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In every community there are a good proportion of people who will go to a well-stocked store and make purchases of such goods as they need.

Pianos, Organs and Musical Merchandise

We invite you to call and see our stock. We carry a fine line of PIANOS as were ever offered in Scranton.

TUNING and REPAIRING A Specialty.

PERRY BROTHERS

205 Wyoming Ave. SCRANTON

Ice Cream.

BEST IN TOWN. 25c Per Quart.

LACKAWANNA DAIRY CO

Telephone Orders Promptly Delivered 272-377 Adams Avenue

DR. A. A. LINDABURY.

Specialties—Surgery, Diseases of Women

Office Hours—11 to 12 a. m. 7 to 8 p. m. At Residence—210 Concord Building, Residence—210 South Main Avenue.

Scranton Transfer Co.,

HUGH J. KEENAN, Manager. Checks Baggage direct from residences to any part of the United States. Office 109 Lacka. Ave. Phone 523

HUNTINGTON'S BAKERY.

CREAM, ICES AND FROZEN FRUITS 420 Spruce Street. Masonic Temple

DR. PARKE,

Has reopened his office at 308 Washington Avenue

Special attention given to Diseases of Women. Office hours, 10 to 12; 2 to 4; 7 to 8.

C. S. SNYDER,

The Only Dentist In the City Who is a Graduate in Medicine. 420-422 SPRUCE STREET.

DR. H. B. WARE,

SPECIALIST. Eye, Ear, Nose and Throat Office Hours—9 a. m. to 12:30 p. m.; 2 to 4. Williams Building, Opp. Postoffice.

CITY NOTES

PRINTERS' BALL—The Printers' union of this city will conduct its annual ball in Music hall next Wednesday evening.

DR. McLEOD'S SERMON.—The subject of Rev. Dr. McLeod's morning sermon tomorrow at the First Presbyterian church will be "A Message from God to the American People."

GIPTS ACKNOWLEDGED.—The Home for the Friendless acknowledges the following generous gifts: Mr. W. H. Gearhart, \$50; Mrs. W. H. Gearhart, \$50; Mrs. A. Price, \$10.

EXHIBITION TONIGHT.—There will be a public exhibition of beautiful illuminated pictures on a large screen erected at 122-124 Penn avenue, in front of the "Bon-Ton" hotel this evening, commencing at 8 o'clock.

WILL MEET TONIGHT.—There will be a meeting of the subscribers to the Green Ridge Free Kindergarten association this Saturday evening at 7:30 o'clock, at the residence of H. B. Reynolds, 1710 Money avenue. All subscribers are requested to be present.

FOOT BALL TODAY.—An exciting and well-played game is expected this afternoon at Athletic park. The High school team will line up against the strong Keystone eleven, from Factoryville, and the result is eagerly watched for by all the foot ball enthusiasts. The High school will line up as follows: Left end, McHugh; left tackle, Weisenfeld; left guard, Mullin; center, Eymon; right guard, Horan; right tackle, Schultz; right end, Vaughan; quarter back, Tropp; left half back, Williams; right half back, DeBow; full back, Harrington.

"THE MODEL," VIENNA CAFE AND RESTAURANT, E. MOSES, PROP., 221-223 WASHINGTON AVENUE, OPP. COURT HOUSE.

Dinner Table d'Hote. Breakfast, Luncheon and Supper a la carte. Oysters served in any style. All table delicacies of the season served in cafe or delivered to families in any quantity desired. Fine Catering a specialty. Fresh Invoice of fancy groceries and smoked goods, Salmon, Strangers, White Fish.

OFFICERS OF THE BANKERS

Were Chosen at the Session Held Here Yesterday.

INTERESTING ADDRESSES

Delivered by Hon. Charles S. Fairchild, ex-Secretary of the Treasury, and Hon. Thomas J. Powers, State Commissioner of Banking—Reports of Group Chairmen Were One of the Features of the Session—Resolution Passed Asking Congress to Enact a Law to More Firmly and Unequivocally Establish the Gold Standard in This Country by Providing That the Gold Dollar, Which, Under the Existing Law, is the Unit of Value, Shall Be the Standard Measure of All Values in the United States.

The Pennsylvania bankers concluded their convention with a business session yesterday morning, and in the afternoon the delegates departed for their homes, expressing themselves highly pleased with their stay in the Electric City.

Addresses by Hon. Charles S. Fairchild, ex-secretary of the treasury, and Hon. Thomas J. Powers, state commissioner of banking; reports from group chairmen and the election of officers were the main features of the program. The reports of the group chairmen proved especially interesting this year, inasmuch as the subject matter of the reports was the general condition of business in the various districts represented by the groups. They tended very strongly to corroborate Colonel Bryan's reluctant statement that "there is some prospect."

The session was called to order at 10 o'clock by President Kunkel, and the proceedings opened with prayer by Rev. C. M. Giffin, D. D., pastor of Elm Park church, after which Hon. Chas. S. Fairchild was introduced to address the convention on "The Business of Banking."

Mr. Fairchild spoke in a conversational style without any attempt at oratorical flights. He was listened to with wrapt attention and vigorously applauded when he had concluded. He said in part:

MR. FAIRCHILD'S ADDRESS. Mr. President and Gentlemen—I suppose it is more of a formality than anything else having addresses on the subject of your business from other men. You who have spent your lives in the business of banking need very little from an outsider. I myself have had a shorter experience than most of you in that particular line, having been the president of a financial institution for ten years only. Before that my experience had been as a lawyer, and in that capacity I was deputy attorney general and afterwards attorney general of the state of New York. I occupied that position four years. Then I became assistant secretary of the treasury, and then the secretary of the treasury, and those offices occupied four years of my life. So that I have seen this subject of business, of banking, from various standards. Perhaps that was an advantage, and perhaps it was a disadvantage. It has not all been passed in one business, as you see. As a result of it all, although I have never had to do with a national bank or a state bank, except as a director, as I have been in one or two and am now, as a result of my observation I think I am now able to speak in a quite unprejudiced manner, and in view of the prejudice that so largely exists in the public mind in many parts of the country, and on the part of many people, against the business in which you are engaged, and at a time when men are seeking still to excite public feeling against the mere name of banks and bankers.

I wish to say—and I say it in all sincerity and as the result of some forty years of experience and observation—that were it not for the service which you and your institutions render to mankind we would lapse far toward barbarism. Therefore it always seems to me that bankers when alone or when they gather together should never be in a state of apathy towards their fellow-citizens or on the defensive as to their business in any way, but, quite to the contrary, they should feel and assert that they are performing an indispensable service to mankind; and being so, they should endeavor to improve the average, with unparalleled faithfulness and benevolence.

USEFUL BODY OF MEN. Hence I feel that in having the privilege of addressing you a few words today I am talking to a body of men who are as dignified and as useful as any body can be assembled anywhere in our country. What service do you render? What is one of the chief services that you render? Under our check and cash system it is a currency that is just as truly a currency as most transactions as gold or silver or United States notes or bank notes. Under that check and deposit system you furnish the vehicles that move the business of a country to a degree and in a magnitude as to which these forms of currency that I have spoken of are the merest trifles. That currency is based on what? It is not based on any safety fund; it is not based on anything whatever except the general commercial soundness of the business of this country and the faithfulness and integrity of the bankers who conduct the business of these banks. Should you cease to render that service the great bulk of the business of this country would stop.

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They Do Take It.

Everybody knows that everybody else will take them. Therefore those kinds of currency answer for transactions where men do not know one another, where there is not time to inquire about one another, or in rural districts where men have not business habits and do not like to keep accounts and that sort of thing and prefer money, as it is ordinarily called. But after all, when all this is disposed of, the great movement of business that takes place is through the other side of the coin, and it is just as truly a currency as any of the things that I have mentioned. The function of gold is to serve as a certain reserve because it is not so readily acceptable at all times to all men. Therefore under that idea and those habits it has become necessary to have some-thing that will stand in place of gold, which can be fallen back upon in case of emergency to settle balances that are not settled in other ways. It is seldom used except when men begin to doubt the other things, but as long as the other things have no doubt connected with them the gold is in the world and in this country more as assurance in case of extremity.

SAFETY OF CURRENCY. As to the safety of this kind of currency, or of any other kind of currency that might be issued by the banks, because in my apprehension your deposit and check currency differs in no respect from that of the ordinary currency except that it has to perform some of the minor functions of which I have spoken—as to the safety of this kind of currency, I think it is perfectly safe. It is not safe for the business of the country. Is it not safe? Isn't it safe to base anything upon it if you choose to do so as a whole, and which they may assume, being based upon all the business of the country, whenever those assets, therefore, become worthless then what becomes of the currency? The condition of the municipal bonds of Scranton? Therefore I always maintain that what you have in your banks and in the banks of your country is a higher security than any municipal, or state, or government bond because the prosperity of the things which go in to make the assets of the banks, the prosperity of those things is the condition precedent to the solvency of your municipality, of your state, or of your country. Wipe out the assets of your banks and not only are your municipal and state and government bonds good for nothing, but your railroad bonds are good for nothing because the whole thing, the whole life-blood of the business of this country would be dried up and nothing would be valuable.

BANKS ARE SAFE. Therefore, in speaking of the banks as a whole, bearing in mind always the reserve that there may be here and there, and one single bank which becomes a bank as a whole, I think we may safely say that nothing can be conceived of that is more sound and more safe; and it follows as a logical conclusion that the condition precedent to all value is the value of the assets of the banks of the United States.

Now at this very time when business is so large, when so much is needed to carry on the business of the country, that very condition increases the revenues of the government, and the revenues are correspondingly increasing its expenditures, with the result that the very moment when the business of the country needs the most money, the revenues are being cut off by the very prosperity of that business and by other circumstances that have created the need for the money, is withdrawing it from the country. That is what happened in my time, when I was in the treasury, until we came to a condition that threatened serious panic.

INCREASES REVENUES. Now at this very time when business is so large, when so much is needed to carry on the business of the country, that very condition increases the revenues of the government, and the revenues are correspondingly increasing its expenditures, with the result that the very moment when the business of the country needs the most money, the revenues are being cut off by the very prosperity of that business and by other circumstances that have created the need for the money, is withdrawing it from the country. That is what happened in my time, when I was in the treasury, until we came to a condition that threatened serious panic.

Why let your neighbors know it? Why give them a chance to guess you are even five or ten years more? Better give them good reasons for guessing the other way. It is very easy; let us give the doctor about as quickly as gray hair.

It never fails to restore color to gray hair. It will stop the hair from coming out also. It feeds the hair bulbs. Thin hair becomes thick hair, and short hair becomes long hair. It cleanses the scalp; removes all dandruff, and prevents its formation. We have a book on the Hair which we will gladly send you. If you do not obtain all the benefits you expect from those of the Hair, you are not using it properly. Probably there is some difficulty in the way of its success. Write for a book on the Hair, Dr. J. C. Ayer, Lowell, Mass.

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From Mrs. Vaughn to Mrs. Pinkham.

[LETTER TO MRS. PINKHAM NO. 64,597]

DEAR FRIEND—Two years ago I had child-bed fever and womb trouble in its worst form. For eight months after birth of babe I was not able to sit up. Doctors treated me, but with no help. I had bearing-down pains, burning in stomach, kidney and bladder trouble and my back was so stiff and sore, the right ovary was badly affected and everything I ate distressed me, and there was a bad discharge.

I was confined to my bed when I wrote to you for advice and followed your directions faithfully, taking Lydia E. Pinkham's Vegetable Compound, Liver Pills and using the Wash, and am now able to do the most of my housework. I believe I should have died if it had not been for your Compound. I hope this letter may be the result of benefiting some other suffering woman. I recommend your Compound to every one.—MRS. MARY VAUGHN, THIMBLE, PULASKI CO., KY.

Many of these sick women whose letters we print were utterly discouraged and life was a burden to them when they wrote to Lynn, Mass., to Mrs. Pinkham, and without change of any kind received advice that made them strong, useful women again.

Another thing that I think we need to consider, and consider very carefully, is the relation of the government to all this business of banks, and through them, of the country. I was interested in reading in the newspapers last evening the speech of Treasurer Roberts and the other things that were said for making more secure the currency of the United States. That is, in my judgment, almost absolutely essential to give an assurance of prosperity, continued without disturbance from time to time, through the currency of the United States.

AS A SUGGESTION. I would not state this as my opinion, but I would throw it out as a suggestion that it is the usefulness of the United States currency has been at times, yet in its present condition being based for its redemption upon the credit of the government at Washington, and, through political changes, upon the will of the authorities at Washington, the fear that the promise of the government of doing that would not be fulfilled has made the currency of the United States a good deal of a nuisance at times. In 1897, about this time in the year, I think the currency of the United States at that time came mighty near wrecking the whole of our business and it had within its possibility of doing then within a few weeks of something that would have wiped out ten times over all the service it had ever done to the business of this country. That possibility, as I think it should be, of course, be removed. The propositions that have been made and which the president is making and which we hope will be enacted, will go a long way to remove the possibility of the currency issued by the government, instead of being a public servant and a public credit, will be a public debt, and will be a public security, but it prevents its being a terrible menace to business.

Now at this very time when business is so large, when so much is needed to carry on the business of the country, that very condition increases the revenues of the government, and the revenues are correspondingly increasing its expenditures, with the result that the very moment when the business of the country needs the most money, the revenues are being cut off by the very prosperity of that business and by other circumstances that have created the need for the money, is withdrawing it from the country. That is what happened in my time, when I was in the treasury, until we came to a condition that threatened serious panic.

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ents who are not in a position to look into these things and understand them quite so well as you. You cannot sit down and merely protest yourselves. You ought, out of fairness and a sense of obligation toward those who are making your institutions prosperous, to give your minds to the things that will avert dangers from their business, although it may not affect your profits, you knowing in advance of the danger.

Therefore, all of these subjects should be considered by bankers, although they are not primarily so much interested in them as other members of the community. The other members of the community are often prejudiced upon these subjects to their own injury and detriment. Now, if you comprehend the fullness of your obligations and trusts, you should seek to overcome those prejudices, even at some risk of some unpopularity, because you are in the position to do it; you have the obligation upon you.

HIS REMARKS NOT NEW. I do not propose, gentlemen, to take up any more of your time. I simply wish to say that I am enormously impressed with the importance of all these subjects and the importance of your relation to the community, and therefore I have ventured to speak of some of these general subjects, that which I said in regard to your deposits, and checks, furnishing a currency is not new. Alexander Hamilton spoke of it in his time, and Gladstone and other men said there was coming the great currency of the country. So that it is not at all new, but it is something of which the mass of people apparently think but little. In a time of great business prosperity in the country as a whole, with wisdom and conservatism it is likely to continue a long time. It is within your power to exercise a restraining influence as well as giving aid to all this. It is your part not only to encourage, but to exercise a conservative influence. It is your part to use your influence, so far as you can, to remove governmental difficulties that grow out of our laws, some of them founded on the necessities of the time and others sometimes upon passing prejudice.

MR. POWERS' ADDRESS. Following this came the address on "The Banking Department of Pennsylvania," by Hon. Thomas J. Powers, state commissioner of banking. Mr. Powers said:

There was a time when the chief delight of certain classes of demagogues was to sneer at the bankers, and in some parts of the country they still try to bring them into contempt and array certain elements against them. This feeling, I am glad to state, does not exist to any considerable degree in Pennsylvania, and the time is coming when the people everywhere will concede to the bankers as a class their just need of praise and honor for their praiseworthy qualities.

No community is complete without its banking institution. You cannot point to a prosperous and thriving place that does not have in its midst a sound bank that is and has been a part of its prosperity.

EXAMINERS KEPT BUSY. In the years 1898 and 1894 the field force of examiners of these examiners were constantly engaged in making examinations. In February, 1895, the department was re-organized, the number of examiners increased to ten, and building

Today's Chances

To illustrate by example the wisdom of the old adage, "Never put off till tomorrow what you can do today," we mention Lamp opportunities that are to be encountered today. We have mounted into lamps a number of import samples of choice vases. From the fact of their exclusiveness does not mean fancy prices as you buy the lamp for what you would ordinarily pay for the vase; Encrusta Glass, Royal Bonn, Bordenbach, etc.

SCRANTON'S LAMP HEADQUARTERS. China Mall. Millar & Peck, 134 Wyoming Ave. "Walk in and look around."

THE POPULAR HOUSE-FURNISHING STORE.

Dockash Stoves and Ranges

Made in Scranton. High Grade Goods. Will Last a Lifetime. Cheapest to Buy. Best in the World. Always Give Satisfaction. Repairs Always in Stock.

FOOTE & FULLER CO., Near Building, 140-142 Washington Ave.

On Thursday and Friday, October 19 and 20, F. L. CRANE Will Have an Opening of Fine Furs, Cloaks, Capes, Jackets, Suits, Etc. Misses' and Children's Fur Coats.

SPECIAL SALE HIGH GRADE Mackintoshes And Storm Coats \$8.90. Former Price, \$15.00. Louisville Sewing Machine Successor to Bronson & Tallman. 412 Spruce Street. Headquarters for Men's Underwear.

For Saturday and Monday Only 10-SPECIALS-10. First Special Ladies', Men's and Children's Hose, all 25c. goods, 3 pairs for 59c. And a large ball of darning cotton free with every purchase. Second Special Men's Unaltered Muslin Shirts, very good muslin, linen bosom and covered collar button hole. A tip top shirt. 29c. Third Special Jouvin and Emperor best grade fine kid gloves. Mostly tan, broken assortment of sizes, \$1.50 and \$2.00 gloves, to close at 95c. Fourth Special Corsets, a lot of the best make of \$1.00 and \$1.25 corsets. Lines that we are closing out. 49c. Fifth Special 50 pieces of wide Taffeta Ribbons, best grade, all new shades, 20c. quality. 12 1/2c. Sixth Special Fancy all Silk Plaid Neck and Hair Ribbon. 5 1/2c. Seventh Special Over 500 Ladies' Embroidered Handkerchiefs, slightly soiled. Have been used for decorating. All 20c. numbers. 3 for 25c. Eighth Special Ladies Wrappers, Percale and Cambric. Nicely made, very full sweep. Big selection of styles. 89c. Ninth Special Nearly 200 men's working and dress shirts, chevot, cambric and melros, dark and light, 75c. and \$1.00 garments, to close the line. 39c. Tenth Special All that we have left of our Ladies' Summer Shirt waists. Some good ones in the lot. 25c.

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