

# Dives, Pomeroy & Stewart

## Come to the Whittall Rug Exhibition



**A Great Fund of Textile Knowledge Will Be Yours If You Come to See the Whittall Loom in Operation This Week**

Thousands of school boys and girls have been attracted to the wonderfully instructive exhibition rug loom since it first began the weaving of Whittall rugs on the third floor last Saturday—and as many boys and girls are the better off in their knowledge of textiles as a consequence.

If many of us could keep our minds as busy as the shuttle without which there would be no loom made rug, how much better fitted we would be to weave success out of our work!

There's many a good lesson to be learned from watching a rug loom in operation.

### Supremacy of Quality Is Woven Into Every Whittall Rug

Anglo-Persian Rugs		Royal Worcester Wilton		Peerless Body Brussels	
Size	Price	Size	Price	Size	Price
9x12	\$65.00	9x12	\$48.00	11.3x15	\$52.50
8.3x10.6	\$58.50	11.3x12	\$43.50	11.3x12	\$42.50
6x9	\$39.50	10.6x13.6	\$29.75	10.6x13.6	\$47.50
3.6x5.3	\$10.75	6x9		10.6x12	\$42.50
2.7x3.4	\$6.75			9x15	\$42.50

  

Teprac Wilton Rugs		Chlidema Body Brussels	
Size	Price	Size	Price
9x15	\$55.00	9x12	\$35.00
8x12	\$40.00	9x10.6	\$33.50
8.3x10.6	\$37.50	8.3x10.6	\$31.50
6.9x12	\$31.00	6x9	\$28.50
6x9	\$25.00	6x9	\$21.50
4.6x7.5	\$13.50	4.6x7.5	\$12.00



**The February Furniture Sale Swings Along With Larger Stocks, Making the Offerings and the Savings More Attractive**

**An Exposition of the Better Kinds of Furniture That Make Home a Dwelling Place in Every Sense of the Word**

Don't envy your neighbor's attractively furnished home. There are equal chances for all these days to live in comfortably furnished homes, and such a special occasion as this February Furniture Sale emphasizes the opportunity to buy high-grade living room, dining room, bed room and other pieces at savings from 10 to 50 per cent.

Orders for this sale were placed months ago in Grand Rapids and other leading furniture-producing centers before the advances went into effect that characterize present market conditions.

Old Ivory Pieces		Period Dining Room Suite	
Chairs and rockers in soft old ivory finish; spring seats and upholstered with cretonne	\$7.50	\$193.00 Adam mahogany dining room suite, 10 pieces	\$149.00
<b>Brown Fiber Pieces</b>		\$93.25 fumed oak suite, nine pieces	\$75.00
Brown fiber chairs and rockers with spring seats, tapestry cushions and back, wide arms	\$6.95	Fumed oak suite, beautiful in design and finished with metal trimmings	\$125.00
<b>Hall Clocks</b>		Fine lot of bureaus and chiffoniers, in mahogany; bureaus have 28x34-inch mirrors	\$25.00
\$32.50 mahogany hall clocks	\$27.50	Large brown fiber arm rocker	\$2.69
\$45.00 mahogany hall clocks	\$39.00	Brown red chair and rocker, spring seat, tapestry cushion seat and back, magazine pockets	\$9.95
\$29.50 mahogany hall clocks	\$25.00		
\$35.00 mahogany hall clocks	\$27.50		
\$59.00 mahogany hall clocks	\$49.00		
Brown fiber tables	\$2.69 and \$3.69		

### 9c Sale Groceries To-morrow--In the Basement

Two pounds of granulated sugar for 9c with each purchase of pound of coffee of any kind to-morrow.

Box of raisins	9c	2 lbs. starch	9c	Lima beans, lb.	9c
Box of dates	9c	2 boxes Star Powder	9c	Kidney beans, lb.	9c
Box of currants	9c	Jar mustard	9c	Peanut Tapoca, lb.	9c
2 boxes Unesda biscuits	9c	Jar syrup	9c	2 quarts Sauerkraut	9c
Bag of flour	9c	Jar pickles	9c	Ham, lb.	17c
3 cakes D. P. & S soap	9c	Jar olives	9c	Shoulders, lb.	13c
2 cakes Ivory soap	9c	Pea beans, lb.	9c	Botted ham, lb.	33c
1 can Dutch cleanser	9c				

30c and 55c assortment Sunshine cakes. Special... 29c

## INSURANCE INCOME

### NEARLY A MILLION

Albert L. Allen, assistant manager of the State Workmen's Insurance Fund, issued a statement to-day presenting the present status of the Fund and explaining the advantages and protection provided to employers who insure in the Fund.

Mr. Allen points out that already 7,000 employers have insured their compensation liability in the State fund and that before the end of the year premium income will be more than a million dollars. The statement follows:

The income of the State Workmen's Insurance Fund for 1916 will undoubtedly exceed one million dollars. More than 7,000 employers from all sections of Pennsylvania have insured their compensation liability in the State Fund and at the present time, the premium income is approximately \$700,000. This volume of business places the State Fund among the leaders of the companies writing this class of insurance in Pennsylvania.

Influx of business continues at the State Fund and the corps of clerks are working extra hours to meet the enormous demand from employers for compensation liability protection afforded by the State Fund.

The financial soundness of the State Fund is definitely assured within the first month of its existence. Virtually every class of risk is represented among the policies issued, with a preponderance of exceptionally good risks. The prediction that the State Fund would be the dumping ground for undesirable risks, known in insurance parlance as "cats and dogs" has been completely disproved by the actual experience of the Fund.

The success of the State Fund has been achieved in spite of marked antagonism regrettable in the activities for business by some insurance agents and brokers, who have constantly argued that the State Fund could not be successful.

**Premium Incomes Compared**

As a matter of arithmetic, it might be well to consider the present status of the State Fund with the status of any stock company which may be considered to have written a proportionate amount of insurance. The State Fund has, as premium income, \$700,000, which to pay claims. That aggregate is more than represents what competent actuaries have decided from past experience is adequate to meet all claims accruing from the classes of employment the separate policies cover.

A stock company considered as having written a proportionate amount of business would have approximately \$778,000 of premium income because the State Fund may write insurance at 90% of the rates allowed stock companies. But the stock company would be using only 57 1/2% of the \$778,000 for the actual payments of claims. The other 42 1/2% goes for overhead charges, agents' and brokers' commissions on the securing of business and for profits.

Thus, the stock company would have approximately \$447,000 to pay claims from its \$778,000 premium income. On the other hand, the State Fund has \$700,000 with which to meet the same claims that the stock company would figure on paying out of approximately \$778,000. Hence the State Fund starts with what is practically a surplus of \$253,000.

This advantageous condition in favor of the State Fund is due to the fact that the Legislature has appropriated the funds to pay all operating costs of the State Fund, excepting the payment of claims. A comparison of the amount the State Fund has available for the payment of claims with the amount the stock companies deem adequate makes it highly probable that the State Fund will be able to return to its subscribers at the end of the year substantial dividends and so afford them even cheaper insurance than the initial 10% reduction provided.

**Catastrophe Hazards**

Catastrophes cannot impair the financial stability of the State Workmen's Insurance Fund. The catastrophe hazard of the State Fund has been re-insured in excess of \$50,000. That means that any single catastrophe in which employes were killed or injured to create claims of say \$150,000 against the State Fund, every dollar in excess of \$50,000 for those claims would be paid from other sources than from the revenues of the State Workmen's Insurance Fund.

The soundness and security of the State Fund can be accepted as absolutely established. Unsuccessful insurance funds operated by one or two other States are cited as examples of failure of State insurance, although the cases are in no sense parallel with Pennsylvania.

The West Virginia State Fund is cited as a fund that became bankrupt. The West Virginia Fund was compelled by the Legislature to charge a rate of \$1.00 per employee per hundred dollars of annual payroll, even for the most hazardous risks. That amount was declared inadequate and experience has proved it to be inadequate, especially in a coal mining State.

The Pennsylvania State Fund is one of the most recent to be established and its creators have had the benefit of the experience of other States. By way of contrast with the West Virginia State Fund, the New York State Fund may be cited as one which has been eminently successful and has paid dividends averaging 20%.

**Covers Compensation Liability**

Another threadbare argument advanced against the State Fund is that it does not cover public liability, nor does it pay damages for disfigurement. The State Fund does not sell public liability insurance. The rates for compensation insurance for both stock companies and the State Insurance Fund are solely to insure against liabilities created by the Compensation Act and not by public liability. A stock company that sells compensation insurance may also sell public liability insurance, but the sale of public liability insurance is a separate transaction and the rate must be separate from and additional to the rate charged for the compensation risk.

The argument that the State Fund does not protect an employer against common law action for disfigurement, loss of services, etc., on account of injuries sustained by an employee under the Compensation Act is negligible. The employee who has accepted the provisions of the Compensation Act has no recourse at common law. This section of the Law is absolutely definite and under this provision, it will not be necessary for any insurance company to recognize any claim for disfigurement.

The United States Supreme Court has construed the State Workmen's Compensation Act of Washington as abolishing all damage actions in the courts by workmen, in the employments covered by the Law, whether against employers or against third persons.

**Merit Rating Schedule**

The schedule of merit ratings from the basic rates has been compiled by a committee of six representatives, including representatives of the State Fund, of two mutual companies and the State Fund. In the formulation of this merit rating schedule, the mutual insurance companies occupied a controlling position, but the State Fund accepted the schedule as equitable and sound.

Credits and charges will be applied to the original compensation rates by the application of this merit rating schedule through the Pennsylvania Compensation Rating and Inspection Bureau, of which all companies writing compensation insurance will be members.

The merit schedule is based on the principle that a guarded machine is a normal condition and that an employer should not be credited for merely supplying a protection to an unguarded point which should be protected under State laws. Credits will be given for efficient safety organization and inspection and instruction service with a maximum of 24% reduction from the premium rate.

Under this schedule, unguarded points are charged in proportion to their relative values, but no charge is made which cannot be removed by the action of the employer conforming to safety standards. The unexpected grievances voiced by some stock company agents against the merit rating schedule is apparently based on the fact that some agents had promised to prospective customers reduction of from 20% to 40% from the rates, which the merit rating system adopted will not allow them to do. This schedule has been adopted tentatively, although unanimously adopted by the Safety Inspection Committee and accepted by the governing Committee of the Bureau.

## Catarrh of the Stomach

### A Pleasant, Simple, But Safe and Effective Remedy For It.

**TRIAL PACKAGE MAILED FREE**

Catarrh of the stomach is considered practically incurable. The symptoms are a bloating sensation after eating, accompanied sometimes with sour or water rising after formation of gases, causing pressure on heart and lungs and difficult breathing, headaches, fickle appetite, nervousness and general play-out feeling.



"Gee, I Can Hardly Wait For This Hot Soup to Cool! And to Think That I Wouldn't Have Dined Out If Before I Began Using Stuart's Dyspepsia Tablets!"

Most druggists know that Stuart's Dyspepsia Tablets have relieved more people of catarrh of the stomach, indigestion, heartburn and run down condition generally than all the patent medicines and doctors' prescriptions for 17 years and doctors' prescriptions. Stuart's Dyspepsia Tablets is the simplest and most convenient remedy for indigestion, catarrh of the stomach, biliousness, sour stomach, heartburn and bloating after meals.

Get a 50c box from your druggist or send coupon below to-day for a free trial package.

### Free Trial Coupon

F. A. Stuart Co., 222 Stuart Bldg., Marshall, Mich. Send me at once a free trial package of Stuart's Dyspepsia Tablets.

Name .....

Street .....

City .....

### QUICK RELIEF FROM CONSTIPATION

#### Get Dr. Edwards' Olive Tablets

That is the joyful cry of thousands since Dr. Edwards produced Olive Tablets, the substitute for calomel.

Dr. Edwards, a practicing physician for 17 years and a student of the time, discovered the formula for Olive Tablets while treating patients for chronic constipation and torpid livers.

Dr. Edwards' Olive Tablets do not contain calomel, but a healing, soothing vegetable laxative.

No gripping is the "keynote" of these little sugar-coated, olive-colored tablets. They cause the bowels and liver to act normally. They never force them to unnatural action.

If you have a "dark brown mouth" now and then—a bad breath—a dull tired feeling—sick headache—torpid liver and are constipated, you'll find quick, sure and only pleasant results from one or two little Dr. Edwards' Olive Tablets at bedtime.

Thousands take one or two every night just to keep right. Try them 10c and 25c per box. All druggists. The Olive Tablet Company, Columbus, O.—Advertisement.

### HOTEL CHANGES HANDS

Lewistown, Pa., Feb. 2.—The St. Charles Hotel, here, purchased from Parks Murtiff several days ago by Henry Krentzman, will be conducted by David Youtzy, who for a number of years conducted the Keystone Hotel at Millintown.

### GOOD WORK FOR SICK WOMEN

#### The Woman's Medicine Has Proved Its Worth.

When Lydia E. Pinkham's remedies were first introduced, their curative powers were doubted and had to be proved. But the proof came, and gradually the use of them spread over the whole country. Now that hundreds of thousands of women have experienced the most beneficial effects from the use of these medicines, their value has become generally recognized, and Lydia E. Pinkham's Vegetable Compound is the standard medicine for women.

The following letter is only one of the thousands on file in the Pinkham office, at Lynn, Mass., proving that Lydia E. Pinkham's Vegetable Compound is an article of great merit as shown by the results it produces.

Anamosa, Iowa.—"When I began taking Lydia E. Pinkham's Vegetable Compound I suffered with a displacement, and my system was in a general run-down condition. I would have the headache for a week and my back would ache so bad when I would bend down I could hardly straighten up. My sister was sick in bed for two months and doctored, but did not get any relief. She saw an advertisement of your medicine and tried it and got better. She told me what it had done for her, and when I had taken only two bottles of Lydia E. Pinkham's Vegetable Compound my head began to feel better. I continued its use and now I don't have any of those troubles."—Mrs. L. J. HANNAN, R.F.D. 1, Anamosa, Iowa.

**CHAS. H. MAUK**  
THE UNDERTAKER  
Sixth and Keller Streets  
Largest establishment. Best facilities. Near to you as your phone. Will go anywhere at your call. Motor service. No funeral too small. None too expensive. Chapels, rooms, vault, etc., use without charge.

has removed his office from 1463 Market street to 1438 MARKET STREET

**Dr. H. Hershey Farnler**