GREAT WEEK

Forty-Sixth Annual Report

OF THE

LIFE

INSURANCE COMPANY.

The year 1691 has been one of healthful, steady growth and prosperity, and of true success in every department of the company's business. It has promptly met the mortality demand incident to an old and thoroughly stable business, but which was some \$450,000 less than the tabular ex-pected lesses. It has made satisfactory gains in premium income, assets, surplus, and business in force, while maintaining its old time and unrivaled economy of manage-ment, in consequence of which it has not ment, in consequence of which it has not only strangthened itself in every particu-lar, but has felt itself able to adopt a some-what more liberal scale of dividend out of its growing surplus, thus further decreasing at cost of its insurance, while pay e due heed to future safety.

During the year the company received: For prantimes. \$4,501,814 55 For interest and 3,218,334 27 Balance profit and ...\$ 7.804,479 0 Total income. During the year it paid out:

For claims by death and matured endewments.
Surplus returned to
policy helders.
Lapsed and surrendered policies..... \$4,126,317 24 1,161,209 56 387,844 23 Total paid policy holders......\$ 5,815,371 02 Commissions to ngents salaries, medical exceptions

fees, printing, ad, vertising, legal, real estate, and all other expenses of manage 

Net assets, Jan. 1, 1892 .... must premiums, as per itemized statement herewith Gross assets, Jan. 1, 1892 ..... Total limbitities Surplus, Jan. 1, 1992...... \$6,009,155 81

The interest received in 1891 was \$2,883,-740 71. Interest collections have been very tion. On mortgage loans aggregating \$36,-41, 372 87, there was past-due and unpaid terest on Jan. 1, 1892, only \$41,972 95, or one-nigth of one per cent.

FINANCIAL OPERATIONS.

RENTS in 1891 were \$334,613 56, a decrease from the former year of \$2,461 48, on a decreased holding of real estate of nearly \$500,000. Our rent account does not include any constructive receipts or payments for the Com-

THE PROFIT AND LOSS balance for 1891 was the result of the following transactions: A gain from real es-tate sales of \$135,749 46, and from sundry from \$5,573 67, a total of \$141,323 13; on the other hand, a loss on certain real estate sales of \$4,035.78 and a shrinkage of prenitum on bonds sold or matured and paid at less than cost, \$55,977 17; a total of \$60,-

012 95; balance in Company's favor, \$81,-The balance in 1890 was very much larger, owing to the more active real estate market or that year.

REAL ESTATE. 8 During 1891 the company has closed out for \$207,706,35 parcels of real estate which at it \$465,9907.67.

Since 1879 it has sold property taken inder forcelesure at a cost of \$8,331,886.90, or \$9,740,912.04; a gain of \$1,409,025.14, and that year of \$2,736,775,63.

Our present holding of real estate taken under foreclosure is \$6,385,284.70. We be- the matter, and anything else that is subeve that as a whole it will at least realize its cost to the company,

The company has had paid or has sold using the year, bonds costing it \$749,-25; it has bought bonds costing it It holds bonds costing \$11,420,898,39, and

worth Jan. 1, 1892, by a conservative valua-tion, 511,791,020.34. Special attention is asked to the items of these bonds in the detailed statement. LOANS ON REAL ESTATE.

During the year loans have been paid off the amount of \$5,650,928 38, and new cans have been made to the amount of bearoughly secured, and have already noted the close payment of interest on them.

INSURANCE OPERATIONS IN 1891.

MORTALITY. The death losses in 1891 cost the company ess than 80 per cent of the tabular or ex-pected cost, making a saving, as already outed of some \$450,000; a very favorable sperience, showing the far-reaching effect erreful selection of business, both as to vidual risks and as to localties and

The death losses of the Connecticut Mutual ave been adversely criticised by the tontine apanies, and some of the younger nonutive companies, as larger than their own ortion to amount at risk, or to some assumed measure. These criticisms ed upon so false a basis, and so ignore pdamental facts well known to the companies, but not known to the public, that a ord of explanation may be useful.

The chance of death increases with age. As a given body of men grow older, the faster they will die, and the greater will be the amount of their death losses. That is what every life insurance company experiences, what it expects, what its premiums and reserves provide for. It expects that the nen who go in at twenty, and thirty, and forty, &c. will, some of them, live to he sixty, eighty, and ninety; and that at those ages the death rate will be much greater than when the men were younger; and not only that, but they also expect that as the company gains age, if it keeps its creasing body of men growing always older, and having, therefore, a higher average teath rate and a larger amount of But in order to get lapses and forfeitures denth losses. This is precisely what they have provided against, and they have forecast the natual figures of the loss they may expect. The question with may company is therefore, not what its losses are, but how they compare in amount and in ratio with the losses which it expected on the business when it was written. A young company may have a small apparent amount of minms, leaving nothing to cover the cost of leaves, and yet their proportion to the same and yet in the same and yet in the proportion of the proportion to the same and yet in the proportion of pany may have a small apparent amount of losses, and yet their proportion to the expected losses may make them excessive—a thing they will not speak of. A great Toutine company, which is rushing in great rumbers of new men in order that they may drop out later and leave their money because it is shiftened to the promiums swallowed up in competition; the settlements of Toutine profits now being made are less than one-half what they were made are less than one-half what they were had then for the poot, and so is shifting its estimated at, and they are decreasing nearly membership rapidly and keeping down the every year; and yet they are advertised as numbership rapidly and keeping down the average are of its insured, may have a less aggregate loss than a company which builds up a stable business; and yet its losses may be far greater in proportion to its expectation, and cost it far more, and leave less-supplies, than the greater apparent losses of the last control of the stable business; and yet they are averaged as results sufficiently tempting to warrant men in betting their own money and their families' protection to get a chance at the diminship pool. Great as are the figures of surplies, than the greater apparent losses of the last control of the stable business; and yet they are advertised as results sufficiently tempting to warrant men in betting their own money and their families' protection to get a chance at the diminship pool. Great as are the figures of surplies, than the greater appears to the surplies of the surplies and their own money and their families' protection to get a chance at the diminship pool. Great as are the figures of surplies, than the greater appears to the surplies of the surplies and yet its losses may be far greater in proportion to its expectation, and cost it far more, and leave less appears to the surplies of the surpli

possulisrly stable. We do business upon companies at least. But hundreds of thousands of policies have contributed their istence. We write comparatively little earned surplus and reserves, which ought to endowment business which does not keep men in long except to grow old, and no policies for Tontine periods, at the end of which most men go out, it they have been lucky enough to stay through.

three; another quarter on men from fifty-three to sixty-one, and one quarter of it on men over sixty-one. And the mortality on our older ages is fariher below the expecta-tion than that on the younger ones. We are tion than that on the younger ones. We are saving more money on them for dividends

than on the younger ages. If the safety or prosperity of life in-curance depended in the least degree on keeping the business young, it ought to be legislated out of existence as wholly inse-

NEW BUSINESS.

Our members are well aware that we are less anxious to gain new members rapidly, or in great numbers than to give our present large membership the best possible results on their business. We have, therefore, not in-creased our proportion of expenditure for new business—which would have been at new business—which would nave occura-the expense of present members—but we have, notwithstanding, made a fair gain over the business of the preceding year and made a considerable addition to the amount of business in force, which now amounts to \$155,043,055. None of this was out for collection in the hands of agents when our books were closed. It was all paid for. EXPENSE ACCOUNT.

We have practiced the wonted and traditional economy of the company in every di-rection; and yet have allowed no true interest to suffer from false economy. The ratio of expense of management to income for the year was 9.98 per cent; a ratio ma-terially less than that of any other com-

It is quite the fashion for our rivals to exhibit expense ratios based on the amount at risk, or on the amount of new business written, or some set of figures other than the income. But expenses do not come out of the amount at risk, nor out of the new business, nor out of anything else in the world than the income as long as that is large enough for expenses and other things; fail-

ing that, they come out of the assets.
It is to be regretted that the most pushing companies no longer publish, except in the reports to insurance departments, such statement of their affairs as show the items of income and expenditure, and as would enable the public to judge of the cost at which they are transacting business.

COMMISSIONS.

In the light of the revelations now being made to the public of practices existing in certain great companies it seems proper to inform our members that the commissions paid by this company for business are strictly maintained at the conservative standard of former years; that our contracts with agents do not give them a future control over these commissions; when an agency ceases, the remuneration for the agent ceases, and such commissions as are then fixed upon the existing business of that agency go to the new agent to assist him in his work; we do not add to the cost of paying men who are at work for us by paying also men who have worked for us, after they get through; we do not submit to par enormous commissions on new business in order to let an agent who has got through working continue receiving commissions on old business; we have no contracts for future commissions against which

'advances" or "loans" or "commuted commissions" can be made and charged up to missions" can be made and thank of, or pay
the agent, to make "rebates" out of, or pay absurd commissions and brokerages out on a business which will presently be "twisted" into some other liberal company by the same competitive measures, leaving old members to pay for the ambitious ex-ploit. The resources of this company are

mortgaged to anybody. It is true that in these days of fierce enerprise and competition it has not been easy for us to secure agents against the tremendous temptations held out by the "Racers." But we have been and are slowly getting men who believe, with us, that success in life insurance means and can only mean giving pure and absolute protection to families at its lowest possible cost; and that competitive methods worthy of a lot-tery scheme are poor credentials for a company asking men to commit to it the most sacred of secular trusts.

So the agents we have and get are true men, and the business they get stays, and

Insurance is indemnity against loss. It is and can be made nothing else. To give perfect indemnity at the lowest true cost is pera gain over the Commissioner's valuation in that year of \$2,736,775.63. [gratifying to an "subitious manager" perhans, but it is the only success there is it stituted for it, however brilliantly it may succeed for the time being and until it has worked itself out, will ultimately come to

This fact is slowly coming to the light in the case of the great

TONTINE COMPANIES. In order to "boom" their business they ceased to teach men the sacred duty of pro-tecting their families by life insurance, and began instead to show them estimates of the profits that might be made out of the forfeiture of protection. Their experience had shown that, in their companies, out of a thousand men of middle age taking policies, only about one-56,323,715 72; the smount outstanding being third would pay premiums for, say, 585,417,372 87. We believe them to be would die, but nearly six hundred of them would die, but nearly six hundred of them would lapse—give up paying. So they proposed that no one should have any dividends for, say twenty years, but pay his premiums in full; that if any one died he should get the tace of his policy, leaving behind all the dividends his policy had earned; and if any man lapsed—couldn't pay—he should forfeit all he had paid, both the dividends earned and the reserves on his policy; dends earned and the reserves on his policy; at the end of the twenty years those who had been lucky enough to live and pay through should divide up what the unlucky

ones had left. This was called "Tontine Insurance; this, or a modification of it, as to the amount forfeited, is now usually called "Investment

Insurance. It took mightily. The estimated profits were very large, and people did not realize, and perhaps some of them did not care, that the profit they might make was the loss of other men and of their families, and that in order to get a chance at it they had to risk their own money and the protection of their own families. The reckoning day was far off, and agents were tempted by tremendous commissions and by contracts that allowed of "advances" and "commuta-tions," by mortgaging the company's mar-gins of premiums for many years ahead. Business increased in the most brilliant manner; such increase became the one criterion of success. It was hard for plain conservatives to make head against the s the company gains age, if it keeps its swift rush. The glitter of big figures and at 11:30 a. m. Train i the rebates quite overbore such sober facts at 11 a. m. city time.

> enough they had to force the speed, and to force the speed they have had to burn their own cargo. They competed with each other to be. The 1892 settlements are at a nota-

siness of the Connecticat Mutual ble reduction from those of 1891, in certain

which most men go out, it they have been lucky enough to stry through.

The stability of our posiness is strikingly must be the mortgage on the future by way evidenced by these facts: Only one-quarter of "advances," &c., to come out of policy

of it is on men under age forty-four; another bolders. The managers of the great racers quarter is on men from forty-four to fifty-recognize this; and while in one breath they glorify themselves over their great volume of business, in the next they accuse each of compelling the other to raise the commissions to keep agents from being stolen, to enable them still to steal agents, stolen, to enable them still to steal agents, and to keep up the rebates. Each confesses the absolute necessity of reform, the last phase of which is the proposition to ask the Legislature of New York to interfere and forbid any of them to go beyond a fixed limit of amount at risk, so that no one can get ahead of the others.

What more startling suggestion can be made of the tremendous strain which they find themselves under, and of their own conscious inability to reform? It reminds one of the debauchee who asks to be put un-

one of the debauchee who asks to be put under restraint until he can recover sobriety and self-control

So the world learns again by slow and painful experience that the dull, plain truth is true and alone is abiding; and that the only thing in insurance worth paying for, and the only thing worth trying to get out of it, is insurance and nothing more. CONDITION OF THE COMPANY.

The real strength of the company is no fully stated in the figures of its assets and surplus, large as these are and certainly worth as they are their full face. On the one hand, our assets are conservatively valued; on the other, our liabilities are computed by a far stricter standard and at a much larger relative amount than is the ease in any other company. Our reserve liability on all business written since April, 1882, is computed on the assumption that we will earn only 3 per cent, interest, instead of 4 per cent., as is assumed by all other companies and by the several State Insurance Departments. We carry as a liability, therefore, in reserve for the future protection of our contracts, some \$600,000 more than any other company would do on their present basis, and more than the law requires; and this difference in our strength increases rapidly each year. When it is remembered that many of the contracts we make to-day will not mature for fifty, sixty, or even seventy years hence, the importance of basing them on a rate of interest that is certain to be earned all that time cannot be overestimated. Nor can the forecast of the chances of adverse change be made too early. It is a censeless satisfaction to us that this buttress was so early added to our structure and is already carrying so much of its bulk. We can look forward to

the future without anxiety, SUMMARY 1,048,430 66

Total receipts.....\$237,551,808 52 It has— Paid out for death losses and en-Paid out for dividends. Paid out for surrendered poli-20 556 128 64

Total paid policy holders ... \$151.650,761 83 20,845 555 34 7,847,690 48

Salance net assets, January 1, \$ 58,207,704 8 We ask attention to several notable features of this record. The company has already returned to its policy holders 89,85 per cent of all the premiums it has received from them; what it has returned to them and the net assets held to protect existing policies, aggregating \$209,858,535.88, exceed what it has received from them by \$41,194,-792.56; what it has returned to them, and what it holds for them in net assets alone, omitting \$1,530,685.07 that go to make up the total assets, are 124.3 per cent of what it has received from them; its receipts from investments are nearly three and one-half times its expense account, which is only 8.56 per cent of its total receipts; a record of usefulness, economy, conservatism and strength to which we challenge comparison.

Respectfully submitted. JACOB L. GREENE, President. Good Organs at Low Prices,

We have taken stock and find a number of good second-hand organs in store that must be sold. Pelobut organ, new case, at \$45. Sterling organ, high case, at \$35. Chicago Cottage organ, at \$35. Ithaca organ, high case, at \$40. Estey organ, high case, at \$75. Mason & Hamlin organ, high case, at \$50. Needham organ, fancy case, at \$55. Needham organ, walnut case, at \$60.

Burdett organ, walnut case, at \$25. And a number of others that will go at as equally low prices, as we must have the room they occupy. Come in at once and get a choice bargain. Open till 9 P. M. Saturday.

S. HAMILTON,
91 and 93 Fifth avenue.

Marriage I	deenses	Issued	Yesterday.
Name.			Residence.
Jacob Robde Katle Elsenheim	er		Midwa Midwa
William Bowma Louisa Gant	n		Pittsbur
T. Filibski,	waka		Pittsbur
Albert Stetck Annie Katina			Pittsbur
Charles Bunch Alice Robinson.			Braddoc
William C. Bake Jennie Brown	t	********	Pittsbur
Andrew Waskey Michaelina Boba	vickk		Pittsbur
Michael Josym Annie Gabul			Creighto
C. SUIVCE	ON Latte		

ble in THE DISPATCH to-morrow.

MARRIED.

McLEAN-LEE-On Thursday, February 11, 1892, at the residence of the bride's parents, Oakmont, by D. W. Townsend, D. D., assisted by Rev. F. R. Farrand, ROBERT C. MCLEAN and Miss ELIZABETH R. LEE. HOEVELER-MUNCHEN-At St. John's Church, Philadelphia, JOSEPH A. HOEVELER, of Pittsburg, to ELIZABETH ANNASTASIA MUNCHEN, of Philadelphia, Wednesday, February 10, 1892, high noon.

DIED.

BIGHAM-On January 20, 1892, at Winnipeg, Manitoba, Joet L. Eighan, in the 45th year of his age. Funeral from Union station on SATURDAY, February 13, at 9:30 A. M. Interment in Allegheny Cemetery.

BREADING—On Thursday, February 11, 1892, at 3 a. M., ELIZABETH EWING, widow of James E. Breading, in the 93d year of her Funeral services at her late residence, Emsworth, Pa., on Satuaday, February 13, at 11:30 a. m. Train leaves Allegheny station

BRIERLY - On Friday, February 12, 1892, at 5 A. M., MARY EXMA, daughter of Thomas and Elin Brierly, aged 12 years 3 months and 11 days.

DELICIOUS Flavoring

NATURAL FRUIT FLAVORS.

Vanilla -) Of perfect purity. Of great strength. Orange Economy in their use Almond Rose etc. Flavor as delicately and deliciously as the fresh fruit

township, Sarbath aptennoon, February 14, at 1:30 o'clock. CONNERS—At her residence, 351 Ohio street, Allegheny, on Friday, February 19, 1852, at 6,30 a. M. Mrs. LENA CONNERS, oldest daughter of Conrad Schmitt, aged 19 years, 3 months and 10 days. Notice of funeral later.

EILER—On Thursday, February 11, 1892, at 40 F. M. PAUL SCOTT, son of Edward and ennie Eiler, nee Scott, aged 3 years 8 nonths 2 days. Funeral from residence of parents, No. 2816

Sidney street, Southside, on Saturday at 2 P. M. Friends of the family are respectfully in-

EVANS—Suddenly, on Thursday at 11:20 A. M., ELMER ELISWORTH EVANS, aged 47 years and 6 months. Funeral from the residence of his fatherin-law, William Hageman, No. 30 Miller street, on Saturday, February 18, at 2 P. M. Memorial at Fulton Street Evangelical Church on Sunday at 3 P. M. Friends of the family are respectfully invited to attend. FENLON-At Binirsville, Pa., on Friday, February 12, 1892, at 7:40 r. M., Mrs. MARY FENLON.

FORRESTER-On Friday, February 12, 1892, at 10:15 a. M., EDWARD, son of Mary and the late James Forrester, aged 6 years and

Funeral from the family residence, corner Wylie avenue and Juniata street, on SATUR DAY (to-day), at 2 o'clock P. M. Friends of the family are respectfully invited to attend. GIBSON—At his residence, Clay street, Sharpsburg, Thursday, February II, 1892, at 10 A. M., HOMER J. GIBSON, in the 14th year of his age.

Funeral services on SUNDAY, February 16, 892, at 2 o'clock, at Grace Church. GREEN—February II, at 10:49 o'clock a. M GRORGE W. GRIEN, aged S years 5 months I lays, son of George M. and Rosa Green. Funeral from his parents' residence, No. 1842 Middle street, Sharpsburg, Saturday, February 13, at 2:30 o'clock P. M. Friends of the family requested to attend. 2 GUICE-On Friday, February 12, 1992, W. J. GUICE, aged 38 years. Funeral from late residence, Versailles ownship, Sunday, 2 P. M.

JOSENHANS—On Friday evening, February 12, 1892, at his residence, No. 19 Snyder street, Allegheny, George W. Josenhans, in his 39th year. Notice of funeral hereafter

KELLER—On Thursday, February II, 1892, at 0:40 r. M., JENNETTE KELLER, wife of Herman Keller, and mother of Keller Brothers, agod 49 years.

The funeral will take place from the residence of her husband, 5315 Butler street, on SENDAY, February 14, at 2 P. M. Friends of

the family are respectfully invited to at-KRINKS-On February 12, at 12:30, MAR-GARETT INCAZ KRINKS, daughter of Casper and Lindia Krinks, aged 4 years and 25 days. A bud the Gardener gave us,

A pure and lovely child: He gave it to our keeping To cherish undefiled. Just as that bud was opening Into the peep of day

Down came the Heavenly Gardener And took our child away. Funeral on SUNDAY at 2 P. M., from the parents' residence, 148 Main street, West End. Friends of the family are respectfully invited to attend.

LANE—At the residence of his son-in-law G. W. Shannon, Verona, Pa., on Friday, Feb-ruary 12, 1892 at 9 o'clock A. M., JEFFERSON LANE, in his 57th year. Funeral services at his late residence on UNDAY AFTERNOON at 4 o'clock. Interment private on Monday Morning at Lutheran Cemetery, Springdale.

LANZ-On Thursday, February 11, 1892, at 7:30 o'clock A. M., at the residence of her parents, Mr. and Mrs. John Selling, Lizzie, wife of George W. Lanz, in the 3th year of her age. Funeral services at the residence of her

parents, Woods' Run avenue, Allegheny, on SATURDAY at 2 P. M. Interment private. 2 LOWRIE—On Friday, February 12, 1892, at 210 A. M., LEONA, eldest daughter of Edwin and Emma Lowrie, aged 2 years and 5 months. Funeral from the parents' residence, 198 Beaver avenue, Allegheny, on Sunday, at 2

P. M. Friends of the family are respectfully MUELLER—On Thursday afternoon, February 11, Louis Mueller, at his residence, Ross township.

NEALON-On Thursday, at 9 o'clock A. M., Sadir, daughter of Martin and Ann Nealon, in her 18th year. PFIEFFER—At the family residence, Oakmont borough, February 11, 1892, at 1:30 F. M., JOHN MARTIN PRIEFFER, in the 67th year of

Funeral takes place on SUNDAY, February 14, 1892, at 1 P. M. Interment in St. Joseph's Cemetery, Verona, Pa. ROSS—At the family residence, No. 136 Caldwell street, Thursday, Fobruary II, at 8 P. N., CHARLES L. Ross, oldest son of John W. and E. X. Ross, and brother of Mrs. W. T. Taylor, aged 20 years, 10 months and 13 days. Funeral Sunday at 2 P. M. from Fifth Avenue M. E. Church. Friends of the family and members of Gas City Council No. 273., Jr. O. U. A. M., are respectfully invited to at

SHARP-Entered into rest Friday, February 12, 1892, at 5 a. M., GEORGE SHARP, in his 68th year. Funeral from his late residence, 127 North Highland avenue, East End, on Monday,

February 15, at 2 P. M. Friends of the family are respectfully invited to attend. SHOLES—Friday, February 12, at 225 P. M., at his residence, Glenfield, Pa., Theorhilus M. Sholes, in his 64th year. [Philadelphia and Denver papers please copy.]

STILLWAGON—On Thursday, February 11, 1892, at Ciaysville, Pa., at 9 p. M., Jane Stillwagon, mother of W. C. Stillwagon, aged 65 years 6 months. Funeral, this (Saturday) Monning at 10 o'clock, at Claysville, Pa.

VIELSACK-On Wednesday, February 10, 1892, TRESA VIRISACK, aged 70 years; also HELEN, daughter of Tresa Vielsack, aged 31 Interment at Johnstown on SATURDAY. Train leaves Union depot at 1 P. M.

WATKINS—On Friday, February 12, 1802, at 10:25 A. M., Mrs. Mary Watkins, at the residence of her son-in-law, John H. Barbour, Greenfield avenue, Pittsburg, in the 89th year of her age. ear of her age. Interment at Wheeling SUNDAY. WALTER-On Friday, February 12, 1892, at :30 P. M., JOSEPH WALTER, aged 20 years.

Funeral from the parents' residence, No. 49 Voegtly street, Allegheny, on SUNDAY, at 3 P. M. Friends of the family are respectfully invited to attend. WRIGHT-On Thursday, February 11, 1992 t 9:20 A. M., Mrs. Mary Wright, aged 70 YOUNG—At the residence of her son, Thomas M. Young, Plum township, on Thursday, February 11, 1892, at 2:30 P. M., ELIZABETH YOUNG, in her 92d year. Funeral on SATURDAY, February 13, 1892, at

11 a. M. Friends of the family are respectfully invited to attend. ZIMMER—At her home, 3248, Locust afreet, Philadelphia, on Monday. February 8, 1893, at 5 P. M., Mrs. Francisca Zimmer, in the 68th year of her age.

FLOWERS. (Telephone 1834.) BEN. L. ELLIOTT, The Fifth Avenue Florist. 38 Fifth avenu

WESTERN INSURANCE CO., OF PITTSBURG. 

Tutt's Tiny Pills e wishes. They cause in milate and nourish the body, give protite and develop flesh. Price, 25 posts. Exact size shown in border.

INS. CO. OF NORTH AMERICA. Assets, \$9,278,220 00.
Losses adjusted and paid by
WILLIAM L. JONES, 84 Fourth av.

D. L. ABER, D. D. S. Makes a specialty of the treatment, bleach ing, filling and crowning of the natural teeth, and guarantees satisfaction. Prices more reasonable than elsewhere. Office 210 Smithfield st., Pittsburg. del6-73-nws

THE PITTSBURG DISPATCH, SATURDAY, FEBRUARY 13,

BARGAINS.

> Commencing

on Monday,

February 15,

and closing

at 10 o'clock

of the follow-

ing Satur-

O. McClintock & Co.'s

CARPETS.

New Goods. Choice Patterns. But cannot show them.

For the rest of this month.

Bargains in Everything. CARPETS.

CURTAINS. LINOLEUM, Etc.

Tapestry Brussels we offer at 65c and desirable Furniture at an average reduction of 33 1-3 per GINNIFF & STEINERT.

These heavy reductions make this the buyer's greatest opportunity of the year, and at the same time compel us to make the Terms of Sale "Spot Cash and

All prices are in plain figures, so that "he who runs may read" and see if any want in the home furnishment can be supplied from these desirable bargains in

Delivery Before April 1st."

day night, we will offer almost

our entire stock of first-class

cent from regular prices.

Chamber Suites, Parlor Suites, Chiffoniers, Easy Chairs, Cheval Glasses, Upholstered Rockers, Ladies' Dressing Stands, Library Tables, Wardrobes, Leather Library Chairs, Sideboards,

Center Tables, China Cabinets. Book Cases, Buffets, Ladies' Writing Desks, Extension Tables, Dining Chairs.

N. B.—See in show-window sample of a 3-piece Chamber Suite of special good value and good finish, reduced during this

\$14 WITH ENGLISH DRESSER \$17 WITH FRENCH CHEVAL DRESSER

O.M'CLINTOCK&CO.

33 Fifth Ave.

EMBROIDERIES,

LACES.

Our new stock, embracing all of the latest novelties imported, is now complete, includ-ing a beautiful line of Narrow EMBROI-DERED EDGINGS and INSERTINGS, in extra fine work, for Infants' and Children's Clothing: also White Embroidered Flouncings for Skirt and Pillow-Case Trimming. DEMI-FLOUNCINGS with INSERTING to-match all of the above. HEMSTITCHED FLOUNC-INGS, plain and embroidered, 22 to 45 inches in width. ALL-OVER EMBROIDERY, revere

and tucked muslin for yokes.
In FINE WHITE GOODS we have French Nainsook, sheer, medium and heavy; Plain Nainsook, Sea Island Nainsook, Soft French Cambric, Masalia, India and Victoria Lawns, Barred and Striped Nainsook, Striped and Checked Indian Demity-all of the newest pattern. A new thing in the way of printed and embroidered Polkadot Swiss in Ecrn ground. Embroidered Sash Curtain Swiss Cotton Diaper, all widths.

It is very evident that ECRU LACES will be very much used this season for purposes to which lace are brought into use. We have especially beautiful lines in new styles of Guipure De Genes Ecru and Two Tone; or, more plainty speaking, white and Ecru combined. Patent Val, Patent Point and Oriental laces from narrow to Demi flouncings widths; Torchon and Medici laces and insertings, new patterns and all widths. Machine made linen, crochet edge by the piece, 25c to 75c a

In connection with our regular white goods department we beg to call your attention to the fact that we have a full line of White Muslins, Lonsdale and Berkley Cambric, Pillow Case and Sheeting Muslins-in al widths-and which we guarantee to sell at the very lowest prices. Out of town customers desiring lines of samples to select from will please notify us.

**HORNE & WARD** 41 Fifth Avenue.

**WE ARE STACKING** Rolls and Rolls

WE MUST ROOM

FAST

See the elegant assortment of

Limited,

WOOD STREET CARPET HOUSE, 305 WOOD ST.

NEW

## MINK, SABLE CAPES

17 inches long in back, pointed front, high shoulders and collar.

> \$25.00. NEW

## Astrakhan Mantles,

28 inches long, of the fine moire wave fur which is so choice and desirable, most comfortable shape, no binding, perfect fitting,

\$25.00.

ASTRAKHAN CAPES,

**NEW SHORT** 

\$15 and \$18 quality, at

\$6.50 and \$8.50. NEW LOT

BALTIC SEAL CAPES, \$12.50.

Other Cloak Room bargains that are worth seeing about.

BOGGS & BUHL,

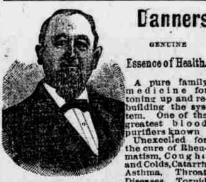
ALLEGHENY, PA.

IN TIMES PEACE PREPARE FOR

WAR."

Now, before housecleaning time approaches with all its unexpected needs, be prepared, and select while our goods are fresh and in order, and while our working people are

vated, Curtains cleaned, and new ones purchased from SHUMAN BROTHERS. Cor. Wood and Diamond.



A pure family medicine for toning up and rebuilding the system. One of the greatest blood purifiers known. Unexcelled for the cure of Rheumatism, Cought and Colds, Catarrh Asthma. Throat

Danners

GENUINE

The Danner Medicine Co.

DRESS

NEW ADVERTISEMENTS.

Are you interested in Dress Trimmings? We ask the question because we have just opened a new line of trimmings that

will challenge the admiration of the ladies. No greater variety has ever been displayed in this city, and as for prices-well, they're the lowest on record considering quality of the goods offered. Our assortment includes the latest novelties, and the most charming effects in color are spread out before you. Come and take a look through this department-its beauties cannot be described in cold type.

## PLEASE NOTE.

RIBBON FRINGES. Black and evening shades, \$1.25 to \$2.25 a yard. BLACK JET EDGINGS,

8c to \$2.50. IET ORNAMENTS,

and 75c.

25c to \$5 each. et Stomachers, Jet Collars, White Pearl Trimmings, Crystal Trimmings, 50c to \$2.50 a yard. Featherine Trimmings, 38c, 50c

New Silk and Jet Girdles, Cords and Gimps, all fashionable styles and colors. Tinsel Braids and Tinsel Cords, all widths, 1/4 to 2 inches.

New Point de Gene White and Ecru Oriental LACES. These are very fashionable. Prices, 10c to 50c a yard. New Demi Flounces, Chantilly and Guipure, 25c to \$1.25 a yard.

> Extraordinary bargains in Ladies' Wrappers, Flannel and Silk Waists.



510-518 MARKET ST.

**71/**EE'S BULLETIN.

Try our sweet Formosa Colong tea, worth 60c, now selling at 35c per 1b, or 3 1bs for \$1. I have another Oolong tea that I am now selling at 45c, well worth 75c. These two teas I will sell at the above prices for a little while just to bring trade. Grocers and tea dealers would do well to come and examine my stock and convince themselves that they can get as good value for their money here as anywhere. Do not forget my Celon Assam, sweetest in the world, at 50c per lb. I am now giving 5% lbs evaporated rasp berries for \$1. I am giving 19 lbs evaporated apricots for \$1: 20 lbs French currants for \$1; 12 lbs French prunes for \$1. Above all, you will be astonished when you hear that I sell pure white rock candy, all on string, a 5-1b box for 60c, 5c a box, cheaper than in any jobbing house. Grocers and confectioners' trade solicited. The very finest Four Crown figs, nothing finer, 2 lbs for 25c. The finest Jordon shell almonds at 50c per lb. Just re-ceived, another fresh supply of Momaja coffee. This inimitable blend is fast growing in favor with the connoisseur, and our calls in favor with the connoisseur, and our calls are daily increasing from those who have been paying much higher prices for other mixtures. If I chose I could fill up a column with names of Allegheny coffee drinkers testifying to the deliciousness of this coffee. Vancleef flour is still supreme

Once a customer for Vancleef always On Saturday, the 20th inst, I will sell a sack of Vancleef flour to anyone who will mention this ad for 10c less than the regular price. Send for Price List and order by mail.

JOSEPH M'KEE. \* 36 OHIO ST., Allegheny.

We offer you great not so rushed. Your new Shades, Sash Curtains, Draperies, Slip Covbargains for a few ers, etc. Have the old Chair or days; business LU suits in Cutaways Couch reupholstered, Mattress renoor Sacks and in all the latest

> PLAIDS, STRIPES, MIXED AND FANCY CHEVIOTS AND CASSIMERES.

Best value ever offered.

See our window display. A complete assortment of Trouserings at \$6 and \$8.

39 SIXTH ST.

Hotel Anderson Block.

NEW ADVERTISEMENTS MEN'S PANTS.

These are the reductions in prices of Men's Heavy Pants. We have more than we care to have at this time. They are not "out-of-date" patterns nor shop-worn, but new and genteel. You'll need a pair before the warmer weather comes, and here's the opportunity. Matchless bargains. Call

Twenty per cent cash discount on all Overcoats and Men's Suits means a good, big bargain for you, no matter what grade you buy \$5 for \$4, \$20 for \$16, and other

prices at the same rate. Some of the Men's and Boys' Spring Hats are in. Call and see them. They're "stun-

CLOTHIERS, TAILORS AND HATTERS. 161-163 Federal St., Allegheny,



18-inch long, in seal, \$45 and \$65. In Astrakhan, \$8 and \$10. In fine Sable, \$45. Monkey Cape, seal collar, \$17. Fine Sable Military Capes, full

pointed fronts.

length, \$70. French Beaver, \$15. Finest Martin, \$35. About half the price they were sold at in December.

PAULSON BROS.,



OUR SALE OF

Will be continued until Saturday,

We have supplied hundreds of ladies with ur beautiful loose front Seal Jackets this

\_\_\_ Is it because you do not want a Seal Jacket or have you not read our advertise-

Will be bargain days for Seal-Jackets. J.G.BENNETT&CO.

\_\_\_I tell you it will pay you to buy now, and pay you well.

Thursday, Friday and Saturday

Leading Hatters and Furriers, Cor. Wood Street and Fifth Avenue.

Kilta Photo Parlors, 516 Market Street. CABINETS, & PER DOZEN. one-haif life size crayon, handsomely med, \$5. No stairs to climb. Use the