

Anent A Certain Journey

The Panama Exposition took many business men away from home and family for several months last summer. Before they went they had to think about and arrange for the payment of the family bills, didn't they? They no doubt itemized them. The careful ones did anyway. The list probably looked something like this:

Food	\$.....
Operating Expenses {Telephone, laundry, fuel, light, household equipment, fire insurance, incidentals, carfare, doctor's bills.}
Rent (or taxes, repairs and upkeep)
Clothes
Advancement {Charity, tuition books and magazines, vacation music, amusements, etc.}
Total, \$.....

Now here's what we are driving at. When a family man takes the long journey and never comes back, family bills run along just the same. Right here is where the Monthly Income policy does the trick. Foot up the items and see how it would work out in your case. Then, if you haven't enough protection for the family and you would like to know about the very best scheme in the world for taking care of those family bills, call on any one of us and learn about the Monthly Income policy. It costs less than the regular forms. It yields on the average double the benefits.



This emblem identifies members of the National Association of Life Underwriters who are pledged to the highest standards of life insurance practice.

organization held in this city in November. While no formal demand for an increase in wages was presented, adjustment of the wage scale affecting certain departments was requested. The committee was headed by W. H. Heard, of Philadelphia, and J. H. Farrow, of the same city, was secretary. It was decided to hold another conference in the near future. Among the changes asked by the committee was two days off monthly for telegraph operators and employees of the signal department. The conference was said to be satisfactory by the committee and General Superintendent Ewing.

Standing of the Crews

Export Business Brings Railroad Earning Increase

Chicago, Dec. 18.—The rush of European export shipments from Chicago, which has necessitated an embargo on all but perishable goods destined for the Atlantic seaboard, has enabled the railroads of the United States to show earnings greater than ever in history. For the month of September United States railroads showed gross and net earnings vastly larger than any September since the advent of the steam railroad, according to official figures yesterday. An estimate based on returns by 134 roads, with a total mileage of 179,000 (the total mileage of the country is 250,000) places the increase in gross earnings for October \$22,000,000 in advance of the corresponding period last year. The net increase is \$25,000,000. This means that for every track mile of the 134 railroads cited the net operating revenue increase for October, 1915, is from \$401 to \$537.

Reading Holds Up Freight; Crowd Yards and Sidings

The Reading Railway Company is now beginning to fill up its sidings along the East Penn. Lebanon Valley and main line with freight destined for New York and points on the various lines which have declared an embargo. This is the first time in many years that the company has been compelled to take this action. As a consequence it looks as though a general halt will be called until conditions im-

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WILL PROBE CAUSE OF LATE REPORTS

Economy and Efficiency Commission Takes Up New Phase of State Activity

TROUTMEN WILL MEET

Will Discuss Propagation With Commissioner Buller—News of the Capitol



Inquiry is to be made by the new State Economy and Efficiency Commission into the reasons why reports of departments of the State government and of various branches and commissions are issued so far behind time. This subject has been under investigation by Harry S. McDevitt the counsel for the commission, and letters will be addressed to heads of departments and commissions asking for data when reports were completed and when sent to printers. The printers will also make statements about reports.

Some reports of departments of the government are issued one and two, and some times, three years after the period for which they were written. Complaints have been made at the Capitol and the time when reports are finished will be noted and steps taken to correct any difficulties.

New Indemnity Company.—The Allegheny County Indemnity Company has been chartered to handle liability insurance. It has \$100,000 capital.

York Gets Another.—York has had another automobile company incorporated, the Anderson Motor Company of York, has been chartered with \$25,000 capital.

Liability To Front.—Incorporation of companies to engage in employers' liability insurance has been a feature of the work of the State Department at the Capitol this week and papers for six such companies having been either issued or sent to the governor for his approval. Since the first of the month three companies have been chartered for Philadelphia and two for Pittsburgh while others have been chartered with headquarters in other places.

New Stamps Ready.—Issues of stamps for the State's new stock transfer tax, which becomes operative January 1, will be made by the auditor general next week and they will be on sale at the approved depositories during the last week of the month. The stamps are being given special treatment here to prevent frauds and unusual precautions have been taken to prevent any counterfeiting.

Board Meets Tuesday.—The State Workmen's Compensation Board will meet Tuesday to discuss some new rulings and to meet coal operators.

Must Change Plans.—The State Department of Health has notified Shippers to make material changes in its water supply.

Addresses Issued.—Harry A. Mackey, chairman of the State Workmen's Compensation Board, has issued copies of the address delivered by him before the State Street Railway Association at Scranton last Tuesday. They were sent out from the Philadelphia office of the Board.

Manager Interested.—Charles J. Magee, of Pittsburgh, State senator, is one of the incorporators of the Loungery Motor Company, of Pittsburgh.

Attending Meeting.—Members of the State Industrial Board are in session at Philadelphia to-day.

Vacation Dates.—The auditor general's department has announced that Christmas vacations will run from December 22 to December 28.

Trout Men to Meet.—Commercial trout growers of the State have been asked by Commissioner of Fisheries Buller to attend a conference here on Monday on co-operation between the State Department of Fisheries and the commercial growers. The idea will be to have a series of meetings during the coming year to discuss plans for improvement of the output of the young trout.

To Probe Wreck.—The Public Service Commission to-day detailed John P. Doherty, investigator of accidents, to make an immediate inquiry into the cause of the wreck on the Baltimore and Ohio railroad at Pelton last night. The report is to be presented when the commission meets here next week.

Deer Sold for Sausage.—The Department of Agriculture has heard that the State Game Commission is investigating reports that deer meat is being sold in sausage in some districts of the State. Hunters who shot more deer than the law allows are blamed.

Governor Addresses Farmers.—Governor Pumbabaugh was given a hearty reception by over 500 farmers of Tioga county when he opened the Tioga county farm bureau yesterday at Wellsboro. It was one of the big events of the year on the northern tier. The governor was entertained by State Treasurer Young, who was also a speaker along with Prof. M. L. McDowell, of State College and Ex-Senator George W. Williams.

FIREMEN FOR 117, 108, 101 (two)

Firemen for 117, 108, 101 (two).
Brakemen for 15, 107, 117 (two), 108, 101 (two).
Yard Crews—To go after 4 p. m.:
Engineers for second 124, 128, 104, first 102, third 102.
Firemen for second 108, 112, 128, 130, 132, 104.
Engineers up: Turner, Rees, Keppord, Passmore, Anthony, Neumyer, Rider, Boyer.
Firemen up: Yost, Handboe, E. T. Brown, Bickhart, P. F. Brown, Liddick, Huggins, Smith, Sellers, Cumber, Hall, Waller.

THE READING

Harrisburg Division—17 crew first to go after 3:30 a. m.: 9, 24, 4, 2, 16, 15, 1.
East-bound: 59, 61, 67, 62, 62.
Engineers for 62, 9, 24.
Firemen for 62, 67, 1, 9, 15, 16, 17.
Conductor for 9.
Brakemen for 59, 62, 63, 67, 1, 2, 15, 16, 24.
Engineers up: Kauffman, Massimore, Tipton, Bonawitz, Bruaw.
Firemen up: Blumenstein, Miller, Brown, Eastaline, Anspach, McMullen, Kohl, Peters, Miller, Woland, Howell, Beecher.
Conductor up: Orris.
Brakemen up: Minnich, Ware, Leaman, Duncann, Heister, Shippe, Dart, Yoder, Boltz, Fenstemacher, Jones, Taylor, Wise, West, Ely.

FIVE KILLED AND FIFTEEN INJURED

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blame the heavy fog prevailing at the time of the accident for the crash. The list of dead:

- Dead**
Joseph E. Kelley, conductor of the accommodation train, which was smashed by a string of empties. Kelley's home was in Washington.
O. A. Taylor, Chester.
S. M. Durnell, colored, Newark, Del. Durnell was also identified under the name of Queen.
Clarence Hopkins, colored, Crumline.
Daniel Tollinger, 43 years old, inspector for the Baltimore and Ohio, Philadelphia.

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When purchasing a piece of real estate, the prudent man employs a lawyer to examine the Court records and thus make sure his title is good and the property free of debts.
Do you use this same precaution when buying fire insurance? Too many insurers are under the mistaken impression that it requires no skill to properly draw up a fire insurance policy form. Look up the court trials and see the error such persons make.
Having spent a lifetime finding out how to properly write fire insurance contracts, we offer our services at no greater cost than competitors who have injected themselves into the business without any knowledge of the business. YES, WE WRITE WORKMEN'S COMPENSATION INSURANCE.
AVOID trouble by having your business written by one who knows.
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BIG COAL ELEVATOR DESTROYED BY FIRE

[Continued From First Page.]

signed to the adjoining buildings. The other firemen gave their attention to the blazing beds of coal and burning buildings. Sulphur fumes and steam drove the firemen away from the sizzling mass of coal at frequent intervals.

Several times buildings adjoining were ablaze, but the flames were promptly extinguished. Many neighbors brought out their garden hose and used hydrant streams with good results. It was 4 o'clock when the firemen were ordered home, the Mount Pleasant company remaining. At 4.30 the fire broke out again, but the firemen made short work of the second blaze. To-day the coal piles were still burning in some places.

Modern Structure

The John E. Dare coal elevator was a modern structure and the largest of its kind in Central Pennsylvania. It was erected last Spring at a cost of \$20,000. The motor equipment for lifting coal from cars and in running the cars used for distribution of the coal to the bins was installed at an additional cost of \$10,000.

The building covered a plot 250 feet long and 85 feet wide. It had a capacity of 7,500 tons under cover and included automatic machinery for unloading coal, screening and loading it on carts. There were 5,000 tons of coal on hand, including 300 tons of pea coal, received within the last ten days. The different grades of coal on hand average in price from \$4 to \$7 a ton, retail figures. None of this coal will be salable, even that only slightly burned by the fire is a total loss.

Close to the burning building were garages used by Mr. Dare and private car owners. In the garages recently erected by Mr. Dare were fourteen automobiles, including large trucks used for hauling furniture and coal trucks. Joining were the Dare stables, in which were four cars, two auto coal trucks and fourteen horses. All were saved, but the garages were destroyed. The employees of John E. Dare numbered twelve men and one woman. They will be out of employment until arrangements are made to continue business. Mr. Dare said he could not plan for the future until his losses were adjusted, but he would make some early arrangement to take care of his trade.

Some Narrow Accidents Follow Dare Fire

Last night's fire at the John E. Dare coal yards brought some sensational accidents and narrow escapes, due to the slippery streets. The Allison Truck went into a ditch at Sixteenth and Market streets. No one was injured. The truck was stalled until horses from another company helped to drag it out of the hole.

Occupants of two automobiles had a narrow escape at Fourteenth and Derry streets, in a head-on collision. An automobile driven by J. Hess, of 1353 Park street, skidded, crushing into a jitney car driven by Samuel Greek, 1232 Derry street. The jitney was enroute to the city from the fire and was turning the corner at Fourteenth and Derry streets, when the Hess automobile going out Derry skidded. Both cars were badly wrecked.

The occupants injured were Susan Kaylor, 130 Dewberry street, cut on the face and lips from broken glass; Mary Dawson, same address, cut on the left ear; and Howard Warren, 105 Filbert street, cut on the arm and bruised about the body. The driver was uninjured.
Soon after the accident occurred John C. Kinder, fire chief coming out Derry street crashed into the Hess automobile and slightly damaged the front of his car. There was no light on either of the wrecked automobiles.

GERMANS WILL INVADE GREECE

[Continued From First Page.]

Skouladis, the Germans would be compelled to attack the British and French forces. The landing of the Italian forces in Albania is likely to prove an important factor, as the Italians may be able to attach themselves to the remainder of the Serbian army for concerted action.

Offensive in All Directions

If all current reports were true, the Germans would be preparing offensive movements in all directions, in Belgium and France, in Greece, against Egypt, on the Riga-Dvinsk front and in Galicia. British military critics believe, however, that the central powers have not enough available reserves for an offensive movement on more than one front. In fact, it is frequently argued in England that the central powers are approaching the last stratum of reserves in men and must make a determined effort to obtain a victory over one of their enemies.

A call to the colors of four classes of recruits who enlisted under the Earl of Derby's plan to solve Great Britain's recruiting problem is taken by the British public to mean that the plan has been a success and that there will be no conscription, for the present, at least.

Bulgarians May Enter

The Bulgarian army which is resting on the Serbo-Greek frontier is estimated to number 100,000, a Saloniki dispatch states. Some correspondents there believe the Bulgarians' halt is only temporary and that they will cooperate with Austro-German forces in a movement on Saloniki, which the entente allies are fortifying rapidly.

Premier Radoslavoff, of Bulgaria, is quoted by a German correspondent as declaring that Bulgaria would fight on Greek territory only with the guarantee to Greece that Bulgarians would retire to their home soil after accomplishing the task of driving the entente allies out of Saloniki.
A dispatch from Berne advances the belief of a military writer there that a Teutonic move against Saloniki will be instituted if the central powers do not secure from Greece guarantees that the allies will be confined to their Saloniki camps.

Work on Fortifications at Saloniki Being Pushed

By Associated Press
Saloniki, Greece, Dec. 17, via Paris, Dec. 18.—Dispatches received by the entente army officers here report the arrival at Sofia, Bulgaria, of eight batteries each made up of three 7.5 inch guns which are bound for Saloniki. The work on the fortifications here is being pushed as rapidly as possible.

Mr. Business Man!

If you are interested in calendars or advertising novelties, drop me a card and I will be glad to call and show samples.

Stanley C. Smith
1605 GREEN ST.

NEWS OF THE RAILROADS

NO DECISION ON WAGE INCREASE

Reading Employees Fail in Their Efforts; Another Conference in Near Future

Special to The Telegraph
Reading, Pa., Dec. 18.—No agreement was reached at the conference here yesterday between General Superintendent C. H. Ewing, of the Reading Railway Company, and the general committee of the independent Order of Telegraph Signalmen and Agents of the road, on the matter of the readjustment of the wage scale and a change of the working rules. These were proposed at the annual convention of the

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