accept risks only upon fireproof office buildings, and those at a rate required to cover losses on manufactories, drygoods warehouses and theaters.

Good Rates of Interest for Money.

On top of this, the life insurance companies, after assuming that they can get on an average only say 4 per cent per annum from their investments, proceed to place them where they yield not less than 5 per cent, if not 6, 7, and even 10 per cent. No wonder, then, that the New York Life Insurance Company comes out safe and sound after all its losses, and that, in common with the other great life insurance companies, it has accummulated over $100,000,000 of assets, and has built a costly office building, after paying the whole of the first year's premiums on each new policy to the agent who brings it in, and allowing him a large slice of all succeeding premiums on the same policy.

The conclusion that legitimately follows from these facts is that life insurance costs insurers far more than is absolutely necessary to meet losses by death. Nevertheless, it must be acknowledged that the error is on the right side. It furnishes what engineers would call an abundant factor of safety for policy holders, and enables the companies to maintain perfect solvency under almost any circumstances.

Insurance That Insures.

The first and foremost requisite of insurance is that it should insure, and when a man begins the payment of a series of premiums which are to go on as long as he lives, the question whether they are a little larger or a little smaller is unimportant compared with that of whether, after he paid them, he can confidently reckon upon the collection by his widow or his children of the amount of the policy. In the case of the New York Life Insurance Company, for instance, if the premiums paid by its customers had been more accurately adjusted to the legitimate requirements of its business, the company would now be insolvent, whereas it is yet in a condition to pay all claims against it and millions of dollars besides.

This, as I said at the outset, is highly satisfactory, not only to those who are interested, but to all who, like me, believe in life insurance as a precaution against untimely death.

A SUPERSTITION VERIFIED.

Thirteen Pleasure Seekers in a Sleigh Meet an Accident at a Crossing.

ALLIANCE, Jan. 24.—[*Special.*]—A sleighing party of 13 ladies, near Fairview, met with an accident that made the superstitious declare they will never have anything to do with a party of 13 again. Before starting one of the ladies called the attention of the party to the doleful number it contained, but she was laughed down. Everything went well until an attempt was made to cross the tracks of the Ft. Wayne Railroad. Just at that moment the east-bound limited express, which was behind time and running 50 miles an hour, struck the lead horses of the party. The horses were instantly killed and the sleigh's occupants scattered all over the snow, some being thrown 25 feet from the track. Two had arms broken and one sustained a broken leg.

Miss Louisa Best, the lady who had first called attention to the ominous number, was not injured but received such a fright that she has been delirious ever since, and it is feared her reason is permanently dethroned. Several ladies were picked up unconscious, but all recovered except those who had suffered broken limbs.

CAN'T FIND ANY ASSETS.

New Charges of Fraud and Conspiracy After the Kean Failure.

CHICAGO, Jan. 24.—Charges of fraud and conspiracy were made yesterday in a petition filed in the Supreme Court by Edward A. Filkins, receiver of the insolvent bank of S. A. Keane & Co. The receiver represents that he has been unable to take possession of any of the assets of Kean for the reason that he has been unable to find any. He made a demand on ex-Receiver B. F. Jacobs, Kean himself, and Everett M. Warren, for property, but they positively refused to deliver.

Not more than one-quarter of the creditors consenting to the dismissal of the insolvent proceedings, it is stated, have received a dollar on their claims against Kean. The charge is made that Kean, Jacobs, and others have entered into a conspiracy to absorb and appropriate to themselves the largest part of the estate.

A CONVENTION OF KEELEYITES

To Be Held Next Month at the Doctor's New Clubhouse.

BLOOMINGTON, ILL., Jan. 24.—[*Special.*]—A call has been issued by the temporary world's organization of bi-chloride of gold associations for a delegate convention to be held in the new clubhouse built by Dr. Keeley at Dwight, Ill., the convention to assemble February 15.

There are now nearly 50,000 graduates of the Keeley institutes of the United States, and it is proposed to form a permanent organization. The objects of the organization will be to assist persons without means to obtain the treatment for alcoholism, and to mutually aid members in every possible way to resist the temptations of liquor.

For Lung Troubles—Always Reliable.

UPPER BLACK EDDY, BUCKS CO., PA., November 24, 1891.

Dr. D. Jayne & Son:

GENTLEMEN—I was a boatman for a good many years on the Delaware and Lehigh Canal, and being continually exposed to all kinds of bad weather, frequently contracted severe colds which would lay me up for weeks. The most severe cold I ever got settled on my lungs. I had very severe pains all through my chest and under my shoulder blades. My throat was sore, and it seemed that the air passages were all closing up. I could not sleep at night owing to the distressing cough. My misery was so great I did not know what to do with myself. All medicines failed to bring me any relief. A friend who had been similarly afflicted and cured by Dr. D. Jayne's Expectorant, advised me to try it, and before I had finished taking the second bottle I was a well man.' I think Dr. D. Jayne's Expectorant is the best medicine in the world for coughs and lung diseases, and I do conscientiously recommend it to all that are afflicted as I was. A. F. HARWICK.

To obtain the genuine, buy of your neighbor-druggist, whom you know. MWF

Two Prices To-Day—50c and 75c a Yard.

Dress goods go to-day at these prices that are reduced from $1 25, $1 50, $2 and $2 50. JOS. HORNE & CO.'S Penn Avenue Stores.

SPECIAL sale of fine glass, broken dozens and odds and ends of glassware, to be sold at a great sacrifice. Call early.
C. REIZENSTEIN, 152, 154, 156 Federal street, Allegheny.

Two Prices To-Day—50c and 75c a Yard.

Dress goods go to-day at these prices that are reduced from $1 25, $1 50, $2 and $2 50. JOS. HORNE & CO.'S Penn Avenue Stores.

Attend Our Great Hosiery Sale

For ladies, children and men; ridiculously low prices; $1 00 goods for 50c, 75c ones for 35c and 39c, 50c ones for 25c, cotton, merino or cashmere, all high class goods.
A. G. CAMPBELL & SONS, 25 and 27 Fifth av.

Last Week of January Sales

Will be the biggest for bargains. Take advantage of the low prices on old and new goods for this month.
JOS. HORNE & CO.'S Penn Avenue Stores.

$25 Suits—$6 Pants

To order at Pitcairn's, 434 Wood street.

Prevent the Grip

Dr. Cyrus Edson, of the New York Board of Health, says that to prevent the Grip, you should avoid exposure in inclement weather and keep your strength up, your blood in good condition, and your digestive organs in regular action. The tonic and alterative effects of Hood's Sarsaparilla so happily meet the last three conditions, that with the protection given by this medicine you need not fear the Grip.

HOOD'S SARSAPARILLA

Is an inexpensive medicine and a single bottle may save you many dollars in doctors' bills and much suffering.

A Firm "Grip"

"One year ago I was taken down sick with 'the Grip,' and my whole system seemed completely run down. I could not sleep or eat. A friend of mine advised me to try Hood's Sarsaparilla. So I did. I used four bottles and in two months I was a well man. I think so much of

HOOD'S SARSAPARILLA

That I keep it on hand all the time." CURTIS GOWDY, City Bill Poster, Shelbyville, Ill.

Hood's Pills cure Liver Ills.

The Most Pleasant Way

Of preventing the grip, colds, headaches and fevers is to use the liquid laxative remedy, Syrup of Figs, whenever the system needs a gentle, yet effective cleansing. To be benefited one must get the true remedy manufactured by the California Fig Syrup Co. only. For sale by all druggists in 50c and $1 bottles.

Kimball's Anti-Rheumatic Ring.

A positive cure for rheumatism. Send for circular. Hundreds already sold.
A. G. CAMPBELL & SONS, 25 and 27 Fifth av.

Pleasures of Memory.

What a blessed thing is memory! How it brings up the pleasures of the past, and hides its unpleasantnesses! You recall your childhood days, do you not, and wish they would return? You remember the pleasant associations, while the unpleasant ones are forgotten. Perhaps to your mind comes the face of some friend. It was once a pale, sad face. It showed marks of pain, lines of care. It seemed to be looking into the hereafter, the unknown future. And then you recalled how it brightened, how it recovered its rosy hue, how it became a picture of happiness and joy. Do you remember these things? Many people do, and gladly tell how the health returned, how happiness came back, how the world seemed bright. They tell how they were once weak, nerveless, perhaps in pain, certainly unhappy. They tell of sleepless nights, restless days, untouched food, unstrung nerves. And then they tell how they became happy, healthy and strong once more. You have heard it often in the past, have you not? You have heard people describe how they were cured and kept in health? You certainly can remember what it is that has so helped people in America. If not, listen to what Mrs. Annie Jenness Miller, who is known universally as the great dress reformer, says: "Six years ago, when suffering from mental care and overwork, I received the most pronounced benefit from the use of that great medicine, Warner's Safe Cure." Ah, now you remember. Now you recall how many people you have heard say this same thing. Now you recollect how much you have heard of this great Cure. Now you are ready to admit that memory is usually pleasing, that the highest pleasure comes from perfect health, and that this great remedy has done more to produce and prolong health than any other discovery ever known in the entire history of the whole world. ja19-56

THE BEST REMEDY.

Most physicians agree that whisky and quinine are the best cure for grip. The disease, it is conceded, can be warded off by the judicious use of a pure stimulant. Klein's "Silver Age" and "Duquesne" Rye Whiskies are indorsed and prescribed by the medical faculty. The former sells at $1.50 and the latter at $1.25 per quart.

MAX KLEIN,
82 FEDERAL ST., ALLEGHENY. ja15-MWF

TUMBLE IN TROUSERS.

MADE TO ORDER. We make Pantaloons to Order that cannot be surpassed. We have taken our entire stock, and make just two prices on them for the month of January.

All of our $7, $8 and $9 grades down to $6 per pair.

All of our $10 and $12 grades down to $8 per pair. We ought to do the Trouser business of the city. The quality of our goods is untouched although the prices are squeezed down.

P. S.—Look in our windows and see the high class goods reduced to $6 and $8.

WANAMAKER & BROWN,
39 SIXTH ST.
Hotel Anderson Block. ja11

Don't be Humbugged by the fictitious claims made for Porous Plasters that cure before they are applied. Use Benson's, a scientific preparation that gives prompt relief and is Indorsed by over 5,000 reputable Physicians and Druggists. Get the Genuine.

CREDIT

Koehler's Installment House,
17 Sixth St. 2d Floor,
MEN'S & BOYS' CLOTHING ON CREDIT,
(Ready-Made & to Order.)
Ladies' Cloaks & Jackets Watches & Jewelry, ON INSTALLMENTS.
AT **Cash Prices—Without Security**
TERMS: One-third of the amount purchased must be paid down; the balance in small weekly or monthly payments. Business transacted strictly confidential. Open daily, from 8 A. M. till 9 P. M. Saturdays until 11 P. M.

NEW ADVERTISEMENTS.

FROM DRESSES TO PANTS.

You'll Scarcely Know the Boy.

The first greatest change in boy's life is from skirts to pants—happy boy, happy father, happier mother, to buy Jacksons' Home-made. No worry, no mending, lowest possible price. Jacksons' clothing is a money-saver, and don't save it at the expense of the boy's appearance or self-respect. Our line of Boys' Suits and Overcoats is still in good condition, but our prices are cut away down on them. See us if you wish to save money.

JACKSONS
CLOTHIERS, TAILORS, HATTERS AND FURNISHERS,
954 and 956 LIBERTY STREET. ja25-17-MWF

HAIR HEALTH is warranted to Renew youthful color and life to GRAY Hair. Use only DR. HAYS' HAIR HEALTH. Most satisfactory Hair grower. 50c. London Supply Co., 853 B'dway, N. Y. Hair book free. HAYS' KILL CORNS. Best CURE for Corns, Bunions, Moles, &c.
Sold by JOS. FLEMING & SONS and druggists. my24-51-MTHSOSU

AMUSEMENTS.

Bijou THEATRE
This week, Matinees Wed. and Sat., TONY FARRELL, —IN— "MY COLLEEN."
Feb. 1—"Mr. Potter of Texas." ja25-9

THE ALVIN THEATER.
CHARLES L. DAVIS, Owner and Manager.
To-night, Wednesday and Saturday Matinees,
The Eminent Character Actor,
MR. RICHARD GOLDEN,
In the Picturesque New England Comedy, OLD JED PROUTY.
Next week—Sol Smith Russell, "In Peaceful Valley." ja25-38

DUQUESNE. Pittsburg's Leading Theater.
To-Night—Wednesday and Saturday Matinees. The World-Famous Dramatic Company.
THE MEININGER,
IN JULIUS CÆSAR.
From the Court theater of the Duke of Saxe-Meiningen.
No Advance in Prices.
Next Week—Agnes Huntington Opera Co. ja25-36

GRAND OPERA HOUSE.
To-night, 300th performance. Theater decorated with greens and flowers.
TAR AND TARTAR.
A silver spoon to every lady. Next week, Marie Frohman, "The Witch." ja24-77

HARRY WILLIAMS' ACADEMY—
To-night—Matinees, Tuesday, Thursday and Saturday. THE MILDRED NOVELTY CO., and CYCLOPS AND SANDOWE, the strongest men on earth. ja24-8

NEW ADVERTISEMENTS.

THE PEOPLE'S STORE

Fifth Ave., Pittsburg.

LOOK IN OUR WINDOW FOR

3

Of the greatest values in

FINE JACKETS

That we have ever offered. The reductions of two weeks ago in Cloak Department have

BEEN RE-REDUCED.

Prices have now reached the minimum.

HERE ARE THE THREE ITEMS:

No. 1.
$25 Jackets Go at $15.
No. 2.
$18.50 Jackets Go at $12.
No. 3.
$16 Jackets Go at $10.

These are bona fide reductions and are on everything in our stock. We haven't selected the riff-raff, but are selling absolutely everything at these prices.

PLAIN, EMBROIDERED, FUR-TRIMMED AND FANCY CLOTH **JACKETS,**

In Blacks, Blues, Grays, Tans, Fawns, Browns, etc. In fact, all colors, sorts and sizes.

The Fur-Trimmed Jackets

Are trimmed with deep roll collar and lapel and in the following furs:

Moufflon,
Krimmer,
Astrakhan,
Marten,
French Seal,
Persian,
Etc.

All new goods and new styles, but it's stocktaking at the end of this week, and the Jackets must be sold.

DON'T MISS THE CHANCE

TO BUY FINE JACKETS CHEAP.

CAMPBELL & DICK,

81, 83, 85, 87 and 89 Fifth Ave. ja24-79-MW

SANDUSKY ST., ALLEGHENY, FOR SALE. Location central; lot 30½x115 feet, with a good brick dwelling 10 rooms. (45) W. A. HERRON & SONS, 80 Fourth av. ja16-75-16, 21,26-fe1,6

CLOAKS MUST GO

—IF—

PRICES WILL DO IT.

We are determined not to carry over a single one of this season's garments, because we will soon need room for the accommodation of our immense lines of NEW SPRING GARMENTS. Therefore, in order to clear them out quickly, "THE FINAL CUT" has been made on the most stylish and desirable garments shown this season, and are now offered at much below what it cost to manufacture them.

THIS IS NO EXAGGERATION—Please read carefully the following list, which will convince you at once that OUR ESTABLISHMENT IS HEADQUARTERS FOR GENUINE BARGAINS:

Ladies' Tan Reefers now at $2.75, were $4.50.
Ladies' Black Cheviot Reefers reduced to $3.90, actual price, $6.
Ladies' Black and Navy Skirt Jackets cut down to $4.50; retailed at $7.50.
Black Reefers, full Seal Shawl Roll, bargain at $8.50, were $13.50.
Black and Tan Reefers, Mink Sable Trimmed, only $12.50; elsewhere $18.50.
Tan and Gray Cloth Capes, richly trimmed, reduced to $15; real value $25.
Seal Plush Reefers of the most beautiful style at $13.50; were $20.
Seal Plush Sacques, extra quality, reduced to $22.50; retail price, $35.
One lot Black and Brown Newmarkets marked down to $2; were $8 and $10.
One lot Black, Tan, Slate and Navy Newmarkets reduced to $5; were $15, $18, $20 and $22.

DOUGLAS & MACKIE,

151, 153 and 155 Federal Street, Allegheny, Pa. ja25-MWF

A REASON FOR IT! LOW PRICES.

The unparalleled success of our annual clearance sale can only be accounted for by the low prices that prevail in every department in Carpets. We are offering unheard-of bargains. Moquettes which we have been holding at $1 25 we now offer at 85c. Remnants in 10 and 20-yard lengths. Ingrain Tapestry and Body Brussels at half price.

In Furniture we are offering Bedroom Suits, Dining Room Suits, Hat Racks and a complete line of Housefurnishing Goods at manufacturers' prices. These are last fall's goods and must be sold to make room for new spring stock.

CASH **KEECH,** CREDIT

923, 925, 927 PENN AVE. NEAR NINTH STREET.
OPEN SATURDAY EVENINGS. ja25-MWF

NEW ADVERTISEMENTS.

DO THEY?

Well, I Should Chase a Snow Storm!

Our customers this week are offered 2,000 Solid Silver Thimbles at

18 CENTS EACH,

Worth from 75c to $1. Also this week another lot of those Children's Solid Gold Rings at 15 cents each, warranted.

B. E. ARONS, JEWELER, 65 FIFTH AVE.

Sole owner of the only living brilliants, VOLTAIC DIAMONDS. ja24-MWFSU

B. & B.

We're getting ready to take stock, and there are 50 pieces of pure

ALL-WOOL

DRESS CHEVIOTS,

With woven LINES of color on Black and Navy Blue Grounds, forming various size bars or checks 2 to 6 inches in size—splendid for Children's Dresses, rather stylish for Misses' School Suits, good for Ladies' House Dresses. As to quality—they are the best 50-cent kind, and now, before stocktaking, to be cleared at

25 Cts.

Come in—go right through the FIRST ARCHWAY (past the Umbrella Department) to the front Dress Goods Counter, and see the greatest value that women ever had opportunity to buy—

25 Cts.

BOGGS & BUHL,

ALLEGHENY. ja24-210

OIL WELL SUPPLIES.

STANDARD OIL CO.,

PITTSBURG, PA.

BRANCH OFFICES:
Standard Oil Co., Wheeling, W. Va.
Standard Oil Co., Cumberland, Md.
Standard Oil Co., Altoona, Pa.
Capital City Oil Co., Harrisburg, Pa.

We manufacture for home trade the finest grades of lubricating and illuminating oils. Our facilities are such that our statement that we furnish all oils standard for quality everywhere cannot be disputed.

OUR REFINED OIL LIST:
Water White, 150.
Prime White, 150.
Standard White, 110.
Ohio Legal Test.
Ohio Water White Legal Test.
Carnadine (red), 150 Test.
Olite, 150 Test.

OUR NAPHTHA LIST:
Deodorized Naphtha for varnish makers, painters and printers.
Gas Naphtha for gas companies.
Deodorized Stove Fluid for vapor stove burners.
Fluid, 74 gravity, for street lamps, burners and torches.
Gasoline, 86, 88 and 90 gravity for gas machines.

OUR LUBRICATING OIL LIST
Includes the finest brands of
Cylinder, Engine and Machinery Oils.
Spindle, Dynamo, 300 Mineral Seal.
Neutral Oils, Miners' Oils, Wool Stocks.
Paraffine Oil, Paraffine Wax.
Summer and Cold Test Black Oils.
Signal and Car Oils.
Mica Axle Grease, Railroad and Mill Grease and Arctic Cup Grease.

Where it is more convenient, you may order from our Branch Offices, from which points deliveries will be made.

STANDARD OIL COMPANY,
Cor. Duquesne Way and Eighth Street,
ja3-145-D PITTSBURG, PA

NEW ADVERTISEMENTS.

This sale will commence this morning and continue until the following bargain lots have been disposed of. As the reductions are unusually big the crowds will be likewise, and it is safe to say that a few days, at the furthest, will wind up this most extraordinary offering.

LOT A.
875 PAIRS OF MEN'S PANTS, Worth $2.25 and $2.50, AT $1

These are good, serviceable pants—not the latest patterns, but durable, substantial qualities—in light and dark striped and colored Cassimeres and Cheviots.

LOT B.
642 PAIRS OF MEN'S PANTS, Worth $3.50 and $3.75, AT $2

Here we have a lot of very stylish and excellent quality Cassimere and Cheviot Pants, in a variety of new patterns, shades and mixtures.

LOT C.
483 PAIRS OF MEN'S PANTS, Worth $5 and $6, AT $3

Lot C consists of strictly fine and fashionable Worsted, Cassimere and Cheviot Pants, very latest patterns, and in wear and style equal to most custom work.

LOT D.
375 PAIRS OF MEN'S PANTS, Worth $7 and $7.50, AT $4

These are extra fine Imported Worsted, Cheviot and Cassimere Pants, as fine and stylish as any tailor can make to order; the right sort of goods for fastidious dressers.

KAUFMANNS'

Fifth Avenue and Smithfield Street.

RAILROADS.

BALTIMORE AND OHIO RAILROAD.

Schedule in effect December 20, 1891. Eastern time.

For Washington, D. C., Baltimore, Philadelphia and New York, *8:00 a. m. and *9:20 p. m.
For Cumberland, *6:50, *8:00, a. m., ‡1:10, *9:20 p.m.
For Connellsville, *6:50, *8:00, §8:30 a.m., ‡1:10, ‡4:15, ‡5:00 and *9:20 p. m.
For Uniontown, ‡6:50, *8:00, §8:30 a. m., ‡1:10, ‡4:15 and ‡5:00 p. m.
For Mt. Pleasant, ‡6:50 and ‡8:00 a. m., ‡1:15, ‡4:15 and ‡5:00 p. m.
For Washington, Pa., *7:20 and ‡9:30 a. m., *4:00, ‡4:45, *7:30 and ‖11:55 p. m.
For Wheeling, *7:20, ‡9:30 a. m., *4:05, *7:30 and ‖11:55 p. m.
For Cincinnati and St. Louis, *7:20 a. m., ¶7:30 p. m.
For Cincinnati, 11:55 p. m. (Saturday only).
For Columbus, *7:20 a. m., ¶7:30 and ‖11:55 p. m.
For Newark, *7:20 a. m., *7:30 and ‖11:55 p. m.
For Chicago, *7:20 a. m. and *7:30 p. m.
Trains arrive from New York, Philadelphia, Baltimore and Washington, *6:20 a. m., *8:30 p. m. From Columbus, Cincinnati and Chicago, *8:50, a. m., *8:50 p. m. From Wheeling, *8:50, *10:45 a.m., ‡4:15, *8:50 p. m.
Parlor and sleeping cars to Baltimore, Washington, Cincinnati and Chicago.
*Daily. ‡Daily except Sunday. §Sunday only. ‖Saturday only. ¶Daily except Saturday.
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 639 Smithfield street.
J. T. ODELL, General Manager. CHAS. O. SCULL, Gen. Pass. Agent.

ALLEGHENY VALLEY RAILROAD—ON and after Sunday, June 28, 1891, trains will leave and arrive at Union station, Pittsburg, eastern standard time: Buffalo express leaves at 8:20 a. m., 8:45 p. m. (arriving at Buffalo at 5:45 p. m. and 7:20 a. m.); arrives at 7:10 a. m., 6:25 p. m. Oil City and DuBois express—Leaves 8:20 a. m., 1:30 p. m.; arrives 1:00, 6:25, 10:00 p. m. East Brady—Leaves at 6:55 a. m. Kittanning—Leaves 9:05 a. m., 3:55, 5:30 p. m.; arrives 8:55, 10:00 a. m., 5:55 p. m. Braeburn—Leaves 4:55, 6:15 p. m.; arrives 8:05 a. m., 7:40 p. m. Valley Camp—Leaves 10:15 a. m., 12:05, 2:25, 11:30 p. m.; arrives 6:40 a. m., 12:30, 2:15, 4:40 p. m. Hulton—Leaves 8:00, 9:50 p. m.; arrives 7:35, 11:20 p. m. Forty-third street—Arrives 3:35, 8:20 p. m. Sunday trains—Buffalo express—Leaves 8:20 a. m., 8:45 p. m.; arrives 7:10 a. m., 6:25 p. m. Emlenton—Leaves 9:05 a. m.; arrives 9:15 p. m. Kittanning—Leaves 12:40 p. m.; arrives 10:15 p. m. Braeburn—Leaves 9:50 p. m.; arrives 7:10 p. m. Pullman parlor buffet car on day trains and Pullman sleeping car on night trains between Pittsburg and Buffalo. Ticket offices, No. 110 Fifth avenue and Union station. DAVID M'CARGO, General Superintendent. JAMES P. ANDERSON, General Ticket Agent.

RAILROADS.

PENNSYLVANIA RAILROAD.

SCHEDULE IN EFFECT DECEMBER 20, 1891.
Trains will leave Union Station, Pittsburg, as follows (Eastern Standard Time):—

MAIN LINE EASTWARD.

Pennsylvania Limited of Pullman Vestibule Cars daily at 7:15 a. m., arriving at Harrisburg at 1:55 p. m., Philadelphia at 4:45 p. m., New York 7:00 p. m., Baltimore 4:40 p. m., Washington 5:55 p. m.
Keystone Express daily at 1:20 a. m., arriving at Harrisburg 8:25 a. m., Philadelphia 11:25 a. m., New York 2:00 p. m.
Atlantic Express daily at 3:30 a. m., arriving at Harrisburg 10:30 a. m., Philadelphia 1:25 p. m., New York 3:50 p. m., Baltimore 1:15 p. m., Washington 2:20 p. m.
Harrisburg Accommodation daily, except Sunday, 5:25 a. m., arriving at Harrisburg 2:50 p. m.
Day Express daily at 8:00 a. m., arriving at Harrisburg 3:20 p. m., Philadelphia 6:50 p. m., New York 9:35 p. m., Baltimore 6:45 p. m., Washington 8:15 p. m.
Mail train Sunday only, 8:40 a. m., arrives Harrisburg 7:00 p. m., Philadelphia 10:55 p. m.
Mail Express daily at 1:00 p. m., arriving at Harrisburg 10:30 p. m., connecting at Harrisburg with Philadelphia Express.
Philadelphia Express daily at 4:30 p. m., arriving at Harrisburg 1:00 a. m., Philadelphia 4:25 a. m., and New York 7:10 a. m.
Eastern Express at 7:15 p. m. daily, arriving Harrisburg 2:25 a. m., Baltimore 6:20 a. m., Washington 7:30 a. m., Philadelphia 5:25 a. m. and New York 8:00 a. m.
Fast Line daily, at 8:10 p. m., arriving at Harrisburg 3:30 a. m., Philadelphia 6:50 a. m., New York 9:30 a. m., Baltimore 6:20 a. m., Washington 7:30 a. m.
All through trains connect at Jersey City with boats of "Brooklyn Annex," for Brooklyn, N. Y., avoiding double ferriage and journey through New York City.
Johnstown Accom., except Sunday, 3:40 p. m. Greensburg Accom., 11:30 p. m. week-days, 10:30 p. m. Sundays. Greensburg Express 5:15 p. m., except Sunday. Derry Express 11:00 a. m., except Sunday.
Wall Accom. 5:25, 6:00, 7:40, 8:35, 8:50, 9:40, 10:30, 11:00 a. m., 12:15, 1:00, 1:20, 2:30, 3:40, 4:00, 4:50, 5:15, 6:00, 6:45, 7:35, 9:00, 10:20, 11:30, p. m., 12:10 night, except Monday. Sunday, 8:40, 10:30 a. m., 12:25, 1:00, 2:30, 4:30, 5:30, 7:20, 9:30, 10:30 p. m.
Wilkinsburg Accom. 5:25, 6:00, 6:15, 6:45, 7:00, 7:25, 7:40, 8:10, 8:35, 8:50, 9:40, 10:30, 11:00, 11:10 a. m., 12:01, 12:15, 12:30, 1:00, 1:20, 1:30, 2:00, 2:30, 3:15, 3:40, 4:00, 4:10, 4:25, 4:35, 4:50, 5:00, 5:15, 5:30, 5:45, 6:00, 6:20, 6:45, 7:20, 7:25, 8:25, 9:00, 9:45, 10:20, 11:00, 11:20, and 11:10 night, except Monday. Sunday, 5:30, 8:40, 10:30, a. m., 12:25, 1:00, 1:30, 2:30, 4:30, 5:30, 7:20, 9:00, 9:30, 10:30 p. m.
Braddock Accom., 5:25, 6:00, 6:15, 6:45, 7:00, 7:25, 7:40, 8:00, 8:10, 8:35, 8:50, 9:40, 10:30, 11:00, 11:10 a. m., 12:01, 12:15, 12:30, 1:00, 1:20, 1:30, 2:00, 2:30, 3:15, 3:40, 4:00, 4:10, 4:25, 4:30, 4:35, 4:50, 5:00, 5:15, 5:30, 5:45, 6:00, 6:20, 6:45, 7:20, 7:25, 8:25, 9:00, 9:45, 10:20, 11:00, 11:30 p. m., and 12:10 night, except Monday. Sunday, 5:30, 8:00, 8:40, 10:30 a. m., 10:30 p. m.

SOUTH-WEST PENN RAILWAY.

For Uniontown, 5:25 and 8:35 a. m., 1:20 and 4:25 week days.

MONONGAHELA DIVISION.

12:25, 1:00, 1:30, 2:30, 4:30, 5:30, 7:20, 9:00, 9:30.
ON AND AFTER MAY 25, 1891.
For Monongahela City, West Brownsville and Uniontown, 10:40 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 1:01 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 11:35 p. m. Sunday, 9:40 p. m.

WEST PENNSYLVANIA DIVISION.

ON AND AFTER NOVEMBER 16, 1891.
From FEDERAL STREET STATION, Allegheny City—
For Springdale, week-days, 6:20, 8:25, 8:50, 10:40, 11:50 a. m., 2:25, 4:19, 5:00, 5:40, 6:10, 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, 8:50, 10:40 a. m., 3:15 and 6:10 p. m.
For Freeport, week-days, 6:55, 8:50, 10:40 a. m., 3:15, 4:19, 5:40, 8:10, 10:30 and 11:40 p. m. Sundays, 12:35 and 9:30 p. m.
For Apollo, week-days, 10:40 a. m., and 5:40 p. m.
For Paulton and Blairsville, week-days, 6:55 a. m., 3:15 and 10:30 p. m.
The 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. 110 Fifth avenue, corner Fourth avenue and Try street, and Union station.
CHAS. E. PUGH, General Manager. J. R. WOOD, Gen'l Pass'r Agent.

PITTSBURG AND WESTERN RAILWAY—Trains (Ct'l Stan'd time).

	Leave.	Arrive.
Mail, Butler, Clarion, Kane	6:40 a m	11:20 a m
Akron and Erie	7:30 a m	7:35 p m
Butler Accommodation	9:35 a m	3:50 p m
New Castle Accommodation	3:10 p m	9:00 a m
Chicago Express (daily)	2:00 p m	12:05 p m
Zelienople and Foxburg	4:25 p m	5:20 a m
Butler Accommodation	5:45 p m	7:00 a m

First-class fare to Chicago, $10 50. Second-class, $9 50. Pullman buffet sleeping cars to Chicago daily.

RAILROADS.

Pennsylvania Lines.

From Pittsburgh Union Station.
Trains Run by Central Time.

Northwest System—Fort Wayne Route

DEPART for Chicago, points intermediate and beyond: *1.30 a.m., *7.10 a.m., *12.20 p.m., *1.00 p.m., *8.45 p.m., ‡11.30 p.m. ARRIVE from same points: *12.05 a.m., ¶1.15 a.m., *6.00 a.m., *6.35 a.m., *6.00 p.m., *6.50 p.m.
DEPART for Toledo, points intermediate and beyond: *7.10 a.m., *12.20 p.m., *1.00 p.m., ‡11.20 p.m. ARRIVE from same points: ¶1.15 a.m., *6.35 a.m., *6.00 p.m., *6.50 p.m.
DEPART for Cleveland, points intermediate and beyond: †6.10 a.m., *7.10 a.m., †12.45 p.m., *11.05 p.m. ARRIVE from same points: *5.50 a.m., †2.15 p.m., *6.00 p.m., †7.00 p.m.
DEPART for New Castle, Erie, Youngstown, Ashtabula, points intermediate and beyond: †7.20 a.m., †12.20 p.m. ARRIVE from same points: †1.25 p.m., †9.00 p.m.
DEPART for New Castle, Jamestown, Youngstown and Niles, †3.45 p.m. ARRIVE from same points: †9.10 a.m.
DEPART for Youngstown, *12.20 p.m. ARRIVE from Youngstown *6.50 p.m.

Southwest System—Pan Handle Route

DEPART for Columbus, Cincinnati, Indianapolis, St. Louis, points intermediate and beyond: *1.20 a.m., *7.00 a.m., *8.45 p.m., *11.15 p.m. ARRIVE from same points: *2.20 a.m., *6.00 a.m., *5.55 p.m.
DEPART for Columbus, Chicago, points intermediate and beyond: *1.20 a.m., †12.05 p.m. ARRIVE from same points: *2.20 a.m., †6.05 p.m.
DEPART for Washington, †6.15 a. m., †8.35 a.m., †1.55 p. m., †3.30 p. m., †4.45 p.m., †4.50 p.m. ARRIVE from Washington, †6.55 a.m., †7.50 a.m., †8.50 a.m., †10.25 a. m., †2.35 p. m., †6.25 p.m.
DEPART for Wheeling, †7.00 a. m., †12.05 n'n., †2.45 p. m., †6.10 p. m. ARRIVE from Wheeling, †2.20 a.m., †8.45 a. m., †3.05 p. m., †5.55 p. m.
PULLMAN SLEEPING CARS AND PULLMAN DINING CARS run through, East and West, on principal trains of both Systems.
TIME TABLES of Through and Local Accommodation Trains of either system, not mentioned above, can be obtained at 110 Fifth Avenue and Union Station, Pittsburgh, and at principal ticket offices of the Pennsylvania Lines West of Pittsburgh.
*Daily. †Ex. Sunday. ‡Ex. Saturday. ¶Ex. Monday.
JOSEPH WOOD, General Manager. E. A. FORD, General Passenger Agent.

PITTSBURG AND LAKE ERIE RAILROAD Company; schedule in effect November 15, 1891, Central time. P. & L. E. R. R.—Depart—For Cleveland, *8:00 a. m., *1:50, 4:20, *9:45 p. m. For Cincinnati, Chicago and St. Louis, *1:50, *9:45 p. m. For Buffalo, 8:00 a. m., 4:20, *9:45 p. m. For Salamanca, *8:00 a. m., *1:50, *9:45 p. m. For Youngstown and New Castle, 6:00, *8:00, 9:55 a. m., *1:50, *4:20, *9:45 p. m. For Beaver Falls, 6:00, 7:00, *8:00, 9:55 a. m., *1:50, 3:30, *4:20, 5:20, *9:45 p. m. For Chartiers, †5:30, 5:35, 6:00, †6:55, 7:00, 7:35, *7:50, 8:55, *9:10, 9:55, †11:45 p. m., 12:10, 1:35, 1:55, 3:30, 3:45, ¶4:20, *4:25, 5:10, 5:20, *8:00, †9:45, 10:30 p. m.
ARRIVE—From Cleveland, *6:30 a. m., *12:30, 5:15, *7:30 p. m. From Cincinnati, Chicago and St. Louis, *6:30 a. m., *12:30, *7:30 p. m. From Buffalo, *6:30 a. m., 12:30, 9:30 p. m. From Salamanca, *6:30, *10:00 a. m., *7:30 p. m. From Youngstown and New Castle, *6:30, *10:00 a. m., *12:30, 5:15, *7:30, 9:30 p. m. From Beaver Falls, 5:20, *6:15, 7:20, *10:00 a. m., *12:30, 1:20, 5:15, *7:30, 9:30 p. m.
P., C. & Y. trains for Mansfield, 7:35 a. m., 12:10, 3:45 p. m. For Esplen and Beechmont, 7:35 a. m., 3:45 p. m.
P., C. & Y. trains from Mansfield, 7:05, 11:59 a. m., 3:35 p. m. From Beechmont, 7:05, 11:59 a. m.
P., McK. & Y. R. R.—DEPART—For New Haven, *8:20, 3 p. m. For West Newton, *8:20, *3:00, 5:25 p. m.
ARRIVE—From New Haven, *9:00 a. m., *4:05 p. m. From West Newton, 6:15, *9:00 a. m. *4:05 p. m.
For McKeesport, Elizabeth, Monongahela City and Belle Vernon, *6:45, 11 05 a. m., *4:00 p. m.
From Belle Vernon, Monongahela City, Elizabeth and McKeesport, *7:40 a. m., 1:20, *5:05 p. m.
*Daily. ¶Sundays only.
City ticket office, 639 Smithfield st.

DR. E. W. DEAN,

DISEASES OF THE

Ears, Nose, Throat and Chest Exclusively.

Office hours—9 A. M. to 4 P. M.

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