# The Scranton Tribune

Published Daily, Except Sunday, by The Tribune Publishing Company, at Fifty Cents a Month.

New York Office: 150 Nassau St., S. S. VREELAND, Sole Agent for Foreign Advertising.

Entered at the Postoffice at Scranton. Pa., as Second-Class Mail Matter.

When space will permit, The Tribune is always glad to print short letters from its friends bearing on current topics but its rule is that these must be signed, for publication, by the writer's real name.

# TEN PAGES.

SCRANTON, OCTOBER 27, 1899.

#### REPUBLICAN NOMINATIONS.

Justice of the Supreme Court-J. HAY BROWN, of Lancaster.

Judge of the Superior Court-JOHN I.

MITCHELL, of Tiogn.

State Treasurer-LIEUTENANT COLONEL JAMES E. BARNETT, of Washington.

#### County.

Commissioners-JOHN COURIER MOR-RIS of Scranton; JOHN PENMAN, of Olyphant.
Auditors-WILLIAM E. JOHNS and ASA E. KIEFER, both of Screnton. Election day, Nov. 7.

Anti-imperialists should now insist that jails and lunatic asylums be abol- do law-abiding workingmen a genu. Bryan is worried. ished because they are not conducted like service. with the "consent of the governed,"

#### A Manhood Test.

F IT WERE not for the con-

temptible character of the anonymous eleventh-hour attacks which are appearing in certain Democratic newspapers against the military record of Lleutenant Colonel Barnett, the political tactics thus revealed could be tolerated with equanimity, inasmuch as they are drawing to Colonel Barnett's support thousands of decent citizens in all parts of Pennsylvania who might otherwise not have taken an active interest in this socalled "off year" campaign. Regarding simply the political effects of this copperhead abuse, we are convinced that it is the best thing which could have happened. The people have been educated beyond the period when the appearance of a man as a candidate for office supplied warrant for the deluging of him with reeking defamation. While large latitude still is permitted in the discussion of political careers and methods, no American with a spark of manhood in him nowadays sanctions the wanton invasion of other relationships for the purpose of exposing a candidate or a public servant to obloquy. We had a vivid demonstration of this truth in the pub-Me's attitude during the recent Little libel suit, when without a dissenting voice it condemned unsparingly the brutal libel thrown upon the prosecutor's military record.

But the fact that this latest conspiracy of character-assassination is likely to fail in its attempted purpose presents no reason for withholding from the projectors of it the formulated execration which their tactics deserve. Under the existing circumstances the election of Colonel Barnett becomes a duty which the decent people of Pennsylvania owe to their own self-respect. Failure to vote for him would signify acquiescence in the proposition that no restraint shall hereafter encompass the political tricksters who may choose to mark for maliclous vilification the man who, by appearing before the people as a candidate for office, shall interfere with their plans or obstruct the pathway of their ambitions. It is not Barnett who is now on trial; it is the manhood of Pennsylvania.

An occasional report of some minister who seeks notoriety by attempting to get funny at the expense of the administration, after the manner of Dr. Powers at Poston the other night, proves that the pulpit at times shelters men whom nature intended for auctioneers.

### An Important Law Suit. LEGAL BATTLE which will

be watched with interest by every newspaper worker in the land and by most other Americans, was begun yesterday in New York before Judge Scott in Supreme court No. 2, in the form of an application for an injunction to restrain thirty labor leaders representing Typographical union No. 6, the Printing Trades' council and other labor organizations from "advising or urging, in any way, advertisers to refrain from patronizing the Sun; attempting to prevent any newsman from selling the Sun; intercepting employes of the Sun and attempting in any way to induce them to leave the Sun's employ; and interfering in any other manner with the business of the Sun, the conduct of its business or its relations with readers, advertisers or em-

ployes. This suit is an outgrowth of the action of Typographical union No. 6 on August 5 in calling out on strike att union printers then in the Sun's curploy because the Sun management refused to discharge the machinists in its employ who were not members of the union. The Sun, it is set forth, was paying the union scale of wages and had asked the union to admit the machinists into its ranks, but the union refused to do this, ordered the machinists discharged and when the Sun declined to comply with this demand, began a strike which grew into a general boycott of the Sun. Notice of this boycott is pasted all over New York city and in surrounding cities and towns and appears in many places in

In the plea of the Sun's counsel it is conceded that this boycott has been very damaging. The averment is made that the circulation of the Morning and Sunday Sun has been

method of criticism or coercion. It has retained able counsel and declared its Intention of carrying the case to the tullest extent of the law if necessary in preservation of what it believes to be its rights.

It will be perceived from these rep-

resentations that the issue here raised goes to the heart of the relationsulo between employers and labor unions. One clause in the Sun's petition-that which seeks to prevent the defendants from attempting in any way to induce employes of the paper to leavthe Sun's employ-seems weak. The courts have repeatedly affirmed the right of strikers to offer in an orierly manner arguments to men whom they wish to persuade to quit work, provided that the offer is made under suitable circumstances of time and place. It must not involve trespass; it must not be emphasized by threats, speken or implied; and naturally, although we do not recall that this point has ever been passed upon judicially, It

As showing how relations stand between England and the United States it is interesting to note that the London chamber of commerce has invited the New York chamber of commerce to select a time next year and become its guest. The invitation has been accepted and the visiting delegation will getting ready their impromptu speeches and jokes.

right to execute a purpose of injury

so determined upon. If the Sun's suit

shall make these points clear it will

# Life Insurance Again.

EFERRING TO our correspendent's comment in yesterday's issue on our editorial on the subject of life insurance, we do not wish to be understood as recommending any other kind of insurance that what is called regular life insurance. We have no great assessment plan. Assessment companies lar insurance companies paid little or panies in which life insurance may be had at pretty near the lowest cost at imagine, are likely eventually to go out of business or gradually change over into regular methods.

Respecting the magnitude and imhundred and sixty-eight millions of dollars of life insurance is now carried by the regular companies doing busicertainly a great trust and the public is justified in asking that the officers and managers of these companies realte fully the importance of their responsibilities. Respecting the figures given concerning the lapsed insurance, we have verified the correctness of our figures by referring to the report lapsed insurance as stated in the three largest companies for last year to be one hundred and sixty-one millions of dollars. This does not include matured or surrendered policies. The matured policies amount to seven dollars, and the surrendered policies to fifty-five millions of dollars. Two of the companies in question do not state how much insurance was written, but not taken, but one alone reports forty-two millions of dollars of insurance of this class.

In respect to the statement that nanagement expenses include taxes and repairs, etc., on real estate owned by the company, this is true and always was so, yet our comparison is still a just one. That our readers. may know exactly what these latter items amount to we would say that three million dellars would probably cover every such item in the three ompanies referred to, thus leaving twenty-five million dollars as the amount expended in a single year for xpenses other than taxes, etc. Our prespondent errs, also, in supposing hat we believed that the agent was more truly say that his compensation not properly adjusted. Regular Tribune, and it is in their interest and that of their policy-holders that les in management. Whather the room for its exercise in life insurance management, without disadvantage to the agent, but to the obvious advantage of the policy-holder.

of guard rails for trolley cars is controlled by three companies which latety established a pool and hoisted that do both an industrial and ordinary prices. The result is that the Union business. This expense rate is unfair to Traction company of Philadelphia is buying its guard rails in Scotland and sive than the ordinary branch, but it Germany. The American price is \$75 only serves to show the fallacy of ratios a ton; the foreign price, \$50, including of any sort in life insurance, freight and duty. Extertion invariably freight and duty. Extortion invariably

The Allentown Chronicle and News mutual companies and thus guarantee published a special edition recently in stock companies are economical and able honor of the unveiling of the Soldiers' and Sailors' monument erected in that stock insurance to the mutual plan, a

golden rule to commerce." How funny business would look conducted on such

Almost half a billion dollars more are in circulation now than when Bryan was nominated in 1896, and every dollar is as good as gold. Is it surprising that our Democratic friends like to forget their free silver folly?

The honors accorded Admiral Sampson at Trenton show that it is possible for a man to be recognized in his own country without any especial efforts in his behalf on the part of the yellow metropolitan mob-agitators.

President McKinley in his annual Thanksgiving proclamation intimates that we have much to be thankful for. It is evident that the president has not been reading the Scranton Times.

'In the case of the Philippines," says Admiral Dewey, "there is mercy in

## LIFE INSURANCE.

seem to repent.

Editor of The Tribune-Sir: In your issue of Oct. 24th you drew cepted and the visiting delegation will some comparisons in regard to life insur-include many of the foremost men in ance as to the cost or expense of man-the United States, who are already agement between the "Three Giants," as you were pleased to term them, and the smaller old line companies. As the question of life insurance is rather a complex one and one which any layman or outone and one which any layman or out-sider is excusable for not thoroughly understanding, I take the liberty of submithope that you will give them space in your paper; By a careful study of the expense

tables for 1839, we find that the average expense rate for the three so-called Clants is 17% per cent, of their total in-come. Of the forty smaller companies operating and chartered under the laws ular life insurance. We have no great of the United States, we find the average confidence in what is known as the expense rate was 29 per cent. From the above facts you can easily see that you were for the most part established to the cost of business in comparison with meet a want which at that time regu-lar insurance companies paid little or the larger companies. Well knowing that no heed to, but this is all changed now. figures, I will avoid as much as possible There are many life insurance comthe matter as plain as I possibly can by stating that these ratios of expense are. however, by no means reliable, which it can be afforded, and for this Taber and Lewis, our authorities on indetermine for any company the value to For instance, we have among the smaller companies one company that has the ex-tremely low expense rate of 11 per cent. portance of life insurance, it is suffi-cient to state that six thousand, seven indicate a better return to the policyholder. But does it do so? As a matter of fact, experience demonstrates that this low expense rate has not made the inby the regular companies doing busi-ness in the United States. This is the contrary, the two companies that have this exceedingly low expense rate have not increased their membership to any appreciable extent in past years. A stationary membership means an in-creased mortality; and in those two companies we have a mortality of 87 and 92 per cent., respectively, of the American expectation of loss. Whilst in the three larger companies we have a higher ex-pense rate and a death rate very little in to which one of our correspondents directed our attention. We find the companies may cost a little more in ac-tual expense of management, because those companies are putting large amounts of new business on their books, and new business is necessarily expensive. But, on the other hand, the gain reason of this new business in the low nortality of the company would more million and three hundred thousand than compensate for the extra expense

I would draw no invidious comparisons between the larger and smaller com-panies, because I believe the interests of life insurance are admirably and cheaply ompanies. But in order that the matter may be more clearly understood, I will give an illustration of what is really the component parts of a life insurance cor

tract:
We will take ordinary life for instance (this means a whole life policy payable annually as long as the insured may live). at age 25, the premium on which on a 3 per cent. basis would be about \$25 per thousand. Of this \$25 each company, doing a legal reserve business, is compelled to put into the reserve, under the superdision of the different states, \$12.88. The allowance demanded by the American experience of mortality is \$8.95. These wo amounts which must be collected one to satisfy the laws of the state, the other to satisfy the laws of nature) toether with \$6.28 for expense or emergen-y fund make up the total sum of \$28. he dividend which each company pays is the returned portion of the expense and emergency fund which remains unoverpaid. On the contrary we think used by reason of economy of manageremains unused by reason of a lower death rate than that expected, together with the interest earnings in excess of

life insurance companies and their agents have no better friend than The Tribune, and it is in their interest.

Tribune, and it is in their interest. that the only possible way to cheapen in-surance to the policy-holder would be to we suggest closer attention to econom- reduce the premium on the policy, such reduction to come out of the \$6.28 of the expense and emergency fund. This company be big or little, the need of conomy is the same; and the belief is widespread that there is yet large the expense and emergency fund. This might be done to a very limited extent with safety, but life insurance cannot deal with chance. It is far safer to keep the expense and emergency fund at its the expense and emergency fund at its present rate, returning to the policy-holder the unused portion of this fund, rather than to take the risk that would be necessarily incurred by a reduction of

The entire production in this country of expense of the forty smaller companes doing business throughout the United States, I have counted the expense of the industrial companies, or companies those companies, because, necessarily

> me a few days ago: "Ratios are the most gentlemanly manner of lying ex-tant." The most of our companies are stock companies are economical and abl

surance. This also applies to the in-sured when the policy is taken for the again, many young people take insur-ance as a sort of savings bank, with-drawing the cash when they need same to go into business for themselves. I would further say that the relative

percentage of lapses between the "Three Giants" and the forty smaller companies liants" and the lors, does not differ materially.

—B. H. Betts,

Scranton, Oct. 26.

## ASSASSIN METHODS.

Pittsburg Commercial-Gazette. Character assassins are at work in conselvanta in a desperate eleventh-our effort to promote the fortunes of

the Democratic party.

The object of the cowardly assault is Lieutenant Colonel James E. Barnett, candidate for state treasurer. The attack upon him is not made by military ever been passed upon judicially, it should not involve misrepresentation or falsification. The other clauses in the Sun's petition, if sustained by evidence, are more important. No man has the right to conspire with other men for the purpose of doing injury to into Wilkes-Barre hotels. This ought into Wilkes-Barre hotels. This ought in the National Guerd, and rose step by the business of ar opponent; and no man or combination of men has the ance work in that city.

in the National Guard, and rose step by step in rank until he was second in command in his regiment. When the war broke out he volunteered with the rest and did his duty with them. He showed Bank deposits in Nebraska increased his patriotism, braved the perils of Luzon \$5,000,000 last year. No wonder Colonel swomps and Philippine fevers, Spanish and rebel bullets, while the men who In spite of the efforts of the antis in England, Joe Chamberlain does not invented their theories of how a soldier should fight.

> Until Colonel Barnett became a can didate for office-yes, not even until months after that event-not a word was breathed, not a suspicion raised, that he was not among the bravest of the gallant Tenth, and not a voice was raised in the section of the state where he was born and reared reflecting either on his business ability or his social standing. In all the scores of letters sent home by the Tenth boys in Manila and widely the Tenth boys in Manila and witely published in both the city and the rural press, not a lint was dropped of any dissatisfaction. He was a hero until he consented to run for office. Then anonymous cowards arose, and in anonymous letters to the newspapers began to tell what anonymous members of the regiment had to say of their lieutenant colonel.

It is highly probable that Colonel Barett incurred the displeasure of some nembers of his command. He was a strict disciplinarian and the men whom he was instrumental in punishing for in-fractions of military rules may have some resentment. If the docket of the summary court officer were made public it would doubtless reveal the names of ny and all members of the Tenth who ancy they have a grievance. But who out a coward would rely upon such ources of information in an effort to dacken the character of an officer and a gentleman? The regiment does not exist and probably never did exist in which ertain privates could not be found ready find fault with the acts and orders of their superiors.

The copperheads of the '60s who would ot fight on either side, yet assumed to know how campaigns should be fought and won, were of the same class as these latter-day criminal ignoramuses, who stab in the dark. Grant was assailed for cowardice; every military hero of modern times has had the same experience. Every soldier candidate since the Civil war has been attacked by men who know no more of military matters than they know of common honesty and manly There are many low-lived reputation for political gain. But their actics meet with no encouragement from lonest men in either party, and there fore do not succeed. The expectation is an insult to the intelligence of Penn

# AN EMPIRE ON REVIEW.

From the New York Tribune. The troubles in South Africa are cond time placing the British emply on review before the world. The first time was just after the Jameson raid. Great Britein was then at the height of her "splendid isolation." There was some unpleasant, not to say menacing, talk upon the continent. The spectre of hestile intervention began to take form. It was necessary for the insular Athana-sius to make a demonstration, against not the Transvaal, but the world. The word the Transval, but the world. The word was given. And in the twinkling of an eye, from every wave made hollow of all the Seven Seas, there seemed to start a British battleship, with decks full cleared for action. Never, perhaps, was a more startling exhibition made of a great untion's readiness for whatever great nation's readiness for whatever emergency might appear. Never was there quicker recognition of such readiness by the potential threateners. As that amazing reserve fleet steamed into view the possible meddlers vanished. As "Oom Paul" put it in his racy speech,
"The Old Lady just sneezed; and then
where were they?" For answer, here is
what the Neue Freie Presse, of Vienna,
says: "There can be no question of the intervention of any European power. No one will rob the British lion of his prey."

Today this second review is of a different character. It is not the navy, but the army. Now, the British army has been much despised upon the continent since the memory of Waterloo began to fade. Its hideous mismanagement in the Crimes discredited its system as much as Bal aklava honored its individual valor; and since then it has had to deal with none but petty tribes or with remote enemies. Upon the fields of Europe it has been unknown, and Waterloo has been eclipsed by Duppel, Sadowa and Sedan. With no conscription, outnumbered more than ten to one by rivals, and scattered to the four corners of the earth, it has come to be regarded as a negligible if not an outright minus quantity; but now that estimate is reconsidered. With a prompt ess, a smoothness and an ease that make the Continental captains rub their eyes, a British army is mobilized and ent half way around the globe for accondition, a perfection of equipment and of discipline, and, in brief, an all-round efficiency that excite the amazement and admiration of even the German headquar-ers staff and call therefrom a formal but nost cordial compliment. True, it is a small army compared with what the great military powers could put into the field. But size does not always count. It hows in field action the efficiency which German expert in the Soudan campaign pronounced "simply incredible." True, also, it has to be summoned from dis-tant parts. But then, too, all the scattered colonies stend ready with their con-tingents. It is not an army from Great Britain and Ireland alone, but from that Greater Britain which includes the Do-minion of Canada and the United States

So the world is made to realize that the British empire is still a military force on land as well as sea, and on sea as well Morning and Sunday Sun has been reduced by 60,000 copies and that of the Evening Sun by 40,000 copies, while the loss in advertising is estimated at 300,000. The management of the Sun disputes the right of any labor union to say whom it shall employ, what the event of disputes the event of disputes the right of any labor union the event of disputes the right of any labor union in every way.

An lowa writer, James T. R. Green, has solved the trust problem in a sentence. "What is really needed," press affairs, to use the boycott as a population of the laboration of laboration laboration of laboration of laboration of laboration lab is land. There has been some vain talk of Europe's opportunity, while British ands are busy in South Africa, for makng anti-British advances elsewhere in he world. In the first place it is not to se believed that any power or powers have such a purpose or desire; and in the second place it is to be observed that lespite her business in South Africa Great Britain is just as free as ever to leal with any other foe. The hands with which she has been expected to grapple with Russian or French or German ag-

draw the surrender-value (usually the few ships under the gallant Chichesterfull reserve), and have thus had their the friend of Dewey at Manila-are suf-insurance or protection at a rate lower ficient for her purpose there. All the rest than could be furnished by any term inremain on duty as before around her coasts, in the Narrow seas, in the Medit-erranean, and wherever there is an interbenefit of aged parents or sisters who may be dependent upon them. When the need for protection ceases, the cashvalue is many times withdrawn. Then confidence of well prepared and well test-ed strength, that the British empire stands on review today, rendy at every point, on land and sea, to keep alike her martial drumbeat sounding and her peaceful commerce moving and her vast realm intact all around the crimsoned circle of the globe.

## "BULL RUN" RUSSELL.

Editor of The Tribune-"Sir: Can you give me any informa-tion about 'Bull Run' Russell, a war correspondent for a London paper in 1862;

how he came to be nicknamed 'Bull Run.' etc.? Answer through The Tribune and oblige a subscriber. "Respectfully yours, "-A, J. Marsh.

"Scranton, Oct. 24."

William Howard Russell was during the civil war a correspondent for the Lon-don Times. He wrote for his paper an account of the battle of Bull Run which account of the battle of Bull Run which caused his expulsion from the Northern army, hence the nickname. The account gave a truthful version of the military unreadiness of the North, and for this reason gave at the time great offense in official circles. It did good, however, in educating public opinion as to the weaknesses which it pointed out. In the Public Library you will find in two volumes. lic Library you will find in two volumes Mr. Russell's Diary narrating his experi-ences in the field. After his expulsion from the Northern army, Mr. Russell entered the Confederacy and followed its fortunes we believe to the end.

## PERSONALITIES.

Henry James talkes as he writes-in Stephen Crane, the author, is now liv-ing in a rural suburb of London. He dis-likes city life.

F. Marion Crawford is now in Sicily, and does not expect to return to America for at least a year.

The Khedive of Egypt draws a salary ten times as great as that of the president of the United States.

John Campbell, of the Cameron High-landers, is the youngest major in the British army. He is only 27 years of

Mayor Buck, of Portland, Me., a gentleman 75 years of age, has just com-pleted the feat of walking to the summit of Mount Washington, N. H., and back

Conyngham Greene, British agent in the Transvaal, is an Irishman. He is a brother of Plunkett Greene, the singer, and a nephew of the later Protestant archbishop of Dublin, The Queen Regent of Spain has pre-

sented to the Spanish Casino at Tampa, Fla., 600 books for its public library. They are intended to show appreciation of the manner in which the Spanish citizens of Tampa were treated during the recent Helen Gould has given Maury Sutton,

of Baltimore, a law scholarship, which includes books and board in the University of New York. Mr. Sutton, who served in the Cuban war, attracted Miss Gould's favorable attention when in the hospital at Montauk Point.

"In all the two years and a half that I have sat at the cabinet table," said Secretary Long the other day, "I have never seen President McKinley give the slightest sign of irritation or impatience ever when he was under great stress and in trying circumstances. On the contrary, he has always been patient, and even cheerful. He is the most amiable of

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