BULLS DESERT THE MARKET.

NO RESISTANCE OFFERED TO THE ATTACKS OF THE BEARS.

A Stale, Flat and Unprofitable Morning—Northern Pacifics Hammered Down—A Favorable Bank Statement—Reading's Coffers Reported Plethoric—Railroad Building in the Southwest—Gold Plenty.

ON the street to-day, when brokers filed out of the Stock Exchange at noon to indulge in the idleness enforced by the Saturday Half-Holiday law, the expressions were almost unanimous that the morning had been a stale, flat and unprofitable one to all concerned. The total sales from 10 until 12 o'clock were only 109,000 shares, and business, save in a very few instances, was of a hand-to-mouth character.

For some reason or other the bulls withdrew their support, or at least offered no resistance to the attacks made upon the market. Whether they have realized profits and intend to assume no further responsibility or whether they have been encouraging the making of a fresh short interest will be developed by next week's operations.

The Northern Pacifics were under their banner. Cammack talked bearish upon them yesterday, and has probably taken a flyer since the friends of the companies do not seem anxious to come to their support. The preferred stock tumbled two points this morning, much to the discomfiture of the short-horned bulls. O. T. was also driven down a point and a half and Oregon Navigation broke nearly 3 per cent. on sales of a few hundred shares. Otherwise the decline was slight. There was a rally on the favorable bank statement, but it did not hold, on account of the persistent pounding of the Northern Pacific already mentioned.

Reading holds well around 61, and it is given out that the company's coffers are so plethoric that it is lending $1,000,000 in Philadelphia, and besides has $1,250,000 in notes, to say nothing of $2,500,000 held by the trustees. It was also said that the urgent demand for coal will compel the road to devote nearly all of Sunday to this branch of its traffic.

The Gould stocks were pretty well held, and the bulls say "the little man" will be heard from again next week. If he isn't the bears are liable to have a walk-over.

An official of the Atchison, Topeka & Santa Fe Company, weary of hearing all the bear talk about over-building in the Southwest, thus delivers himself. Our old road, 3,000 miles, was built with 7 per cent. bonds at par and the stock given away. Our new road, traversing a better country, cost less money and was built with 5 per cent. bonds. One should take the map and study the country which our system drains. When that stops growing grass will be in the streets of Boston.

The precious metal keeps flowing this way, and to-day the steamer Saale brought something over a million dollars in French and German gold. This is filling up the New York banks with such an abundance of loanable capital that there is more competition to lend than for a long time. This week the banks add $2,108,025 to their surplus reserve, which is now up to the respectable total of $9,363,200, neither mercantile nor speculative borrowers ought to have any difficulty in getting all the accommodations they want under such circumstances.

The following are the bank figures:

			Changes.
Loans	$351,022,800	Dec.	$809,900
Specie	76,822,100	Inc.	2,363,200
Legal tenders	21,786,000	Inc.	278,500
Deposits	356,989,900	Inc.	1,784,700
Circulation	8,218,800	Inc.	17,100

THE QUOTATIONS.

	Open.	High.	Low.	Closing prices.
Canada Southern	63	63	62½	62½
Central Pacific	30⅞	30⅞	30½	30½
Cleve., Col., Cin. & Ind	81	81	81	81
Chic., Burl. & Quincy	128⅝	128⅝	128⅛	128⅝
Chicago & Northwestern	108	108	107¼	107¼
Chic., Mil. & St. Paul	73¼	73¼	72⅝	72⅝
Chic., Mil. & St. Paul pfd	113	113	112	112
Chic., Rock Is. & Pac	114⅝	114⅝	114⅝	114⅝
Col. & Hocking Valley	24	24	24	24
Colorado & Hocking Coal	27⅛	27⅛	27	27⅛
Colorado Coal & Iron	33	33	33	33
Consolidated Gas	71⅛	71⅛	71⅛	71⅛
Del., Lack. & Western	126½	126	125⅝	125⅞
Denver & Rio Grande	22⅝	22⅝	22⅝	22⅝
Denver & Rio Grand pfd	55⅛	55⅛	55⅛	55⅛
E. Tenn., Va. & Ga. 2d pfd	20	20	20	20
Ind., Bloom. & Western	14⅛	14⅛	14⅛	14⅛
Kingston & Pembroke	29⅛	29⅛	29⅛	29⅛
Louisville & Nashville	58	58⅛	57½	58
Lake Shore	92⅞	93	92⅞	92⅞
Long Island	90	90	90	90
Manhattan Consol	109⅛	109⅛	108⅛	108⅛
Minn. & St. Louis	10	10	10	10
Missouri Pacific	91⅛	91⅛	90⅞	91⅛
Missouri, Kansas & Texas	21⅛	21⅛	21⅛	21⅛
New Jersey Central	73	73	72⅛	72⅛
New York Central	106⅛	106⅛	106	106
New York & New England	39⅝	39⅝	39	39⅛
N. Y., Lake Erie & Western	27⅛	27⅛	27⅛	27⅛
N. Y., Susq. & West., pfd	28	28	28	28
Norfolk & Western pfd	38	38	37⅞	37⅞
Northern Pacific	21⅝	21⅝	20⅞	20⅞
Northern Pacific pfd	44⅝	44⅝	43⅝	43⅝
Ohio & Mississippi	24	24	23⅞	23⅞
Oregon Railway & Navig	88	88	87	87⅛
Oregon & Transcontinental	18⅝	18⅝	17⅛	17⅛
Oregon Improvement	37	37	37	37
Pacific Mail	35⅝	35⅝	35⅛	35⅛
Philadelphia & Reading	61⅛	61⅛	61	61⅛
Pullman Palace Car Co	148⅝	148⅝	148⅛	148⅛
Richmond & West Point Ter	24⅛	24⅛	23⅞	23⅞
Rich. & West Point Ter. pfd	54⅛	54⅛	53	53
St. Paul & Omaha	38	38	37⅞	37⅞
St. Paul & Omaha pfd	103⅛	103⅛	103⅛	103⅛
St. Paul, Minn. & Manitoba	100⅝	100⅝	100	100
St. Louis & San Francisco	34⅝	35⅛	34⅝	35⅛
St. Louis & San Fran. pfd	68⅛	68⅛	68	68⅛
Texas Pacific	24	24	23⅞	23⅞
Tennessee Coal & Iron	25⅝	25⅝	25⅛	25⅛
Union Pacific	48⅛	48⅛	47½	47⅝
United States Express	70	70	70	70
Wabash, St. Louis & Pacific	16⅛	16⅛	15⅞	15⅞
Western Union Telegraph	77½	77⅝	76⅝	76⅝
Wheeling & Lake Erie	42⅝	42⅞	42	42⅛

Tips from The Evening World's Ticker.

The Bateman faction to-day point to New England stock as a bull tip for the near future.

Bull talk on Western Union is again prominent. A gain of 15 points within the next sixty days is freely promised.

Reading, which the bears have all along threatened to demolish, has come out of the recent raids better than any other stock on the list.

The Sub Treasury has poured a steady current of money into the banks this week, while the outflow to interior points has about ceased.

Absence of orders from London is a feature of to-day's market. It is claimed to be the result of cable disturbances due to yesterday's cyclone.

It is given out "on 'change" to-day that Mr. Stickney's stockyard scheme has nothing whatever to do with the rate war among the Granger roads.

It is reported that Jay Gould has at last secured control of the Central Missouri Railroad. It is announced that work on the road has been suspended.

The Bear leaders were in consultation again last night, and as a result some lively raid tactics are anticipated by the street for the next week's market.

It is authoritatively stated that only about one broker in every ten is making office expenses. The reason for it is obvious. What has become of the speculative public?

Mr. Lagre says that there is a prospect of a lively contest at the coming election of the New England road, and he thinks the strength of the stock might be due to purchases by various parties in the field.

It is announced on the street to-day that the Pennsylvania portion of the Buffalo, New York & Philadelphia Railroad has been reorganized under the name of the Western New York & Pennsylvania Company.

The gross earnings of 116 roads from Jan. 1 to Sept. 30 show an increase of 13 per cent. over 1886, 20 per cent. over 1885 and 18 per cent. over 1884, while for the month of September the gain is 9.8 per cent. over 1886—a bull argument prominent to-day.

Yesterday's reported co-operation of the Northern Pacific and Union Pacific roads in the Oregon lease matter, for lack of confirmation is beginning to be discredited on the street.

It is said that the next loan of the Northern Pacific is to be for $12,000,000. The bears think it ought to go for about 75, and say they do not see how it can sell for more since the chance of earning the interest is so problematical.

HIS DEATH DUE TO EXPOSURE.

Patrick A. Flood's Strange Behavior at Fanwood Explained.

[SPECIAL TO THE EVENING WORLD.]

PLAINFIELD, N. J., Oct. 22.—The body of Patrick A. Flood, who was found yesterday morning, perfectly nude and unconscious, in a clump of bushes near Guirrier's Hotel, Scotch Plains, and who died last night, was brought this morning to Stiles's Morgue, Plainfield. It was badly scratched by the briars, but there was no evidence of any violence. County Physician Westcott, of Scotch Plains, who took charge of the man from the time that he was found at 7 o'clock yesterday morning until he died, said that his death was caused by exposure. Flood was out in the cold rain all Thursday night and was chilled through and through.

James Flood, brother of the dead man, came out from New York last night. He said that he and not his brother was janitor of the Twenty-second Regiment Armory, New York, but that Patrick assisted about the armory. Patrick lived at 129 West Fourteenth street. He believed that his brother had come out to Fanwood while under the influence of liquor. Two drinks were enough to make him crazy drunk. The description of the man's actions before he took the hack at the station seems to indicate that he was drunk.

The queer story told by the hackman, Louis Charles, who drove Flood up to Reilley's, near Guerrier's hotel, as to how he came into possession of the dead man's watch and pocket-knife has been corroborated by Mr. Reilley, in whose presence Flood gave the things to the hackman. Charles says further that Flood insisted in getting out of the hack and walking. This he did once, but was coaxed backed into the hack again, but he did not stay long. Charles, who is but a boy of eighteen, became afraid of the man, whom he believed to be crazy, and so left him.

Every one believes now that Flood was crazed by drink, and while in this state came to Fanwood and asked for Reilly, the only man he knew there, but whom he had not seen for six years. Reilly did not recognize him. Flood was a fine-looking fellow, well built and about twenty-five years of age. His body will be taken to New York this afternoon.

RIVAL LOVERS IN THE RING.

From Behind a Tombstone Lizzie Benton Sees Her Suitors Fight.

[SPECIAL TO THE EVENING WORLD.]

BOSTON, Oct. 22.—She is a prepossessing young lady, and resides at North Cambridge, near the Arlington line. She has two suitors, both members of a local fire-engine company. Two months ago they had a bitter wordy discussion over her that nearly resulted in blows. A couple of weeks later they met again and a game of fisticuffs was indulged in without definite result or satisfaction to the lady in question, Lizzie Benton.

A meeting of the men with bare fists was arranged to take place last night. Miss Benton heard of it and was one of the first to arrive at the pugilists' trysting-place back of a church that adjoins a burying-ground in Arlington.

Esconced behind a tombstone in the graveyard she first smiled upon Barrett Cody, the tallest aspirant for her smiles and favors. He was accompanied by his friend, O. Nolan. Close behind them came Cody's opponent, James Savage, with Jack Lynch for a best man. Harry Murphy was selected as timekeeper and J. E. Robertson as referee.

Both men stripped to the waist and without gloves of any description the mill opened.

Their two rounds lasted just 45 minutes. Cody, the taller, fought hard from the start. Savage, however, was the sturdiest of the two. First it was Cody forcing Savage by swinging right handers, upper-cuts and body blows, and then Savage, with vicious lunges on the chest and body fought Cody to the ground.

Cody was game, and in his direct way was doing the most effective work. His blows were telling, and in the opinion of those present he would have been the victor had it not been that in an endeavor to plant a blow on the side of Savage's neck the latter swung his head in such a way as to cause Cody's forearm to come so severely in contact with it that it fell limp and broken by his side.

The mill was over. Savage was announced the victor, but Miss Benton did not acquiesce, inasmuch as she walked home, disgusted with both her former suitors, in the company of another.

The system at Sing Sing prison graphically described in the Sunday WORLD.

STRIKERS FEELING JUBILANT.

Trow's Men Go Back to Work This Morning Under a New Rule.

The striking book and job compositors who assembled at Pythagoras Hall were exceedingly jubilant this morning. Their spirits had been raised by the report that the printing-house of Trow & Co. had conceded to its men the scale as submitted in its entirety, and that the men had returned to their cases and the press-rooms this morning. An unconditional surrender to the men was said to have been made by the firm. Sixty-two compositors and seventy pressmen were said to have returned to work in Trow's.

Mr. Trow said this morning that the report was an unqualified falsehood, that he had not yielded to the demand of the union, and that the "Not a card office" sign still hung in his composing rooms and would continue there. Nevertheless, most of his old union men were back at work again with a number of non-union men.

Chairman Joseph Smith, of the Strike Committee of Typographical Union No. 6, would neither affirm nor deny the story about Trow's.

Librarian Pasco, of the Typothetæ, said that there was no truth in the rumor that the striking printers of the Trow Company had gone back to work on their own terms. He said: "The terms that the men went back on are precisely the same as offered to them two weeks ago, which provide that no man now working shall be discharged. The office reserves the right to employ any man whether union or not. Cards bearing this legend, "This is not a Card Office," have been hung on the walls in prominent places.

His Bravery will Be Rewarded.

[SPECIAL TO THE EVENING WORLD.]

EL PASO, Tex., Oct. 22.—Manager Hutchison, of the Southern Pacific Railroad, has telegraphed Division Supt. Lindberg that the company will pay Express Messenger Smith, who killed the two train robbers a week ago, an account of which was printed in THE EVENING WORLD, $500 for each robber killed, which is double the standing offer of the company. This insures Smith with a total of $6,000, including subscriptions of citizens, in reward.

Unveiled His Grandsires Statue.

[SPECIAL TO THE EVENING WORLD.]

CHICAGO, Oct. 22.—This afternoon, at 2.30 o'clock, the statue of Abraham Lincoln was unveiled. Mayor Roche presided. "Little Abe," son of Robert T. Lincoln, pulled the cord removing the veil. The statue was presented by Thomas F. Withrow, on behalf of the trustees, and accepted by McGoudy, on behalf of the Park Commissioners. Leonard Swett delivered the oration.

Charged With Burning His Hotel.

[SPECIAL TO THE EVENING WORLD.]

ST. LOUIS, Oct. 22.—A. M. Daly, proprietor of the Golden Gate Hotel, in Market street, which was set on fire yesterday, is in jail on the charge of arson. Over 200 persons were sleeping in the house at the time of the fire.

JOHNNY BARRETT'S WAKE.

MOURNING FOR THE LAD WHO WAS KILLED IN HIS SISTER'S DEFENSE.

The Father and Mother Prostrated by Their Loss—Sympathizing Friends Thronging the Rooms to Do Honor to the Boy's Memory—Mary Barrett's Grief for Her Protector—The Murderer in the Tombs.

JOHNNY BARRETT, the sixteen-year-old son of Policeman Thomas Barrett, of the Oak Street Squad, who died yesterday from a pistol wound through the lung, got in the manly defense of his sisters against the assault of two Italians last Sunday night, lies in the parlor of the house of his parents, on an upper floor of the four-story tenement-house at 32 Madison street. He died in Chambers Street Hospital yesterday morning and his remains were removed to the home of which he had been the pride and hope yesterday afternoon.

Last night Johnny was "waked," and the cramped quarters of the sorrowing family were thronged with sympathizing friends. Johnny was a great favorite among the boys of the neighborhood, and many of them came to pay their last respects to him, dead.

The remains lay in a pall-covered casket in the parlor surrounded by the family. Thomas Barrett, the father, was completely broken down, and the mother was also prostrated with grief. At midnight the comrades of the father, who has been seven years a policeman, came to the house and extended their condolence and sympathy to him.

Mary Barrett, the sister in whose immediate defense the manly lad was engaged when Guiseppe Longobardi fired the fatal shot from his English bulldog revolver, was frantic with grief. She is a comely girl, eighteen years of age, and her anguish was pitiful.

She lingers constantly over the body of her brother and defender, now kneeling with her arms on the carpet, pillowing her head; her grieving sobs alone breaking the stillness; and again half lying on the casket, her arms thrown about it as if she could not give up the dead. Her eyes are swollen and red with grief.

Annie, the other sister, who is only eleven years old, seems to be awe-stricken and overwhelmed by the calamity which has fallen upon her family, while the parents appear dazed and benumbed by their misfortune.

The face that is seen through the panel of glass in the casket is that of one in peaceful repose. It is of a lad just passing into manhood. There is the first signs of a mustache on the lip, and the lines of the face indicate a kindly disposition.

Johnny Barrett was not robust, but when he heard the cry of his elder sister last Sunday night as they crossed Park row from Baxter to Roosevelt street, and turning on the curb saw her stagging from the blow of one of two Italians, he ran fiercely to her defense. He had grappled with him who seemed to be her assailant, and though no match for the stocky Italians, he struggled bravely till Guiseppe Longobordi, the companion of the assailant, drew a pistol and fired. Then Johnny threw up his hands, staggard back against a pier a pier of the elevated railway, and fell.

The Italians ran away, but Longobardi was captured by Policeman John McNealis, and he is now in the Tombs. Longobardi was dangerously armed. He was evidently bent on murder, for besides the bull-dog revolver, which he was still flourishing when arrested, he carried a dangerous-looking club, and there were extra cartridges for the pistol in his pocket. He says he is eighteen years old, but he is probably thirty. He declares that he knows nothing about what happened Sunday night. He lived at 32 Cherry street, which is in a lane where a myriad of Italian peanut-venders, laborers, bootblacks and fruit-sellers are hived. He says his companion, was the man who first accosted pretty Mary Barrett, then pushed her and finally kicked her in the stomach; the man with whom young John Barrett was struggling when Longobordi fired the shot was Francesca Pestau Cinte, also of 32 Cherry street, but the police have been unable to find him.

REMARKABLE RESCUES.

Some Wonderful Events Which Came Under the Personal Observation of Mr. Thomas M. Nichol and which He has Just Made Public.

Few men in America have associated with and known more of public men than Mr. Thomas M. Nichol. As private secretary to President Garfield and as a member of all prominent committees he has had rare opportunities for judging both men and manners. His reminiscences, when in a conversational vein, are wonderfully interesting, and many friends have been entertained by them an entire evening. Mr. Nichol lives at the Fifth Avenue Hotel and in conversation with the writer the other evening said:

"Hon. Robert S. Stevens is a wonderful man in his way. Besides being a political power he has probably done more in railway construction than any other man in America. His energy is remarkable, and like most men of his disposition he is liable to overdo. This was just what happened a few years ago, and he became one of the sickest of men, being attacked with an acute and exceedingly painful inflammation of the bladder. He could hardly walk, and his sufferings were something terrible. One day while feeling his way along his foot slipped on the edge of the sidewalk where it was about two feet higher than the street, and over he went. He lay still a moment, thinking he must surely be killed, but strange to say he felt no pain. Then he arose to his feet, looked around him in surprise, realized that he was well, and, with an impulse of returning power, vaulted a five-board fence at his side and whooped like an Indian. What was the secret of his recovery? Simply that he had been drinking Bethesda Water four days and was cured before he realized it or could believe it. Oh, what I am telling you is all true, and I could give you other equally wonderful accounts. Why, there was Mr. W. A. Wood, the prominent capitalist, of Pittsburg. I know positively that he was carried on a cot to the Bethesda spring after the doctors had given him up, and I know he is a well man to-day.

"But all that is as nothing to the experience of a very prominent Ohio man whom I know. He was in the last stages of Bright's disease of the kidneys, and physicians and friends only thought it a question of a few days or weeks when death would ensue. Of course all this had come on gradually, as it always does. He had felt strange pains in his body, was unusually tired, hungry one day and without appetite the next, and his urine was heavy and irregular. These first symptoms had developed until he became bloated, could not sleep, had the short breaths and looked every moment for a stoppage of the heart. At last he became unconscious and did not recognize even the face of his wife. A physician was sent for, who declared he could not possibly live until morning. Preparations were then begun for the funeral and his coffin was actually ordered. But a friend of the family who had been summoned determined not to abandon hope. He began feeding the dying man Bethesda Water in a teaspoon. At first it seemed to have little effect, but in the course of two hours the parched lips and dry tongue and throat became soft. By midnight he opened his eyes and spoke. In the morning he was rational and the doctor declared it possible that he might survive a day or two. But in a day or two he was much better; in a week he was able to sit up, and in three months he was as well a man as any one of us here.

"You may think I am a romancer, but I tell you I know what I am talking about. I have seen more wonderful things accomplished by the use of Bethesda Water than was ever achieved in sacred or profane history. What there is about Bethesda to bring about these results no one can tell, but that it will accomplish more for any man troubled with kidney or bladder difficulties, any woman suffering from the thousands of troubles which assail her, or any puny child, than any other agency now known to the world, I am sure. It is Nature's medicine, and, while it is so powerful, it was never known to harm even an infant."

The statements of Mr. Nichol regarding the value of Bethesda Water, and drawn from personal knowledge, are simply confirmed by all the leading physicians in the land. And the fact that it is sold universally by all reliable dealers brings this wonderful spring to the home of every man or woman who requires relief or is on the road towards suffering.

PIANOS AND ORGANS.

A.—THE ESTEY UPRIGHT PIANOS, with their new repeating action, win the admiration of the most critical; see them before you buy; sold on monthly payments. Estey Piano Warerooms, 5 East 14th st.

MEDICAL.

ALL SPECIAL DISEASES of a private nature, nervous and physical debility, speedily cured; 27 years' successful practice. Consult the Old Physician, 24 East 10th st., near Broadway.

EXTRA.

DE LANCEY NICOLL DECLINES.

Both the Democratic and Labor Parties Nonplussed and At a Loss How to Act.

To nominate or not to nominate the man who has been the active or real agent in the conviction of the boodlers, and more especially Jacob Sharp, the man backed by the voice of the people, the man who in the face of tremendous bribery and even danger to life pursued these men to the bitter end, has for some weeks past been a burning political question. In the words of an old joke: "One was afraid and the other dassent." Each party has wanted the credit, and each has feared the low political element that have long hoped and fought for the release of the boodlers.

It is not often that a man who does his whole duty is so promptly paid for it by public approval, and yet Mr. Nicoll's popularity is not half so great as that of Dr. Buckland's Scotch Oats Essence. It has fought Brain and Nerve Diseases, Exhaustion from overwork, Insanity, Neuralgia, Hysteria, Neuralgia of the Heart and a thousand evils far worse than bribery and corruption as fearlessly and successfully as has Mr. Nicoll.

That these evils are worse is proven beyond question by the fact that their dire results affect not only the men and women of to-day but the future generation, born and unborn. In the words of the late Prof. Willard Parker, "A diseased man cannot have healthy children." As the tree, so the fruit. Insanity, nervousness, paralysis of the heart, sick headache are as certainly inherited as consumption or cancer.

Thousands of men and women who are nervous to-day, tired, overworked, exhausted and listless, will be dead, insane or paralyzed next year. They do not heed a little headache, a trifling palpitation, a twinge or two of neuralgia, a few sleepless nights, a confusion of ideas, a burning face and cold hands, twitching eyelids or trembling, coated tongue. Why? Because they don't know any better! A man who won't see is indeed blind. You must needs prod such as one with a danger signal until you make him irritable and angry (as these statements will make many) before they open their sleepy eyes to the fact that they stand upon a fearful precipice.

Dr. Buckland's SCOTCH OATS ESSENCE is the offering of wise Nature to foolish mankind. This great Brain Tonic and Nerve Invigorant has cured thousands of both simple and grave nervous troubles, because it contains:

"*Avenesca*," the active medicinal principle of Scotch Oats, that calms irritation, soothes excitement, regulates nerve action and heals nerve waste and disease.

"*Oats Phosphoids*," that give to the worn-out or exhausted brain and nerves their true *food*, Phosphorus, in the form in which it circulates in the blood naturally, and which is best suited to build up, repair and rejuvenate these delicate tissues; and "*Bosklne*," that peculiar principle of oatmeal husk that acts as a gentle laxative, stomach sweetener, nutrient and anti-bilious agent.

These are the three Fairies of Scotch Oats Essence, whose magic wand brings rest, sleep, strength, health, vigor and surcease of pain and suffering to the quivering nerves, trembling tongue, palpitating heart, weary brain, laggard step and dull eye.

Would you know more, purchase a dollar bottle from your druggist, who surely keeps it, or send for a book to the S. O. E. COMPANY, of 160 Fulton st., New York.

BLACK SILKS.

JAMES McCREERY & CO. have received another invoice of 500 pieces of Black Faille Francaise Silks, same qualities as sold at their Special Sale from the 10th to the 15th inst. They will offer them on and after Monday, the 24th, at the same attractive Prices. Being manufactured from Pure Silk, they combine richness of appearance with undoubted durability.

Broadway and 11th St.

$3,750,000.00

Already paid to more than

1,000 WIDOWS AND 5,000 ORPHANS

of the deceased members by the

MUTUAL RESERVE FUND LIFE ASSOCIATION,

Home Office, Potter Building

38 Park Row, New York.

This Association continues to furnish

LIFE INSURANCE AT ONE-HALF THE USUAL COST.

IT HAS

$1,250,000.00 Cash Surplus, $2,000,000.00 Assets.

It is paying in cash more than

$4,000.00 Per Day

to the Widows and Orphans, one death claim being paid on an average of every day in the year.

Its Cash Surplus is increasing at the rate of more than

$1,000.00 Per Day.

This Association has already saved to its members by reduction of premiums, as compared with the rates charged by the monopoly life insurance companies, more than

$14,000,000.00 SAVED.

Further particulars furnished at Home Office, 38 Park Row, New York.

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