Errors Commonly Made by Those Not Familiar With the Business.

BIG BUILDINGS SAFE INVESTMENTS

To the Editor of The Dispatch:

An article appeared in your issue of Monday by Mr. Matthew Marshall which, as it written by one who is evidently, from his article and from his own admissions, not familiar with the principles of life insurance, might convey an erroneous impression. If you will allow me the use of your columns I would like to correct a few errors he makes and which are commonly made by

The first error be makes, and one comthat the surplus of the company is so much unnecessary profit which the company's officers, directors or trustees have made from policy holders. The facts are that the surplus of nearly every large life insurance company in this country belongs principally, if not nitogether, to its policy holders, ly, if not altegether, to its policy holders, and it is merely money which the company have on hand to pay dividends at some future time. For instance, of the surplus of the company referred to, about \$14.600,000, nearly \$9,000,000 of this sum is to pay dividends on Toutine policies which have not yet matured. It is virtually a sinking fund to meet its Toutine obligation, and therefore cannot by any mossibility be and therefore cannot by any possibility be construed to be an excessive profit which the company has made from insurance. Moreover, the company referred to, as is the case with nearly all life insurance companies, is a mutual company. There are no stock-holders or directors who have any legal right to make any money from the company other than to pay the actual expenses of its

What a Surplus Indicates.

This fact is often overlooked by persons who imagine that life insurance companies are stock corporations, and the impression is often erroneously conveyed that the as-sets or surplus of life insurance companies are profits from the business. It is just as when a railroad company is gathering to-gether money to meet interest due, say January 1, on a large amount of outstanding bonds or stocks, except that the obligations of life insurance companies, instead of fall-ing due at the end of each year, are gen-erally deferred, so that under certain forms of policies dividends are payable at the ends of longer periods, from five to 20 years. The fact that the company has a large surplus is only evidence that it is making provision very wisely for the pay-ment of these obligations, and instead of showing an exorbitant profit to the company shows that it is laying up for its pol-icy holders a handsome dividend, which the policy holders and not the company will get in due time.

Similarly the assets of a company are a sinking fund to meet its obligations as they fall due. When a company issues a policy for \$1,000 it assumes a liability to pay \$1,000 at a man's death, or if an endowment policy, at the end of a certain number of years, say 20. The law wisely provides that the company shall begin to make provision for the payment of these claims as they mature and all the company's assets, except the surplus, are what is technically called flabilities, or rather the sum of money, which with interest and future premiums, will meet the company's obligations as they mature.

Tables Not Based on Unselected Lives

An erroneous point made by the writer of the article referred to is that the companies charge too much money, which in his unfa-miliarity with the business, he assigns to the alleged fact that their tables are based on unselected lives." The fact is that most companies are doing business on the Ameriou vears experience of the Mutual Life Insurance Company's policy holders, which are cer-tainly selected life, or the actuaries table compiled from the experience of 17 life offices in England, also selected lives. It is true that the company referred to uses the Carlisle table, which is not based on lives particularly selected, but lives taken in a very healthy locality in England and taken at large. But one of the main objects in having examinations required by a life insurance company is to prevent a selection against the company. For example, it would not cost a company very much more than usual if it would insure the entire population of Pittsburg as it stands. The loss would probably not exceed the mortality tables very greatly, although it would somewhat. But if no medical examinations were required as a rule the sick people of Pittsburg would insure and the healthy ones would not, so that the compuny's actual experience would be far greater than the average, and to prevent this the company require examinations so that they may not be thus selected against. The surplus and assets do not come wholly from the saving from mortality, nor do I believe they come principally from this source. The mortality experience of most life insurance companies is from 75 to 95 per cent of the expectancy so that there is not very much margin from saving on mor

The Commissions Not Extravagant.

The writer again speaks of the enormous commissions paid to agents, saying that they are far greater than paid for similar service in any other business. Anyone at all familiar with life insurance knows how wild an exaggeration this is. Such business as accident insurance, fire insurance, fidelity insurance, plate glass insurance, etc., can fairly be called similar businesses and anyone knows that the ratio of expenses to in-come of life insurance companies is from one-quarter to two-fifth's of that of any of the similar businesses. It must not be forgotten that in most other kinds of insurance companies the agent receives as much commission for the renewal of a olicy as he does when it was first secured. In a life insurance company most agents receive a commission on the first premium only, and after that no one receives any but a small collection which is perhaps only one-fifth of the con mission paid for renewal premiums in other forms of insurance. Of course, one not thinking of the matter may suppose that the commission paid on the first premium is excessive, but if you spread that same amount over 20 premiums the commission will seem very small, particularly when compared with other forms of insurance.

In concluding he speaks of "expensive office buildings" erected by companies. It is a familiar fact that with most companies these office buildings are the most profitable investments they have, and are put up principally for investment. The companies themselves occupy generally but a very small portion of the total space of the

Careful Concerns Should Be Safe,

His conclusion that a life insurance company should be first of all safe is one that everybody, of course, will concur with him in, but the idea conveyed by his article that insurance companies have gone so far to an extreme in this respect as to charge a very excessive cost is an erroneous impressio which should not be left upon the minds of readers who may be misled by his erroneou arguments. There are no corporations so carefully scrutinized as life insurance There is no business where competition is so keen and where companies are forced to pay to their customers by competition itself so large a profit, and even in a few cases where life insurance companies are owned and controlled by stockholders, the amount paid in dividends to stockholders, considering the size of the company, is but trifling. For instance, one company, the largest purely stock company, with an invested capital of \$1,250,000 and with assets of

INSURANCE OF LIVES.

\$33,000,000 pays but \$125,000 dividends on its capital stock in a year. Assuming that the money actually invested by stockholders carns 5 per cent, the balance, although large for a life insurance company, is certainly not a very beavy drain upon the policy holders. It is less than 2-10 per cent of the assets of the company.

In fact, a summary of the dividends paid to the stockholders of 21 life insurance companies doing business in this country would

panies doing business in this country would show that they have a capital stock of \$5,559,550, on which they pay a dividend of \$313,997, or less than 6 per cent. Conof \$313,394, or less than 6 per cent. Considering the capital stock at risk and the enormity of the business, as it involves assets of \$750,000,000, insurance in force of \$2,575,000,000, and the handling of a yearly income of \$178,000,000, who will say that this charge is excessive?

EDWARD A. WOODS. PITTSBURG, January 28.

JUDGE RUCKER A WINNER AGAIN.

He Gets His Share of a \$12,000,000 Verdict and Its Side Issues,

DENVER, Cot., Jan. 27.-[Special.]-Judge A. W. Rucker recovered judgment in the District Court to-day against Harvey Young, J. B. Wheeler, of New York, and others, for a sixth interest in the famous monly made by those unfamiliar with the Aspen mine at Aspen, Col., and a principles of life insurance, is in stating sixth of the proceeds of that mine November, 1884, amounting to over \$12,000,000. The decision was rendered by Judge Allen, and is sweepingly in favor of Judge Rucker. On October 20, 1884, Rucker received from Harvey Young an option for a sixth interest in the Aspen mine. The option was for \$15,000, and upon the payment of that sum by Rucker in 30 days, Young was to deed to him the sixth

interest in question.

Rucker claims that on November 19, 1884 Rucker claims that on November 18, 1884, and before his option expired, he tendered Young \$15,000 and demanded his deed, which Young refused to make; that within 30 days Young deeded the interest to J. B. Wheeler; that Wheeler not only knew of the existence of the option and of Rucker's offer to perform and Young's refusal, but it was through his influence that Young failed to keep his contract. On the failed to keep his contract. On the other hand, the defendants claimed that Eucker did not make the tender; that he did not have the money; that Wheeler at the time he purchased did not know of the existence of the option, and had notice of Rucker's offer to perform This is the second trad on the merit form. This is the second trial on the merits

CANADA'S MILITIA DEGENERATING.

The French Commander to Be Displace and the Force Reorganized.

OTTAWA, ONT., Jan. 27 .- [Special.]-Canada's new Minister of Militia, Hon. Mackenzie Bowell, promises to make some radical changes in the militia organization of the Dominion, which for the past 13 years has been under the control of a French-Canadian minister. On several occasions strong protests have been made against the militia being entirely left in the hands of the French element of the Cabinet, incited by the bitterness with which the racial war is often carried on this side of the line.

For a number of vears past the militia force, under Sir Adolph Caron, has been degenerating, of which fact the British Government has been fully posted by General Herbert, who was specially sent to Canada for the purpose of inquiry into the defenses of Canada and the aid she could render Great Britain in event of war with any foreign country in the defense of her own borders and scacoast.

Sir Adolph Caron did not know he had been deposed until his deputy minister showed him a telegram he had received from Minister Bowell requesting him to take over the militia department from Sir Adolph on his behalf, pending his return to Ottawa from the West,

SMOTHERED IN A FIRE.

Little Joe Wesh Found Dead in the Charred Wreck of a Tenement House.

Little Joe Wesh, an orphan boy, was found dead yesterday morning in the wrecken tenement house, 666 East Ohio fire the evening before. Young Joe worked for Leopold Zach, the baker, in whose place the fire started. The boy had fallen asleep in the baking room and in the excitement was overlooked. It is supposed when he awoke that he was panic stricken and made no effort to escape. Joe crawled under a bread trough where he was found yesterday by the firemen. The water had kept the flames away from him, but he was smothered by the smoke and gas. His feet were scorehed a little, but in other respects the

Zach, the baker, went to the third story of the house after a money box and had to be rescued by the firemen. A 9-year-old girl of George Sherborn was also left behind, but one of the men rushed into the burning building and brought her out.

The mightlest host of this sort is the army of invalids whose bowels, livers and stomachs have been regulated by Hostetter's Stomach Bitters. A regular habit of body is brought about through using the Bitters, not by violently agristling and griping the intestines, but by reinforcing their energy and causing a flow of the bile into its proper channel. Malavia, la grippe, dyspepsia and a tendency to inactivity of the kidneys, are conquered by the Bitters.

A Good Letter.

Persons troubled with colds or the grip will find some pointers in the following letter from a prominent Pennsylvania drug-

BRADDOCK, PA., Oct. 26, 1891. Messrs. Chamberlain & Co., Des Moines, Ia. GENTLEMEN—You will please ship me soon as possible one gross Chamberlain's Cough Remedy. Out of the 60 dozen you have shipped me in the last two years I have only one dozen and a half left. I our sales this winter will be greater than ever. It gives me pleasure to say that out of the whole amount that I have sold and guaranteed I have not had one customer say that it did not give all the relief claimed

Yours truly, AL. MAGGINI. To the Saloon and Private Trade. As the season is now at hand for ale and porter, the Straub Brewing Company take pleasure in announcing to the saloon and private trade that they are prepared to fill all orders promptly. We also claim that our celebrated brands of "Pilsener" and "Munich" lager beer cannot be excelled by any brewers of the States. We guarantee our beer to be four and one-half months old and all our goods are made of the very best quality of hops and malt. Ask the saloor trade for it or telephone No. 5038.

THE STRAUB BREWING CO. Corner Main street and Liberty avenue.

THERE are very few American house-holds where bread is not the staple article of diet. It stands to reason, therefore, that the bread should be the best and most nutri-tious obtainable. Minnehaha flour makes bread that meets every requirement of the most careful housekeeper. Short Time Only.

Your picture free and handsomely framed given away with every dozea. Cabinets \$1 by Hendricks & Co., No. 68 Federal street, Allegheny.

REAL ESTATE SAVINGS BANK, LIM.

401 Smithfield Street, Cor. Fourth Avenu Capital, \$100,000. Surplus, \$75,000. Deposits of \$1 and upward received an interest allowed at 4 per cent.

IF you desire to decorate your house in an artistic manner, we will send an expert decorator on application, and give estimates for finishing complete.

John S. Roberts, 719-721 Liberty street, head of Wood.

AMUSEMENT IN TRICKS.

Some That Will Furnish Entertainment for Evening Parties.

CONJURERS' SCIENCE EXPLAINED.

Mysteries That Are Very Simple When the Mask la Torn Aside.

NATURE PLAYS AN IMPORTANT PART

amusement is described as follows: Thread a needle with strong thread. In-

One of the neatest tricks for evening

around the apple, withdrawing the needle the last time through the first hole made,



around the apple now, concealed by its skin, as in figure 2. Take a firm hold of each end of the thread and, holding both of the ends well together to prevent tearing the skin, pull gently.

The thread cuts its way slowly through the apple until it is in two pieces, when the thread is withdrawn through the tiny hole made by the needle.

If this trick is done carefully enough, the breaks in the skin will not be discernible on the closest inspection. Indeed, the only convincing proof that the apple has been cut in half will be to pare a narrow strip of skin where the needle, and thread have traveled when the apple will fall apart, as

The Adhesive Power of Water. The cut here given presents a pretty ex-

periment in connection with the convexity Take a glass and fill it up to the brim Take a glass and hit is up to the bring, being careful that the meniscus be concave; near it place a pile of nickels. Then ask some amateur how many nickels can be put into the glass without the water overflowthe experiment will answer that it will only be possible to put in 1 or 2, whereas it is possible to put in a considerable number,



even 10 or 12. As the pennics are carefully and slowly dropped in the surface of the liquid will be seen to become more and more convex, and one is surprised to what an extent this convexity increases before

Conjurers' Tricks Explained and Made Easy. The following is a feat always the cause of great amusement to the audience. The conjurer borrows a felt hat, and requests the help of one of the spectators. The individual who volunteers is invited upon the stage and requested to wear the hat. Three cards are next selected from a pack by different persons and placed within a wide-mouthed tube fitted upon the barrel of a pistol. A piece of paper, black on one side, is made in the shape of a cone, with the black part inside, and is shown to be quite empty. The hat is then covered with the cone and the pistol fired at it. On removing the cone the three selected cards are found fixed in the band of the hat, and the closest examination will give no clew as to how they got there. Here is the explana-tion: The hat is previously prepared, and is given to a confederate, who takes care to occupy a front seat at the performance, and to offer his hat for the use of the professor before any one else is ready. The three cards are fixed in the band of the hat, and then a piece of cloth, so shaped as to fit over the crown, is put on, and at a little distance the hat appears to be quite an ordinary one. As the cone is taken off it is pressed rather tightly, and brings the cloth away with it, the blackness of the paper preventing the audience noticing anything inside. Three duplicates of the cards fixed on the hat are "torced" on the audience—an operation requiring some little sleight-of-hand; and when it is required to show that they have vanished from the tube a false slide in the latter is pulled over them, and the pistol appears to be empty.

The production of bird-cages from an empty handkerchief is thus performed: The

empty handkerchief is thus performed: The sides of the cages turn over so as to rest upon the bottom, and the tops push down, so that they occupy but very little room, and can be kept in the breast pockets. The performer simply glides his hands into his pockets under cover of the handkerchief and takes out a cage by the ring upon its top, the bottom, being weighted, drops several inches and the sides take their proper positions, so that when it is uncovered it appears to be quite a solid and ordinary positions, so that when it is uncovered it appears to be quite a solid and ordinary cage. The "Vanishing Bird-Cage" is rather larger than those used for production from the pocket, but yet it collapses into a very small space. It has a strong spring fastened at one corner, which spring runs inside the peformer's right shirt sleeve, and is secured to the sleeve at the elbow. The cage is apparently thrown up in the air; but while the eyes of the audience are distracted for a second from the performer's hands the cage colfrom the performer's hands the cage col-lapses and flies up the shirt sleeve the molapses and flies up the shirt sleeve the moment the conjuror releases his hold. If the right arm of the performer is scrutinized very closely it will be noticed that the cage causes his shirt sleeves to bulge somewhat below the elbow. The trick is really an excellent one, as few people would credit that so large a cage could be suddenly so contracted as to pass through the small aperture at the conjuror's wrist, and the fact of his coat sleeves being turned back above his elbow makes it difficult to believe that the elbow makes it difficult to believe that the

cage goes away in that direction.

To be able to "force" cards by means of sleight-of-hand, a considerable amount of dexterity is required; but those who find that method beyond their powers can easily accomplish the feat by the employment of a accomplish the feat by the employment of a "forcing" pack, though this plan has its disadvantages, as the pack can not be given for examination by the audience, and the performer is also restricted to the use of three particular cards. The pack consists of 36 cards, but only three different ones are employed, the pack being made up, say, of 12 tens of spades and the same number of each of access of clays and queens of heavy. ch of aces of clubs and queens of hearts. each of aces of clubs and queens of hearts. These are grouped together so that all the spades are on the top of the pack, the clubs in the middle, and the hearts underneath. The conjurer induces three members of his audience each to select a card, holding the pack face downward, and with the

first dozen cards spread out. The unsuspecting individual to whom the cards are first offered takes a ten of spades, and the performer has only to spread out the middle cards and then those at the bottom to insure the selection of one of each by the two other persons. The "chapeau du diable" trick, previously described, may then be performed, three duplicates of the cards in the "forcing" pack having been fixed beforehand in the band of the hat.

What Every Girl Can Make.

Open a sheet of fine imported tissue paper, fold in the center, lengthwise, once, then fold the other way twice, and cut. There will be six squares. Fold across, cornerwise, three times, cut a deep round scallop, and unfold. You have six rounds of eight scallops each. Use four sheets of any shade desired. Fold and cut each Thread a needle with strong thread. Insert the needle just under the skin of the apple, take a stirch and carefully draw the needle and thread through to within six or eight inches of the end. Then insert the needle again, this time in the exact hole it was withdrawn from.

Continue the stitches in this manner round the apple withdrawing the needle again, this time in the exact hole it was withdrawing the needle in this way, then take one round of each shade, from dark to light, and task together in the center on one wire of a common hairpin, holding the head of the pin in the right, without breaking the paper. Shirr each scallop in this way, then take one round of each shade, from dark to light, and task together in the center on one wire of a common hairpin, holding the head of the paper, fold one scallop lengthwise in the center on one wire of a common hairpin, holding the head of the paper. Shirr each scallop in this way, then take one round of each shade, from dark to light, and the task tagether in the center on one wire of a common hairpin, holding the head of the pin in the center on one wire of a common hairpin, holding the head of the pin in the center on one wire of a common hairpin, holding the head of the pin in the center on one wire of a common hairpin, holding the head of the pin in the center on one wire of a common hairpin, holding the head of the pin in the center on one wire of a common hairpin, holding the head of the pin in the center on one wire of a common hairpin, holding the head of the pin in the center on one wire of a common hairpin, holding the head of the pin in the center on one wire of a common hairpin, holding the head of the pin in the center on one wire of a common hairpin, holding the head of the pin in the center on one wire of a common hairpin, holding the head of the pin in the center on one wire of a common hairpin, holding the head of the pin in the center on one wire of a common hairpin, holding the head of the pin in the center on one wire of a common hairpin, holding tack together in the center, and you will have six handsome mats. Some decorate have six handsome mats. Some decorate them by taking some rose-colored paper, red, pink, yellow and cream-white. Fold and cut in the same way three rounds of each color—size three inches each; shirr in the same way. Take a piece of vellow paper on a wire for the center, put them on the wire and you have a handsome rose. Place, equal distances apart, one of each shade around the mat and fasten in place.

> Sweeping a Cent From a Palm. It seems a very easy trick to sweep a cent

out of the hand, but it done fairly it is really difficult. Open the hand naturally and place the cent on the palm, then ask someone to brush it out with a whisk-



After repeated efforts it will probably be suspected that the cent is fastened in your hand in some way. In order to prove that it is not, let the sweeper place it on his own palm, and he will find it remains as immov-able there as when he tried to sweep it from the hand of the other person.

A few persons have flat palms. The cent may easily be swept off from such palms,

HE NEVER FORGETS A LOAN.

but they are not common.

One of the Things a Man's Mind Will Retain Aptly Illustrated.

At a downtown hotel a private game of poker a night or so ago was in progress. Those who composed the quintet of players were three commercial men, a theatrical manager and a physician. The play was quite "stiff" at times, and it was no common occurrence for the one holding the winning hand to pull down a pool worth

As the game wore on the tobacco smoke As the game wore on the tobacco smoke became denser and the contents of a black bottle on the bureau diminished very much. So had the chips of the theatrical man. The physician had big luck, and stacked up before him were high towers of red, white and blue cheeks as the evidence. The theatrical man went broke, but with that spirit which is embodied in the word hope, he asked for a loan of \$50 from his medical friend. He got it cheerfully. The play went on just as big and twice as natural. The traveling men held their own ends up, not risking much or making any ends up, not risking much or making any rash plays. A rabbit's foot must have moved in the manager's pocket, for everything he touched, like Midas, turned to rold It was the doctor's turn to go broke. He was down to a notch where only a measly white chip represented his capital. He looked wistfully at his theatrical friend's

pile, but said nothing.

The hands were dealt and the doctor caught on. He hadn't enough to stay with the "age." Leaning quietly over to his friend whom he helped out an hour before,

". Wooly, have you forgotten that \$50 I "No," replied 'Wooly, "I haven't forgot-ten it, but I had hoped you had."
Then he reimbursed the doctor.

A CALUMNY ON BILLY PLORENCE

The Suit of a Miss Hall Believed to Be a Scheme to Seize a Part of His Estate. NEW YORK, Jan. 27.-[Special.]-The story telegraphed from San Francisco that a Miss Florence Hall intended to bring suit to obtain a portion of the estate left by the late William Florence on the ground that she is a natural daughter of the dead actor, receives no credence among those persons in New York who are familiar with Mr. Florence's char-

acter. It is possible, say these intimates, that there is such a person as Miss Florence Hall and that she has announced her intention to has announced her intention to enter suit; but the claim that she is an illegitimate daughter of William J. Florence is generally regarded merely as a part of a carefully planned scheme to secure part of a small estate that was earned by hard work. "Conscientiousness was one of Florence's characteristics," said a warm personal friend of his to-day, "and if this girl had the shadow of right to call herself his daughter he would have provided for her as far as his means would allow. It is rather singular that nearly two months should clapse after Mr. Florence's death before this claim should be made. No one ever heard of Miss Hall be made. No one ever heard of Miss Hall during his lifetime, and she does not come forward until after Billy is dead and cannot

HOURLY MAILS FOR EXHIBITORS.

Postoffice Bigger Than That of a Large City at the World's Fair. CHICAGO, Jan. 27,-The World's Fair is to have a postoffice large enough to supply hourly mails to 150,000 exhibitors and the force to manage it will be as large as that of

and 400 men.
Such is the gist of the plans of the Postal
Department as stated by Inspector Stodard,
who arrived in Chicago to-day and began
upon the task of working out the details.

Came From Germany for Satisfaction. Philip Hahn, an Allegheny stock dealer, was committed to jail yesterday in default of \$2,000 bail on a charge of bigamy preferred by Mrs. Susanna Hahn, who claims that Philip deserted her and their three children in Germany about ten years ago. Hahn married wife No. 2 nine years ago. Suit has also been entered against Mrs. Hahn No. 2 on a serious charge. A hearing will be held in both cases when she has been arrested.

HELP yourself to get rid of that cough or cold, or any asthmatic or throat trouble, by using Dr. D. Jayne's Expectorant,

BEFORE papering your ball come and look at pattern No. 283. We have it in three fine colorings, with frieze and celling three fine colorings, with the to match. It is very artistic.

JOHN S. ROBERTS,

710-721 Liberty atreet, head of Wood.

MTh

A RELIC OF OLDEN TIMES.

Pecatiar Case Unearthed by the Police Authorities in Lawrenceville. A communication was received yesterday by Chief Elliot, of the Department of Charities, from M. C. Hughes, of Thirty-

fourth and Butler streets, staring that an old woman named Mrs. Arthur Stansbury was sick and dying for want of proper care and attention. The woman was found in a rickety set of rooms in the rear of 3435 Eutler street. The officers found her in a most deplorable plight. She was in a precarious condition and covered with vermin. The house was without a fire and the woman was suffering terribly from coid. Nothing could be found to indicate that the woman had received medical aid or had sufficient to live on. She refused to be carried into the ambulance and force had to be resorted to. She was taken to the City Poor

The house was poorly furnished, and only a few pieces of furniture was in any of the rooms. In one room was about 16 boxes and 8 trunks. They were filled with old-fashioned things of all descriptions. The contents were all of the finest and were old family height and the finest and were old family height. family heirlooms and relies. Chinaware, dresses, silverware, bats, etc., which had been the pride of a gay household many years ago were found. Mrs. Stansbury could be seen, during the summer months, could be seen, during the summer months, strolling along the streets, attired in the finest of old styles. She presented an "antique" appearance and excited considerable interest among pedestrians. She wore long curls down her back and her hat was usually of a 1776 pattern. Her husband died a few years ago at the age of 70 years. She has now reached that age. Her husband was a wealthy man at one time which accounts. wealthy man at one time, which accounts for the valuable contents of the boxes and trunks. His father was a Colonel in the Revolutionary War. There are no relatives living, and the old lady exhausted what lit-tle money she had when her husband died.

A PLUCKY LADY CASHIER

Seizes One of Two Robbers Who Were Making Off With the Cash Box.

BOSTON, Jan. 27 .- [Special.]-Two young men with drawn revolvers attempted to rob the safe of the Sawyer-Mann Electric Company this afternoon and were finally beaten off by a plucky young woman who holds the position of cashier of the concern. The thieves secured about \$50out they had much more in their posses sion at the time the cashier showed fight. There were two other young women in the room, and a big crowd was attracted by the struggle.

The very boldness of their work enabled

the thieves to escape. The cashier was at the safe when the men entered, and she walked to the railing to answer the question walked to the railing to answer the question of one of them, leaving the cash drawer open. The other man jumped the rail and seized the cash box. The cashier seized the robber and attempted to hold him. Her efforts, though courageous, were fruitless, except to cause the greater portion of the stolen property to be spilt. Her adversary soon released himself from her grasp. Then, seeing a crowd gathering in the entry way, drew a revolver. While he cowed the crowd his comrade made his escape, and then, ordering one of the other young women to precede him, the second man passed to the precede him, the second man passed to the street, jumped into a herdic and escaped.

HAVE OFFICES TO SELL

Innumerable Vacancies Caused by High Rents, but Building Keeps Up. The erection of large office buildings continues in Pittsburg. "It is a most surprising thing to me," said a Fourth avenue broker last evening, "why people are putting up office blocks when there are on this avenue alone hundreds of vacant rooms. The increased taxation assessments make these rooms without tenants. I can mention several big blocks within a stone's throw of mine which have any number of fine offices to rent. The prices are entirely too high. The trouble lies in the fact that owners of proposes we will be realize too much on that in erty want to realize too much on their investment. I'll venture to say there is not an office building in the city paying 6 per while many are lucky if they get Why, right in this place the owner is only

A Bank Raided by Burglars. DAVENPORT, IA., Jan. 27.-Burglars made a raid last night on the Union Bank of Wilton, 15 miles west of here. They opened the safe and got away with \$4,000 in paper, silver and gold.

realizing 214 per cent. It seems that if the property holders and landlords don't 'crop

out' 4 or 5 per cent from tenants they won'

Pabst Blue Ribbon Beer. Parties wishing to get the Blue Ribbon should not be deceived by dealers who are handling cheaper and inferior grades. None genuine without the blue ribbon. PARST BREWING CO.

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 sleep-less 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 :s 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

NEW ADVERTISEMENTS.

THE REPORT

THE EXAMINATION

OF THE

NFW YIIRK LIFE INSURANCE COMPANY

BY THE

New York State Superintendent of Insurance

PUBLISHED

JANUARY 22, 1892,

SHOWS

Assets June 30, 1891,

Per Superintendent's Report,

\$120,710,690.64.

Assets Jan. 1, 1891,

Per Company's Seport,

\$115,947,809.97.

Surplus June 30, 1891,

Per Superintendent's Report,

\$14,708,675.83.

Surplus Jan. 1, 1891,

Per Company's Report,

\$14,898,450,86.

The above surplus as shown by the Superintendent's Report is larger than that of any other purely Mutual Life Insurance Company in the world.

VANUXEM, PEIRCE & CO.,

R. U. BOWES

Resident General Agent, NO. 95 FIFTH AVENUE,

PITTSBURG.

PITTSBURG, PA.

J. H. PAGE.

STANDARD BUILDING

PITTSBURG.