the Scranton Tribune

Published Daily, Except Sunday, by The Tribune Publishing Company, at Flfty 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.

TEN PAGES.

SCRANTON, NOVEMBER 1, 1899.

REPUBLICAN NOMINATIONS.

BROWN, of Lancaster.
Judge of the Superior Court-J. HAY
BROWN, of Lancaster.
Judge of the Superior Court-JOHN I.
MITCHELL, of Tioga.
State Treasurer-LIEUTENANT COLONEL JAMES E. BARNETT, of
Washington.

Member of an makes b
member of an makes b
member of an makes b
member of an makes b Washington.

County.

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

There is mention of Brigadier General Fred Grant's name in connection with the next vice-presidential nomination. Why?

On to Victory.

N THE PRESENT county campaign there is no inducement for any Republican to vote for the Democratic candidates. There is no charge, real or false, that the manner of the nomination of the Republican ticket was tainted with objectionable methods or not fairly representative of the popular will. The nominations were an unobstructed expression of the party wish as recorded at the primaries and no Republican who figured as a candidate for any nomination now questions the fairness of those primaries or sounds the tocsin for re-

In the organization of the new county committee there might have been a fairer apportionment of representation but those who were discriminated against are not sulking. They are disposed to recognize in such matters the truth of the rule that to the victors belong the spoils-and the responsibilities. In so far as factional purposes are masked in any of these manoeuvers. they can well be left to the future for consideration and action. At present the duty of Republicans is to stand by the Republican ticket; to give fair and earnest support to every man on it; to work for victory as a necessity of party organization and party supremacy in the future; and to make the victory of next Tuesday so complete and emphatic that it will take all the fight out of the political enemy one

County Chairman Vosburg has effected, it is said, a very complete organization of forces and his information is to the effect that no disaffection exists anywhere within the county. The only need is for the bringing In this work every loyal Republican should zealously co-operate. Penman and Morris; Johns and Kiefer for this campaign bear the unquestioned credentials of the Republican party; the Republican who withholds support from any one of them or yields to siren persuasion to indulge in dickers with the enemy impeaches his Republicanism and does injustice to

The cannonading at New York on Dewey day, it is said, was heard at Cape Cod, 250 miles away. If this intelligence had been advanced earlier it might have been attributed to the Mole St. Nicholas correspondent.

his party.

Life Insurance.

THIS month's number of Gunton's magazine appears a posthumous article from the pen of the late Sheppard Hosome pertinent thoughts relative to Hfc the American people are paying each and that they have approximately \$1,-250,000,000 invested for the benefit of study than it has received from the

and one which is better appreciated of Great Britain, whose interests each year as its practical advantages in an open door are parallel with are more widely known, it does not follow that it should be adopted without discretion. There are various forms of policy contracts from among which there is room for intelligent choice. A young man with no capital, or with moderate capital, all of which he needs in his business, would not make a judictous choice if he selected a short term endowment insurance where the investment element is large. Such a policy contract might on the other hand be most judicious for a man who, having an assured income, desires to make provision not only for his family in case of his own death, but for himself in case he should survive to a stated age. Again, one who has a number of persons depending upon his exertions. should select a different form of policy contract from another who has only one dependent. There is abundant room for intelligent choice in the selection of the most suitable form of policy and of the company which offers the best Advantages, and yet there are few engagements into which men, even the most careful, enter with so little thought and judgment as those of life insurance. The result is that the number of lapses, or premature discontinuances, involving disappointment and loss, is simply enormous."

s an illustration of the folly of effecting insurance without proper cartion and knowledge Mr. Homans cites the cases of those who have been induced to accept the contracts of assessbased." says he, "is that death claims | principal object in public life. will be met from the proceeds of as- | It is the political aspect of the Rob-

sessments to be levied upon surviving erts case which offends. We do not the trouble, which is to buy your insurmembers. The security of such insurance depends necessarily upon the abil- or gained to a particular party would ity of the association to compel the payment of assessments by survivors. political aspect we mean its bearing If survivors can release themselves from the liability to respond to polygamy as a social institution, existassessments when levied to meet of the insurance is lessened or destroyed. If on the other hand the associations can compel survivors to respond to assessments when levied to meet death claims, then the members have entered into a contract which can end only with their own lives, and perhaps not even then. Such liability is asequently indefinite as to time, and unlimited as to its pecuniary amount. The decisions of the courts are not uniform, but in a large majority of cases they indicate that in becoming a member of an assessment association a man makes himself liable for assessments during the remainder of his life even although his own insurance shall

A different Illustration might be cited in the case of policy-holders in certain regular companies who, after acceptance of an apparent discount in premiums conditioned upon cash payments in advance, afterward sign lien notes for the amount of the discount without having investigated fully as to the nature and effect of the lien in its bearing upon the liability of the policy or having considered the possibility that an last Friday morning in regard to the unscrupulous agent, to protect himself himself forge signatures to lien notes Glants." These words were first intro-and be off to other fields ere the forgery duced by the editor of The Tribune; conagainst the anti-rebate law, might was detected. Such practices are hapsubstantial reason why the candidate for insurance should do business with agents and companies of known reli-

The expected has happened at Ladymith in a manner which renders England's position exceedingly grave. The loss of 2,000 troops by capture is not in itself an irremediable misfortune to a untry possessing England's military strength; but when jealous rival powers are watching for a pretext for intervention, it is doubly unfortunate, and it may also aggravate greatly the possibility of an Afrikander uprising in Cape Colony. The developments of the next fortnight in South Africa will possess dramatic interest.

An Impending Crisis.

HERE ARE intimations, too significant to be disregarded, that the time is drawing near when the government of the United States, through its department of state, will have, in the expressive vernacular, "to fish or cut balt" with respect to China. A situation is likely at any moment to develop which will bring the American nation to the necessity of deciding between radically variant alternatives in refuture of the Chinese empire.

Before the war with Spain interened, far seeing men at Washington, who were alive to the commercial importance of China when opened to modern influences, and who realized that under proper conditions the United States might reasonably expect a large our government should define toward the impending (and, as many believe, the inevitable) dismemberment of China and its partition among the powers. While the war with Spain temporarily interrupted this consideration of suggested policies it also, providentially as many think, gave into American control. in the Philippine islands, a strategic and commercial base calculated immeasurably to augment our proper interest in the Chinese problem. We were then a distant power concerned only remotely in China's future; but today we are a near neighbor, with a concern heightened by propinquity which none can dispute or disre-

Two courses lie open. We may join in the dismemberment, claiming and enforcing an equal share; or we may lay down the dictum that "spheres of European influence" created in China will receive American recognimans which presents intelligently tion only upon condition that treaty rights now existing shall be perpetuinsurance. When it is considered that ated in them without discrimination: in other words, "the open door." The year almost \$250,000,000 for premiums former alternative would tar us with Europe's dirty stick; the latter would be likely to defeat in some instances their future widows and orphans, it the chief purpose of European aggrescan be seen that the subject of life in- sion in China. The former is not consurance is worthy of more careful siderable for an instant; the latter may mean friction, resistance, possibly in the long run war. But in the latter "While life insurance is a blessing course we should have the co-operation own; and if we shall adopt it with resolution, putting into readiness for use if needed the naval strength which we possess, it will offer the better chances of success and preserve unto the future rights which it were criminal to yield up.

Biela's comet, the supposed harbinger of war, came very near spreading its tail too late for the South African

struggle Why Roberts Must Go. HE CHICAGO woman who espouses the cause of Polygamist Roberts for the asserted reason that there are congressmen who are guiltier of offenses against social morality than Roberts is may be correct in this hypothesis; yet her position is illogical. Assuming, for argument's sake, that there are members of congress who lead double lives, none of these has run for congress on the platform that he ought to be permitted to commit adultery whenever he so desires nor reseived from his constituency a commission on this basis which, if acquiesced in by congress itself, would have the political effect to legalize by sanction of the highest law-making assemblage in the land the nullification of marriage and home. If there are members of congress morally as guilty as Roberts is, they at least have the decency not to brag about it and ment associations. "The principle up- flaunt their guilt in the public's face as on which assessment insurance is their chief title to distinction and their

mean the partisan aspect; one vote lost not warrant all this fuss; but by the upon the broad question whether ing in direct defiance of Mormon pledge edly asserts his contempt for the publie opinion which is behind the violated

Whatever his personal ability or merits, this attitude unfits him for a seat in congress and necessitates his

prompt expulsion.

LIFE INSURANCE.

Mr. Betts Answers Mr. Duncan.

Editor of The Tribung-Sir: Although I can hardly spare the time, I will endeavor to devote a few moments to answering Mr. Duncan's letter in The Tribune of this morning and give him the information ne asks for. In the first place, Mr. Duncan says that its letter was no more in the nature of the advertisement of the two companies referred to in his first letter than was mine, which appeared in The Tribune of

Three Giants."
I would remind Mr. Duncan that I did sequently, I was at liberty to use those words without any indelicacy. Had I pily infrequent; but they contribute a used the term "Three Giants" first, then would have been in a position of seek-og an advertisement. But, under the ng an advertisement. But, under the ircomstances, the matter appears in an attrible different light which he cannot say was the case in his reference to the

> Secondly, as to why I used "Misleading atios," this was done simply for the in-ermation of The Tribune. As I naturalpresumed that he had gathered his inrmation in the first article from ratios took those ratios and showed what they irported to prove and then showed the

purported to prove and then showed the fallacy of relying upon them.

Thirdly, as to "assets held": As Mr. Duncan says, "Any one with the first grain of sense would understand what assets held means," in so far as the reserve as compelled by law was concerned, but that does not include the surplus. Surplus may be any amount that a com-cany chooses to hold, and unless there is tontine liability against the surplus, I must necessarily be sweated from the policy-helder. There is, however, no reason why we should draw into our com-parisons the amount of reserve held; this amount being identically the same in all ompanies and so understood, there is o reason that it should be considered for

We, then, come back to the surplus: The adroitness of Mr. Duncan consisted of the manner in which he associated a company, holding a surplus of nearly 5 per cent. With the other companies whose combined surplus amounted to little over 10 per cent. As Mr. Duncan refore to the annual dividend companies in the matter. I presume neither of the com-panies mentioned has much tentine insurradically variant alternatives in re-spect to the commercial and political future of the Chinese empire.

ance in force. Therefore, the enormous percentage of surplus must have been withheld from the policy-holders. The withheld from the policy-holders. The question naturally arises; for what rea-son? As it was not returned to the pol-lcy-holders who died or matured their contracts in the past, what reason has the insuring public to believe they will be treated more fairly in the future?
Fourthly, we come to the matter of

'threshing over old straw." The reason I used this phrase was, because I have in my office ten or twelve ratio statements export trade with that great oriental similar to that used by Mr. Duncan in his empire, were considering what policy letter of the 28th inst. which our agents have gathered up, from time to time (some of them a long time ago) and which were issued by Mr. Duncan's company, and some by Mr. Duncan himself. in competition for business. I therefore

was "threshing over old straw."
In regard to the "volume of bustness": As Abraham Lincoln truly said You can fool some of the people all of the people some the time, but you cannot fool all of the people all of the time." I would there-fere say that the immense number of cople insuring in the larger insurance alue of those companies to the insuring This may be, however, due to th fact that there has been no Moses to ad this immense number of people into better way of insuring lives.

He also takes exception to the "larget companies," as he terms them, going to the ends of the earth for insurance, and asks how this can benefit the American policy-holders. For his instruction I would say, it benefits the policy-holder In two ways: Firstly, because it give us a better averaged mortality and a bet er security. An epidemic that would effect one particular portion of the country would not effect the whole world. We therefore get a better average of mortality, and right here I would say that the mortality of the cities of Europe is better than is the mortality of the American cities of the same owing to better sanitary cautions. Then again, a financial crisis

threly in one country or one section the country, would not effect the who world. Thus, by going over the whole world for insurance we minimize the question of mortality and financial loss a great extent. sany is supervised by only one govern

ent (and practically the supervision of he different states of the United States only one supervision after all), mistakes may creep in, corruption may be possible; but where we go abroad under ifferent governments, those governments stile to American insurance companie we must secure a more rigid standard of governmental supervision. For in-stance, the countries of Austria, Switzerland and Prussia will not admit any for-eign con pany to do business unless all securities of a fluctuating character and oubtful form mortgages are eliminated rom their reserve assets; and the larger companies who do business in those countries were forced to teach themselves some new lessons and to face the question of governmental supervision from a new standpoint. Supervision by govern-ments we have been accustomed to always, but surervision as presented to us by our own states becomes a different problem when presented by a foreign There is such a thing as a French a German mind, and a Russian state. mind, a German mind, and a Russian mind. The same fact presented to these several minds becomes a different fact and so supervision, even though not reacy more severe, becomes a different thing on the other side of the Atlantic. But state supervision is really very much more severe there than here

Hoping this will convey the information that Mr. Duncan may desire, I am Very truly yours, -B. H. Betts. Scranton, Oct. 31.

A Suggestion.

Editor of The Tribvne Sir: I understand that the so-called iscussion of life insurance is supposed o be on the heavy expense accor the management of the business is the fault of the insuring public alone, and as long as they are willing to "put up." just so long it will continue at their just so long it will continue at their expense. When you can get other people's money to pay your expense account you will not use the same conservatism as when it comes out of your own pocket. There is one and only one remedy for

pany. Competition will keep the rate as low as safety will permit and the com-pany will keep the expense ratio where it should be, because they pay the bills instead of the policy-holder.

Life insurance contracts which are free from gambling attachments are sound and valuable. If insurers prefer to indeath claims, then the security and specific law, shall be tolerated in vest in "blind pools" they should not kick this country or stamped out, Roberts stock life insurance company of good represents the perfidy of the polyga-mous element in its relationship to mous element in its relationship to federal and state enactments; and he represents, moreover, the impudence of the confessed law-breaker who repeat
mite contracts only. I confess that the public evidently prefer the "three card game" with the other fellow dealing. Allow me to suggest that it is bad judg-the confessed law-breaker who repeat-

Yours truly,
-J. W. Dusenbury. Scranton, Oct. 31.

GOT WHAT HE DESERVED.

From the Pottsville Miners' Journal. A jury in Scranton promptly convicted the editor of the Scrantonian of criminal libel last week and the court sentenced ilm to six months in prison. That paper has recently been printing the most sour-rilous diatribes against some of the lead-ing citizens of that place, and the opin-ion is generally expressed that the edi-tor got only what he deserved. It pays to conduct a clean newspaper. The libel laws of this state are too often violated, and we hope that the day will come when foul-mouthed assassins will not be a lowed to pursue their nefarious work.

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For three years I had been suffering from dyspepsia and stomach trouble, and had tried everything from patent medicines down to the 'hot water' remedy. Last spring I noticed Ripans Tabules advertised in the village paper, and bought a package of Dr. Durant. I had not used more than a dozen before I felt better. I keep them in the house all the time and give them to my friends, but I rarely have occasion now to take one myself."