BLAND'S BILL BOOKED

For Argument, the Speaker Placing

RAUM IS ONCE MORE TO BE TRIED.

It on the House Calendar.

He Finds Only One Defender on the Floor of the Lower Bouse.

THE SENATE HAS A VERY DULL SESSION

WASHINGTON, D. C., Feb. 10.-The most significant event in the proceedings of the House, to-day, was the report of the Bland free coinage bill by the Committee on Coinage, Weights and Measures. The action was not one which involved debate, as the bill merely went on the calendar, to be taken up in the order of its consideration, but it indicated the intention of the free coinage men to force the bill with all possible haste. Indeed, Representative Pierce, Chairman Bland and other leaders of the silver movement in the House, assert that the measure will be pressed to a vote and actually passed by the House within the next 60 days. In this event there is no doubt the Senate will have an opportunity of passing upon the Bland bill long before the date of either of the great National Con-

The House also to-day ordered an investigation of the Pension Bureau as managed Commissioner Raum. The scope of the investigation is made much broader than that of previous inquiries, and Messrs. Enloc, of Tennessee, and Cooper, of Indiana, as the instigators of the investiga-tion, will be expected to furnish the evidence and practically conduct the fight against the present administration of the

Economists Again Come to Grief,

After the reading of the journal nearly an hour was consumed in debate over a resolution recommended by the Committee on Accounts for the employment of two addi-tional messengers for the House. The resolution passed, after affording opportunity for several lively speeches by economic

On motion of Mr. Seerly, of Iowa, a bill was passed extending the time for the con-struction of a bridge at Burlington.

Mr. Catchings, of Mississippi, from the Committee on Rules, reported a resolution for the appointment of a select committee of five members to investigate the methods of business in the Bureau of Pensions; whether use has been made by the Commissioner of his official position to promote his private affairs or for partisan political purposes; whether there has been discrimination made between applicants for pensions or practicing attorneys; whether any of the clerks have taken advantage of their position to make profits, and whether the civil service law has been violated by the Commissioner.

Mr. Enloe, of Tennessee, offered an amendment extending the scope of the inquiry so as to include the methods followed by the Board of Pension Appeals. In advocating his amendment Mr. Enloe criticized the administration of the Pension Office, and reiterated the charge against the ioner and his son which he made last Congress.

Commissioner Raum Defended

Mr. Smith, of Illinois, could see no reason why the Pension Office should be made the general target for a number of gentlemen on the floor. He did not know why this bureau should be singled out for political speeches and political buncombe. General Raum was not afraid of an investigation at this or any other time in regard to the workings and conduct of his office. Never since the establishment of the office had there been such a high order of work done as had been done since Commissioner Raum had taken

The amendment was agreed to, and the resolution as amended adopted.

Mr. Bland, of Missouri, from the Commitand the hill for the free coinage of gold and silver and for the issue of coin notes. In substance, it provides for the free coin age of silver at the present standard of 4121 grains to the dollar; for the retirement of gold and silver certificates and Treasury notes and the issue of coin certificates in lieu thereof, and that as soon as France shall open her mints to free coinage at the present ratio of 1514 to 1, the President shall make proclamation that the United States adopts that standard, and thereafter the silver dollar shall consist of 400 grains, and the present silver dollar shall, as far as practicable, be recoined.

The minority was given leave to file a minority report not later than Monday

Disposition of the Bland Bill. Mr. Bland wished the bill to be placed upon the House calendar; but Mr. Dingley of Maine, made the point that the bill must inevitably involve an expense upon the Treasury, and should go to the committee

Mr. Bland said there was no charge made upon the Treasury. The Speaker held the matter in abeyance,

stating he would examine the rule upon the subject. He afterward placed the bill on the House calendar.
Mr. Cummings, of New York, from the Committee on Naval Affairs, reported a bill for the establishment of a dry dock on the

Government reservation near Algiers, La. committee of the whole. Mr. Bacon, of New York, from the Com-

mittee on Banking and Currency, called up the bill for the better control and for promoting the safety of national banks. Mr. J. D. Taylor, of Ohio, thought the

bill was wholly unnecessary. The laws now, if properly administered, were sufficient to remedy the evils complained of. In his judgment this measure would block the wheels of business and would do no good whatever. No law of Congress had ever made a dishonest man honest; and if a wished to be dishonest he could be so under this legislation as well as under the present

In Favor of the Bank Bill.

Mr. Walker, of Massachusetts, favored the bill, as providing safeguards against improper borrowing from the banks. Pending a demand for the previous ques-tion the morning hour expired, the point of no quorum having been made against the de-mand. This gave rise to a little pleasant colloquy between the Speaker and Mr. Reed, of Maine, the latter contending that no business could be transacted until a quorum had appeared, and the Speaker taking the view that the morning hour having expired the business pending in it went over until to-morrow, without respect to a quorum. In the course of colloquy the Speaker said that (with the greatest respect to the gentleman) the gentleman was dodging the question, as he had been accustomed to do during the last Congress. The laughter caused by this remark was renewed when Mr. Reed smilingly suggested that complaint had been made against him because had not dodged any question.

The House then went into committee of whole, Mr. McCreary, of Kentucky, in the chair, on the military academy bill.

One Place Where Economy Fails. Mr. Bowers, of California, made a humorous speech, in which he described his efforts (seated in an easy chair in the luxmittee) to reform the military academy bill and to cut down expenditures. taking his leisure at the rate of \$14 a day. and he was wondering at the large aggregate of appropriations for the support of the academy, when a picture arose before him of the cheerless room of the cadet, and he came to the conclusion that he would let somebody else reform on Some Democrat yesterday denounced the Fifty-first Congress for hav-ing in the aggregate made immense appropriations. He joined in that denunciation, It was easy to criticise an "aggregate." An 'aggregate" was a very convenient term. But he had yet to see any gentleman rise and denounce the Fifty-first Congress for having appropriated too much for a public

building in his district, or for the improvement for the navigation of a dry creek in

which he was interested. which he was interested.

Mr. Watson, of Georgia, opposed the appropriations made in the bill. Economy had to start somewhere. If Congress was to begin to economize, let it begin. There was no place so fit for beginning as the

ommencement. In speaking to a verbal amendment Mr. Compton, of Maryland, inveighed against the 'desperate and trembling' exar of the last Congress, and against the extravagant appropriations made under his rule, and criticized the appropriations made by the Military Committee, (a majority of whose members had been elected on the platform of reform), as being extravagant.

The committee then rose and the House

Little Done by the Senate.

In the Senate to-day, Mr. Squire, from the Committee on Public Buildings, reported a bill appropriating \$500,000 for a public building at Seattle, Washington. Calendar.

The joint resolution as to the payment to the State of West Virginia, of her proportion of the direct tax was again taken up in the morning hour and after debate went

over without action.

The bill providing for the public printing and binding and the distribution of public documents was then taken up as the unfinished business. The clause authorizing the franking of official matter gave rise to some difficulty as to the correct phraseology to be adopted, and various suggestions were made. Finally it was fixed in these words: "The Vice President, members and members elect of, delegates and delegates elect to Congress, shall have the privilege of sending free through the mails and under their frank any mail matter to any Govern-ment official." The bill then went over without action till to-morrow.

Mr. Gorman presented the credentials of his colleague, Mr. Gibson. The oath of office

was administered to him by the Vice President. After a brief executive session the

NO SHOW FOR THE CHINESE.

A Bill Agreed Upon That Absolutely Pro hibits Their Immigration.

WASHINGTON, Feb. 10. - The House Committee on Immigration to-day agreed to eport favorably a bill absolutely prohibiting Chinese immigration. The bill agreed upon by the committee is that introduced in the House by Mr. Stump, Chairman of the committee, with some modifications. The provisions of Mr. Stump's bill have been oublished.

The report presented with the bill says in part: "The presence here of Chinese is inimical to our institutions, and is deemed injurious and a source of danger. Recently the Pacific slope was undeveloped, and the Chinese might have been a necessity at one time, but now our own people are fast fill-ing up and developing this rich and highlyfavored land, and American citizens will not and cannot afford to stand idly by and see this undesirable race carry away the fruits of the labor which justly belongs to

INCREASE OF FARM ANIMALS.

As Shown by the Annual Estimates Made Up From Local Returns.

WASHINGTON, D. C., Feb. 10,-The annual estimates of farm animals, consolidated from local returns of January to the Department of Agriculture, indicate an increase of each kind of 3 to 4 per cent of sheep, swine and horses, about 2 per cent in cattle and scarcely 1 per cent in mules. Estimated numbers are: Horses, 15,478,000; mules, 2,314,000; eows, 16,416,000; other cattle, 37,651,000; sheep, 44,938,000; swine, 52,398,000,

A light increase in value appears in store cattle and beeves, sheep and swine, a de-cline of 1 per cent in the price of cows, 2 per cent in horses and 3 in mules. Average values are: Horses, \$65 05; mules, \$75 55; Mr. Bland, of Missouri, from the Commit-tee on Coinage, Weights and Measures, re-sheep, \$2 58; swine, \$4 60. The values of all aggregate \$2,460,955,678.

FREE BOARDING FOR VOTERS.

A Novel Scheme Being Worked by Western Hotel Firm.

SPORANE FALLS, WYO., Feb. 10 .-[Special.]-It was learned to-day that Newman & Fox, proprietors of a variety theater, hotel, restaurant and beer garden, are giving free board and lodging to all the idle inborers and hobos if they can get the men to sign a contract to vote as directed in the coming State and national campaign.

Newman & Fox, in an interview to-day, said that they will farm out their voting ands to the politicians who will pay the biggest price. Five hundred contract voters have already been secured. Thousands no doubt will be retained. All who have the right of suffrage can by applying get free rations and begs until the November elec-

One Queer Trait of Salmon.

Dr. Kinney, of Astoria, Ore., registered at the Anderson yesterday. He had been in the East on business, and stopped over on his way home to see the oil fields. As toria is at the mouth of the Columbia river, the place where the fattest salmon are cancht, and there is something curious about it. The doctor says the salmon further up the Columbia river and in the side streams are quite thin. After the fish start for the spawning grounds they don't eat anything until they return. The doctor thinks that by the time they have gotten back to the mouth of the river they have eaten plenty of food on the way and have accumulated fat. Whatever may be the cause the finest salmon are caught where the Columbia empties into the Pacific. He says the business has grown extensively, and the prospects are good for a large catch in the spring. Oregon is a Republican State, and whoever is nominated by the party, he says will receive the support of the people.

Charged With Forcible Entry. Constable Groetzinger was held under \$300 bail yesterday on a charge of forcible entry and detainer, made by Mary Moriarty She lives on Liberty street and failed to pay the rent. The constable tried to serve a landlord's warrant on her, and when she refused to open the door she claims Groet-

MISS DOROTHY BISHOF will give a lec-ture on the Del Sarte system in the Allegheny High School Hall, Wednesday, Feb ruary 17, at 4:30 P. M. All are invited. Ad mission free. Miss Bishop's class work will begin February 18. For circulars address M. C. Davis, Second ward, Perrys ville avenue, Allegheny, Pa.

At sacrifice prices, In lots of 2 and 3 pairs of a style at \$4, \$5,

\$5 50, \$6 and \$6 50 a pair. JOS. HORNE & Co.'s Penn AvenueStores.

To Let Advertisements. Especially good variety to-day. Read them carefully.

IF you want to paper your store ceiling come and look at that elegant design, No. 2,912. I have it in all colors. 719-721 Liberty street, head of Wood.

New 75c English style suitings at 50c ard to-day. Jos. Horne & Co.'s Penn Avenue Stores.

Special Rent Lists Advertised to-day. Do not fail to read

RAILROADS RATTLED

Over the Cullom Bill to Give the Inter-State Commissioners

an Attack on the Tariff That Might Have Show of Success.

MORE POWER THAN AT PRESENT.

ROARDS OF TRADE GET A ROUGH SWIPE

WASHINGTON, D. C., Feb. 10 .- The Senate Committee on Inter-State Commerce to-day heard further arguments upon the pending Cullom bill to amend the inter-State commerce bill so as to clothe the commission's decisions with judicial force and otherwise to make its provisions more stringent. J. K. Cowan, general counsel of the Baltimore and Ohio Railroad Company, was the first speaker. He made a long argument to show that the bill was unconstitutional, in the course of which he asserted that the doctrine laid down by the Supreme Court was that what is laid down for a reasonable rate is a judicial question which cannot be determined by a Legislature or by anybody except a court of jus tice. By no form or device could Congress take away from the courts the determination of that question. The commission was not a court, yet the bill proposed to devolve judicial functions upon it.

Provision for an Appeal.

Chairman Cullom reminded the counsel that there was provision made for an ap-peal to the courts from the Commission. The counsel acceded to the suggestion, but added that the courts could only act as appellate buyer; they could reject evidence taken by the commission, but could take no new evidence. Senator Hiscock remarked that the bill

might easily be amended to meet that ob The chairman called attention to the fact

that the bill authorized the courts, if dis-satisfied with the commission's findings, to refer the case back for further consideraion or to pass upon the case after correct ing the record before it.

The counsel insisted that the court was

still bound by the case made up by the commissions, and was therefore deprived of its full legal function. He then proceeded at some length to point out objections to the probable practical workings of the bill which he said violated the first principles of anything like fair play. In but two cases had the commissioners intervened in court to secure the enforcement of the law In 95 per cent of the cases the railroad companies had said: "Without questioning your opinion on the subject we yield."
What, then, was the occasion for this
extraordinary grant of additional power to
the commissioners. In answer to a suggestion from Senator Hiscock that the bill was intended to facilitate the disposition of cases, the counsel declared that instead of speeding the action upon cases the bill really armed the railroad companies with a weapon of delay which the committee might as well know now has been used.

The Chairman Has a Question. Chairman Cullom - The railroad com

panies have always done that. Mr. Cowan-No, sir; the commission will bear witness that of all their decisions they can point to but two or three that have been resisted, and that the companies are just as prompt on their side.

Continuing he asserted that railroad con panies being bound by the commission's record would insist for their own protection on making that record absolutely com-plete. That would require the repetition in each case of an enormous mass of evi-dence taken in preceding cases, which would consume much time and defeat the very purpose of the bill. Senator Hiscock believed the evil could

should not put in all material evidence before the commission. The counsel repeated that it would not be feasible to dis sent, because the issue was really not made up until the commission was announced; the companies did not know what points

Having made a reference to the sending of a permission to railroad companies to accord cial rates to commercial travelers, Senator Higgins asked for the counsel's opinion upon the bill. He reported that there was no more necessity for it than for a fifth wheel to a wagon. The Commissioners could now grant all that drummers re-quested, and the misconception on that point had arisen from the decision of the ommission against the Baltimore and Ohio Railroad Company in the "party rate"

Kicking Against Safety Appliances

William E. Rogers, ex-member of the Board of State Railroad Commissioners of New York, and now a member of the Committee on Safety Appliances, spoke in favor of the bill introduced by Senator Cullom to compel railroads to equip their cars with automatic couplers and continuous brakes and locomotives with driving-wheel brakes

Mr. Elv. of the Pennsylvania Railroad opposed any action at all by Congress look-ing to the equipment of railroad cars with couplers, on the general ground that legislative interference was not needed. As the railroads were directly interested they should be allowed to settle the matter themselves. He thought the matter would in time adjust itself.

A New Decision Rendered

The Inter-State Commerce Commission to-day appounced its decision in the case of Murphy, Wasey & Co. against the Wabash and other railroad companies in favor of complainants, who ship chair stuff, bed and matress material in mixed carloads from their factory in Detroit to their other factory in Omaha. On chair stuff, for example, they are charged as much per hund-red weight, under the Western classification, for the transportation from Chicago or Mississippi river points, as the route may be, as for the more costly but finished ar-ticle. The commission informs of its power and duty to fix minimum charges in cases where complaint is made of unreasonable rates. The points decided are briefly as follows: A carrier should receive a greater compensation in the aggregate for hauling a carload of large tonnage than one of less tonnage, but other things being equal as a general rule the rate per hundred weight should be less in the former than in the latter case. maximum rate is prescribed for complain ants' shipments in mixed carloads of chair stuff, spring bed and mattress material, all wooden, minimum weight, 25,000 pounds of not exceeding 20 cents per 100 from Mississippi river points in Omaha, resulting in a through rate from Detroit to Omaha, via Chicago, of 30 cents per 100 pounds, and via Mississippi river points, not through Chicago, of 303/2 cents per 100

FUTURES GIVEN A SWIPE

A Witness Says Boards of Trade Are Only Big Bucket Shops.

WASHINGTON, D. C., Feb. 10.-Mr. Forbes, of the Duluth Board of Trade, appeared before the House Committee on Agriculture to-day with an argument against the passage of the proposed antioptions bill. Its passage, he contended, would demoralize the grain trade of the whole country, and especially of that por-tion of it which was dependent upon water navigation to transport products to market. Mr. Howard, a merchant of St. Louis, favored the bill, declaring that dealing in futures was the most subtle kind of gam-bling that had ever emanated from the brain of man. It was the greatest curse that had ever struck the great nation of America. The hog products of the United States for the past ten years had not paid the cost of the hog, and yet the hog packers of Chicago had become millionaires.

They had become so by gambling in futures. The grain ring was the strongest ring in existence in the country and was impoverishing the nation. This question rose above the question of politics or religion, for any politics or religion which permitted a poor man to be deprived of the fruit of his toil did not deserve to be sustained.

He did not want to cripple commerce in any way; he desired to prevent gambling. If he sold a man 1,000 bushels of wheat he wanted it to be wheat and not 1,000 bushels

wanted it to be wheat and not 1,000 bushels of wind. If this vilest system of gambling was not put a stop to it would lead to revolution. There was no difference between a Board of Trade and a bucket shop, except MILWAUKEE, Jan. 26, 1892. that one sold a bushel full and the other a bucket full. The bucket shop was only an offshoot of the Board of Trade. Throughout the country there were bank failures and defalcations, and nine-tenths of 'the money stolen went into this pot of futures.

NOT STEPPING BACKWARD.

The Springer Plan of Attacking the Tariff and How It Will Work-The First Point Is the Wool Schedule, and It Will Suf-

fer Greatly. WASHINGTON, D. C., Feb. 10.-There as been a substantial agreement reached by the Wool and Woolens Special Committee of the Democratic majority of the House Committee on Ways and Means on the pro visions of the wool bill. The special committee, by agreement among the Democratic members, was charged with the duty of considering the Springer wool bill, drafting any proposed modifications and gathering special information relating to wool growing and woolen manufactures. Its members have agreed upon the changes in duties they will recommend, and a conference of the Demo-cratic members of the committee has been called for to-morrow morning, at which the matter will be formally considered.

As the special committee numbers five out of the ten Democratic members of the Ways and Means Committee, it is believed the agreement reached embodies the pro-visions of the free wool bill which the Ways and Means Committee will recommend to the House for passage. The changes to be made in the bill as introduced by Mr. Springer have not yet been formally drafted, and it will be some days before the bill is put in shape. Very substantial re-ductions have been made in the duties on woolen manufactures proposed by the bill as introduced by Mr. Springer.

All Duties on Wool Cut Down. The ad valorem duties on woolen manu factures of all kinds, including cloths, dress goods, carpets, and all other woolen articles imposed under the McKinley law, and which rates were left unchanged by the Springer bill, have been cut down wherever in excess of 40 per cent, and the average rate of duty proposed by the new bill or woolen manufactures is about 5 per cent be low the uniform rate of 40 per cent fixed by the Mills bill. Under the agreement reached wool is made free, as proposed by the Springer bill, all duties on woolen manufactures, where 40 per cent or less under the present law are left unchanged; where more than 40 per cent they are reduced to that rate, so that no woolen duties will be higher than the Mills rate, and those on the

cheaper grades of goods will be less.

Under the McKinley law duties range from 30 to 60 per cent, so that there is a reduction of 20 per cent made from the highest rate now imposed, and the average rate is brought down to about 35 per cent. Or shoddies and waste the agreement adopts the Springer rate of 30 per cent against a

Present rate of 30 cents per pound.

All compensatory duties, of course, are taken off, as raw wool is made free, so that the present per pound and per yard duties will be abolished if the bill becomes a law, and only ad valorem duties retained.

A Step Far From Backward.

Members of the committee say that the wool bill will be the principal measure reported from the committee, and that an examination of its provisions, when formally announced, will show that not only has "no backward step" been taken in the direction of tariff reform, but that a step in advance be cured by a proper rate.

Chairman Cullom and Senator Harris, however, did not see why the railroad comall tariff reformers as the key to the pr tective tariff system, reductions are made greater than those proposed by the Demo-

crats two years ago.

A careful consideration of the bill, they believe, will show that it is proposed to make a substantial attack on the tariff, and at the same time one which may have a fair show of passage through the Senate and of becoming a law.

THE BOTTOM OF THE SEA.

Its Outlines Being Traced, Preparatory to the Laying of a Submarine Cable.

WASHINGTON, Feb. 10.-It has been de cided by the Navy Department to make another line of soundings before definitely deciding upon the route for the proposed submarine cable between San Francisco and the Hawaiian Islands. This conclusion has been reached after an examination of the full report, just received here, of the survey of the two lines recently completed by the Fish Commission steamer Albatross. Many irregularities, ranging from normal to submarine mountains 21/2 miles in height, were found in these two lines. Valuable in-formation, however, has been gained by the survey, as there are sufficient data now at hand to indicate the most favorable line to be next surveyed.

Orders were telegraphed yesterday Orders were telegraphed yesterday to Lieutenant Commander Tanner, of the Albatross, at San Francisco, to get his vessel ready at once for making the new survey. The new line will be run in a great circle at or near Point Concepcion, Cal., to the island of Hawaii. With this line completed the Department will be tolerably familiar with the better of the see covering an area. the bottom of the sea covering an area of nearly 300 miles in width between the Cali-fornia coast and the Hawaiin Islands. The experts of the Hydrographic Office have kept careful record of all the soundings made, except a more level line on the great circle which it is now proposed to run. The work already done, they say, indicates the possibility of a line comparatively uniform at an average depth of about three miles.

SELF-GOVERNMENT FOR UTAH.

A Hearing Granted Yesterday to a Delega tion From the Territory.

WASHINGTON, D. C., Feb. 10.-The House Committee on Territories gave a hearing this morning to a delegation of citizens from Utah, in favor of the passage of the bill introduced in the House by Delegate Cain, and a similar bill introduced in the Senate by Senator Faulkner providing for local self-government for Utah and for election of the Territorial officers. Among the persons present were Ex-Governor West; Mr. Smith, a lawyer of Ogden, and Judge Judd, formerly Associate Justice of the Territory.

The tenor of the arguments advanced to-

day was that the present government of the Territory was inadequate, corrupt and im-practical. Charges were made by the spokes-man that the officials in power administered the affairs of government more for their own personal aggrandizement than for the good of the people, and that malfeasance in office

Some War Claims Adjusted. WASHINGTON, Feb. 10.-Mr. Stone from the Committee on War Claims to-day reported favorably the bill to reimburse California, Oregon and Nevada, for moneys expended in the suppression of the Rebel-lion. California is under the bill entitled to \$2,451,369, Oregon \$224,526 and Nevada

On center table to-day—new combination dress patterns, worth \$10 to \$20, at \$6 50 to-JOS. HORNE & Co.'s To Let Advertisements.

Especially good variety to-day. Read them carefully.

WHAT CONSERVATIVE MANAGEMENT WILL DO IN LIFE INSURANCE,

Thirty-Third Annual Statement of the Northwestern Mutual Life Insurance Company-It Shows High Interest, Low Death Rate, Large Surplus and Unparalleled Dividends to Policy-Holders,

To the Trustees and other Policy-Holders of the Northwestern Mutual Life Insurance Company The executive committee of the board of trustees submits its report of the business of 1891, found herewith in detailed statement; before entering upon which, however, a few words may be fitting: The official investigation of a leading life

The official investigation of a leading life insurance company, and widely-published letters from the presidents of two other leading companies, announcing retrenchment and more conservative methods of securing and transacting business have largely centered interest in life insurance matters during the past few months, and have very naturally suggested to the public that re-form is necessary in some of the methods and practices that have recently grown up in carrying on the life insurance business. The Northwestern is an advocate of re-form, first of all within itself, if needed; then wherever and whenever needed. Believing it to be safer and better for any in-stitution to find its own opportunity for improvement, its practice always has been whenever retrenchment was possible or amendment desirable, to forthwith make the company better in such regards. This com-

pany has from the beginning aimed to conduct its affairs in all departments with a rigid adherence to sound and honest business principles and economy, and to continue in its service only those whose work bore evidence of efficiency and integrity.

Reform in life insurance methods is considered necessary; first, in the character and quality of business obtained; second, in the expense of securing business and administering company affairs, and third, in the investment of trust funds. Pledged as the Northwestern has been and is, to increase its strength and usefulness from year to year, let us examine briefly the company's recent record in the above particulars. The standard of membership in this company has always been high, higher, indeed, in 1891 with a new business of sixty-five millions than ten years before with a business of only fifteen millions. The average death rate of the company during the past 10 years was

fifteen millions. The average death rate of the company during the past 20 years was 1.06; during the past 1b years, 1.03; during the past ten years, 0.97; during the past five years, 0.95; during the past ten years, 0.95; during the past ten years, 0.95; during the past five years, 0.95; during the past year, 0.95; and lower during each period than the death rate of any other leading company.

The supremacy of the North western among its principal competitors, in point of interest rate, continues. Comparison of this report with statement of isst January will show that the rate actually earned in 1891 was 61-10 per cent on the assets at the beginning of the year. [Interest accrued but not due exceeds same item one year ago by over \$180,000.] The same well-known, careful and exact standard and methods govern the investment of its funds, and we think no other company can show its entire "reserve" invested in first mortgage bonds. In 1890 the amount added to surplus in the Northwestern exceeded that of any other

the investment of its funds, and we think no other company can show its entire "reserve" invested in first mortgage bonds. In 1890 the amount added to surplus in the Northwestern exceeded that of any other company, while in 1891 this increase was 32 per cent larger than in 1890. Figures on any of tnese points in other companies are not yet made public. Belative to the expense of securing new business, our company has not for years in a single instance paid salary to any general or soliciting agent; while the grade and rate of commission paid for business is no higher than eight years ago. The "ratio of expenses and taxes to new business" during 1889 and 1890 was lower in the Northwestern than in any other regular company, and lower still in 1891; moreover, our company, during each of the years 1888 and 1889, after deducting expenses, losses, endowments, dividends—in fact, all disbursements—had a larger percentage of income remaining for investment than any other company in the United States, with a single exception, one of the smaller companies. In 1899 the Northwestern led all the companies in this respect, our ratio that year being 53 per cent higher than the average of the ten largest companies, and 12 per cent higher than that of the company standing second. The company's record in this regard was 6 per cent higher last year than in 1890. It is also proper to state in this connection that our company, during 1890, in collecting nearly nine millions of dollars in premiums, lost through its agents only \$76 96, or less than one one-thousandth of one per cent. In 1891, in collecting over ten millions of dollars, it lost nothing.

Our policyholders have become willing to waive the distinction of belonging to the largest company doing the largest business in the world, since they have experimentally learned that

largest company in the world, or the com-pany doing the largest business in the world, since they have experimentally learned that such results as the foregoing mean not only increased and increasing solidity and strength, but annual and substantial benefits to them not equaled by any other company to them not equaled by any other company in the world.

in the world.

The company during the past year paid dividends on its first ten-year tontine policies, issued in 1881, that proved very satisfactory, and justify the belief that, whatever the results under such policies may be in the future, they cannot fail to yield larger surplus returns for premiums paid than any other form of life and investment insurance in this or in any other company.

The new business of the company was larger in 1891 than during any previous year: the business each month of the year being larger than in any corresponding month in the outsiness each mount of the year being larger than in any corresponding month in the company's history. The steady growth in this regard may be seen from the follow-

YEAR.	No.	Amount,	Premium.
1887	13,009	\$32,125,955 00	\$1,322,152 66
	15,212	40,258,811 00	1,688,459 03
	18 651	48,058,079 00	2,084,053 99
	23,046	58,761,774 00	2,484,023 58
	25,935	64,605,382 00	2,643,714 49

Adding restorations, etc., as is done in the official reports of Insurance Commissioners, as well as in the advertisements of other companies, the amount of new business of the company written in 1891 was 408,390,472.

The work of the loan department shows a larger amount of money loaned than during any previous year, \$10,284,098 22.

Following is a statement of loans made on bond and mortgage for five years last past:

Loaned During Total Amount \$ 5,702,885 77 5,465,279 05 6,069,272 34 9,899,700 18 10,284,024 22 35,455,653 1; 40,718,057 4;

The assets January 1, 1891, were \$43,826,-The income for 1891 was:

Interest and rents 2,426,753 51

Total \$13,544,697 71

The surrolus over a 4 per cent reserve is \$7,891,790 55.

The whole number of policies in force January 1, 1892, was 113,528, amounting to \$75,674,753, an increase for the year of 15,003 policies and \$36,755, 946 insurance; probably no other large company can show such a proportion of insurance gained as compared with new business written during the year. The death ratio for the year was 0.89 of the mean amount at risk. The average rate of all companies reporting to the Massachusetts Insurance Department in 1890 was 1.34.

During the 33 years since the Company commenced business it has paid to the representatives of its decensed policy-holders, for death losses ... \$23,345,286 25

And to its living policy-holders for dividends, matured endowments, surrendered and lapsed policies ... 33,615,356 99

policies

Total.

Add present assets..... Amount paid to policy holders and held for them......\$105,787,398 69 Total premiums received..... 94,671,408 68

MATTHEW KEENAN,
GEO. W. MITCHELL,
WILLARD MERRILL,
EXECUTIVE COMMITTEE,
JANUARY 27, 1891.
We have just completed a careful exam
nation of the books and accounts and fin
that the accompanying statement of the

condition of the company on the 31st day of December, 1891, is correct.

December, 1891, is correct.

A. P. WATERMAN,
GEO. F. WHEELER,
F. F. ADAMS.

Examining Committee of the Board of Trus-ANNUAL STATEMENT JANUARY 1, 1892. INCOME. Premiums......\$10,111,607 72 \$12,544,697 71

DISBURSEMENTS.

lapsed policies..... Dividends to policy-holders.... Total payments to policy holders \$\,\\$4,161,043 40 Taxes \$\,\\$2,3054 67 Commissions, agents expenses and salaries \$\,\\$4,161,043 40 133,054 67 Expenses and salaries \$\,\\$50,256 54 116,786 30 tions.... Official salaries and 189,275 75 Legal, loan and real estate expenses.... Advertising. Supplies and express-118,382 30 5,852 90

Total income......

Exchange and post-Fuel, gas, building, furniture, traveling Premiums on bonds bought. 65,033 62 18.564 69 14,041 17

47,924 73

Total disbursements...... \$ 6,409,367 56 ASSETS. Loans on bond and 546,319 88 1,026,880 04 Real estate..... United States bonds, 129.835 00 2,838,792 11 1,783,308 98

Ledger accounts and bills receivable.... 17,875 75 Deferred premiums
(20 per cent deducted)...........
Premiums in course of collection (ditto)... 713,982 40 372,650 40 Total assets......\$48,826,755 43 LIABILITIES. Losses and endow-

Losses and endowments unadjusted. \$ 194,036 90 Unpaid dividends,etc. (estimated) 100,135 00 Reserve for paid up insurance claimable, and for annutsics 152,412 00 Reserve required by laws of State (actuaries' 4 per cent) 40,488,381 00

Surplus on 4 per cent basis...... 7,891,790 55 HENRY C. AYERS,

Total liabilities......\$40,934,964 93

GENERAL AGENT,

Bank of Commerce Building, corner Sixth avenue and Wood street, Pittsburg, Pa.

All Sorts and Conditions of Men, No matter how widely at variance on other points, concede to Hostetter's Stomach Bitters sovereign potency in cases of malaria. This is the universal testimony from all classes. Chills and fever, intermittent, dumb ague, and ague cake invariably succumb to it. So do dyspepsia, la grippe, constipation, biliousness, rheumatism and kidney trouble. Emigrants to and sojourners in malarious regions should provide themselves with this genial means of protection.

OUR THURSDAY OFFER.

The Best Suit of Clothes You Can Pick in Our Store for \$13-P. C. C. C., Clothiers, To-day, February 11, you have permis

To-day, February 11, you have permission to go through our establishment and pick any suit of clothes, regardless of the former prices, for \$13. None of these fine suits were damaged by fire, smoke or water. All damaged goods were removed to our basement-bargain department. This is no ordinary sale, but because of our late fire we are justified in selling off all the goods not damaged at sortment reductions. goods not damaged at enormous reductions. for which tailors charge \$40, are in this sale at \$13. Last week it was overcoats, this week it is suits. Most of these suits are so elegantly made and of such fine materials that few clothing houses carry them. The list includes: Fine cheviots, clay diagonals and worsteds, elegant cassimeres, narrow and wide Wales, extra fine pinchecks, cross

bars and plain patterns. The cream of an elegant stock. P. C. C. C., Clothiers, corner Grant and Dia-mond streets, opp. the Court House.

"The people of this vicinity insist on having Chamberlain's Cough Remedy and do not want any other," says John V. Bishop, of Portland, Mills, Ind. The reason is because they have found it superior to any other, especially for the grip and the cough which so often follows an attack of the grip. 50-cent bottles for sale by druggists.

THE largest line of pressed parlor papers ever brought to Pittsburg. JOHN S. ROBERTS, 719-721 Liberty street, head of Wood.

To Let Advertisements.

Especially good variety to-day. Read them carefully. Beautiful Valentines From 10c to \$10.

R. S. DAVIS & Co., 96 Fifth avenue. Special Rent Lists Advertised to-day. Do not fail to read

them.

SELECT

CHOICE PROPERTIES.

Any of these and you select a first-class brick house in a desirable location. Price. Location. Front Ft. No. Room 8 7.500. Roup. 7,750, East End, Corner, 8,500, East End, 40 8,500, Roup, Corner, 9,000, Roup, 10,000, East End, 10 60 10 10,000, East End, 40 40 11,500, Roup, 12,000, East End, 40 10 13,500, Shadyside, 40 10 15,000, Shadyside, 17,000, Bellefield, 90 12 3714 13 20,000, Bellefield, 50

21,500, Bellefield,

25,000, East End,

25,000, East End,

25,000, Bellefield,

25,000, Shadyside, 80

MURRY & EDSALL

100

108

60

Fidelity Building, 121 Fourth Ave. fe10-93

IMPORTANT TO MANUFACTURERS. Those intending to locate, a most desir-

FREE. In newly laid out town, near Pitteburg.

SHIPPING POINT Unsurpassed, transportation by competing railroads and water.

Freight Rates SAME Pittsburg. EVERY ADVANTAGE TO OFFER. For full particulars address

ENTERPRISE, DISPATCH OFFICE.

FOR SALE-EAST END HOUSES, Desirably located. SOME ON PAVED STREETS. Aiken av., 7 rooms, lot 50 ft. front, \$4,200. Howe st., 6 rooms and attic, \$4,200. Claybourne st., new house, 6 rooms, attic,

Aiken av., two houses, 5 rooms each, both \$4,500.
Gross st., new house, 5 rooms, \$3,200.
Bond st., new house, 5 rooms, \$3,500.
Baum st., 8 rooms, \$4,300.
Copeland st., 5 rooms and attic, \$4,500.
Of many of these arrangements for easy payments can be made.

syments can be made.
Small payment down.
Remainder on long time.
Send for new printed list.
W. A. HERRON & SONS, 80 Fourth av.
fe5-83-5,9,11,13

AN ELEGANT
HOME IN
BEST
RESIDENT
PORTION OF
EAST LIBERTY
FOR ance to suit purchaser. A. 8. GRAY & CO., Room 45, Elsner Building.

\$3,100

fe4-86

L'ORSALE-

Buys a 6-room frame house in East End. Bay window, inside shutters, slate mantels, both gases, handsomely papered; 45 feet front on a good street, within one square of North Hiland av. Investigate this. BAXTER, THOMPSON & CO., fe7-174-rrsu 162 Pourth av.

TO INVESTORS.

I have for sale \$34,000 at 97%, total issue 6 per cent 30 years water bonds, guaranteed by a city. A first-class investment. WILLIAM A. HUDSON, Attorney at Law, Room 5, No. 100 Diamond st., Pittsburg, Pa.

\$500 down. Remainder as rent. East End: well located. Six ishn, wen house. Six rooms and finished attic. Bath, pantry, laundry, modern fixtures. Location desirable and accessible.

w. A. HERRON & SONS, 80 Fourth av. FOR SALE.

Bids will be received until FEBRUARY 10, 1892, for the SEWER PIPE WORKS And manufactured pipe on hand, of the Penn'a. Man'f'g., Mining & Supply Co., at

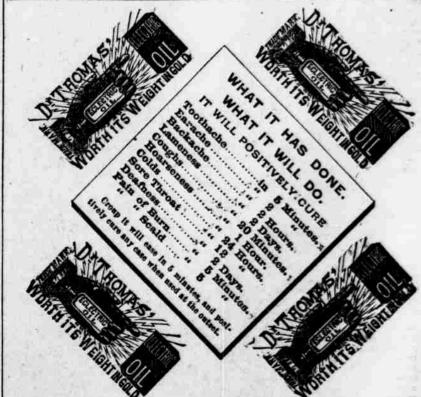
TORONTO, OHIO. The company reserve the right to reject any and all bids. Address all communications to JOHN S. DAVISON, Treas., P. O. Box 784. Pittsburg, Pa.

FOR SALE-Good Houses.
Location Very Central.
Short Distance From Court House.
\$5,000-Brick, 8 rooms; lot 23x160 ft. (95.)
\$3,200-Brick, 8 rooms; lot 23x160 ft. (95.)
\$9,000-Double brick; lot 50x100 ft. (13.) \$9,000—Double brick; lot 50x100 ft. (13.) \$3,500—Brick, 5 rooms and attic. (105.) \$2,500—Frame, 5 rooms and attic. (106).

Send for new list. W. A. HERRON & SONS,

\$14,000. EAST END. \$2,000 cash, \$1,000 per year. On the finest residence street, near Pitth av., substantial, new, modern style 14-room brick dwelling, parlor, library, dining room and kitchen on first floor; excellent laundry, stationary tubs, two w. c. s. electric light; lot 52x157.

M. F. HIPPLE & CO., 96 Fourth avenue. fe9-41-res



GENUINE DIAMONDS AT FANCY PRICES A THING OF THE PASTI

Still having a large lot of Genuine Diamonds of our last fall importation on Still having a large lot of Genuine Diamonds of our last fall importation on hand, and desiring to dispose of them at once, we have made a reduction of 25 per cent on the former low prices of our entire stock of Rings, Studs, Eardrops, Lace Pins, Pendants, Necklaces etc. Each article is marked in plain figures, showing the former selling price and our "MARK-DOWN" price.

Cor. Liberty and Smithfield

AND

311 Smithfield Street.