#### OLD WAYNE COMPANY AND ITS ADJUSTOR

SOME OF THEIR DOINGS ARE AIRED IN CRIMINAL COURT.

On Three Policies Aggregating \$12,000 the Claimants Received \$119.75-State Insurance Commissioner Gets After F. L. Hammer, Who Effected These Settlements, and Had Him Arraigned Before Judge Gunster Yesterday-Cases Against W. J. Tracey Now Passed.

The very questionable operations of the notorious Old Wayne Insurance company, of Indianapolis, Indiana, were given an airing in court yesterday in the trial of one of its representatives, F. L. Hammer, on the

charge of violating the insurance laws. The company never as much as appiled for a license in this city, ye! went ahead transacting business as it it had received authorization from the Insurance commissioner and had paid its license fee, Last summer Insurance Commissioner Lambett received complaints of the Old Wayne company's operations from all over the state and through his chief clerk, Barton D. Evans, caused prosecutions to commenced against the representa tives in a number of counties, Lacka-wanna among them.

Efforts were made to indict the local agents hereabouts, but through the crookedness, apathy or misconception of the grand jury which passed upon the cases the bills were ignored, except as to Hammer,

He is, or represents himself to be a member of the bar of Van Wert, Ohio, and claims that he was simply employ ed by the company to adjust claims that had arisen in this locality. He came to this city last March, put up at the Faurot House and proceeded to do his adjusting.

#### STYLE OF BUSINESS.

A few sample bricks of his style of adjusting were displayed on the witand John Rielly carried a \$4,000 policy for twenty-seven months on the life of Mrs. Alice Moran. They made their sent the prescribed proofs of death to the home office. They were referred Hammer and waited upon him at the Faurot house. He coolly told the that they could not collect anything but the company out of the goodness of its heart would give them \$100 as settlement in full. They refused to accent any such compromise and went away indignant.

Later they went back to make anoth er effort and were told that on second onsideration the company felt it would be stretching its munificence to the breaking point if it gave them more than \$75, and if they were wise they would accept this offer before the company's goodness of heart suffered another contraction. They accented the \$75 and the other \$5,975 they took out

Fred Linde, of Archbald, beggared Fred Lunge, of Archbald, beggared himself for many moons paying premiums on the \$4,000 policy on a man named Healey, whom even the elec-

tion contest people would not challenge for age. In time the local papers chronicled "the sympathy of the community" for the family of the insured. Linde sent in his claim and was re-ferred to Mr. Hammer. Mr. Hammer informed him that owing to this and that and the other thing the company had concluded that it would not pay the full amount of the claim, but to avoid litigation and preserve the company's jealousy guarded reputation for fairness he could have \$19.75 if he would be good. He took it after recovering consciousness.

JENNINGS' EXPERIENCE.

John J. Jennings, of Wyoming aveue tried to collect \$4,000 on a policy on Bridget Jennings, his grandmother. Pursuant to directions from the company's home office he called on Mr. Hammer at the Faurot house and was offered \$100 in full settlement of his claim. He indignantly spurned the offer. Hammer told him the offer would hold good for three days. On the third day he returned to the Faurot house resolved upon taking the \$100. Hammer was not to be found and Mr. Jenniings never got the hundred. He had paid in several hundred dollars in pre-

Thomas Mahon, of Scranton, and P. H. Eurns, of Dickson City, were testifed to as being agents of the com-

There were three counts in the indictment against Hammer: Acting as agent, acting as insurance broker and advertising himself as agent of an unauthorized insurance company.

Vosburg & Dawson, counsel for Hammer, contended that he was not an agent or broker within the meaning of the act, but simply an adjustor, engaged to adjudicate between the company and the claimants, Court sustained them in this and took the first two counts from the consideration a

the jury. third count quashed on the ground that there was no evidence of the cor porate existence of the company and as the act was framed solely to cover incorporated companies no conviction ould be had under the act in this case District Attorney Jones, however, met this with a certificate from Governor James A. Mount, of Indiana, showing that the company was incorporated unness stand yesterday. Patrick Rutledge | der the laws of that state. Hammer offered no testimony in defense but relied solely upon his lawyers being able to clear him on technical grounds. payments regularly, and when she died The case went to the jury just before adjournment

#### THE PENALTY.

penalty under the third count is fire of \$1,000. In the first two counts nes and imprisonment are prescribed. Michael Yutscoe, of Throop, was convicted of the theft of H. W. Bellman's The jury recommended extreme

An acquittal was returned in the cov ase from Peckville in which Joseph Gallagher was charged by Mr James Kearney with stealing a cow. Patrick Farrell was convicted at the last term of court of assisting Kenny in the theft. Kenny escaped through the absence of the commonwealth's principal witness and the fact that he set up good alibi.

Not guilty but pay the costs was the verdict in the assault and battery case of Tally Jones, of Taylor against Joseph Antol.

Scranton Store-124-126 Wyoming Ave.

There is life and animation in our grand centre

show window. The window trimmer has again

plied his trade there with good results. A more gen-

teel Christmas window was never before evolved

than this one. A sea of snowy white handkerchiefs

in the midst of which lurches the most beautiful of

steam yachts loaded down by dolldom in all its glory.

Quite interesting, too, from a mechanical point of view.

But this is merely by the way. The REAL hand-kerchief show is in the interior of the store—on the

counters—in the shelving and on the fixtures. By

far more interesting than the other if you have a

Christmas gift in mind. This show is mechanical,

too-that is the prices are. They are mechanically

low, the same as everything else in the store and

constitute the most fascinating feature of the whole

Men's Initial pure linen Handkerchiefs, real value 35c, special . 25c

Ladies' Embroidered Handkerchiefs, 15c grade, special....10c

Ladies' Embroidered Handkerchiels, 25c grade, special .....15c

Books for

exhibition. For instance—this week:

very ornamen-

tal cover stamp-

ed in gold;

Scott, Stevenson,

Every variety of

One of the

biggest favor-

children of all ages.

Illustrated Bound in cloth,

about one hundred and twenty titles by such well known

authors as Dumas, Haw-

Hughes, Kipling, Barrie, etc.,

published at 50c. At a spec-

twenty cents

Books toy boks here-for

Nursery rhymes, fairy tales,

stories of travel and adven-

5c. to 9oc.

holiday

volumes

thorne,

ial bargain for

Chatterbox

Now, a show of

handkerchiefs

The case against William Lyons and John Nealon is on trial before Judge

Edwards. The defendants are charged GREAT INTEREST with assaulting and attempting to rob Thomas Ruddy, on Luzerne street, on the evening of the fourth of June last Ruddy testified that as he was cross ing the bridge on Luzerne street he was approached by Nealon and Lyons who asked him for tobacco. As he was about to leave one of them said that "he might have something else," and then threw a piece of cinder striking him on the head. Ruddy then started up Luzerne street when he was struck by several stones thrown by the de fendants, one of which knocked him down and broke his collar bone. His pockets were then rifled, after which he became unconscious, Attorneys Mc-Ginley and Fitzsimmons represented the defendants, and John M. Harris,

the prosecutor. KELLY AGAINST WOELKERS. In the assault and battery case of Patrick Kelly against John Woelkers, the jury put two-thirds of the costs on the defendant and one-third on the prosecutor. In the assault and battery case of Ellen Kilker against Richard Fleming the prosecutrix was directed to pay two-thirds of the costs, and the defendants one-third.

The six embezzlement cases against W. J. Tracey were nol-prossed, on motion of his attorney, George M. Watson. The prosecutor averred that set-tlement had been made with them by the defendent's friends and this, coupled with the circumstances calling for elemency, moved the district attorney to recommend and the court to accept a nol pros. Tracey converted to his own use \$7,000 in checks representing loans made to local parties by a foreign building and loan association of which he was agent.

#### LOCAL INSTITUTE.

Then they endeavored to have the Held at Blakely by the Teachers of That Part of the County. Those Who Participated in It.

> The following report of the local institute at Blakely on Saturday is contributed by Miss Pertha G. Williams, the secretary:

The first institute of the Third district, held at the Blakely High school, Dec. 10, was called to order by the chairman, Miss C. A. Kenyon, at 2 o'clock.
After the opening song, "The Star
Spangled Banner," the audience listened
to a very interesting address on "Nature Study," by Prof. R. N. Davis, of
the Dunmore High school. The address was exceedingly practical. Prof. Davis closed his address by giving Darwin's theory in regard to the nectaries of plants being probed by insects having a tongue correspondingly long and cited the finding of a flower in Mada-gascar having a nectary eleven inches in length, which did not disprove the theory, as an insect having as long a

ongue was afterwards discovered. he audience was next entertained the recitation, "Mother's Cooking for Christmas Company," which was deasingly recited by Olla Rogers, Fol-lowing the recitation, Mrs. J. E. Williams, president of the W. C. T. U., in a few neat remarks introduced Mrs. Downing, of Scranton, who, after ad-dressing the teachers as co-workers and giving an eulogy on Frances E. Willard,

Superintendent Howell, of Scranton, not being present, Prof. F. H. Greene, showed much thou at and research up-on the part of the speaker.

The next number was a vocal solo by rendered and listened to with much deasure. Superintendent J. C. Taylor eing called upon for his address on Child Study, begged permission to "Child Study, begged permission to substitute "Teaching Reading in Our Public Schools." Reading is the foun-dation upon which we build. The teach-ing of reading may be divided into thought-getting and expression; the first governs the second; expression is but the giving out of what is in the mind. All methods are but parts of the method; follow the natural, rely-ing upon the principle which links the unknown with the known. Teach sep-arate words, after a vocabulary has been acquired teach the letters, follow-

The Pollard synthetic method is beng taught in the Wilkes-Barre schools with great success, a child of ten having a thorough knowledge of phonics, Prepare the reading lesson the previous day: insist upon expression. The reason for monotonous reading is the ne-glect of expression in the work of the first and second years. Superintendent Taylor's address was followed by "Lasca," recited with much pathos by

Miss Grace Winchell.

The session was closed with an excellent chorus by the High school girls.

The next institute will be held at Price-Bertha G. Williams, Secretary.

### CREIN FELL DEAD.

He Was Being Assisted Into the Lackawanna Hospital.

A man fell dead as he was being as sisted into the Lackawanna hospital yesterday morning. He was Martin rein, unmarried, of 433 Palm avenue Crein was afflicted with dropsy. He was taken from his home to the hospital in an ambulance. An attendant was assisting him through the doorway when he sank to the floor and died at once. He resided with his sister, Mrs. Thomas McNeal.

#### SPORTING NOTES.

John B. Day, ex-president of the New York base ball club, has been made manager for next season and it is announced that the club is willing to sell Pitchers Rusie and Meekin and Second Baseman Gleason.

club Saturday night.

DR. VON STAN'S PINEAPPLE TAB-LFTS—A gentle tonic that increases the gastric juices, regulate the bowels, as-sists Nature in digesting the food, which gives nutriment that makes good rich blood and nerve force, builds up the broken walls that disease has bombarded, forces the enemies of health to capitul late and sue for a truce. 25 cents. Solv by Matthews Bros. and W. T. Clark.—80.

#### The Difference.

From Puck.
Little Elmer—"Pa, what is the difference between to 'differ with' and 'differ from?" Professor Broadhead-"Weil, my son or mother differs with me occasion out I differ from hor; whenever a differ noe arises I get up and go."

CASTORIA The Kind You Have Always Bought IN ROLLER POLO

IT IS THE LEADING INDOOR SPORT OF NEW ENGLAND.

There Is a National League Composed of Professionals and an Amateur League-Many of the Prominent Base Ball Men of That Part of the Country Are Interested in the Sport-Base Ball Outlook in New England-Future of the Hartford Club Is Uncertain.

pecial Correspondence of The Tribure Hartford, Conn., Dec. 13,-The unpreedented interest in roller throughout the New England states brings to mind the days of yore when the great rivalry existed between the famous Arcadian and Lackawanna polo teams in Scranton, and suggests a revival of the sport in Pennsylvania, and with such a prospect in view, a former Scrantonian takes the liberty of en-lightening The Tribune's readers of his observations along these lines. The National Polo league is to New England sports what the National Base Ball league is to followers of the great national outdoor game, and from present indications bids fair to outrival anything in the line of indoor sports. So successful has the game became in Connecticut, Massachusetts and Maine that its interest has now been extended into New York and New Jersey, and before another season clapses it would not be surprising if the Keystone state would fall in line and become an important factor in this most fascinating

The National League is comprised of Providence, Hartford, Springfield, Waterburg, New Haven, Meriden and New Britain, and there is a league in Maine, another in southern Massachusetts and another in southern Connecticut, while the American Association of Roller Poloists comprises New York, Brooklyn, Jersey City, Newark and other towns along the Atlantic seaboard. The players are all professionals, signed and reserved under a national agreement the same as base ball players and receive very munificent salaries for their work. Each team plays according to schedule, and two and three games a week are played in each city

THE AMATEUR LEAGUES. Amateur leagues are also in existence in each city, and each professional game is preceded by an exciting contest between teams from these organizations. The game is played in three fifteen-minute periods, and some of the most scientific juggling and passing imaginable is indulged in during a game. The contests are also fraught with more or less roughness on the part of some players, whose science in that direction is heralded with delight from

many of the patrons. The games are attended by from 1.00 to 3,000 spectators usually, and the most intense interest is manifested. In this city the promoters have recent ly thrown open to the public one of the finest buildings in New England for inented a fine portrait of that esti-de woman to the Blakely High 2,500, and it is a common occurrence to see the structure crowded with men and women who take great delight in of Clark's Green, was called upon for his address on "Geology." The subject perts on wheels. The players are men of geology was admirably handled and of much experience, and probably the most distinguished artist of them all is "Tom" Cotter, the captain of the Hartford team, whose experience dates bar a dozen years or more.

Other prominent personages in the game are "Jimmy" Canavan, the well known second baseman of the Providence Eastern League base ball club; "Bidy" Murray, manager of the above named club; "Hobe" Whiting, manager of the Pawtucket ball club of the New England league, and Referees "Billy" Lush and "Tominy" Leahy, two well known base ballists. Each team is composed of five regular players and a substitute, whose positions are those of rushes, half-back, center and goal The American association, recently ganized, is not identified with the National league, but is fostered by such well known men as "Billy" Barnie "Jack" Chapman and others, whose purpose is to secure National league players from the "protected" teams Thus far their efforts have not been successful.

DEVOTE MUCH SPACE TO IT. The newspapers devote many col imns of space to the games, and great rivalry exists between the different clubs. The percentages are figured by the games won and lost, and each club has its official scorers and timekeep ers. The indications point to a general revival of the sport in many states, and in a few years the sport-loving people of Scranton will recall the memorable days of ther favorite teams ad undoubtedly have the pleasure of witnessing many exciting contests such as they were wont to do in days gone by, The same manifest interest in boxing is apparent here as in Scranton and the uppermost topic of conversation hereabouts is the approaching ing contest between "Tommy" Ryan, of Syracuse, and "Dick" O'Brien, of Lewiston, Me., which takes place at the Coliseum next Friday evening They are matched to fight twenty-five rounds for the middleweight championship at 158 pounds. The preliminary will be between "Sammy" Myers and "Tom" Gunning at catchweights. Sam Austin, of the Police Gazette, will referee. A decision will be rendered in the big "go" and the winner will receive a purse of \$2,500.

In case the referee is unable to de termine which man has the better of Frank Bartley, of Binghamton, and the fight after twenty-five rounds, if "Joe" Youngs, of Buffalo, fought a six it lasts that long, the referee will order round draw before the Chicago Athletic a sufficient number of additional rounds to determine who shall receive the decision. Both men are now here and training for the contest. Special trains will be run from New York and Boston to enable the patrons of the sport to witness the contest. The Charter Oak Athletic club has charge of the affair.

#### GOOD ATTRACTIONS.

Patrons of the theatre here are aforded excellent opportunities for witnessing many of the great metropolitan auccesses, owing to the number of attractions that are presented in New York and Boston houses, and which make Hartford a half-way stopping point hither and thither. During the past week, Anna Held, with "The French Maid" company, including Charles Biglow, the famous comedian gave two performances here, and Camille D'Arville and Joseph O'Meara, in "The Highwayman," supported by the original Broadway Theatre company, gave two performances here on Saturday last. The company opened in New York this week and gave their three hundredth performance. The coming

New York last winter. William Faver-

be represented in the Atlantic League of Base Ball clubs next season, it will not be out of place to remark that they will undoubtedly take Hartford's place in the Atlantic league. An effort is being made to place a team represent-ing Hartford in the Eastern league next season, and Manager Roach, of last season's Hartford team, has been here for several days negotiating with interested persons. Overtures have been made to the players who own the Hartford franchise to withdraw from the Atlantic league, and it is said that Newark has already done so, President Barrows, of the Atlantic league, denies the latter rumor, and says that both Scranton and Wilkes-Rarre will be admitted to the Atlantic league.

ARE EXPECTED HERE. "Jake" Moose and "Tim" Murnane, of the New England league, are expected here in a few days to induce local capitalists into a scheme to have Hartford represented in the New England league, but President Barrows is anxious to control the local team in the Atlantic league and has made an offer for the players' interest in the club. His offer was only \$400, which was refused, but Manager Roach expects to complete a deal within a few days for the sale of the club, and it is probable that a number of last season's players will again wear Hartford uniforms, but not in the Atlantic league. At all events, Scranton will have base ball and in a league that is almost as fast as the Eastern league.

William Raymond Hughes.

#### NEW SCHEDULE OF PRICES

Contained in a Circular Issued by the Postoffice Department-It Is of Much Interest to Business Men.

A new order of the postoffice department reducing the cost of stamped envelopes is a matter of much interest to business men and others whose yearly postal expense is no small item. The new schedule goes into effect

Jan. 1. Under the old schedule of prices the 2-cent No. 5 envelope white, 2½ by 5 5-16 inches, the kind most generally used, cost \$21.80 per thousand; under the new schedule the price is \$21.20. The same comparison of 1-cent stamped envelopes shows the old price to be \$11.80 and the new price \$11.20,

Information concerning the reduction is given in the following extracts from a copy of the instructions recently received at the Scranton postoffice: A new contract for supplying the de

partment with embossed stamped envelopes for four years, beginning January 1, 1899, greatly reduces their cost to the public from that date. \* \* The following changes have been adopted: No third quality envelopes will here after be made, except the No. 6 gummed, for circulars, and No. newspaper wrapper; second quality No 13 is added, and this, as well as the first quality, will be issued in one-cent and two-cent denominations: No. 14, heretofore of the first quality only, will be made also in the second quality, two cent denomination.

All the first and second quality, and the No. 6 and 12 stamped envelopes and newspaper wrappers on hand, will be kept for sale at the January 1, 1899 schedule prices, on and after that date The new schedule reduces the prices of all this stamped paper, except the No. (one-cent and two-cent wrappers). the price of which is not changed.

Except the No. 6 and No. 12 (ungummed envelopes and the newspaper wrappers), all third quality envelopes will be withdrawn from sale January 1, 1899. \* \* \* The few Columbian stamped envelopes yet in the hands of postmasters will be retained for sale at their original prices. The third quality envelopes mentioned \* \* as with drawn from sale, will be held by post-masters until they are directed by special letter, or by a circular in the Postal Guide, how to dispose of them. \* Third quality special-request envelopes in postmasters' hands for general office sales will be included with the ordinary envelopes to be withdrawn from sale. \* \* \* All requisitions for stamped envelopes reaching the department after December 20 will be filled and charged after January 1, 1899. \*

# McMUNN'S

.s a preparation of the Drug by which its injurious effects are removed, while the valuable medicinal properties are retained. It possesses all the sedative, anodyne and anti-spasmodic powers of Opium, but produces no sickness of the stymach, no vomiting, no costiveness, no hezdache. In acute nervous disorders it is an invaluable remedy, and is recommended by the best physicians.

FERRETT, Agent, 372 Pearl St., New York.

# New York last winter. William Faversham is the leading man, and the production will be given here with all its original scenic effects. In view of the fact that Scranton will be represented in the Atlantic League

THE GREATEST DISCOVERY OF THE AGE.

> Relief Given at Once. A Cure Is Certain

Science Has **Triumphed** 

Catarrh, Asthma, Bronchitis and All Throat and Lung Diseases Can Be Cured.

COME AND SEE IT. COME AND TRY IT

ast Aside All O her Medicines and Treatments for 24 Hours and Give This New System a Trial.

In recommending this inhaler to the public we feel that we are performing a conscientious duty, and believe it will be the means of relleving much suffering and saving many lives. We do not wish to impress the public with the idea that this treatment will cure Consumption in advanced stages, but we do affirm that it will not only cure Colds, Coughs and Catarrh, but that it will also prevent Consumption, providing the lungs have not become too far consumed by disease. It goes to the inflamed and diseased parts that cannot be reached by medicine taken into the stomach.

It permeates every air passage.

And at once destroys the disease germs.
It cures through medicated and vitalized air.
It enables you to secure a complete inhalation of antiseptics, it is an invigorating tonic to the vital forces.
You are not confined to the mere edor of a remedy.
You obtain the remedy itself applied direct to the ailment.
A remedy which soothes, heals and invigorates.
It positively cures Catarrh and diseases of the nasal organs, It saves you distant journeys in search of health.
It enables you to cure yourself at home,
It is a powerful yet harmless antiseptic.
It is as easy to breathe as the common air.
It renders unnecessary any cutting, burning or cauterizing,
It destroys at once the bacilli of broughits and consumption.
Its application is not in the least disagreeable.
It is the most rational treatment known,
It enables you to save big doctor's fees.
It is the most rational treatment known,
It enables you to break up a cold.
It makes you feel like a new person.

FOR SALE BY ALL DRUGGISTS, PRICE, WITH EVERYTHING COMPLETE, \$1.00.

### MUNYON'S HOMOEOPATHIC REMEDIES.

This company has prepared separate specifics for all diseases, which are sold by all druggists. Each remedy is so labeled there can be no mistake. With them every mother can become the family doctor.

Munyon says I will guarantee that my Rheumatism Cure will cure rheumatism Munyon says I win guarantee that my Rheumatism Cure will cure rheumatism in a few hours; that my Dyspepsia Cure will cure any case of indigestion or stomache trothe; that 50 per cent. of Kidney complaints, including Bright's Disease, can be cured with my Kidney Cure; that my Catarrh Cure will cure catarrh of the head, throat and stomach, no matter how chronic or long standing; that nervous affections and diseases of the heart are controlled and cured by my Nervo and Heart Cure; that my Cold Cure will break up any form of cold in a few hours.

57 cures for 57 allments. Every druggist solls them—mostly 25 cents a vial.

TREATMENT BY MAIL.

Write Prof. Munyon for advice, which is ABSOLUTELY FREE. The most obsticate cases successfully treated in strictest confidence. "Guide to Health" FREE.

Munyon's H. H. R. Co., 1505 Arch Street, Philadelphia.

"GREAT SNAP" 217 Lack. Shoe Sale.

This big sale comes in the nick of time for holiday shop-

pers. HOLIDAY SLIPPERS, special low price this month, From 49c Up.

\$2.50 Men's Welt Shoes, \$1.98

A Splendid Winter Shoe. All our large stock of winter goods at cut rates. Several hundred pairs of Misses' Shoes, 11 to 2, light or heavy, at 98 Cents.

These goods are worth from \$1.25 to \$1.50.

Standard Shoe Store,

HANDIEST STORE IN THE CITY. **\*** 

Avenus.

# FOX, The Bird Man

214 Wyoming Avenue,

SCRANTON, PA.

Importer and exporter of Foreign and Domestic Birds. Pet Animals, Seeds, Cages, Gold Fish, Aquaria Supplies, Mocking Birds and Ferrets.

## Night Singing Canaries a Specialty

Just the proper thing for a Xmas gift. Don't forget the number-214 Wyoming avenue.

Birds ordered now will be kept until called for. delivered free of charge.

week the Empire Theatre Stock company will present "The Conquerors," which had such a phenomenal run in OUR GUARANTEE BIRD STORE GUARANTEES.

Give us a call

ites with the children. Full of new stories, new poems, etc. Regular price here at all timesboard coverproval by the young folks-Henty books for boys and the Vassar series for girls. Both here at our customary low prices:

Henry books are 29c. Vassar Series 35c.

boys and girls tions in par-

never fail to meet with ap-

Two edi-

ticular that

This quotation is not a special one for a day. The books are yours at the price any time you may choose to call-and as many of them as you may want.

Special Hent y In a fine holiday edition illuminated dark blue binding-illustrated throughout and finely gotten up.

Published at 75c. forty-five cents

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