SATURDAY EVENING.

HARRISBURG TELEGRAPH

E. O. DARE & SON

Anson P. Dare, Surviving Partner

Insurance

Harrisburg, Pa.

Having spent a lifetime finding out how to properly write fire insur-ance contracts, we offer you our services at no greater cost than com-petitors who have injected themselves into the business without any knowledge of the business. YES, WE WRITE WORKMEN'S COMPEN-SATION INSURANCE.

AVOID trouble by having your business written by one who knows

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	1 \$	
perating Expenses	Telephone, laundry, fuel, light, house- hold equipment, fire insurance, inci- dentals, carfare, doctor's bills.	
Rent	(or taxes, repairs and upkeep)	
Cloth	nes	
	Charity, tuition books and magazines,	

Advancement (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



RAILROADS

Reading Employes Fail in

Their Efforts; Another Con-

ference in Near Future

Special to The Telegraph Reading, Pa, Dec. 18.--No agree-ment was reached at the conference here yesterday between General Super-intendent 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 readjust, ment of the wage scale and a change of the working rules. These were pro-posed at the annual convention of the

A PLATE without a roof, which does not interfere with taste or speech. Light, strong, durable and beautiful.

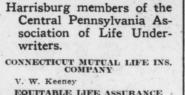
ROOFLESS

STICK

TIGHT

NO DECISION ON

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.



EQUITABLE LIFE ASSURANCE SOCIETY J. T. Shirley J. R. Rote C. H. Higgins Chas. Adler C. O. Jones

EQUITABLE LIFE INS. CO. OF IOWA J. C. Johnson P. B. Rice

JOHN HANCOCK MUTUAL LIFE INS. CO.

W. S. Essick W. S. Hoover J. B. Metzger

MASSACHUSETTS MUTUAL LIFE INS. CO. W. H. Cordry.

METROPOLITAN LIFE INS. CO. John Heathcote H. D. Sollenberger R. F. Baker

MUTUAL LIFE INS. CO. OF NEW YORK W. C. Wanbaugh W. H. Eby, Jr. S. G. Backenstoss

NATIONAL LIFE INS. CO. OF VERMONT W. H. Cummings

NEW ENGLAND MUTUAL LIFE INS. CO. A. A. Wert

NEW YORK LIFE INS. CO. G. M. Spangler W. B. Bennett

NORTHWESTERN MUTUAL LIFE INS. CO.

F. L. Wright

PENN MUTUAL LIFE INS. CO. E. R. Eckenrode Isaac Miller

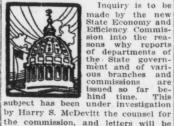
PHOENIX MUTUAL LIFE INS. CO. J. R. Morrison W. E. Dietrich

PRUDENTIAL LIFE INS. CO. W. H. Bushnell

STATE MUTUAL LIFE ASSURANCE COMPANY

C. E. Dasher UNION CENTRAL LIFE INS. CO. E. R. Miller

Will Discuss Propagation With Commissioner Buller-News of the Capitol **19 North Third Street** Inquiry is to be 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.



WILL PROBE CAUSE

OF LATE REPORTS

Economy and Efficiency Com-

mission Takes Up New Phase

of State Activity

TROUTMEN WILL MEET

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 re

ports. 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 other firemen gave their attention to the blazing beds of coal and burning taken to correct any difficulties.

New Indemnity Company. — The Allegheny County Indemnity Company drove the firemen away from the sizzling mass of coal at frequent inhas been chartered to handle liability insurance. It has \$100,000 capital. tervals. Several times buildings adjoining

York Gets Another. — York has had another automobile company incor-porated, the Anderson Motor Comwere ablaze, but the flames were promptly extinguished. Many neigh-bors brought out their garden hose

porated, the Anderson Motor Com-puny of York, has been chartered with S25,000 capital. Idability To Front. — Incorpora-tion of companies to engage in em-ployers' liability insurance has been a feature of the work of the State De-partment at the Capitol this week and papers for six such companies having been either issued or sent to the goy-ernor for his approval. Since the have been chartered for Philadelphia and two for Pittsburgh while others have been chartered with headquar-ters in other places. New Stamps Ready — Issues of

New Stamps Ready — I ssues of stamps for the State's new stock transfer tax, which becomes opera-tive January 1, will be made by the auditor general next week and they will be on sale at the approved de-positories 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 counter-feiting.

Board Meets Tuesday. — The State Workmen's Compensation Board will meet Tuesday to discuss some new rul-ings and to mast local engentors Must Change Plans.—The State De-partment of Health has notified Ship-pensburg to make material changes in its water supply.

bartment of Health has notified Ship-pensburg to make material changes In the water supply.
Addresses Issued. — Harry A. Mackey, chairman of the State Work. Cose to the burning building were fourteen an optivate car owners. In the garages recently created by Mr. Dare were fourteen automobiles, including large trucks used for hauling furniture and coal trucks. In which were four carts, two auto coal trucks and fourteen horses. All were saved, but the garages were destroyed. The saved but the garages were destroyed but the saved to continue business. Mr. Dare said he could nake saved but he saud to read but the saved but he would make the same bara the saved but the saved but he saud to can be saved but the saved but t Addresses Issued. — Harry A. Mackey, chairman of the State Work-men's Compensation Board, has issued copies of the address delivered by him before the State Street Railway Asso-ciation at Scranton last Tuesday. They were sent out from the Philadelphia office of the Board.

cember 23 to December 28. **Trout Men to Meet.** — Commercial thout growers of the State have been asked by Commissioner of Fisherless Buller to attend a conference here on Monday on co-operation between the State Department of Fisherles and the commercial growers. The idea will be to have a series of meetings dur-ing the coming year to discuss plans for improvement of the output of the young trout.

BIG COAL ELEVATOR GERMANS WILL DESTROYED BY FIRE [Continued From First Page.] [Continued From First Page.] signed to the adjoining buildings. The

Bell Phone, 2338

Skouladis, the Germans would be compelled to attack the British and French forces. The landing of the buildings. Sulphur fumes and steam 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

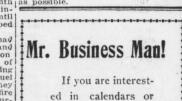
army for concerted action. Offensive in All Directions

INVADE GREECE

If all current reports were true, the Germans would be preparing offensive movements in all directions, in Beland used hyydrant streams with good results. It was 4 o'clock when the firemen were ordered home, the Mount firemen made short work of the second blaze. To-day the coal piles were still burning in some places. Modern Structure a modern structure and the largest of its kind in Central Pennsylvania. It was erected last Spring at a cost of \$30,000. The motor equipment for lift ing-coal from cars and in running the cars used for distribution of the coal to the bins was installed at an addi-tional cost of \$10,000. The building covered a plot 250 feet long and 85 feet wide. It had a can an encluded automatic machinery for un-loading coal, screening and loading it ocal will be salable, even that only stightly burned by the fire is a total to coal will be salable, even that ont is slightly burned by the fire is a total to mobiles, including large trucks used for hauling furniture and coal trucks a dojoning were the Dare stables, in which were four carts, two auto coal trucks and fourteen horses. All were saved, by Mr. Dare were feoluteen un to coal will be salable, even that ont is perace will be subale, even that on there believe the Bulgarian would is hore to hand structure and private to a owners. In the garages recently of the by Mr. Dare were fourteen au tork by Mr. Dare were feortreen au tork were dut the garages were destrowd. Mork on Fortifications gium and France, in Greece, against

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 $7\frac{1}{2}$ inch guns which are bound for Saloniki. The work on the fortifica-tions here is being pushed as rapidly as possible. Follow Dare Fire



organization held in this city in No-cember. While no formal demand for an in-recase in wages was presented, ad-lustment of the wage scale affecting vertain departments was requested. The committee was headed by W. H. Heard, of Philadelphia, and J. H. Tat-low, of the same city, was secretary. It was decided to hold another con-ference in the near future. Among the changes asked by the committee was two days off monthly for telegraph operators and employes of the signal department. The con-ference was said to be satisfactory by the committee and General Superin-tendent Ewing. WAGE INCREASE

Standing of the Crews

Export Business Brings

Brakemen up: Hoover, Welsh, Pression of the Atlantic seaboard, has enabled the seamings of the United States to show earnings of the United States to show earnings streater than even in history. For the month of September United States railroads according to official figures tember since the advent of the states of the data into advance of the think streating to the states railroads according to official figures tember since the advent of the states of the data into advance of the think streater than even in history. For the month of September United states to show earnings vasity larger than any September since the advent of the states of the data into advance of the think streating the states the states of the data into advance of the think streating the states of the data into advance of the think states of the states of the data intege of the states the states the states of the data intege of the states the states the states the date of the states increase is \$250,000,000. This means that for ease is \$250,

Finiacipain Division-102 crew first o go after 3:40 p. m.: 128, 121, 117, 106, 24, 108, 134, 113, 116, 115.
 Engineers for 102, 128, 117, 113, 115.
 Firemen for 128, 106, 108, 115.
 Conductors for 124, 108, 116.
 Flagmen for 128, 124.
 Brakemen for 121, 117, 106, 134, 113, 15.

Firemen for 117, 108 Flagmen for 101, 108 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- Kepford Passmore, Anthony, Neumyer, Rider, Boyer.

Bayer. Firemen up: Yost, Handiboe, E. T. Brown, Bickhart, P. F. Brown, Lid-dick, Huggins, Smith, Sellers, Cumb-ler, Hall, Waller.

THE READING * Harrisburg Division-17 crew first to o after 9:30 a. m.: 9, 24, 4, 2, 16, 15, 1. East-bound: 59, 51, 67, 62, 63. Engineers for 62, 9, 24. Firemen for 63, 67, 1, 9, 15, 16, 17. Conductor for 9. Brakemen for 59, 62, 63, 67, 1, 2, 15, 6, 24.

Brakemen for 59, 62, 63, 67, 1, 2, 15, 16, 24, Engineers up: Kaufman, Massimore, Tipton, Bonawitz, Eruaw, Firemen up: Blumenstein, Miller, Brown, Eastelline, Anspach, McMullen, Kohl, Peters, Miller, Woland, Howell, Beecher,

Ron, Felers, anner, Fordan, Fordan, Beecher, Brakemen up: Minnich, Ware, Lea-man, Duncan, Heister, Shipe, Dart, Yoder, Boltz, Ferstemacher, Jones, Taylor, Wise, West, Ely.

FIVE KILLED AND **FIFTEEN INJURED**

[Continued From First Page.] blame the heavy fog prevailing at the

Christmas vacation will run from De-ember 23 to December 28.

trout growers of the State have been asked by Commissioner of Fisheries and the State Copartment of Fisheries and the State Copartment of Fisheries and the State Copartment of Fisheries and the commercial growers. The idea will be to have a series of meetings during the commer of the output of the state commission to-day detailed of the verek.
 To Probe Wreck. — The Public Service Commission to-day detailed for the commercial of the output of the service commission to-day detailed for the Baltimore and Ohio railroad at Feiton 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 being sold in sausage in some distingting reports that deer meat is being sold in sausage in some distingting reports that deer meat as lamed.
 Governor Addresses Farmers. — Governor Addresses Farmers. — Governor Brumbaugh was given a hearty reception by over 500 farmers of Tioga county farm bureau yesterday at Wellsboro. It was one of the by state Treasurer Young, who was also a speaker along with Prof. M. L. McDowell, of State College and Ex. Senator George W. Williams.

Some Narrow Accidents

prove. In Rutherford yards are many stored cars. Between Harrisburg and Carlisle Junction sidings are filling up rapidly. organization held in this city in No-HARRISBURG SIDE Philadelphia Division-102

aer, McGuire. Firemen up: J. A. Peters, Fisher, H. 'eters, Slider, Emrick, Klinepeter, Mil-er, Lindeman. Brakemen up: Hoover, Welsh, Pres-on, Kimmerling, Mumma, Felty, Wilt, Joore Cay.

Engineers up: Grass, Albright, Ford, ubler, Sellers, May, Yeater, Brooke, aer, McGuire.

TEETH, 5 in One Day. on Short Notice. Work, \$3, \$4, \$5. Repaired and Bridg Painless ACK'S Dentists 310 MARKET ST. Over Jerauld's Shoe Store OPEN EVENINGS

Reading Holds Up Freight; **Crowd Yards and Sidings**

The Reading Railway Company is now beginning to fill up its sldings along the East Penn, Lebanon Valley for New York and points on the vari-bargo. This is the first time in many years that the company has been com-pelled to take this action. As a con-sequence it looks as though a general hait will be catled until conditions im-

The list of dead: ENOLA SIDE Philadelphia Division-250 crew first go after 3:45 p. m.: 212, 225, 205, 235, Philaderpart 2145 p. m.: 212, 220, 200, 302, 103, 247, 249, Engineer for 247, Firemen for 250, 212, 203, 247, Conductors for 49, 56, Flagmen for 35, 59, Brakemen for 35, 51, 13 (two), 25 (two), 29, 49, 50, Conductors up: Thomas, Layman, Lo-gan, Eichelberger, Kirk,

Dead Joseph E. Kelley, conductor of the accommodation train, which was

time of the accident for the cra

smashed by a string of empties. Kel-ly'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, Crumbine.

Daniel Tollinger, 48 years old, inspector for the Baltimore and Ohio, Philadelphia.

advertising novelties, drop me a card and I will be glad to call and show samples.

Stanley C. Smith 1605 GREEN ST.



WORKMAN'S COMPENSATION INSURANCE

The applications that are coming in show the high favor in which the AEtna is held-

> And remember only the State Fund dare offer a minimum of less than \$10.00

fices run from \$10.00 to \$12,000.00.

The premiums now written at the Essick Of-

AEtna men haven't time to knock-We boost. Are we safe? Size us up for yourself.

Capital	
Assets	
Paid to policyholders \$263,717,904.00	
Harrisburg Office is fully equipped for adjusting	
Say unto your broker: "Put it in the AEtna."	

Wm. S. Essick, General Agent, **Union Trust Building**

Certainty Beats Hoping

BE WISE, ÆTNA-IZE!

The Ætna Smile