

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 applied for a license in this city, yet went ahead transacting business as if it had received authorization from the state and through its chief clerk, Barton D. Evans, caused prosecutions to be commenced against the representatives in a number of counties, Lackawanna among them.

Efforts were made to indict the local agents here 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 employed by the company to adjust claims that had arisen in this locality. He came to this city last March, put up at the Faurst House and proceeded to do his adjusting.

STYLE OF BUSINESS. A few sample bricks of his style of adjusting were displayed on the witness stand yesterday. Patrick Rutledge and John Kelly carried a \$4,000 policy for twenty-seven months on the life of Mrs. Alice Moran. They made their payments regularly, and when she died sent the prescribed proofs of death to the home office. They were referred to Hammer and waited upon him at the Faurst house. He coolly told them 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 accept any such compromise and went away indignant.

Later they went back to make another effort and were told that an second consideration 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 accepted the \$75 and the other \$25 they took out in swear words.

Fred Linde, of Archbald, bequeathed Fred Lunan, of Archbald, bequeathed himself for many months 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 referred 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 avenue, 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 Faurst 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 Faurst house resolved upon taking the \$100. Jennings never got the hundred. He had paid in several hundred dollars in premiums.

Thomas Mahon, of Scranton, and P. H. Burns, of Dickson City, were testified to as being agents of the company. 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.

Voshurg & 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 adjust claims between the company and the claimants. Court sustained them in this and took the first two counts from the consideration of the jury.

Then they endeavored to have the third count quashed on the ground that there was no evidence of the corporate existence of the company and as the act was framed solely to cover incorporated companies no conviction could 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 under 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. The case went to the jury just before adjournment.

THE PENALTY. The penalty under the third count is a fine of \$1,000. In the first two counts fines and imprisonment are prescribed. Michael Voshurg, of Throon, was convicted of the theft of H. W. Bellman's watch. The jury recommended extreme mercy.

An acquittal was returned in the case against 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 Kearney in the theft. Kearney escaped through the absence of the commonwealth's principal witness and the fact that he set up a good alibi.

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

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

Edwards. The defendants are charged 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 crossing 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 defendants, one of which knocked him down and broke his collar bone. His pockets were then rifled, after which he became unconscious. Attorneys McGinley and Fitzsimmons represented the defendants, and John M. Harris, the prosecutor.

KELLY AGAINST WOLKERS. In the assault and battery case of Patrick Kelly against John Wolkers, 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 prosecutor was directed to pay two-thirds of the costs, and the defendant one-third.

The six embezzlement cases against W. J. Tracey were not pressed, on motion of his attorney, George M. Watson. The prosecutor averred that settlement had been made with them by the defendants' friends and this, coupled with the circumstances calling for clemency, moved the district attorney to recommend and the court to accept a nolo pro. Tracey converted to his own use \$7,000 in checks representing loans made to him by the Foreman building and loan association of which he was agent.

LOCAL INSTITUTE. 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 Bertha G. Williams, the secretary:

The first institute of the Third district, held at the Blakely High school, Dec. 11, was called to order by the principal, 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 a practical 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 Madras which has eleven inches in length, which did not disprove the theory, as an insect having as long a tongue was afterwards discovered by the recitation, "Mother's Cooking for Christmas Company," which was pleasingly recited by Olla Rogers. The audience was next entertained by the recitation, "Mother's Cooking for Christmas Company," which was pleasingly recited by Olla Rogers.

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Superintendent Howell, of Scranton, not being present, Prof. P. H. Greene, of Clark's Green, was called upon for his address on the subject of geology was admirably handled and showed much thought and research upon the part of the speaker.

GREAT INTEREST 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.

Special Correspondence of The Tribune. Hartford, Conn., Dec. 13.--The unprecedented interest in roller polo 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, namely the liberty of enlightening 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 game, and from present indications bids fair to out rival anything in the line of indoor sports. So successful has the game become in Connecticut, Massachusetts and Maine that its interest has now been extended into New York and New Jersey, and before another season elapses it would not be surprising if the Keystone state would fall in line and become an important factor in this most fascinating sport.

The National League is comprised of Providence, Hartford, Springfield, Waterbury, 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 same is played in three fifteen-minute periods, and some of the most exciting and most interesting 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 1,000 to 2,000 spectators usually, and the most intense interest is manifested. In this city the promoters have recently thrown open to the public one of the finest buildings in New England for indoor sports, and the capacity of 2,500, and it is a common occurrence to see the structure crowded with men and women who take great delight in following the movements of the experts on wheels. The players are men of much experience, and probably the most distinguished list of them all, "Tom" Cotter, the captain of the Hartford team, whose experience dates back a dozen years or more.

Other prominent personages in the game are "Jimmy" Canavan, the well known second baseman of the Connecticut Eastern League base ball club; "Billy" Murray, manager of the above named club; "Hobe" Whiting, manager of the Pawtucket ball club of the New England league, and Referee "Billy" Lahey, of the Hartford team, well known base ballist. 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 organized, is being organized by the National league, and 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, and their efforts have not been unavailing.

DEVOTE MUCH SPACE TO IT. The newspapers devote many columns 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 timekeepers. The indication to the 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 their favorite teams ad undoubtedly have the pleasure of witnessing many exciting contests such as 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 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 rounds will be held in the best of the fight after twenty-five rounds if it lasts that long, the referee will order 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 afforded excellent opportunities for witnessing many of the great metropolitan successes, 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 Monday last. The company opened in New York this week and gave their three hundredth performance. The coming week the Empire Theatre Stock company will present "The Conquerors," which had such a phenomenal run in

MUNYON'S INHALER

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. Last Aside All Other 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 relieving 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, preventing the lungs from becoming too far consumed by disease, and 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 odor 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 positively cures diseases of the throat and lungs. 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 bronchitis and consumption. Its application is not in the least disagreeable. Its use is followed immediately by a sense of relief. 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 in a few hours; that my Dyspepsia Cure will cure any case of indigestion or stomach trouble; that 90 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 Nervous and Heart Cure; that my Cold Cure will break up any form of cold in a few hours, 27 cures for 57 ailments. Every druggist sells them--most of them 25 cents a vial.

TREATMENT BY MAIL. Write Prof. Munyon for advice, which is ABSOLUTELY FREE. The most elaborate cases successfully treated in strictest confidence. "Guide to Health" FREE. Munyon's H. H. R. Co., 1505 Arch Street, Philadelphia.

217 Lack. "GREAT SNAP" Shoe Sale. Avenue. This big sale comes in the nick of time for holiday shoppers. 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. 217 LACKA AVE.

McMUNN'S ELIXIR OF OPIUM. A preparation of the Drug by which its injurious effects are removed, while the valuable medicinal properties are retained. It is a powerful and reliable remedy for all cases of opium addiction, and is recommended by the best physicians.

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

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. Goods delivered free of charge.

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Store Open Evenings Until Christmas. THE LEADER. Scranton Store--124-126 Wyoming Ave.

Now, a show of handkerchiefs

There is life and animation in our grand centre show window. The window trimmer has again filled his trade there with good results. A more genteel 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 dollodom in all its glory. Quite interesting, too, from a mechanical point of view.

But this is merely by the way. The REAL handkerchief 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 exhibition. For instance--this week:

- Ladies' Initial Handkerchiefs, special value.....10c
Ladies' and Gents' Initial Handkerchiefs, 35c grade, special.25c
Men's Initial pure linen Handkerchiefs, real value 35c, special....25c
Ladies' Embroidered Handkerchiefs, 15c grade, special....10c
Ladies' Embroidered Handkerchiefs, 25c grade, special....15c

Illustrated Bound in cloth, very ornamental cover stamped in gold; about one hundred and twenty titles by such well known authors as Dumas, Hawthorne, Scott, Stevenson, Hughes, Kipling, Barrie, etc., published at 50c. At a special bargain for twenty cents

Books for boys and girls. Two editions in particular that never fail to meet with approval by the young folks--Henty books for boys and the Vassar series for girls. Both here at our customary low prices: Henty books are 29c. Vassar Series 35c. 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 Henty in a fine holiday edition illuminated dark blue binding--illustrated throughout and finely gotten up. Published at 75c. forty-five cents

Lebeck & Corin. Every variety of toy books here--for children of all ages. Nursery rhymes, fairy tales, stories of travel and adventure. 5c. to 90c. Chatterbox One of the biggest favorites with the children. Full of new stories, new poems, etc. Regular price here at all times--board cover--ninety cents

CREIN FELL DEAD. He Was Being Assisted Into the Lackawanna Hospital. A man fell dead as he was being assisted into the Lackawanna hospital yesterday morning. He was Martin Crein, unmarried, of 413 Palm avenue.

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 Rustie and Meekin and Second Baseman Gleason.

DR. VON STAN'S PINEAPPLE TABLETS--A gentle tonic that increases the gastric juices, regulate the bowels, assist Nature in digesting the food, which gives nutrition that makes good rich blood and nerve force, builds up the broken walls that disease has bombarded, forces the energies of heart, lungs, and late and sue for a trace. 25 cents. Sold by Matthews Bros. and W. T. Clark--50.

CASTORIA For Infants and Children. The Kind You Have Always Bought. Bears the Signature of J. C. Watson