STRICTER WATCH ON INSURANCE METHODS

[Concluded from Page 1.]

was ordered, and it was discovered that insurance had been written in a number of uniteensed companies, and warrants were sworn out by an employee of the department against several of the brokers or agents who had violated the law, which resulted in convictions. As a consequence of these convictions an unusually large number of agents made applications for brokers' heenses and paid their fees, while several foreign insurance comwhile several foreign insurance companies, which had heretofere evaded the laws of the state and avoided the plication and came into the state to do business legitimately.

FOREIGN SWINDLERS. Another result of this supervision has been the large failing off of the business done by worthless companies from other states. When an agent is brought face to face with the fact that a would reveal that policies had been written in illegal companies, and the department was relentless to punish it requires very tempting inducements on the part of such companies to procure an agent to place policies with them. This itself is an immense ad-vantage to the insuring public in protection against frauds. The insured, in nine times out of ten, takes the word of an agent as to the standing of an insuring company, and where the agent is dishonest the insured finds himself after a fire without property or indem-

Incidentally this has also resulted in on mercase in the revenues of the state by bringing in taxes on excess lines of insurance as provided for un-der the Act of April 26, 1887. The num-ber of applications for excess insurance was annually less than a dozen, but since the developments of the Pitts-burg fire, this number has largely increased, as the brokers will not take the risk of placing excess lines in unlicensed companies without the property owners making due application for such excess, and paying the 6 per tax upon the premium as pro-

ENFORCING THE LAW. Even licensed companies from other states were not averse to doing business in a way to avoid the payment of proper fees and taxes in this This fact had been known to the department, but the remedy was not so apparent. Finally, at the in-stigation of the department, an agent residing in New Jersey, was arrested in Northampton county. Pennsylvania, for uoing business in Pennsylvania without a license. The companies for which he did business were all prominent, all licensed to do business in this state, but in no case returning any premiums on the policies written by this agent. The result of this arrest was that over a sozen leading companies each promptly sent in a list of twelve or more agents who resided outside of the borders of the state. and who did most of their business in Pennsylvania. These applications for licenses were promptly followed by supplementary reports of premiums, which the companies naiveannounced had been overlooked for various causes. One company, after ter making a report of several hundred dollars of premiums received at the New Jersey agency, subsequently made a report of over seven thousand dollars premiums received through a New York agent, which agent was arrested in Pennsylvania some time after the arrest of the New Jersey man, and for the same reason. These arrests, and the fact that the department has the companies under strict surveillance. has resulted in a neat increase in taxes which will be more manifest in the future. It is also a severe blow to outside agents who have been writing business in the state without pay-In one case recently, where sylvania property by a New York firm of brokers, the attention of the insur-ing company was called to the fact that said agents had not been certified here, when the company promptly disavowed it rather than face the pen-

EXPOSING FRAUDS.

There are a number of alleged brokers in New York and Chicago who are constantly flooding this state with long lists of companies and offering double commissions to agents for any business. Not one in a hundred of these companies is worth anything, and the agents or managers of them have no ntention whatever of paying losses Some months ago the question was asked of the department as to the standing of the Atlas Fire Insurance company, or Columbia, S. C., and the Interior Fire Insurance company, West Virginia, both fraudulent. led to the arrest of the Pennsylvania agent who had placed the policies, when it was found that the companies e part of a number represented Frank W. Anthony, of Brooklyn. N. Y. This man had been a notorious violater of the law, and as it seemed almost impossible to get him into the clutches of the Pennsylvania courts, an appeal was made to the postoffice department of the United States to ounish him for fraudulent use of the mails. This resulted in the arrest of Anthony, his indictment by grand jury, and his being held for trial under \$10,-

The department also discovered that several life insurance companies doing business in the state were really not they claimed to be, but were liable to taxation, the result being that several thousand dollars of back taxes were collected, and taxes on their pre-miums will be collected in the future. Another source of revenue has been found in giving vitality to an act no previously enforced, requiring agents assessment life companies to have

ertificates of authority.

A number of mutual fire insurance companies which claim the right to issue cash policies under their charters have been compelled to pay the fees required by law to the state, and their cases reported to the auditor general for settlement of taxes on their gross premiums in accordance with the deision of the Supreme court in the case Commonwealth vs. Lycoming Valley Mutual Fire Insurance com-

A ROAST ON LACKAWANNA.

During the year a number of com-plaints have reached the department regard to unpaid claims by the Old Wayne Mutual Life association, of In-sianapolis, Indiana. This company has never been licensed to do business this department, has no authority operate in Pennsylvania, and from all reports it is a company organized to do business under the plan of what is known as the "graveyard" policy. In some of its classes it does not insure parties under sixty years of age. In the coal regions of Pennsylvania it has done a very large business, the inducements held out by the company to pursuade people to insure the lives of old persons being too great to be withstood. Warrants were sworn out for the arrest of a number of agents, the proof of their having transacted usiness being perfectly plain, yet in Lackawanna county in each case where the agent was a resident of the county. grand jury ignored the bill, although a true bill was found in the case of an officer of the company, who which case is not yet up for trial. The fast Smith, who really turns out to

department has made every effort to bring the parties doing this business to justice. The plan is very alluring to many people, who think that by the payment of a small sum, they will receive a large one from the company, but in every instance they find themselves cheated after the manner who go to buy counterfelt of sharpers. The shrewd wordmoney of sharpers. The shrewd word-ing of the policy of the company would deprive the parties of their expected return even if they could get a standing in the courts.

LEGISLATION NEEDED. The whole fabric of insurance legislation greatly needs revision. Much of the existing law is in conflict with itself, and in some particulars with egislation under other titles, as in the matter of licenses, for illustration. The Act of 1873, creating the in grance department, makes it unlawful for any city, county or municipality to impose r collect any license fees or tax from insurance companies or their agents authorized to transact business under that Act. The Act of 1889, for the gov-ernment of cities of the third class, authorizes such cities to collect a liense fee from insurance agents, and in some of said cities such fee is ex-The confusion which such a condition of the laws must necessarily resate could not, of course, have been niended by the legislative authority.

The Act of 1870, to prohibit the issue unauthorized podcies of insurance, constitutionanty of which Act has been declared by the Supreme court should be extended to include life, accident, credit indemnity, marine and in-land insurance. The Act of 1870 has had the wholesome effect of protecting the state from the Presponsible Lloyds Fire Insurance associations, and the people ought to be equally safeguarded in the matter of every other kind of

ASSESSMENT COMPANIES. The present statutes relating to the organization and conduct of assessent. life, and accident companies are entirely inadequate to the existing requirements. The character of the as-sessment business has wholly changed in recent years. It is no longer regarded as practicable to conduct an assessment company on the basis contemplated by our laws, that of making assessments upon surviving members to pay death losses. It has become the practice of all these companies, so far as my experience goes, to accept level premium, and in most instances t is a premium so small as not to be safe amount, even if a proper proportion of it were carried as a serve, to protect the maturing obligations of the company. As a matter of fact our present laws not only do not require a reserve, but distinctly say distinctly say that a reserve is not necessary. The assumed security of these companies is in their power to make assessments, and although it is ordinarily represented to the insured at the time his risk is solicited that vitable under the low rate of premlum usually taken that sconer or lat-er there must be assessments, and that means, in the case of a large percentpay an amount in addition to that alndy collected by the company, and the loss of their insurance. As the policies of these companies have no fixed value, the loss is a total one when the member draps out. If these companies are to be permitted to accept a level premium. It seems to me that it will be necessary to require them to keep a reserve, and that the laws shall give the supervising authority of the state the power to insist that a pre-mium shall be taken which will be sufficient to meet the future requirements o the company; also that their pol-icles be valued on the same basis as

those of legal reserve companies. CONCERNING MUTUALS.

The law relating to the organization and conduct of mutual fire insurance mpanies also needs radical revision. These companies have had a pretty thorough overhauling and sifting in the last two or three years by the deing fees or reporting premiums for partment, and the danger to the insured public in the speculative and irresponsible mutuals is not what it was several years ago. These companies ought not to be permitted to operate outside of the state where it is difficult, and in many instances impossible to collect assessments from their members. It would indeed as had been recommended in a recent report of this department, be wisdom to confine their operations within a limited territory. It was obviously the inten-tion of the law authorizing the organization of these companies that they should provide merely for neighborhood insurance, not intended to operate over an extended territory, and not intend-ed as a means of making money for a

few officers. These are some of the most aggracated defects of the present laws, but t required but little experience to convince any one of the necessity of revision throughout. Such revision cannot be made by a commission com-posed of those who are ignorant of the technicalities of insurance, whether they be members of the legislature or not. A competent revision could be made only by a commission com-posed of those entirely familiar with the subject, who ought to represent the various systems of insurance, and the attorney general of the commonvealth and the insurance commission-r obviously should be members of such commission. I am confident if the legslature would take action intelligently in this direction, that a system of insurance legislation would result that would assure far greater protection to e people, making it less difficult for the department to eradicate fraud, and less annoying to the reputable corporations, which the commonwealth

IN THE PLAY HOUSES.

The Herrmanns.

A novel entertainment comes to the Lyceum today, performances, afternoon and evening, in the form of magic as given by the prince of magicians Herrmann, "Variety has been said to be the spice of life," therefore the entertainment should be doubly welcome as it has been quite sometime since an entertainment of this kind has been given in this city. "Herrmann" has always been a name identified with the master of this form of amusement Leon Herrmann, the nephew of the late Alexander, who has by his marvelous skill succeeded to the fame of the Herrmann following will appear in this city for the first time today. Leon is not the only Herrmann who entertains you, for Adelaide, the widow of the late Alexander, also performs many feats of legerdemain. For many years the constant companion of the Great Herrmann, she has acquired many of his most famous tricks, besides inventing some of her own. Adclaide Herrmann is the only known prestidagitatrice in the world, and as such has created no end of favorable comment. She will also be seen in her famous dances, which are a most remarkable combination of poetic mo-

tion and brilliant color effects. The Byron's Tonight.

At the Academy at today's Christmas matines will be seen Oliver Byron. Kate Byron and the famous company was a non-resident and who has since been convicted. The grand jury evidently thought that the insuring of lives was in the light of a gamble which was perfectly legitimate. Later a warrant was sworn out for the acres: a suprure Lord Alfonso Mountstead-

be a grocer's clerk in disguise, and they successfully fool each other and when the deceit is discovered the fun is uproarious. A large number of singing and dancing acts are introduced by specially engaged vaudeville entertainers, while the scenery and costumes are all new and handsome. The company will be at the Academy for three days.

"The Highwayman."

DeKoven and Smith's latest comic opera success, "The Highwayman," will be seen for the first time here Tuesday evening, Jan. 3, at the Lyceum. The new effort of the versatile collaborators is said to equal in merit their last success, "Robin Hood," and in it both the librettists and composer are credited with having done their best work. The Broadway Theatre Opera. company, headed by Miss Camille D'Arville, which presents the opera, was organized by Andrew A. McCormick, the manager of the Broadway company of that play house, and the principals and chorus were selected from the best of tyric material.

At the Gaiety.

The "Sporty Widows" will hold forth at the Galety for three days commencing matinee today in two jolly extravaganzas which are said to be both unique and remarkable. The scenery is magnificent, and the costumes have been designed with a view to display the sylphlike forms of the wearers. There will be a special Christmas matinee today, Monday, Dec. 26th, which seats are now on sale for both the matinee and evening performances, No increase in the prices for the holi-

MOORE JURY DISAGREES.

The Lady with Hypnotic Eyes Will Have a New Trial.

New York, Dec. 25,-After twentyfour hours' deliberation the jury in the Fayne Strahan Moore robbery trial falled to render a verdict and reported the fact of their disagreement to Reorder Goff at 10.15 o'clock this morning and were discharged. The jury were locked up at 2 o'clock this morning. It was rumored at that time that they stood nine for conviction and three for acquittal, and it was also rumored, though it cannot be authoritatively stated, that at the conclusion the jury stood seven for conviction and five acquittal. All night long the twelve men argued, sending out communications twice, to find out the according penalty and also to state they could not agree. Recorder Goff then locked them up and at 9 o'clock this morning they went to breakfast, the foreman sending word to Recorder Goff that they could not reach an agreement and that they were utterly worn out.

Recorder Coff came to the court house ar 10.15 o'clock and immediately sent for the jury and discharged them with The recorder remanded the defendant until Tuesday morning at 10.39 'clock, when, after a recess until then, the date of a new trial will be set. The risoner was taken back to the tombs

THE PLAGUE IN ENGLAND.

Sufferer from the Dread Indian Disease Landed at Plymouth.

Plymouth, England, Dec. 25 .- On the arrival here this evening of the British steamer Golconda, from Calcutta, Nov. 19, via Mediterranean ports, for London, it was reported that there was a case of bubonic plague on board, the patient being one of the cabin passengers, an officer in the India company's service who was coming home

ease the day after the steamer left Marseilles, and he was isolated as soon as the nature of his disease was learned. He was landed here.

Upon being taken ashore the sufferer was conveyed to the floating hospital.

RUMORS FROM PARIS.

A Military Coup Alleged to Be Planned for Wednesday.

London, Dec. 25 .- The Paris correpondent of The Weekly Sun asserts that he has knowledge of a military coup planned for Wednesday next, but does not give the names of those involved or details of the plot.

The Sunday Special's correspondent in Paris hints at similar knowledge. adding that the court of cassation on Thursday will give judgment against Dreyfus. The judges, the correspondent avers, yielding to the government's plea of "raison d'etat," do not dare to pronounce a decision which would result in the downfall of the republic.

WILLIAM SLACK RETURNS.

Supposed to Have Been Drowned in the Delaware River.

Trenton, N. J., Dec. 25.-Architect William M. Slack, who was supposed to have been drowned in the Delaware river about two months ago by the upsetting of his boat near White Hill, eturned to his home today,

Slack's whereabouts had been known to his friends for some time, and it is said he was in an institution for mental treatment. No other explanation other than this was given for his disappearance. His domestic relations were pleasant, and he had no financial troubles other than his business was not particularly prosperous. Slack is now with his wife and children.

THE MARKETS.

Scranton Board of Trade Exchange

on Par of 100.	ıs	Based
STOCKS. Seranton & Pittston Trac. Co. First National Bank Eimhurst Boulevard Seranton Savings Prink Scranton Packing Co Lacka, Iron & Steel Co Third National Fank Throop Novelty Mfg. Co	\$00 235 25 385	20 100 55
Scranton Railway Co Dime Dep. & Dis. Bank Economy Light Heat & Pow- er Company Scranton Illuminating, Heat	25 165	45
& Power Company Scranton Forging Co Traders' National Bank Lacka Lumber Co Lack, Trust & Safe Dep. Co.	130 130 150	150 150
Moosic Mountain Coal Co Scranton Paint Co Clark & Snover Co., Com Clark & Snover Co., Pr	400 125	80
BONDS. Scranton Pass. Rallway, first mortgage, due 1920. People's Street Rallway, first	115	***
mortgage, due 1518	115	200

Philadelphia Grain and Produce.

The People's Exchange.

POPULAR CLEARING HOUSE for the Benefit of All Who Have Houses to Rent, Real Estate or Other Property to Sell or Exchange, or Who Want Situations or Help-These Small Advertisements Cost One Cent a Word, Six Insertions for Five Cents a Word-Except Situations Wanted, Which Are Inserted Free.

FOR RENT

FOR RENT-LESK ROOM OR SHARE of offices second floor front, Coal Exchange. Call at room 15.

FOR RENT - SECOND FLOOR, 701 Quincy

FOR SALE

DESIRABLE LOTS ON COLFAX AVEnue. For particulars address Box : Scranton, Pa.

FOR SALE-SIX PER CENT, SEMI-AN-nual gold purchase bonds for sale. No state tax. Glit edge in every particular, Full information cheerfully given. 601 and 602 Mears Building.

FOR SALE-A FIRST CLASS PIANO at a very low price; it must be sold. at a very low price; it must Address P. O. Box 247, Scranton.

FOR SALE-TEN R-I-P-A-N-S FOR cents at druggists. One gives relief

FURNISHED ROOMS.

LARGE FURNISHED FRONT ROOM for rent in private family. Address F. Z., Tribune office. FOR RENT-PLEASANT FURNISHED

rooms; conveniences, Rooms from \$1 up. 522 Mulberry street. POLITICAL.

I HEREBY ANNOUNCE MYSELF AS A candidate for the office of City Controller. Subject to the Republican primary election. JOSEPH ANSLEY, JR.

REAL ESTATE.

FOR SALE-MY RESIDENCE AT 235
Colfax avenue; just completed. All
modern improvements. Hardwood finish,
sanitary plumbing, electric lights, etc.
Price reasonable. Address Frank T.
Okell, 220 Broadway, New York city.

SCALP TREATMENT.

MRS. L. T. KELLER, SCALP TREAT-ment, 50c.; shampooing, 50c.; facility ment, 50c.; shampooing, 50c.; facial massage, manicuring, 25c.; chiropody, 50l Quincy.

CITY SCAVENGER

A.B. BRIGGS CLEANS PRIVY VAULTS and cess pools; no odor. Improv-pumps used. A. BRIGGS, Proprietor Leave orders 1100 North Main avenu or Elcke's drug store, corner Adams and Mulberry. Telephone 6040.

AGENTS WANTED. AGENT'S SELLERS-A FULL LINE, including Famous Glass Lamp Burner, Secure territory now, Monarch Novelty Co., Minneapolis, Minn,

AGENTS-MAGIC SWAN 15C. WON-derful Ball 10c.; greatest selling novel-ties; the two postpaid 15c. C. N. Co., Chi-

MISCELLANEOUS.

SAXONIA BUST AND THIGH DEVEL-oper. At all drug stores and Baby

LEGAL.

OFFICE OF SIMPSON & WATKINS. Scranton, Pa., Dec. 22, 1898. Notice is hereby given that in accordance with the provisions of the mortgage of The Lookout Coal Company to the County Savings Bank and Trust Company. Trus-tee, that bonds of the said Coal Company, numbered 125, 122, 48, 18 and 14 have been designated by lot this day for redemption, and will be redeemed at par and interest presentation at the The sufferer was attacked by the dis- Bank and Trust Company. ceases on the above numbered bonds on nt Lookout Coal Company

By C. D SIMPSON, Treasurer,

do, prints, sie. Eggs-Steady: fresh, near do, prints, 24c. Eggs—Steady; fresh, near-by, 27c.; do, western, 29c.; do, southwest-ern, 25c.; do, southern, 25c. Cheese—Firm, Refined Sugars—Unchanged. Cotton— Steady, Tallow—Dull; city prime, in barreis, 25c.; dark, do, 33c.; cakes, 4c.; grease, 2335c.; dark, do, 33c.; cakes, 4c.; grease, 2345c., as to color. Live Poultry—Steady; fowls, 6a74c.; old roosters, 5a54c.; spring chickens, 6a7c.; ducks, 7a8c.; gesse, 7a8c.; turkeys, 3a16c. Dressed Poultry—Un-changed; fowls, choice, 845c.; do, fair to good, 7a8c.; old roosters, 6c.; spring chick-ens, western choice, large, 3a16c.; do, fair to good, 7a8c.; turkeys, choice, 11a12c.; do, to good, 7a8c.; turkeys, choice, 1hal2c.; do. fair to good, \$a19c.; ducks, 7a8c.

Chicago Grain Market.

Chicago, Dec. 24.—Receipts of cattle were even smaller than usual on Satur Cheago, Dec. 28.—Receipts of cattic were even smaller than usual on Saturday and the market was almost entirely a nominal one. Yesterday's prices prevailed in the few transactions recorded. Buyers of hogs took hold briskly at advances of alloc. Hogs sold at an extreme range of \$3.23.65 for the poorest to the best, largely at \$3.46a3.90. The late market was weak and lower, and some hogs, for which \$3.60 was bid early sold for 3.52½. Packers are counting in liberal receipts next Monday. Too few sheep and lambs were received to make a market and prices were pretty much nominal. Sheep sold at \$2a2.50 for the poorest to \$4 a4.25 for the best. Yearling sheep were quoted at \$4a.45 and lambs sold at \$1.50a.4 for common up to \$5a3.10 for choice lambs. Receipts—Cattle, 100 head; hogs, 17.00 head; sheep, 1.00 head.

Philadelphia Live Stock Market.

Philadelphia Live Stock Market.
Philadelphia, Dec. 25.—Beeves, 1,290
head; sheep, 5,287 head; hogs, 5,890 head;
Beef Cattle—In light supply and with only
a light demand; prices were a shade casher; extra, 55,25,25; good, 55,25,26; medium, 45,25c; common, 45,245c; Sheepinactive though steadily held; lambs were
a trie weaker; extra, 45,25c; good, 45,25c;
good, 45,245c; medium, 35,246c; common,
25,235,2c; lambs, 45,236c. Hogs—In fair
demand and steady; best western, 52,54c;
others, 45,25c. Cows—Fat cows dull at 25,
attack, 15, 15c. Cows—Fat cows dull at 25,
attack, 15c. Cows—Fat cows, 15c. Cows—Fat

New York Live Stock Narket.

New York, Dec. 21.—Beeves—Receipts, 14 head; feeling steady, Calves—Feeling ull; city dressed veals, 25a12. Sheep—Al-aost unsaleable; lambs, steady; sheep, aedium to fair, \$5.75a4; lambs, good to holce, \$5.69a5.75. Hogs—Nominally steady + \$1.46a2.

Buffalo Live Stock Market. East Buffato, N. Y., Dec. 24—Cattle—Quiet and duff. Hogs—Fairly active; good to choice Yorkers, \$5.55a3.69; roughs, \$5.10a 1.29; play, fair to choice, \$1.35a3.49. Shep and Lambs—About steady; lambs, choice to extra, \$5.25a5.55; culls and common, \$3.50 a5; sheep, choice to selected wethers, \$4.30 a5.49; culls and common, \$1.75a3.25.

East Liberty Cattle Market,

East Liberty, Pa., Dec. 24.—Cattle—Steady; extra \$5.50a5.55; prime, \$4.90a5.20; common, \$1.20a5.90. Hogs—Steady; prime heavies, \$1.5a5.56; best assorted mediums, \$1.40a.245; heavy Yorkers, \$1.50a.346; light Yorkers, \$5.30a.3.35; coarse hogs, \$1.5a5.155; common pigs and saps, \$2.25a.3.10; roughs, \$2.25a.3.10. Sheep—Slow; choice wethers, \$4.40a.50; comount \$2.50a.3.50; choice lauries, \$5.15a5.30; comount to good, \$3.50a5.20; veai calves, \$6.50a7.

Oil Market.

Oil City, Pa., Dec. 24.—Credit balances, \$1.19; no bids or offers at the Oil exchange

Her First Biscuits.

He-My dear, what do you suppose makes these biscuits so much like bul-She-I don't know unless it's because the baking powder din't make them go off

Which only proves again the uncertain-

WANTED-CASE OF BAD HEALT! that R-I-P-A-N-S will not benefit Send 5 cents to Ripans Chemical Co. New York, for 10 samples and 1,000 testimonials.

GOVERNMENT POSITIONS - DON'T prepare for any civil service examina-on without seeing our illustrated cata-sque of information. Sent free. Colum-ian Correspondence College, Washing-

HELP WANTED-FEMALE.

SAMPLE DISTRIBUTORS EVERY-where: both sexes; steady employ-ment; \$8 a thousand, inclose stamped en-velope for reply. Acme Importing Co., velope for reply. Acmo Importing Co. Philadelphia.

EXPERIENCED PORTER WANTED at St. Charles Hotel.

GOVERNMENT POSITIONS - DON'T prepare for any civil service examina-tion without seeing our illustrated cata-logue of information. Sent free. Colum-bian Correspondence College, Washing-

Wants office manager at Scranton; salary, \$1,209 year; \$500 cash and best references required; commercial reference furnished. Address Postoffice Box 312, Phila

SALESMEN WANTED.

WANTED — SALESMEN FOR COM-plete line lubricating oils and greases, straight or side line. Diamond Oil Co., Cleveland, Ohio.

man, 23 years of age: something that he can raise up at. Address M. M. Z., Mayfield, Pa.

SITUATION WANTED-CAN FURNISH

first-class reference; and position of trust; age 32. G. A. M., 1213 Diamond avenue, city. A MIDDLE AGED WOMAN WANTS A place in small family as housekeeper Address Mr. Daniel Damisand, 447 North Main avenue.

STUDENT, YOUNG MAN (20), WOULD like pleasant home in city for winter to work for board, Address "Ambitious,"

SITUATION WANTED - WASHING ironing or any kind of house cleaning by the day, or will take washing home Side door, 120 Franklin avenue.

greecry store or market during the holiday trade by an experienced man who can give good reference. Address R. B. Hicks, 40 East Drinker street, Dunmore

tent bookkeeper: would fill vacancy through holidays; good reference; wages no object. Address Box 392, Moscow, Pa.

SITUATION WANTED-BY AN EL-derly lady as housekeeper; first class washer and froner. Address M. A. Y., Tribune office, city. SITUATION WANTED - AS OFFICE boy or any other kind of work; two years experience in shoe store; age 15. Address T. J. R., 225 Decker's court. Scranton, Pa.

SITUATION WANTED-BY A YOUNG lady as stenographer, typewriter and bookkeeper; best references given. Ad-dress N. M., Tribune office.

SITUATION WANTED-BY A COMPE-tent girl to do general housework in a small family or will go out by the day. Call or address 549 North Hyde Park ave.

PROFESSIONAL.

ARCHITECTS

What You

Want to Know

For the Christmes

To put it curtly and

pleasantly, there is one

store where an every day

man can buy the best of

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Goods, ready to put on and

look and be thoroughly

well dressed. Go to

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223 LACKAWANNA AVENUE.

And the New Year.

E. L. WALTER, ARCHITECT, OFFICE rear of 606 Washington avenue LEWIS HANCOCK, JR., ARCHITECT. 435 Spruce St., cor. Wash. av., Scranton.

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WANTED.

AGENTS WANTED.

GIRL WANTED FOR LIGHT HOUSE-work, Call at 523 River street.

GIRL WANTED TO DO GENERAL housework. Must have experience, Apply today before noon if possible. Mirs. W. W. Davies, 205 S. Hyde Park avenue.

HELP WANTED-MALE.

WANTED - RESPONSIBLE FIRM

SITUATIONS WANTED SITUATION WANTED-BY A YOUNG

A YOUNG UNMARRIED MAN WHO understands horses thoroughly, speaks English and German, wants a position as coachman or hostler. Can give best ref-erences. Apply Dave Strauss, No. 629 Dix

Tribune office, city.

SITUATION WANTED-WORK IN

SITUATION WANTED-BY A YOUNG man to drive or take care of horses; has experience, best references. L. H., 203 South Main avenue,

SITUATION WANTED-BY A MAR-ried man, of good character, as steam fitter, stationary engineer, lireman or any kind of machinist work; can furnish best of references. W. H. Jones, 1005 Eynon St. SITUATION WANTED-BY A YOUNG lady as stenographer and typewriter; had four years experience and can furnish best of reference. Address G. M. G., No. 1 Arcade building, city.

SITUATION WANTED-BY A YOUNG man to drive for a private family or store; is sober and reliable; good refer-ence and must have work at once. Ad-dress D. B., 50 Price street, city.

SITUATION WANTED - WASHING froning or any kind of house cleaning by the day, or will take washing home. Mrs. Lee, side door, 429 Franklin avenue.

EDWARD H. DAVIS, ARCHITECT, Connell Building, Scranton.

FREDERICK L. BROWN, ARCHITECT.
Price Building, 126 Washington avenue,
Scranton.

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PENNSYLVANIA RAILROAD DR. I. O. LYMAN, BCRANTON PRIvate Hospital, cor. Wyoming and Mulberry.

DR. H. F. REYNOLDS, OPP. P. O. DR. C. C. LAUBACH, 115 Wyoming ave WELCOME C. SNOVER, 334 Washington avenue. Hours, 9 to 1,and 2 to 5.

HAT MANUFACTURER.

TOLLES, 400 SPRUCE STREET, MAKES your hat to order and they fit.

THE ELK CAFE, 125 AND 127 FRANKlin avenue. Rates reasonable. P. ZEIGLER, Proprietor. SCRANTON HOUSE, NEAR D., I. & W. passenger depot. Conducted on the Eu-ropean plan. VICTOR KOCH, Prop.

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MARY A. SHEPHERD, M. D., HOME-opathist, No. 228 Adams avenue.

DR. W. E. ALLEN, 512 NORTH WASH-ington avenue.

DR. R. TRAPOLD, SPECIALIST IN

Diseases of Women, corner Wyoming avenue and Spruce street, Scranton. Office hours: Thursdays and Satur-days, 9 a. m. to 6 p. m.

DR. L. M. GATES, ROOMS 207 AND 208 Board of Trade Building. Office hours, 8 to 3 a. m., 2 to 2 and 7 to 8 p. m. Resi-dence, 399 Madison avenue.

DR. C. L. FREAS. SPECIALIST IN Rupture. Truss Fitting and Fat Reduc-tion. Office telephone 1363. Hours, 10 to

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RAILROAD TIME TABLES

Lehigh Valley Railroad System

In Effect Nov. 13, 1898, TRAINS LEAVE SCRANTON.

music store.

12, 2 to 4, 7 to 9,

COMEGYS, 9-13 REPUBLICAN

B.00 p. m., week days, for Sunbury. Harrisburg, Philadelphia and Pittsburg.

J. R. WOOD, Gen'i Pass. Agent.

J. B. HUTCHINSON, General Manager. FRANK E. BOYLE, ATTORNEY AND

burg and the West.

Del., Lacka, and Western. Effect Monday, November 14, 1898. torneys and Counsellors-at-Law. Re-publican Building. Washington avenue, Scranton, Pa. Trains leave Scranton as follows: Ex-ress for New York and all points East, 49, 2.00, 5.10, 8.00 and 10.05 a. m.; 12.55 and JESSUP & JESSUP, ATTORNEYS AND Counsellors - at - Law. Commonwealth Building. Rooms 1, 29 and 21.

RAILROAD TIME TABLES.

Schedule in Effect May 29, 1893.

lows:

Trains Leave Wilkes-Barre as Fol-

7.30 a. m., week days, for Sunbury Harrisburg, Philadelphia, Balti-more, Washington, and for Pitts-burg and the West,

10.15 a. m., week days, for Hazleton, Pottsville, Reading, Norristown, and Philadelphia; and for Sun-

3.12 p. m , daily, for Sunbury, Harris-burg. Philadelphia, Baltimore,

bury, Harrisburg, Philadelphia, Baltimore, Washington and Pitts-

burg. Philadelphia, Daniel and Washington, and Fittsburg and

JAMES W. OAKFORD, ATTORNEY-AT-Law. Rooms 514, 515 and 516, Board of Trade Building. D. B. REPLOGLE, ATTORNEY-LOANS negotiated on real estate security. Mears Building, corner Washington avenue and Spruce street.

press for New York and all points East, 1.49, 2.90, 5.19, 8.69 and 19.05 a. m.; 12.55 and 3.33 p. m.

Express for Easton, Trenton, Philadelphia and the South, 5.10, 8.69 and 19.05 a. m., 12.55 and 3.33 p. m.

Tobyhanna accommodation, 6.10 p. m.

Express for Binghamton, Oswego, Elmira, Corning, Bath, Dansville, Mount Morris and Buffalo, 12.70, 2.35, 8.00 a. m., 1.55 and 5.50 p. m., making close connections at Buffalo to all points in the West, Northwest and Southwest.

Washington accommodation, 3.40 p. m.
Binghamton and way stations, 1.05 p. m.
Nicholson accommodation, 5.10 p. m.
Express for Utica and Richfield Springs, 2.35 a. m., and 1.55 p. m.
Ithaca, 2.35, 8.00 a. m., and 1.55 p. m.
For Northumberland. Pittston, Wilkes-Barre, Plymouth, Bloomsburg and Danville, making close connections at Northumberland for Williamsport, Harrisburg, Baltimore, Washington and the South.
Northumberland and intermediate stations, 6.00, 10.05 a. m., and 1.55 and 5.40 p. m.

m.
Nanticoke and intermediate stations,
8.08 and 11.10 a. m. Plymouth and intermediate stations, 2.35 and 8.50 p. m. For
Kingston, 12.55 p. m.
Pullman parlor and sleeping coaches on
all express trains,
For detailed information, pocket timetables, etc., apply to M. L. Smith, District Passenger Agent, depot ticket office,

Delaware and Hudson.

On Sunday, July 3rd, trains will leave Scranton as follows: For Carbondale-6.20, 7.53, 8.53, 10.13 a. m; 12 noon; 1.23, 2.0, 3.52, 5.25, 6.25, 5.37, b.15, 11.00 p. m.; 1.16 p. m. For Albany, Saratoga, Montreal, Bos-ton, New England points, etc.-6.20 a. n., 2.20 p. m. 20 p. m. For Honesdale—6.20, 8.53, 10.13 a. m.; 12 For Honesdale—6.29, 8.53, 10.13 a. m.; 12 10001; 2.25, 5.25 p. m. For Wilkes-Barre, 6.45, 7.48, 8.43, 3.38, 0.43 a. m.; 12.03, 1.23, 2.18, 3.33, 4.27, 5.10, 48, 10.41, 11.30 p. m. For New York, Philadelphia, etc., via chigh Valley Railrond—6.45 a. m., 12.03, 28, 4.27 p. m.; with Black Diamond Ex-press, 11.20 p. m. For Pennsylvania Railrond points, 6.45, 28 a. m., 218, 4.27, Railrond points, 6.45, For Pennsylvania Railroad points, 6.45, 2.38 a. m., 2.18, 4.27 p. m.
For Western Points, via Lehigh Valley Railroad—7.48 a. m., 12.03, 3.33, with Black Diamond Express, 10.41, 11.30 p. m.
Trains will arrive in Scranton as follows: lows: From Carbondale and the North—6.40, 7.43, 8.38, 9.31, 10.38, 11.58 a. m., 1.23, 2.15, 3.25, 4.23, 5.43, 7.43, 10.38, 11.27 p. m. From Wilkes-Barre and the South—6.15, 7.48, 8.48, 10.08, 11.55 a. m.; 1.18, 2.14, 3.43, 5.20, 6.21, 7.53, 9.05, 10.05 p. m.; 1.13 a. m. SUNDAY TRAINS.

For Carbondale-9.01, 11.23 a. m.; 1.55, 2.52, 5.53, 9.53 p. m.
For Wilken-Barre-9.23, 11.43 a. m.; 1.58, 2.28, 5.43, 7.43 p. m.
Lowest rates to all points in United States and Canada.
J. W. BURDICK G. P. A. Albany, N. Y.
H. W. CROSS, D. P. A., Scranton, Pa. W. G. ROOK, VETERINARY SUR-geon, Horses, Cattle and Dogs treated Hospital. 121 Linden street, Scranton Telephone 2672 Central Railroad of New Jersey (Lehigh and Susquehanna Division.)

Carbondale-9.07, 11.33 a. m.; 1.53,

Stations in New York-Foot of Liberty street, N. R., and South Ferry, Whitehall SCHOOL OF THE LACKAWANNA. Scranton, Pa. Courses preparatory to college, law. medicine or business. Opens Sept. 12. Send for catalogue. Rev. Thomas M. Cann, LL. D., Walter H. Buell, A. M. Anthracite coal used exclusively, insuring cleanliness and comfort, TIME TABLE IN EFFECT NOV. 20, 1898. TIME TABLE IN EFFECT NOV. 20, 1898, Trains leave Scranton for Pittaton, Wilkes-Barre, etc., at 8.30, 10.10 a. m., 1.20, 2.35, 3.20, 7.10 p. m. Sundays, 9.00 a. m., 100, 2.15, 7.10 p. m. For Lakewood and Atlantic City, 8.50 R. CLARK & CO. SEEDMEN AND Nurserymen; store 146 Washington ave-nue; green house, 1850 North Main ave-nue; store telephone, 782. IOS. RUETTEL, REAR 511 LACKA-wanna avenue, Scranton, Pa., manufac-turer of Wire Screens.

100, 2.12, 7.10 p. m.
For Lakewood and Atlantic City, 8.50 m. m.
For New York, Newark and Elizabeth, 8.30 (express) a. m., 1.20 (express), 3.20 (express) p. m. Sunday, 2.15 p. m. Train leaving 1.20 p. m. sunday, 2.15 p. m. Train leaving 1.20 p. m., arrives at Philiadelphia, Reading Terminal, 7.03 p. m., and New York 7.05 p. m.
For Mauch Chunk, Allentown, Bethlehem, Easton and Philiadelphia, 8.20 a. m., 1.20, 3.20 p. m. Sundays, 2.15 p. m.
For Baltimore and Washington, and points South and West via Bethlehem, 8.30 a. m. 1.20 p. m. Sundays, 2.15 p. m.
For Long Branch, Ocean Grove, etc., 21, 3.30 a. m. and 1.20 p. m.
For Rouding, Lebanon and Harrisburg, via Allentown, 8.30 a. m., 1.20 p. m. Sunday, 2.15 p. m.
For Pottsville, 8.30 a. m., 1.20 p. m.
Returning, leave New York, foot of Liberty Street, North River, at 4.00, 2.10 (express) a. m., 1.30 (express) p. m. Sunday, 4.20 a. m.
Leave New York, South Ferry, foot Whitehall street, at 2.05 a. m., 1.25 p. m.
Passengers arriving or departing from this terminal can connect under cover with all the elevated railroads, Broadway cable curs. and ferries to Brooklyn and Staten Islands, making quick transfer to and from Grand Central depot and Leag Island railroad.
Leave Philadelphia, Reading Terminal, 2.21 a. m., 2.09 p. m. Sunday, 4.15 a. m.
Through Cekets to all peints East, South and West at lowest rate at the station.
J. H. OLHALISEN, Gen. Supt.

J. H. OLHAUSEN, Gen. Supt. H. P. BALDWIN, Gen. Pass. Agt.

Eric and Wyoming Valley. Time table in effect Sept. 19th, 1898. Time table in effect Sept. 18th, 1828.

Trains leave Scranton for New York, Newburg and intermediate points on Eric ratirond, also for Hawley and local points, at 7.03 a. m. and 2.25 p. m. Trains arrive at Scranton from above points at 10.28 a. m., and 3.15 and 9.08 p. m.



In Effect October 30th, 1898

North Bound. Franklin Si 7 10 West 42nd street 7 10 West 42nd street 7 00 Weehawken Leave rive Leav
Cadosia
Hancock
Starlight
Preston Park
Winwood
Poyottelle
Orson
Pleasant Mt
Unfondale
White Bridge
Mayfield
Jermyn
Archibald
Winton
Peckville 1 15 1 69 12 56 12 46 12 40

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