

The Scranton Tribune

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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, and its name, and the condition precedent to acceptance is that all contributions shall be subject to editorial revision.

THE PLAY RATE FOR ADVERTISING. The following table shows the price per inch each insertion, space to be used within one year.

Table with columns: DISPLAY, Run of Paper, Reading Position, Full Rate. Rows include 500 inches, 1000 inches, 5000 inches, 10000 inches.

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SCRANTON, FEBRUARY 7, 1902.

REPUBLICAN CITY TICKET.

Controller—EVAN H. MORRIS. Election February 18.

When Senator Hoar has succeeded in legalizing labor riots he should move for a bounty on other crimes. Let there be no discrimination.

The Case of Ben Daniels.

RESIDENT ROOSEVELT has not suffered any in the public's estimation by his appointment of Ben Daniels as United States marshal for Arizona. The outcry against it is largely Pharisaical. It is charged that Ben once shot a man. This is true. It was a fair shot in self-defense, and the ability to shoot does not disqualify a man from being a Federal marshal in Arizona. It is charged that Ben once ran a gambling joint and yet shuffles the pasteboards upon occasions. That, too, seems to be proved upon the face of the returns. It is naughty of Ben but characteristic of the locality. Let the senator who has never sat in a fit the game himself cast the first stone. The worst charge against Ben is that he lied to the president. This is what is being investigated. If it proves true, then Ben will have to go, in spite of the fact that in the late war he was one of the bravest and best members of Roosevelt's regiment and owes his appointment to that fact. Shooting and gaming are peccadilloes in the western country, especially among the type of men who amount to much in the hurly burly. But the man who would deliberately lie to his superior officer, when that officer, as president of the United States, was trying in the face of conventionality and small scruples to put a gallant comrade on his feet is not fit for any office and should be thrown down with a dull thud.

The Fire Insurance Problem.

HERE IS no excuse for the outcroaking which has characterized the course of the board of fire underwriters for this district in reference to the overcharge on premiums. If any member of that board should, in his individual capacity, indulge in the false representation which the board as a whole has practiced upon the city and citizens of Scranton he would be lucky to keep out of jail.

Yet a fairly announced increase in fire premiums, based on the facts and figures of the situation, could be strongly defended. It is a notorious fact that fire insurance has ceased to be a profitable business in the United States. For some reason or reasons, and nobody seems to be able to explain just why, the losses by fire are increasing in faster proportion than population and than valuation. In the past quarter of a century the aggregate fire losses have been nearly equal to the national war debt at its highest point. They amount to more than \$2,860,000,000. The yearly average disbursement of the fire underwriting companies is more than a third of the expense of the Federal government prior to the late war.

As the former insurance commissioner of Pennsylvania, Colonel James H. Lambert, points out in an article in the Philadelphia Press, fire insurance in this state is especially unprofitable. For the years 1898, 1899 and 1900 the gross premiums received in Pennsylvania by the fire insurance companies doing business in the state were \$24,371,722. Of this amount about \$12,151,254 would be required for expenses of administration, including taxes and all similar payments demanded by state laws. There would thus be left \$12,190,468 for the payment of losses. But, as Colonel Lambert shows, during the three years in question the losses paid in Pennsylvania by these companies amounted to \$23,626,232, showing a net loss to them of \$2,335,515. During the same period the premiums collected in Philadelphia were \$11,126,925 and the losses paid were \$12,448,576. In thirty years more than ninety fire insurance companies organized in this state have retired from business, something hardly to be accounted for by any theory presupposing that fire insurance in Pennsylvania is a profitable undertaking.

These figures abundantly explain why, among insurance men, there is an ardent desire to have rates increased. This desire is natural and the public, when thoroughly informed as to the facts, will not seriously object. It wants fire insurance. It has to have it. Therefore will pay a fair price for it. But the main way to be come right out and say that rates must be increased or risks surrendered. The

sneaky way adopted toward Scranton would be spurned by a yellow dog.

President Cassatt of the Pennsylvania Railroad company spoils a fruitful topic of newspaper speculation by denying that that company's acquisition of the Long Island road had in view the establishing of a steamship line to run from Montauk Point to Milford Haven. Mr. Cassatt first denies that such a proposition was ever considered and then shows that the alleged saving of time by such a route would be only two hours as compared with sailing from the Battery, certainly not enough to warrant the establishing of a new steamship line. It is possible that a time may come when two hours will count in such a journey, but that will hardly be before the age of flying machines.

Vaccination Vindicated.

FOR A NUMBER of years Massachusetts has had a compulsory vaccination law. Recently the anti-vaccinationists, diligent in vocal effort if not formidable in numbers, secured the introduction of a repeal bill and public hearings have been in progress for some days. The Boston papers giving columns of the testimony.

From these reports it is evident that the "antis" are up against it. The burden of expert testimony is all one way. For example, Professor Counselman of Harvard, who has studied a number of smallpox epidemics, said he had never known one death from that disease in a case of properly prepared vaccination. Representatives of each of the schools of medicine told of their successful experience with and faith in vaccination. Dr. Axel Ames of Porto Rico told how before the American occupation of that island the annual death rate from smallpox had been 61 and how since vaccination had been applied to every inhabitant the disease had disappeared absolutely, not a case being now known. And finally President Eliot of Harvard went on record as follows: "I object with great earnestness to the proposed repeal of the compulsory vaccination law of Massachusetts. It would be hard to imagine a more barbarous and merciless proposal." He went on to say that it had been abundantly proved that nobody need have smallpox who would take the trouble to be vaccinated.

Testimony of this character is irresistible. It leaves no excuse for the existence in any threatened community of an unwillingness to undergo vaccination in the interest of the public health. The citizen who will not show this much consideration for others, if not for himself, should be taken by main force and vaccinated or else put in quarantine.

The testimony of the expert medical witness appears to have been obtained by the evidence of those who gather the blackberry crop in September.

An Unnecessary Scare.

A NEW mare's nest has been discovered at Washington. Article V of the constitution says that congress must call a constitutional convention when asked by two-thirds of the states, the amendments adopted to require the ratification of three-fourths of the states. Congress can impose no limit on this convention. It can rip into shreds the entire fabric of our fundamental law if so minded and there is nothing but the common sense of the people to prevent. Six states—Oregon, Michigan, Montana, Idaho, Nevada and Colorado—have this session filed formal resolutions asking for a constitutional convention to provide for the election of United States senators by direct vote of the people. These resolutions are identical in their wording, thus showing a common origin, and other resolutions similar in purpose are pending in a number of state legislatures. From time to time within the past two decades thirty states have passed various declarations on the subject of the popular election of senators; and it is now feared by some of the more conservative public men at the national capital that the present concerted movement for a constitutional convention ostensibly for the purpose of effecting a change in the method of electing senators really masks a covert scheme to work radical changes in the national charter.

This scare is genuine and deep seated, but it seems to us that it underestimates the basic good judgment of the American people. They are not dissatisfied with their constitution or form of government. It has stood the test of time and was never held higher in the world's esteem than now. To imagine that any slick scheme of demagogues could effect an overturning of any of the fundamental principles of this system is to imagine vain things.

The Ohio supreme court has decreed that the suicide clause in a life insurance policy does not count. A person may commit suicide as soon as he sees fit after securing a policy and his relatives may collect. Agents in Ohio hereafter will be obliged to exercise great discretion and avoid loading up on over-valued risks.

Of course there is no truth in all similar payments demanded by state laws. There would thus be left \$21,190,468 for the payment of losses. But, as Colonel Lambert shows, during the three years in question the losses paid in Pennsylvania by these companies amounted to \$23,626,232, showing a net loss to them of \$2,335,515. During the same period the premiums collected in Philadelphia were \$11,126,925 and the losses paid were \$12,448,576. In thirty years more than ninety fire insurance companies organized in this state have retired from business, something hardly to be accounted for by any theory presupposing that fire insurance in Pennsylvania is a profitable undertaking.

When a Western heifer sells for \$6,200, it begins to look as though the oleomargarine interests should be given a chance to fight the lacteal monopoly.

The Biddles have been buried, but things will probably continue feverish in the vicinity of Pittsburg until the reward money has been distributed.

From the difference of opinions expressed regarding our Malay subjects in the Philippines it is evident that

there are several distinct brands of patriots residing on the islands.

The enthusiastic anti, both in this country and England, can never be persuaded to remember that the first shots were fired by the Filipinos and by the Boers.

The failure of Democrats and anti to make any efforts in his behalf must give Aguinaldo that "has been" feeling.

A naval parade is a good thing occasionally to give the officers who display modesty during battles a chance.

Lord Salisbury believes that, in the matter of the love of Ireland, "there's a fly in the ointment."

United States Leads in Life Insurance

From the Chicago Record-Herald. THE United States leads the world in life insurance, not only in the amount of the policies carried by individuals, but in the number of persons that are its patrons. Some countries have compulsory systems of life insurance, but in business ventures where it is free for all who have the premiums to pay for it, the system is advanced and progresses with billionnaire strides. A few years ago to write \$100,000 of life insurance was thought to be a heroic feat, and yet for 1902 one of the big companies has set a mark of \$300,000,000 paid for and delivered insurance.

Life insurance is not for the rich alone, but is within reach of everybody. Millions upon millions in small policies are written every year by the industrial companies, and the premiums are made payable to the insured, saving the wage day of the assured.

Rich men value life insurance as an available asset in event of sudden death, when the withdrawal of funds from business ventures might mean financial ruin. It is now used to protect one partner from the sudden death of another, which might place financial interests in jeopardy, but straight life insurance for the protection of the family of the decedent is the most popular form.

The late Frank H. Pavey, of Minneapolis, was insured for upward of \$1,000,000, and though he died only three weeks ago, practically all of that vast sum of money has already been paid over to the beneficiaries under the policies. The million dollars of this insurance was written by one company and a portion of the liability reinsured with other companies.

It is estimated that the insurable limit on a single life is \$2,000,000. This is the amount held by John Wamamaker, of Philadelphia, who is the most heavily insured man in the United States. To write this amount of life insurance taxes the capacity of the two score companies of this country, and is said to draw heavily upon the capacity of foreign corporations, which are utilized in such cases for reinsurance of a portion of the risk.

H. H. Kohlstat, of Chicago, holds the second place in life insurance, his aggregate holding amounting to \$1,000,000. Julian S. Carr, of Graham, N. C., George W. Vandant, of New York, and Rodman Wamamaker, of Philadelphia, are tied for third place with \$1,000,000 each.

According to the most authentic records there are only eight men who carry more than \$500,000 and 1,000,000 insurance. They are: Jacob Hoerl, of Milwaukee, and F. C. Howard, of New Orleans, each \$750,000; C. J. Devlin, of Topeka, Kan., \$700,000; N. H. Hincholom, of Chicago, \$650,000; Randall Morgan and John B. Stetson, of Philadelphia, each \$700,000; J. B. Whipple, of Boston, and August Belmont, of New York, each \$600,000.

Life insurance is becoming a factor among the women of the country, and most of the companies now accept them as risks without burdensome restrictions. Mrs. Buzanary, of Toronto, is credited with being the most heavily insured woman in North America, if not in the world, carrying policies amounting to \$1,000,000. Mrs. R. N. Duke, of Durham, N. C., is the record in the United States with \$300,000, although half a dozen women have \$250,000 and over. Mrs. Wright, of New Orleans, is insured for \$285,000. Mrs. M. N. Pichon, of Pittsburgh, for \$265,000 and Mrs. O. R. Holmes, of Cincinnati, for \$250,000.

Mrs. F. O. Lowden is the most heavily insured woman in Ohio, so far as life insurance is concerned. She carries policies for \$250,000. Other women in Ohio with large policies are: Mrs. J. S. Carr, of Durham, N. C.; Mrs. M. B. Bliss, of Grand Rapids, Mich.; Mrs. S. S. W. Clark, of Cleveland, Ohio; Charles H. Heine, of Cincinnati, father with \$240,000. Mrs. A. White, of Gardiner, Maine, with \$175,000, and Elizabeth A. Harter, of Canton, Ohio, with \$140,000.

The \$100,000 class for women numbers these eight members: Mrs. C. E. Longley, of Providence, R. I.; Mrs. H. C. Alexander, Mrs. T. K. Clinton and Mrs. E. E. Washburn, of New York; Mrs. E. A. Woods, of Swickley, Pa.; Mrs. S. Williams, of Elon College, N. C.; and Mrs. T. M. Moreland, of Charleston, S. C.

Men with \$100,000 life insurance are as scarce as leeks, and yet a few years ago it was the exception when that amount was taken by a single person. The sums carried vary largely, according to the following: Herbert Bellinghine, of Chicago, \$750,000; George W. Foreman, of Buffalo; Chauncey M. Depew, General Francis Greene and John A. McCall, of New York; George Eastman, of Rochester; Charles Miller, of Franklin, Pa.; J. O. Darlington, of Philadelphia; J. M. Guffey, Isaac Kaufmann and Charles T. Skilton, of Pittsburgh; Thomas H. Wadsworth, of Scranton; John C. Carter, of Titusville, Pa.; B. N. Baker, of Baltimore, Md.; Henry C. Lyton, of Chicago; S. A. Whitehead, of Detroit; E. H. Abbott and James G. Gates, of Milwaukee; C. A. Coffin and W. L. Pierce, of Boston.

The \$40,000 class numbers H. A. Richardson, of Dover, Del.; George K. Anderson and Gace Pettell, of New York; F. W. Ayer, E. W. Douglas, R. H. Forster, N. E. Graves, J. W. Harding, of Philadelphia; Henry W. Mattan and W. H. Nimick, of Pittsburgh; P. H. Glatfelter, of New York; John C. Johnson, of Chicago; Hooper, of Baltimore; T. M. Marsden, of Charleston, S. C.; C. C. Ford, of Chicago, and N. C. Chapman, of St. Louis.

NOTES OF GENERAL INTEREST.

BY WALTER J. BALLARD.

The American Soldiers' Shelter roll of honor consists of the entire Republican strength of the house of Representatives, and the following eleven Democrats: Representative Cummings and Lindsay, of New York; McLean and McCullough, of Alabama; Taylor, of Alabama; Noah, North and Gordon, of Ohio; Williams, Kern, Mahony, Foster and Crowley, of Illinois; Fox, of Mississippi; and Zener and Miers, of Indiana.

New South Wales was the first settled of the six states of Australia now constituting the commonwealth of Australia. Its area is 310,170 square miles, or 198,848,000 acres, of which it is estimated 2,883,829 acres are water and 22,700,000 public reserves, mountains and sterile lands. It would make five states as large as Iowa. In 1901 it was estimated that the adult population numbered 678,750 and that only 60,000 were property holders; also that only one-half of the total wealth of New South Wales was in the hands of 2,500 persons.

Mr. Neill, secretary of legation at Lima, reports under date of November 27, 1901, that a protocol has been signed at La Paz, Bolivia, for the purpose of submitting to arbitration the pending questions between Peru and that country.

The state department is advised through Minister Bush, of Tokyo, under date of December 12, 1901, that on July 20, 1899, the central sanitary council resolved not to permit the practice of homeopathy in Japan.

Customs officials of Demerara, reports, December 15, 1901, that he has been advised by the consular agent at Cayenne that the rich placer gold diggings in the Imiri river district of French Guiana are attracting many prospectors to that locality. During October and November last, over 2,000 pounds of gold were brought down to Cayenne, and according to the agent, other large lots will soon follow. The consular agent, in view of the great number of foreigners who may be attracted to the colony, the government has passed an ordinance requiring pass-

ports from such persons before they are permitted to land.

The University of Paris has this year among its 15,000 students, 7 foreigners in Protestant theology, 129 Romanians, 51 Egyptians, and 115 other foreigners in law; 81 Turks, 31 Roumanians, 24 Rumanians, 24 Central Americans, 20 Greeks, 19 Germans, 14 Swiss, 13 South Americans (all males), in medicine; 47 Russian women, 25 Russians, 29 Rumanians, 19 Germans, and 19 other foreigners, in science; 61 Germans, 33 Russians, 49 Americans, and 119 other foreigners, in belles-lettres; and 5 Turks and 11 other foreigners in pharmacy.

Japan's foreign trade for 1901 shows 231,750,000 yen of exports and 255,500,000 yen of imports, against 198,700,000 yen and 242,500,000 yen respectively for the preceding year. The outflow of gold was only 800,000 yen.

"They think too meanly of the Fatherland who picture its emperor as sending his brother forth a-touting for the friendship of any land on earth," says a German, "and that is the true German spirit."—New York Tribune.

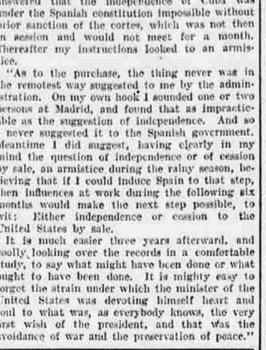
GENERAL WOODFORD'S REPLY.

Following is the reply of General Stewart F. Woodford, formerly our minister to Spain, to the criticisms in the letters of former Senator Chandler printed in yesterday's Tribune: "I have no idea that the public will be interested in the matter of ancient history. If so, the simple answer is: It is true, I never demanded independence. It was absolutely impossible to do so. It would have resulted in my being ordered away within twenty-four hours, and have precipitated the war sooner than it came. I never had any intention of demanding independence. The only thing looking to it was a suggestion of the president for my own guidance. I answered that the independence of Cuba was under the Spanish constitution impossible without the sanction of the cortes, which was not then in session and would not meet for a month. Thereafter my instructions looked to an armistice.

"As to the purchase, the thing never was in the remotest way suggested to me by the administration. On my own hook I sounded one or two persons at Madrid, and found that as impracticable as the suggestion of independence. And so I never suggested it to the Spanish government. Mention I did suggest, having clearly in my mind the question of independence or ofcession by sale, an armistice during the rainy season, believing that if I could induce Spain to that step, then influence at work during the following six months would make the next step possible, to wit: Either independence or cession to the United States by sale.

It is much easier three years afterward, and easily looking over the record in a comfortable study, to say what might have been done or what ought to have been done. It is mighty easy to forget the strain under which the minister of the United States was directing himself heart and soul to what war, as everybody knows, the very first wish of the president, and that was the avoidance of war and the preservation of peace."

Office Desks and Office Furniture



Being the LARGEST FURNITURE DEALERS IN SCRANTON We carry the greatest assortment of up-to-date Office Furniture. You are invited to examine our new line before purchasing.

Hill & Connell 121 Washington Avenue.

New and Complete Assortment of Office Desks and Office Furniture.

Always Busy A shoe that fits the eye should fit the foot—or you don't want it. There is style—effect of smartness in our shoes which appeals to good dressers—but more important—every pair of our gentlemen's \$5 shoes are at this time \$4, which is important to the economist.

Lewis & Reilly 114-116 Wyoming Ave.

Headquarters for Incandescent Gas Maniles, Portable Lamps. THE NEW DISCOVERY Kern Incandescent Gas Lamp. Gunster & Forsyth 253-27 Penn Avenue.

FINLEY'S

Clean-up Sale of Blankets and Comfortables

There are not a great many of any one grade. Yet in the whole lot we have a fairly good assortment. We take a big cut in prices to close out the entire lot this week.

Blankets Our Blankets at regular prices are the best values on the market. All are marked down, and are here at these figures, 95c, \$1.50, \$2.50, \$3.75, \$4.88, \$6.50.

We call special attention to the \$4.88 and \$6.50 Blankets being extra size, all wool and shrunken.

Silk Covered Down Quilts \$12.50 quality, marked to \$9.75.

Comfortables Are marked down low to sell them quick. Price, 95c to \$3.00.

510-512 Lackawanna Ave.

A Second-Class City with a First-Class Stock of Cut Glass, Sterling Silverware Clocks, Etc. Suitable for Wedding Gifts.

Mercereau & Connell, 132 Wyoming Avenue.

THIRD NATIONAL BANK OF SCRANTON. Capital, \$200,000 Surplus, \$550,000 Pays 3% interest on savings accounts whether large or small.

Open Saturday evenings from 7.30 to 8.30.

A Bargain Harvest for Shoe Buyers We are in the midst of old-time Sacrifice Sales of Winter Footwear. The shoes we shall offer during this sale are not old or shoddy; among them will be the well known makes of Johnson & Murphy and The Stetson. Don't let this opportunity slip away. Here are some of the values:

Lot 1—J. & M. and the Stetson. Men's Patent Leather, Patent Ideal Kid, Enamel and Box Calf, regular \$5 and \$6 values, all sizes, for \$4 and \$4.50

Lot 2—Men's Enamelled and Box Calf, winter weight, regular \$3.00, \$3.50 and \$4.00 value, for \$2.50 and \$3

Lot 3—Ladies' Fox Calf, lace, winter weight, regular \$2.50 and \$3.00 values for \$1.75

Lot 4—Misses' and Children's Lace and Button, regular 75c and \$1.00 value, for 50c

It will be cheaper to buy now than it will be to wait.

LEWIS, RUDDY, DAVIES & MURPHY, 330 Lackawanna Avenue.

SCRANTON'S BUSINESS HOUSES.

THESE ENTERPRISING DEALERS CAN SUPPLY YOUR NEEDS OF EVERY CHARACTER PROMPTLY AND SATISFACTORILY.

BUILDING CONTRACTOR. Storm sash and doors, store fronts, office and store furniture, in hard or soft wood, and jobbing. 320 N. Wash. ave. L. SOMMAR.

FOR SALE. BUGGIES and WAGONS of all kinds; also Houses and Building Lots at bargain. HOBBS CLIPPED and GROOMED at M. T. KELLER. Lackawanna Carriage Works.

J. B. WOOLSEY & Co CONTRACTORS AND BUILDERS. Dealers in PLATE GLASS and LUMBER OF ALL KINDS.

EQUITY BUILDING & SAVINGS UNION. Home office, 208-209 Meigs Building, transacts a general building and loan business throughout the state of Pennsylvania.

E. JOSEPH KUETTEL, rear 611 Lackawanna avenue, manufacturer of Wire Screens of all kinds; fully prepared for the spring season. We make all kinds of porch screens, etc.

HANLEY'S BAKERY. 420 SPRUCE ST. Successor to HUNTINGTON. We make a specialty of the bread stuffs. Orders for Breads, Oysters, Croquettes, etc., promptly filled. A full line of Lee Cream and Ices.

PETER STIPP. General Contractor, Builder and Dealer in Building Stone, Cementing of cellars a specialty. Telephone 3202. Office, 527 Washington avenue.

THE SCRANTON VITRIFIED BRICK AND TILE MANUFACTURING COMPANY. Makers of Facing Brick, etc. M. H. Duff, General Sales Agent, Office 229 Washington ave. Works at Nay Aug, Pa. E. & W. V. R. H.

HALF COST SALE At Crane's

To Clean House Will Sell as Follows:

20 Raglans and Newmarkets at \$6.90, All Wool. 25 Raglans and Newmarkets at 9.90, All Wool. 15 Raglans and Newmarkets at 14.90, All Wool. 15 3-4 Jackets at 8.90, All Wool. 25 3-4 Jackets at 11.90, All Wool. 20 3-4 Jackets at 13.50, All Wool.

100 27-Inch Jackets from \$5.00 to \$13.00 that were \$10.00 to \$30.00. Alterations free of charge.

324 Lackawanna Avenue. Take Elevator.

Are You a Lover of the Beautiful? Do you wish to have pretty rings? We will be pleased to show you Solitaire Diamond Rings, Diamond and Emerald Rings, Diamond and Ruby Rings, Diamond and Opal Rings, Diamond and Sapphire Rings, Diamond and Turquoise Rings. We will mount any desired combination to order.

E. Schimpff, E. Schimpff, 317 Lackawanna ave. 317 Lackawanna ave.

A Difference. There is as much difference in Diamonds as there is in human faces, and not infrequently as much hidden deception. When you wish to buy a diamond come to us. You can rely upon our judgment and representation.

EDUCATIONAL. SWARTHMORE COLLEGE. Swarthmore, Pa. Under Management of Friends. Offers a wide range of elective studies within the four courses that lead to degrees in ARTS, SCIENCE, LETTERS and ENGINEERING. Swarthmore College has extensive campus; beautiful situation and surroundings; superior sanitary conditions; adequate libraries, laboratories, shops, etc. It provides for sound and liberal scholarship and intelligent physical culture while it attends to the needs of individual students. Catalogues on application to the President.

Free Tuition. By a recent act of the legislature, free tuition is now granted at the Literary Institute and State Normal School Bloomsburg, Pa. to all those preparing to teach. This school maintains courses of study for teachers, for those preparing for college, and for those studying music. It will pay to write for particulars. No other school offers such superior advantages at such low rates. Address J. P. Welsh, A. M., Ph. D., Pres.

SCRANTON CORRESPONDENCE SCHOOL. SCRANTON, PA. T. J. Foster, President, Elmer H. Laval, Treasurer, R. J. Foster, Stanley P. Allen, Vice President. Secretary.