the Scranton Tribune

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SCRANTON, SEPTEMBER 3, 1897. REPUBLICAN STATE TICKET.

State Treasurer-J. S. BEACOM, of Westmoreland, Auditor General-LEVI G. M'CAULEY, of Chester. Election day, November 8.

Resolved. That the platform adopted at the National convention of Democwithout reserve."-Plank Second in the Platform of the Lackawanna Democracy, adopted Aug. 24, 1897.

The New Home Rule Plan.

To Americans the new home rule scheme proposed by the English radithe interest of the insuring public we cals seems rational and in accordance with shrewd policy. This project goes under the title of "Home Rule All Around," and its main feature is the division of the parliamentary session into two periods. During the first per ied those members elected from Irish constituencies are to meet in Dublin for the consideration of measures touching Irish local affairs; the Welsh members are to sit for a similar purpose in Cardiff; the Scotch members in Edinburgh and the English members in Westminster. During the second period all these members will assemble in general session at Westminster for the consideration of broad imperial affairs and the ratification, amendment or rejection of the local measures reported from the fractional assemblies,

It may with some degree of truth be argued against this divisional proposition that since the power of final review is to be left to the imperial parliament sitting as at present, the net gain to the Irish, Scotch and Welsh peoples in its adoption would be limited to the sentimental advantage to each of having the semblance of a parliament of their own. That, however, is not inconsiderable, as was shown when the Welsh readily yielded allegiance to England upon the condition that the heir apparent to the English throne should be born in Wales and first adopted as its prince. But account must also be taken of the fact that should public opinion in the United Kingdom decisively ratify the proposed division, it would operate as a check upon the interference, save for good reasons, of parliament in whole with the work of the fractional parliaments and thereby assure to each constituent part of Great Britain and Ireland a fair degree of actual autonomy, subject to interruption only when inimical to the interests of the federation in gross,

This new scheme of home rule for all has not yet been presented in detail to the British electorate. How it will be received is therefore a matter of conjecture wholly. That the conservatives reason that it menaces their supremacy is assured from the outset, but can they involve it in ridicule before the people? Is it not cleverly designed to appeal to the growing democracy of over the party which seeks to obstruct it? These questions will in all likelihood be answered within the next few months.

Not in years have the streets of Scranton been so generally torn up as they are at present. But it is a good sign. It betokens progress. Every tearing up means some form of public improvement; therefore, don't get angry.

Life Insurance. Wherever the daily newspaper goes

there is interest in the subject of life insurance and life insurance companies. Of late there has been considerable discussion as to the propriety of insuring the lives of children, and we are glad to say that those who have investigated the subject are practically agreed that it is a wise precaution on the part of parents, and attended by no harmful results, inasmuch as the amount of insurance on a child's life is only about enough to cover the usual

funeral expenses.

The larger and more important matter now is the unnecessary, excessive costliness of this and every other form of so-called Industrial insurance. Its cost is nearly twice as much as it needs to be, and the excess is mainly due to the expensive method adopted for the be paid at the local office of the companies by the insured. If this plan should be generally adopted millions of dollars would be saved annually by the working people. It is estimated that not less than thirty millions of dollars of life insurance is carried in our city, on their own lives.

That there is room for improvement no doubt. Such a reformation as would would, if secured, be of immense bensfit to the policy holders and their famthe ability to afford a larger protestion to the family.

The practice of deferring the payment of dividends to policy holders for long periods does not appear to be in their interest and besides it furnishes an additional temptation to the managers to make an unwise use of the surplus so accumulated.

The percentage of expense in some of the larger companies is now double what it was fifteen years ago, and it should be less instead of more, because the volume of business is now more than double what it was then, having kept pace with the growth and progress of our country.

The actual expenses of the management of three companies last year fell out a little short of twenty-five millions of dollars, and one company has spent for the same purpose nearly twenty- weakened by age as to be frightened

three years. It need not be said that such a waste of the policy holders' money is discreditable to the managers. Happily there are many companies in which the conditions are better, but they are injured also by the competition and recklessness of such as are

trying only to be the biggest company. The mutual principle used to be in high favor, but it cannot be said to be would rather trust his interests in the hands of one hundred stockholders and to make the terms. twenty-five or thirty directors than in one or two officers entrenched behind the proxies of a majority of their members. It does not appear safe or wise to give a proxy to any one holding office in a mutual company, and it ought to be unlawful for an officer of any mutual company to receive or vote on a proxy. Such a reform would be in the interest of the members of all racy in 1896 be endorsed fully and mutual companies and would tend to economy in management expenses. Although the commissions paid to agents are probably higher than they ought to be, not one in ten secures even a fair income from his labor. The waste and extravagance to which we have alluded must be sought for elsewhere, and in

> hope the tremendous leak may be found and stopped. In the past the justification for the existence of what are called assessment | not long to live. life insurance companies was found in the fact that the regular companies charged such high rates as to bar out all except the rich. This is no longer true, as many companies now sell pure and simple life insurance at the lowest cost consistent with safety, which is but little more than half the old-fashioned life rates. The assessment company was always uncertain, and is always in danger of dying before the insured, and inasmuch as they have served their purpose they might as well go out of existence at the first favorable opportunity.

The subject of insurance is one the principles of which merit closer study than is commonly given to them by the average business man.

If there is a chance to submit the coal strike to arbitration on fair terms the men should by all means embrace it. The strike has progressed far enough and its continuance through obstinacy would inflict a serious loss upon the ommunity as well as upon the contestants.

A Mile Post in Civilization.

To every American who has viewed from an elevated standpoint the episode culminating in the resignation by Dr. E. B. Andrews of the presidency of Brown university, the action of the corporation of that institution on Wednesday in deciding, after much urging from leaders in American thought, to request Dr. Andrews to withdraw his resignation, is most welcome. It marks in perhaps a more beneficent manner than can for some time be thoroughly appreciated a long stride in American civilization-the stride from bigotry and intolerance to freedom of honest opinion. The inference from it is that persecution no longer, among men truly civilized, is regarded as the proper will oppose it for the shrewd party penalty for independence of belief and conviction, but rather the resort of

We are disposed to agree to the letter with our esteemed Canadian contemporary, the Toronto Globe, in its bethe English people and may it not bowl lief that this, in many ways unfortunate, incident will prove in the long run a great blessing to the country at large. "It means," adds the Globe, in an opinion to which we heartily subscribe. 'that the whole ideal and conception of the American educational system will be subjected to a most searching reexamination. Already there are signs of reaction. There has been too much specialization, too much employment of men simply because they were masters of one phase of a subject, regardless of their manhood and character; too much depersonalization in the relations of student and professor; in a word, too much commercialization. Mark Hopkins used to define a university as a log with a teacher at one end and a student at the other. The modern American university is a vast caravansary where the personal element is steadily growing weaker and the material stronger, while the intellectual finds itself more and more specialized and narrowed. Schools are for the purpose of producing men-rounded, developed, warm, feeling, personal men. The historic Williams college in Massachusetts has led the way by announcing that it will hereafter receive only a Hmited number of students, its aim being to produce more man rather than more men.

"It will be admitted that a preacher or teacher owes something to those collection of premiums. These should who pay his salary; and when his views change he ought to resign if the views of his constituency do not change with him. But the constituency of a great university is not local; it is world-wide, and without the utmost liberty of thought and expression no school can fulfill its high mission. In and we can readily believe that this a democracy the only thing that cansum is not more, but rather less, than not be spared is truth; and hence there it would be if stated exactly. Ten of must be absolute freedom of thought the foremost business men of our city and discussion. Truth alone is true, carry one-twentieth of this entire sum and rational discussion will always eventuate in truth. The loss to the church and to education arising from also in the methods generally adopted the suppression of free thought on the by the larger companies there can be part of their paid teachers is incalculable. If preachers and professors have be easily apparent to the managers any use it is to discover truth and lead the people into it. This means that they must be free to traverse received flies either in diminishing the annual opinions without prejudice to their outlay for this purpose or increasing standing. Instead of trimming their views to suit the prejudices or traditions of their constituency, they ought to endeavor to bring their constituency around. While this is beyond contradiction there is need of the utmost caution and delicacy of regard for the proprieties that must govern all Christian and civilized intercourse. Manhood is more than money. Truth is more pre-

cious than position." After the defeat of the bigots at Brown it is probable that these words. will be more fully appreciated by the community in general.

Day before yesterday the Providence Journal said: "The corporation of Brown university will today decide whether it is competent to manage its own affairs in an honorable and business-like manner or has become so

employes." Are we to ipfer, then, that it was scared into offering the olive branch to President Andrews?

The governor of Indiana, who is himself a farmer, advises wheat-growers to hold their wheat until they can get \$1.25 a bushel. To do that it would not be necessary to hold it long. Put bluntly, wheat is something that Europe sim-The sagacious business man ply must have, and they can get it nowhere save from America. It is our's

> The fuss which Colonel Conger, of Akron, O., is making because, according to his version, Mark Hanna, in 1889. refused to help Foraker is uncalled for. What if Mark did refuse? That was eight years ago. He has done a heap for Foraker, Ohlo and the entire Republican party since then.

The proposition of the Telephone ompany to base its charges in future upon actual service rendered seems on its face to be a sensible one for all concerned. But the company will please not make those charges too high,

Senator Wellington, of Maryland, now lives for the one purpose of "getting square" with those Republicans who recently exercised judgments of their own-a circumstance which indicates that in a political sense he has

If any part of the Klondike gold fields longs to Uncle Sam he should promptly take steps to enforce his title or else keep still. There has been a little too much gabble to the galleries on this

ice seems to be that it should not be nade to no possible purpose. The trouble with Eugene V. Debs is hat he neglects to intersperse some

hinking in his talking. Friends of Mr. Lenahan deny that he apologized at Reading for being thrown



Say! George, what kind of wheat has Legs! Wheat does not have legs. Where did you get that idea?

No. I saw in the paper yesterday that wheat jumped over a cent," now how ould it jump without legs-Z-z-z-ling.

Helio! Mary! Are the girls well today? have a conundrum for you, Mary.

What is the difference between a cloud and a candidate's pocket? Too deep! Give it up. Why, they say every cloud has a silver lining; but the silver lining of the candi-

date's pocket has generally disappeared before this time in the campaign. Z-z-z-ling.

MERELY A STRAW.

From the Commercial-Advertiser. A statement sent out by the treasury epartment based upon recent reports of the condition of national banks through-out the Union shows the following in-crease in the deposits of those institutions since May 14 last: Pacific coast states, \$2,100,000; western states, \$3,500,000; middle western states, \$6,500,000; eastern states, \$24,160,000, and New England states, \$9,29,-90. These figures are significant for two easons. They demonstrate that the in-rease in the deposits of western banks as kept pace relatively to population th the increase in the deposits of banks the older states, and furthermore, the crease in the deposits of western banks has occurred in a period when the crops were only beginnig to be moved. Moreover, the figures in question refer to only numerous in the west as they are in the east. They take no account of the in-crease of deposits in state, savings and private banks, and they afford no indicaion of the amount of mortgages and other forms of private indebtedness that as been cancelled. The same treasury tement shows that a large part of th eserve of national banks consists of gold dn, the "country" banks alone being redited with \$55,650,000 of this kind of ney. It is not necessary to dwell upon he meaning of such figures. They tell heir own story more cloquently than words could do. They prove what has en said scores of times of late, that all ctions and all classes are enjoying the enefits of the era of prosperity and of newed confidence which set in with the It remains for the American people to use wisely the splendid opportunities which have opened for them.

AN UNDERSTUDY.

The devil's hoofs were muddy-With sleep his eyes were dim le sought an understudy To play his part for him, Whilst he took rest and washed and Within his palace grim.

Although I am expected To need a treathing space No duty is neglected
Till some one fills my place,
And works," quoth he, "such ill for me
That evil graws apace,"

There was a plous woman Who dwelt bereath the sun, n willing service no man Did more than she had done; She strove to preach, to train and teach And counsel every one.

She clothed the poor and needs In suitable attire; She nursed the sick and seedy And raised them from the mire; No godly work she seemed to shirk No pleasure to desire.

Yet lightened she her labors (So called) of Christian love stories of her neighbors Too subtle to disprove, She roared as sweet, this dame discreet

the cheered each dry committee With tales of absent folk. And let nor truth nor pity Impair her little joke, Till loves were solled and lives yere spoiled By every word she spoke.

With talk her tasks begulling. She blackered people's names, Nor dreamed that such reviling Annulied her saintly claims And turned to naught the good (According to St. James).

The devil saw the matron, And merrily cried he: 'I'm proud to be the patron Of gossips such as she! Whilst I lie still she'll work my will And be my deputy." —Ellen Fowler in London Speaker.

Are Busier Than

From the Providence Journal,

The census report, just issued, on the number of persons at work in the United States in 1890 comes rather late; but, as a matter of record and comparison, if not of contemporary importance, it is of interest, confirming as it does some common impressions regarding the industri-al conditions of the country and bringing out some facts that are not, per-haps, generally known. It shows, for ex-ample, that there is truth in the assertion that Americans are pre-eminently a nation of workers and that the propor-tion of idlers is smaller here than in any other part of the civilized world. The proportion of workers to population has, indeed, been steadily increasing of late years. In 1870, according to the census figures, 32.43 per cent, of the American people were engaged in gainful occupations; in 1890 the proportion was 38.31. Put in another form, that means that at the former date 324 persons out of a thousand were working for pay and that at the latter date the number was 383 out of a thousand, an increase of 39 per thousand.

Exact figures from other countries this subject are not at hand, but it is safe to say that any comparison along that line would be favorable to us. Certhat line would be favorable to us. Certainly, not only in the aggregate but in proportion to the population, there are more people working in the United States now than ever before in our history. The somewhat common belief that the number of idlers and tramps is increasing among us is not borne out by the ascertained facts. The increase in the proportion of workers is in large part due to the fact that a great many women who had previously done no gainful work have of late crowded into the ful work have of late crowded into the trades and professions, either because they desire greater independence or because the necessities of their families require that all the members of them shall labor to support them. The struggle for Mr. Ritter's idea of a political sacriexistence has become greater and more intense; and the revealed willingness of the American people to respond to the greater demands made upon them is one reason for that immense and rapidly in-creasing wealth of the country which astonishes the European statisticians.

The women workers have, of course increased more rapidly, relatively, than the male. In 1879 of the women over ten years of age 14.14 per cent, were at work; in 1890 the proportion was 16.97 per cent. During the same period the number of all persons, both male and female, over ten years of age who were employed in-creased from 44.3 per cent. to 47.95 per ent. That is, the gain of women work ers per thousand was 38, while the gain of all workers, of the classes considered, was 36 per thousand. Notwithstanding his increase of women workers, however here was still in 1890 only one woman working to five men, so that what we are pleased to call the weaker sex is still very far from full equality in the

Turning to the classification of work ers by industries, we find interesting evi-dences of the economic changes that have been going on in the country. In the earlier days the proportion of Ameri-can workers who were engaged in agriculture was far greater than the propor tion engaged in any other industry; is still remains greater, but the difference is less. Thus in 1820, out of a total of 2,492,640 workers in the whole country, the number engaged in agriculture was 2,070,646, or 85 per cent. Then we were, obviously, very nearly a parely agricul-tural people. By 1840 our industries had become somewhat diversified, and though the total number of agricultural work-ers had increased to 3.719,957 their proportion to the total number of worker of the country had fallen to 78 per cent. In 1870 the proportion was 49 per cent. In 1880 it was 46 per cent., and in 1890 it was 30 per cent.

Perhaps not everybody fully realizes that, notwithstanding the extraordinary development during recent years in man ufactures, trade and transportation, more people still get their living directly from the soil of the United States than from any other source. As things are now going, however, that will hardly be true, it would seem, when the next census is taken in 1900. In the twenty years prior to 1890 the number of agricultural workers increased only 47 per cent. while in the ten years between 1880 and 1890 the number of persons engaged in manu-factures increased 112 per cent. In the same decade the number in the profes-sions multiplied three fold, which is explansition enough of why these lines of employment are overcrowded. On the other hand, the number engaged in personal and demestic service has barely kept pace with the growth of population. An explanation of the so-called "servan problem" and a suggestion of some of the most serious of our social and econ omic questions is in that fact,

TIME TO ACT. From the Philadelphia Times. The civilized nations of the world have or more than two years permitted Spai o glut her vengeance upon the people of luba. Their homes have been burned, their fields laid waste, their citizens, me women and children, brutally murdered and with more than 200,000 Spanish soldiers not a single great battle has been fought and nothing done to vindicate Spanish authority beyond the most atrocious abuses of every instinct of human-ity. Systematic starvation has been de-vised with studied cruelty to be inflicted upon thousands of people in particu-lar communities, and innocent and guilty have been imprisoned and mur dered without pretense of anything ap-proaching a fair trial, of those suspected f sympathy with the insurgents. For more than two years Spain has written this fiendish and bloody chapter in Cuba, where not one-tenth of all the residents sympathize with the parent government. It is no longer war between Spain and Cuba. It is simply a war of extermination; a war of murder, of pillage, of plunder, of desolation, and throughout this whole war the Cuban government has maintained itself as its capital without even an attempt on the part of the immense armies of Spain to in Cuba, where not one-tenth of all th part of the immense armies of Spain to disperse the civil authorities.

The time has come when the civilized nations of the world cannot be hele guiltless for the fiendish atrocities per

JUDGE WILLARD'S RESIGNA. TION.

From the Philadelphia Press. The resignation of Hon. Edward, N. Willard, of Scranton, from the Superior court has been foreshadowed and will create therefore no surprise. The pay of a Superior court judge, \$7,500 a year, falls far short of the carning capacity of a law-yer of Judge Willard's ability and reputation, while the dismitty and consideration which goes with the position probably do not compensate Judge Willard for the inconvenience and discomfert of her the inconvenience and discomfort of hav ing to shift his residence five times year as the court moves its sitting from Philadelphia to Pittsburg, Williamsport, Harrieburg and Scranton, Judge Willard is not the first lawyer to discover that the honor of being a judge does not in every case compensate for the limitations which the ermine imposes upon the wearer.

NOT YET IN THE RACE.

From the Wilkes-Barre Times. The Scranton Tribune assumes from the fact that the Luzerne county Repub-lican convention incorporated in its platform a resolution favoring Hon. John Leisenring for the gubernatorial nomin-ation next year that Mr. Leisenring has formally announced his candidacy. Such, however, is not the case. Although it is generally understood that he will, if nothing occurs to change his present purposes make an effort to secure the honor. Mr. Leisenring has not announced that such is his intention.

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