

How Much Do You Save

out of your income? Isn't it like this? Some months you save but you have to **USE** the money later. You hope to do better **NEXT YEAR.**

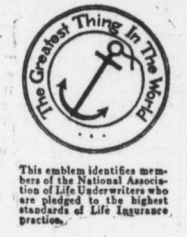
How much will it cost your family to live if some day, you just quit? There's a variety of modes of exit; appendicitis, weak heart, typhoid, pneumonia, a speeding automobile. It's easy. Some acquaintance of yours steps out of life unexpectedly every few days.

Being a good husband and father, this uncertainty of life looms up big sometimes and it's mighty tantalizing. You worry over it. We know it and we offer you the slickest little scheme ever for driving away the gloom.

It's an Income Policy. And, **you don't have to die to win.** If you're alive at sixty-five and the family is grown up **YOU CAN TAKE THE INCOME YOURSELF.**

You ought to be as familiar with this Income Policy as we are. But you never will be if you don't let us explain it to you. And the first thing you learn about it will be a surprise—you'll find that only a few dollars a month will do the trick.

Suppose you get in touch with one of us about this. You needn't hesitate. We don't bore people any more; we've got by that stage. Suppose you do it now, while it's on your mind.



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DR. J. R. SMITH AMONG SPEAKERS

Prominent Presbyterian Leaders to Attend 30th Anniversary of First Church

Invitations are being issued to former members and friends of the First Presbyterian Church for the thirtieth anniversary of the church's founding to be celebrated November 14 to 21. The Rev. Dr. J. Ritchie Smith, of Princeton, N. J., formerly pastor of Market Square Church, Harrisburg, will deliver an address during the celebration. Other prominent speakers will include: The Rev. Ethelbert Dudley Warfield, of Chambersburg, formerly president of Lafayette University, and the Rev. Lewis S. Mudge, of Harrisburg. The program for anniversary week was issued yesterday, as follows: November 14—11 a. m. Historical address; 7:30 p. m., "Presbyterian Principles," the Rev. C. B. Segelken. November 15—7:45 p. m., "Early Days," the Rev. John McKeenan; "A Decade in the First Church," the Rev. William B. Cooke; "The Mission of the Church," the Rev. John McDowell; reception to charter members. November 16—Organ recital, Prof. Frank A. McCarrel. November 17—"Our Presbyterian Neighbors," the Rev. Thomas McCarrel; "Historic Presbyterianism," the Rev. Ethelbert D. Warfield. November 18—"Our Denominational Neighbors," the Rev. Charles A. Huyette; address, the Rev. Dr. J. Ritchie Smith. November 19—"Greetings From the Presbytery," the Rev. E. Curtis and the Rev. Harry E. King; "Paying the Full Price," the Rev. Lewis S. Mudge. November 21—11 a. m., communion and reception to new members; 7:30 p. m., "The Strength and Beauty of the Church," the Rev. C. B. Segelken.

STEELTON CHURCHES
Trinity Episcopal—The Rev. J. H. Rainey, rector, will conduct holy communion at 8; Sunday school, 10; communion and farewell sermon, 11; evening prayer, 7:30.
St. John's Lutheran—The Rev. G. N. Lauffer, rector, Sunday; Sunday school, 9:30; sermon, 10:45; "The Church," intermediate Christian Endeavor, 6:30; 7:30, "Justification by Faith," Monday. Meeting of teachers of Sunday school association.
Trinity German Lutheran—The Rev. C. F. Tiemann, pastor, will preach in English at 10:30 in German at 7:30; Sunday school, 2.
First Methodist—The Rev. W. C. Sanderson, pastor, will preach at 10:30 and 7:30; evening subject, "Hell"; Sunday school, 2; Epworth League, 6:30.
Sentenary United Brethren—The Rev. A. K. Wier, morning service at 10; evening service at 7:30; Sunday school, 2; Christian Endeavor, 6:30.
Main Street Church of God—The Rev. G. W. Getz, pastor, will preach at 10:30 on "He Was Transfigured Before Them" and "Living With Him"; Sunday school, 2; Junior Christian Endeavor, 6:30; senior Christian Endeavor, 7:30; lecture and prayer, Wednesday.
First Presbyterian—The Rev. C. B. Segelken, pastor, will preach at 11 on "The Stimulus of a Heavenly Hope" and at 7:30 on "The Problem of the Church"; Sunday school, 2; Junior Christian Endeavor, 6:30; fifteen-minute organ recital, 7:25.
Central Baptist—The Rev. Harold D. Gerner, pastor, will preach at 10:30 and 7:30; Sunday school, 2; Junior B. Y. P. U., 3:15; senior B. Y. P. U., 6:30; prayer meeting, Wednesday, 7:45.
Grace United Evangelical—The Rev. J. H. Hoyer, pastor, will preach at 10:30 and 7:30; Sunday school, 9:15; Christian Endeavor, 6:45.
St. Mark's Lutheran—The Rev. W. B. Smith, pastor, will preach at 10:30 on "The Living Armor of a Christian Life" and at 7:30 on "The Reformation"; Sunday school, 2; Christian Endeavor, 6:45; Wednesday, 7:30; prayer meeting, 7:30; senior catechetical class, Tuesday, November 2, 8 men's Bible class, 10 meets in the church.
St. John's Lutheran, morning—Anthem, "God of Our Fathers," by Adair; "The Living Armor of a Christian Life," by the pastor; "Hymn of Praise," Mrs. Roth, Mrs. Dehner, M. R. Alleman and J. R. Rupp; anthem, "Lead On, O Eternal King," by Nelson.
First Presbyterian, morning—Rev. Rupp, by Flagler; Goddell, by Markel; Postlude in F. by Stern; evening, "Liesbeth," by Faulks; Meditation, by Flagler; Postlude in C, by Rink.
First Reformed Church, the Rev. Charles A. Huyette, pastor—morning service at 10:45; sermon by J. S. Bissler, Treasurer of the Board of Home Missions of the Reformed church; Sunday School, 9:45; Evening service, 7:30, subject, sermon, "The Discovered Saviour"; Christian Endeavor, 6:45; Bible study, Tuesday, 4:15; Prayer service Wednesday, 6:00. Followed by Advanced Teacher Training Class; Junior Catechetical class Friday, 4:30; Catechetical class Friday, 7:00.

STEELTON SNAPS

Improving Church.—Extensive improvements, including the frescoing of the interior, are under way at St. James' Catholic church. The work will be completed before Christmas.
To Attend Convention.—A number of Steelton women will attend the annual convention of the Woman's General League of Pennsylvania State college, Gettysburg, next Thursday.
Gave Ghost Party.—Miss Rose Bellows, Miss Miriam Hale and Miss Mary Hepler entertained at a ghost party last evening at 223 Walnut street. Twenty-five guests were present.
Social at Parsonage.—The Senior Christian Endeavor Society of St. John's Lutheran church, will meet with the Rev. and Mrs. G. N. Lauffer Tuesday evening at 8 o'clock.
Twice Married at 23.—Although only twenty-three years old, will meet here Tuesday, a Steelton girl, will take a second husband. He is Atanase Petref, aged 26, also of the borough. Merf's first husband has been dead a month.
Mattis Goes Up.—Jesse Mattis, a foreman at the Steelton Clear Factory, has been appointed to a similar position at the Harrisburg Cigar Factory. His successor is John Sides, of Roxilton.
Opens Office.—Dr. Gilbert Dalley, who recently completed a post graduate course in New York, will specialize on diseases of the eye, ear, throat and nose. He has opened an office at 718 North Third street, Harrisburg.
To Wrestle Monday.—A wrestling bout has been staged for Monday evening at the German Quartet Club hall, Harry Morris, a Greek wrestler from Harrisburg, will tumble best two out of three falls with Charles Wilson, a Pole.
Society Meets.—The Croatian-Slovenian Society will meet this evening in Croatian hall.
Lovers (?) Quarrel.—Helen Simmers and Milan Angeloff, both of the West Side, were arrested by Constable Bombgardner for engaging in a street affray yesterday. They will go before Squire Gardner this evening.
Gave Girls Liquor?—Charged with supplying several young girls with liquor Tozo Markovic, of 60 Furnace street, was arrested by Constable

STEELTON PERSONALS

Mr. and Mrs. O. G. McCandless, of Butler, spent yesterday with Mr. and Mrs. L. E. Helle, South Front street. Mr. and Mrs. John Norris and daughter, Lydia, are week-end guests of Mr. and Mrs. H. B. Kough.
Dr. Robert McG. Hursh, Second and Walnut streets, is spending the week-end in Philadelphia.
HOUSE CLEANING TIME
Have your old furniture upholstered and made to look like new at very reasonable prices. Our work guaranteed. Drop us a card, Steelton Upholstering Co., 11-13-15 South Second street, Steelton.—Advertisement.
MRS. SCOTT'S FUNERAL
Funeral services for Mrs. C. E. Scott, who died Tuesday night, were held last evening at her late home, 40 South Third street, at 7:45 o'clock. The Rev. G. N. Lauffer, pastor of St. John's Lutheran church, officiated. Burial was made at Hamburg today.

MIDDLETOWN

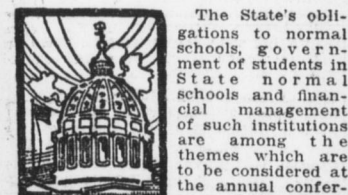
HALLOWEEN PARTY
The Junior League of the Methodist Church held a Halloween masquerade in the primary room last evening.
MARRIED AT HAGERSTOWN
Herman Baumbach and Miss Hannah Deible, both of Middletown, were married yesterday in Hagerstown, Md. The Rev. J. C. Thomas performed the ceremony. Mr. and Mrs. Baumbach returned to their home here today.
MIDDLETOWN CHURCHES
United Brethren—The Rev. I. H. Albright, pastor, Morning service, 10:30; Sunday school, 1:30; Christian Endeavor, 6:30; evening service, 7:30.
Presbyterian—The Rev. Thomas C. McCarrel, pastor, Sunday school, 10; morning service, 11; "Blessed Mourning," Christian Endeavor, 6:30; evening service, 7:30; "The Angels," Methodist—The Rev. W. R. Ridington, pastor, Morning service, 10:30; "The Cure for Wonders," Sunday school, 1:30; Epworth League, 6:30; evening service, 7:30; "For Whom Will You Vote?"
Royalton United Brethren—The Rev. William Beach, pastor, Morning service, 10:15; Sunday school, 1:30; Christian Endeavor, 6:15; evening service, 7:15.
St. Peter's Lutheran—The Rev. F. W. Fisher, pastor, Morning service, 10:30; "Reformation Festival," Sunday school, 1:30; Christian Endeavor, 6:30; evening service, 7:30.
"The Automobile that Went to Church."
Church of God—The Rev. H. F. Hoover, pastor, Morning service, 10:30; Sunday school, 1:30; Christian Endeavor, 6:30; evening service, 7:30; "Farewell."
James Seitzer, of Lebanon Valley College, is visiting his parents in Pine street.
Mrs. David Rhen, Catherine street, is ill.
Oliver Swartz, a medical student at Philadelphia, is spending some time with his parents in Spring street.

STEELTON VOTERS DON'T FORGET WIGFIELD FOR JUSTICE OF THE PEACE

Workmen's Compensation Insurance U. S. F. & G. POLICIES FULLY PROTECT
Employers will benefit by placing their insurance with this office. Lowest rates are assured by expert analytical inspection service. Financial strength of millions back of every policy. Let us send you a brief explanatory pamphlet, "How the Compensation Act Affects You."
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NORMAL SCHOOLS TO BE DISCUSSED

Important Conference of Principals Scheduled For This City Next Week



The State's obligations to normal schools, government of students in normal schools and financial management of such institutions are among the themes which are to be considered at the annual conference of the principals of the State's normal schools here on Wednesday. Since the last conference the State has taken over two normal schools and negotiations are pending for two others with possibility that more may be acquired in the future. There are thirteen normal schools in the State and twelve of the principals will participate in the program. Officials of the State Board of Education and Department of Instruction are expected to attend the meetings. One of the papers will deal with the vocational training problems and Professor Ezra Lehman, of Shippensburg, will read a paper on vocational education as affecting methods and courses in normal schools, while Professor A. E. Matby, of Shippensburg, will discuss improvements in teaching of natural science and agriculture in the normal schools. Dr. G. M. Phillips, of West Chester school, will discuss the financial management and student government will be the theme of Dr. Charles Lose, Lock Haven. **Chairman to Speak.**—Chairman W. D. E. Ainey, of the Public Service Commission, has been invited to address the students of Lehigh University next week on the Awakened Orient. Chairman Ainey is a graduate of the class of 1887 at Lehigh and spent considerable time traveling in Japan and other Eastern nations while a member of the foreign relations committee in Congress. **State Will Appeal.**—The Attorney General's Department will enter its appeal from the decision of the Delaware county courts that the State is liable for the total cost of maintenance of insane persons without delay and will ask an early hearing. The attorney general is working out a plan of collecting cost of maintenance from estates of patients and the Supreme Court decision will settle the questions which have arisen. **Late Wheat Sowing.**—Judging from reports at the State Department of Agriculture wheat is being sown later than known in many years in a number of the southern and southwestern counties of the State and while data on the acreage as compared with that sown last fall has not been compiled it is believed that the acreage devoted to wheat will equal, if not exceed, that in 1914. Practically all of the wheat grown in Pennsylvania is winter wheat, spring wheat not being known in the State. The acreage has been added to the acreage last spring in spite of the demand due to the war. The late sowing this year is due to the desire to plow late and avoid danger of the Hessian fly and also because of the wet weather which prevailed at the time when wheat is ordinarily sown. The weather the last few days has been unusually favorable for seeding. **Meeting Deferred.**—The November meeting of the State Board of Pardons which was scheduled for November 17 has been postponed until November

30. There are a number of continued cases.

Studying State System.—North Carolina health officials are making a study of the Pennsylvania system of medical inspection in the rural schools. Dr. T. N. Jordan, of the State's Department of Health, being now in Pennsylvania on a study of the methods. He will visit Lancaster and central counties where the system has been developed lately. He will also go to some of the western counties.

Get Pay Checks Earlier.—Attaches of the State government have been given their pay checks a day or so in advance so that they can go home for the wind-up of the campaign. Most of the departments at the Capitol closed yesterday until Wednesday and matters will be handled on Monday only if they are important. The law makes election day a holiday.

Hunters Warned.—Dr. Joseph Kalbfus, secretary of the State Game Commission, has issued a warning that hunters who go "pot hunting" in the woods regarding size of bags or attempt to sell game will be prosecuted. All of the game wardens have been put on their guard and the aid of State police, foresters and game wardens will be extended in arresting violators. A special watch will be kept on hunters who kill their limit in one county and then go into another after shipping home their game and repeat the performance. These hunters are called "market hunters" by Dr. Kalbfus and have covered their tracks in past years. Game may not be shipped to market or sold to anyone accompanied by the owner. The wardens are to warn all express agents and postmasters of the provisions of the State law regarding hunting.

Not Much Chance.—Officials of the Auditor General's department declined to say to-day what steps had been taken to forestall any attempt of attorneys or persons to start an asset proceeding to get any of the money paid by consumers to coal companies, wholesalers or dealers. It was admitted, however, that the State did not stand a very glittering chance of collecting any of the money. The disposition at the Capitol is to declare that the whole matter of recovering money paid to coal dealers is one for the persons who paid it and not for the State at all.

School Payments Slow.—State Treasurer R. K. Young has thus far sent out between \$1,500,000 and \$2,000,000 of the State school appropriation. The slowness of the payments has been due to the depleted condition of the Treasury.

First Liability Company.—The first charter for a liability insurance company to be issued since the enactment of the workmen's compensation laws has been issued to the Pennsylvania Manufacturers' Association Casualty Company, of Philadelphia. Its charter gives it a number of powers in addition to insurance against liability, including damage from various causes. The capital is \$250,000 and the incorporators are Joseph R. Grundy and H. J. Shoemaker, Bristol; Joseph S. Rambo, Norristown; Nathan T. Powell, John F. Eiler, Harry H. Bosworth, H. C. Essling and Alfred E. Burk, Philadelphia; George C. Hetzel, Ridley Park, and John P. Wood, Wayne.

Old Rates to Stand.—The Pennsylvania Public Service Commission has announced that it has granted permission to the railroads of the State to continue present rates on pig iron and incoot molds and to abandon the proposed increased rates, which were to be made effective on November 1. The proposed rate would have increased figures on pig iron and molds to the rate on billets. A protest had been made by shippers. The borough of Parsons has filed with the Pennsylvania Public Service Commission complaints against grade crossings of the Central Railroad of New Jersey and Delaware and Hudson railroad in that town, asking that safety gates be installed.

Agriculture Charles E. Patton, who left to-day for his home in Clearfield to vote, will probably announce some of his appointments next week.

Dr. Dixon Honored.—Dr. Samuel G. Dixon, who laid the cornerstone of the children's tuberculosis hospital, at Pittsburgh yesterday, was guest of honor at a dinner.

Attending Unveiling.—Adjutant General Stewart is in Philadelphia where the Governor is unveiling a monument to-day.

Bought Brady Block.—The Capitol Park Extension Commission has taken over the Brady block, 634 to 642 Walnut street, at \$10,000.

GOVERNOR STANDS FOR THE COX LAW

[Continued From First Page.]

the problem of providing a type of education which will enable the youthful toilers of this great Commonwealth to earn while they learn. The result of that thought and investigation is embodied in the new child labor law. This act not only regulates carefully the conditions under which children may work, but it makes possible a much desired co-operation between the school and industry. Both the school and industry should benefit materially from this new law. The provisions which will be felt through all the generations to come. Results should be lasting benefit to the citizenry in a more intelligent and better trained class of workers. The act will enable the schools to give to the industries what the industries have so long been demanding of the school, more intelligent, more efficient and more capable workers.

"It is of vital importance that every school man interested in the future welfare of the youth of this State, do his utmost to make the law a success in its operation. May I beseech your earnest co-operation in putting this new law into effect. Not only is it my desire to see it enforced in all its provisions, but I beseech you to use your good efforts in obtaining the goodwill of all employers of children in your school district. To meet with the full measure of success which I anticipate for this law, it is necessary that there be the closest co-operation between the school, the employer and the employee. Every effort which is made by school men, up to the present time, to make it plain to employers of children that the provisions of the law were not intended to be drastic, but only to give them a higher type of employees, has resulted in pledges of help in carrying the law to a successful operation. The present occasion is an unprecedented opportunity to obtain for the youth of this Commonwealth, the facilities for better education, which it has been your desire, as well as mine, for so many years to secure."
"Should we fail to avail ourselves of the splendid opening offered by this new law, I should feel that we as school men have failed to meet a great service to Pennsylvania in a capable way."

BRUMBAUGH AND MANNING TO SPEAK

[Continued From First Page.]

land Mountains, the Kittatinny Mountains, and the areas of high cultural value adjacent to Harrisburg. **World Wide Strife.** Other high lights in his address will be the recommendation for the widening of the main thoroughfares of the city, some to about double their present width, and a prophecy of the certain future growth of the city by virtue of the fact that the improvement of the highways and the increas-

ed universal ownership of automobiles, etc., is bound to attract people to the Capital City as being the center of legislative, social, industrial and educational leadership. Mr. Manning has been in consultation with the City Planning Commission, for whom he is the landscape adviser, and his address will represent the thought of this body coupled with the expert opinion of Mr. Manning himself.

In connection with the coming conference, it may be added that in a letter to Mr. Manning, Samuel B. Rambo, Superintendent of Public Grounds and Buildings, mentioned that the Governor, in his address to the people of Harrisburg in Chestnut street auditorium at the time of the municipal celebration assured them that the Board of Public Grounds and Buildings would be pleased to have their co-operation in the matter of improving the grounds owned by the State and located in this city. Mr. Rambo further stated that the Board would take no action in the matter until public sentiment had crystallized and action could be based on intelligent knowledge of what the people of the city want.

HIGH SPIRE

LITERARY SOCIETY MEETS
The second meeting of the High Spire Grammar School Literary Society was held yesterday in the high school room. The following program was rendered: Calling to order, by the secretary; song, by the society; reading, "The Birth of the Public Schools," Bruce Lehman; recitation, Lulu Coble; instrumental solo, Miriam Housman; reading, Mary Klugston; debate, "Resolved: That the voters of Pennsylvania should vote yes to amendment No. 1 next Tuesday," affirmative, Mary Stoner, May Reeves and Ober Diefenderfer; negative, Marge Heberling, Marian Etter and William Ebersole; the judges decided in favor of the affirmative; general debate; song by society; reading, Sarah Coble; impromptu class, Miriam Meredith.

HIGH SPIRE PERSONALS

Mrs. Christian Wilder, of New Cumberland, spent Tuesday with her cousin, Mrs. Levi Holke. **G. M. Zeller, of Myerstown, Lebanon county, spent Sunday with Paul Zeller, East End.**

HIGH SPIRE CHURCHES

United Brethren—The Rev. H. F. Rhoad, 10:45, "I Serve," 7:30, "Citizens of This World"; Sunday school, 9:30; Christian Endeavor, 6:30.
St. Peter's—The Rev. Frank Edw. Moyer, 10:45, "A Question of Destiny," 7:30, "Identification"; Sunday school, 9:30; address to children at 10:45; intermediate and senior Christian Endeavor, 6:45.
Junior catechetical class, 4; senior class, 7.

RUSS FORCES TO ATTEMPT LANDING

[Continued From First Page.]

storehouse of the expeditionary force, an official Turkish statement says. **ITALIANS MOVE FORWARD**
By Associated Press
Rome, via Paris, Oct. 30.—The official statement from the Italian headquarters under date of October 29 says: "Our troops continue with unabated energy their tenacious and successful efforts against the obstacles of the enemy's positions, undiscovered by the bad weather."