

CIVIC FEDERATION MAKES PLANS TO AID EMPLOYEES

To-Day's Session Devoted to Old Age Pensions and Compensation for Injuries.

OUR BURIAL INSURANCE.

More Than 18,000,000 Policies in Force but Cost of Administration Is Great.

The welfare of the workmen, old age pensions, postal savings banks and the compensation of employees for injuries received while at work, were the chief features of discussion to-day at the second session of the annual meeting of the Civic Federation in the Hotel Astor.

Representatives of labor, employers and sociologists delivered addresses on these topics, while Herman Ridder and several others continued the discussion of trade agreements. Mr. Ridder declaring that so far as trade agreements between newspaper publishers and typographical unions went it was too one-sided in favor of the employees.

To Aid the Employeers.

"That department," he said, "is composed of employers of labor in stores, factories, mines and on railroads, and to him in its membership officials who have to do with the working conditions of public employes, chairmen of boards of health, heads of departments of public safety, leading physicians connected with public hospitals, heads of charity boards and others.

The object of the department is to

interest employees in improving the working and living conditions of their employees. One of the questions was brought for a solution as to how may the employe and his family be protected against financial stringency in case of accident, illness or death.

Mr. Wilcox then introduced Dr. Leo K. Frankel, of the Sage Foundation, who spoke on the "Survey of Workingmen's Insurance in the United States and other Countries."

Industrial Insurance.

"The United States," Mr. Frankel said, "had shown remarkable development since the time of industrial life insurance or 'burial insurance.' Seventeen companies now had more than 18,000,000 of such policies in force, carrying insurance of \$2,000,000. That such insurance was not even more popular was due, it was pointed out, to the fact it was costly. From 40 to 50 cents out of every dollar which the workman paid for premiums was used for administrative purposes.

A single company in London, he said, had more than 12,000,000 policy holders, and other European countries with the exception of France had developed the industrial insurance remarkably.

In referring to the fraternal orders of insurance he noted that their failures had exceeded their successes; that more than 220 co-operative and fraternal societies had failed since 1888. The growth of such companies had been remarkable, the combined membership of such societies now approximating 7,000,000, with insurance worth more than \$1,000,000,000.

Where We Fall Short.

"The United States," said Dr. Frankel, "possesses the enviable or unenviable distinction of being the only country in the civilized world in which injured workmen sue in a court of law to recover damages in case of accidents. In every European country, with the exception of Switzerland, which now has a bill before Parliament dealing with the subject, the workman is insured against accident or the principle of compensation in case of accident has been acknowledged.

The development of accident insurance, particularly in Germany, has tended not only to reduce the number of fatal and serious accidents, but has developed a study and desire on the part of the employer to safeguard his workmen against accident, and to introduce every device for their prevention.

Referring to old age pension systems introduced in England, the speaker deprecated any attempt to introduce similar legislation in this country. The fact that such provision might be required indicated lapses in the social organism, and indicated that there were distinct causes which prevented the American workmen from making provision for himself as to spend his old age in peace and comfort.

At the conclusion of Dr. Frankel's speech he was asked by Chairman Wilcox if he thought it possible for workmen to organize sick-benefit insurance without the aid of the State. The doctor answered that he thought they could and should. The chairman next introduced Louis D. Brandeis, of Boston.

Favors Old Age Pensions.

The United States, like the sliding industrial nations of Europe, said Mr. Brandeis, must provide some adequate system of old age pensions for its superannuated wage-earners.

In England's most prosperous years one-fifth of her men and women more than sixty years of age have been dependent upon the poor rates for bare subsistence; about another one-fifth would have been dependent upon poor rates but for aid given by private charitable societies, relatives or friends.

Under the European countries like conditions have led to comprehensive legislation. Germany has its compulsory old age insurance law, which has been adopted a system of old age pensions paid from national revenues.

Maneuvers Caught.

GRAN, Algeria, Dec. 15.—Four more of the mutinous soldiers of the Foreign Legion of the French army, who recently held up a train on its way to this city, were captured near El Kreider to-day. The remainder of the band, under the command of a comrade wearing the same uniform of an officer, are continuing their march.

BOUND WOMAN AND TORE GEMS FROM HER EARS

Mrs. Goldman, Found by Neighbors, Sent to Hospital—Police Hunt 3 Robbers.

Detectives are searching to-day for three men who, entering the home of David Goldman, at No. 115 Attorney street, found his wife alone, held a revolver to her head and, after brutally tearing a pair of diamond earrings from her ears, besides cutting a pocket from her dress and extracting \$15, left her dazed and suffering with pain under a threat that if she made an outcry they would kill her.

Mrs. Goldman was found by a neighbor and the robbers departed. An ambulance was called and she was taken to Gouverneur Hospital, where she told her story to the police.

Mr. Goldman had hardly left his home yesterday for No. 106 Attorney street, where he has a tailor shop, when a smooth young fellow tapped on the door of the apartment and inquired for him. Mrs. Goldman opened the door to tell him her husband had gone to his shop. The stranger then invaded the room, struck her and demanded her money. While she was producing it two other men jumped in and, uncoiling a rope, proceeded to bind the arms and feet of the struggling woman.

The windows were open, but one of the robbers smothered her cries by covering her mouth with his hand and threatened her with a large revolver.

The money was cut from her dress, but the amount caused the trio great displeasure. The man with the gun was about to vent his anger on the victim when he saw the diamond earrings, valued at \$60, dangling from Mrs. Goldman's ears.

He ordered his assistants to remove the jewels. They did so, tearing them out of the flesh without making any efforts to unloosen them.

FOUND 2 BURGLARS HIDING IN COAL BIN

Police Had Hunted for Them in Cellars, Back Yards and on Roof Tops.

Two burglars, covered with grime and dust, were dragged out from a coal bin in the cellar of No. 42 Fifth avenue, Brooklyn, early this morning, after policemen and detectives had searched for them for several hours all over the neighborhood.

Policeman Harry Evans saw two men standing in the hallway of Adolf Lipowitch's tailor shop, No. 46 Fifth avenue. They fled at his approach.

He found that an entrance had been forced into the shop, and inside surprised Frank Selter, eighteen years old, busily engaged in preparing bundles of suits.

After Selters had been locked in the Fifth avenue station Policemen Evans, with Detective Owens and Policemen Burnett and Sullivan, started a search for the two men who had escaped.

In cellars, through back yards, in doorways, and even on the roofs of the

FOOD LAW STRICT ABOUT COFFEE

Safest to Buy Package Coffee, Which Must Be Correctly Labelled and Prove as Represented.

Many States have tried to solve the coffee substitution problem, but until the National Pure Food law was passed nothing was done which could hope to accomplish the end sought for.

Under the new law the housewife is amply protected and enabled to get just the coffee she asks for and is sure of getting a uniform grade every time she buys.

The food law cannot protect the user of bulk coffee, because coffee sold in this way cannot carry any definite claims of quality by the packer. No one is responsible for its quality, which leaves room for all kinds of deception both on yourself and your grocer.

But the woman who shows a preference for package coffee can feel sure of getting one correctly labelled, so that she knows exactly what she is buying. She can also feel sure of getting a blend of coffee which is uniform and just as represented.

Take the well-known "Hotel Astor Coffee," for example. The coffee is packed and sold under this label guaranteed to be the same in every respect as that served now and always at the Hotel Astor, New York.

In buying "Hotel Astor Coffee" the housewife knows exactly what she is getting, and can depend upon getting exactly the same blend in every tin she buys.

"Hotel Astor Coffee" gives a rich, smooth, fragrant deliciousness that is the perfection of coffee, and though far superior in flavor to other coffees it will be found more economical because less quantity need be used. It is never sold in bulk—always in one and three pound airtight tins, and only under the trade-mark label, "Hotel Astor Coffee."

Get a tin at your grocer's to-day. Try it. Once you get acquainted with its delicious fragrance you will never be satisfied to buy coffee any other way.

houses, they sought the men, and were about to give it up, when Evans heard a rustling in the coal bin in the cellar of No. 42. He flashed his light into the bin, and there were the two men. They had locked themselves in with a padlock. The policeman had to smash the lock to get them out.

The men are Frank Della, eighteen years old, of No. 30 High street, and Gustave Hocco, eighteen years old, of No. 60 Concord street. The police say all three of the young men have served prison sentences.

HANSBROUGH VERY ILL. MINNEAPOLIS, Dec. 15.—United States Senator H. C. Hansbrough, of North Dakota, who was operated on here last week for mastoid tumor in the ear, continues very ill.

WHISKEY FOR LAME BACK

The increased use of whiskey for lame back and rheumatism is causing considerable discussion among the medical fraternity. It is an almost infallible cure when mixed with certain other ingredients and taken properly. The following is the formula:

"To one-half pint of good whiskey add one ounce of Tonic compound and one ounce syrup Sarsaparilla compound. Take in tablespoonful doses before each meal and before retiring."

It is surely worth trying by any one who may be afflicted.

When Silk Sews Silk Then Comes the Test of SHADES.

When you match sewing silks to cloth you lean toward a "dark match" because of the difference of material. But when the sewing silk is to SEW SILK the match must be absolutely perfect. It may be, and easily, if you use

Corticelli Spool Silk. 407 different colors on the CORTICELLI Fall Card. The unusual shades all there. If you are a Dressmaker ask us how to get our "European Fashion Service" CORTICELLI SILK MILLS, 218 Nonotuck St. Florence, Mass.

Arnold, Constable & Co. BLANKETS

- WHITE WOOL BLANKETS at unusual prices. DOUBLE BED SIZE, value \$6.00 pair 3.95. DOUBLE BED SIZE, value \$7.00 pair 4.95. SCARLET BLANKETS. SINGLE BED SIZE, value \$5.00 pair 3.75.

Comfortables

A number of fine Silk and Satin covered Comfortables at marked reductions in prices. HOLIDAY PRESENTS

ATTRACTIVE ASSORTMENTS OF USEFUL HIGH GRADE ARTICLES FOR MEN, WOMEN AND CHILDREN, MODERATELY PRICED.

Broadway & 19th Street.

HOLIDAY SLIPPERS

Unrivalled assortment of artistic slippers and elaborate ornaments for same, also useful and comfortable footwear in greatest variety, suitable for Christmas Gifts. An early call avoids the crowd and insures selection from unbroken stock.

- Satin Slippers \$3.00 to \$7.00. Felt Romeos, \$1.00, \$1.25 & \$1.50. Felt Slippers \$1.00 & \$1.25. Comfy Slippers (Black & Colors) \$1.35. Quilted Satin Romeos, fur trimmed, also House Slippers \$2.00 to \$4.00. Indian Moccasins \$1.50 to \$2.50. Carriage Boots \$2.50 to \$8.00. Rubber Soled Carriage Boots, "Specialty" \$5.50. Carriage or Automobile Slippers (Black & Colors) \$1.50 to \$5.00.

NOT OPEN EVENINGS.

Alexander

SIXTH AVENUE AND NINETEENTH STREET

DIAMONDS

SELECT YOUR Christmas Gifts NOW and pay as your income will allow, eight months after January 1st, 1909. Positively no employer's reference required. All transactions strictly confidential. When all other gifts are gone and forgotten a DIAMOND is a life-long remembrance of the giver. We are direct importers and makers of fine jewelry. We positively save you the middleman's profit. Goods marked in plain figures. One price. CASH OR CREDIT.

LW Sweet & Co. CASH OR CREDIT

Special Holiday Sale of Candies, Main Floor

Popular Christmas Store

Toys, Dolls, Games and a Real Live Santa Claus. Humanatone Concerts and the Largest and Finest Toy Display in New York

Table listing various toys and their prices: Moving Picture Machines \$3.25, Dolls' Trimm'd Beds 39c, Wood Rocking Chairs 49c, Toy Furniture 6 kinds 69c, Joes Mechanical Trains 89c, Plush Horse on Platform 49c, etc.

6th Avenue's Busy Corner THE 14TH STREET STORE HENRY SIEGEL Pres.

Important Sale of Women's Winter Coats & Suits

COATS fashioned of exceptional quality Kerseys, Caracul Cloth and Plush Lined Broadcloth with opossum collars. In a multitude of choice styles. The Caracul Cloth Coats are full length models, either in Directoire styles with high collar and large revers or with shawl collar. Some models highly trimmed with satin strapings, while others are plain tailored styles. Colors and Black. All sizes. Values to \$25.00. SWAGGER WINTER COATS in a varied assortment of styles. Models of Broadcloths, Kerseys and Caracul Cloth Coats of imported material. \$25.00 values. \$15.00. LARGE ASSORTMENT OF WOMEN'S WINTER COATS, values up to \$15.00. Models of Broadcloth, Kerseys and Caracul Cloth. Some trimmed with satin bands, others severely tailored. Lined with best of satin. Caracul Cloth Coats with large shawl collar. Black only. All sizes. \$7.50. WOMEN'S BROADCLOTH SUITS, popular 42-inch coat model with large low patch pockets, Napoleon collar with satin tie. Jaunty flared skirt with fold at bottom. Guaranteed lining. Shown in all the popular colors and Black. Priced elsewhere at \$25.00. \$15.00.

1909 Calendars

Fancy framed Calendars, marked one-third below regular prices for quick selling. Colored Juvenile Calendars in oak frames, beautiful color designs for wall decorations. Six child subjects; 49c values. 35c.

Best Holiday Gift Books

Painting Pastime, 29c. Our Boys and Girls' Painting Book, 49c. Beautiful Gift Books, Each in a Box. Browning's Poems, 19c.

Christmas Slippers

Best Slipper Selling in All New York. Shoe Rooms Crowded with Most Popular Holiday Kinds. Women's Fur Trimmed Flexible Sole Juliettes, the kind so immensely popular with all women at Christmas time. We make a special feature of them. Red and Black; sizes 3 to 8. 98c. Women's Crochet Slippers, finest materials, in plain and combination colors; best soles. Sizes 3 to 8. 89c. Men's Brown and Black Vici Kid Slippers, numerous styles, sizes 6 to 11. 98c. Men's Black and Brown Vici Kid Romeos, elastic sides, sizes 6 to 11. \$1.49.

Holiday Sofa Cushions

Beautiful Main Floor display and sale at very special prices. Don't miss the best display in town. SATIN SOFA CUSHIONS—20 styles and colorings; \$1.75 val—98c. Ruffled Sofa Cushions—Exceptionally handsome styles; worth \$3.50, at \$1.98.

Meats—Meats. Legs or Hindquarters of Spring Lamb—Regular price 18c; to-morrow only 14c. Choice Cuts of His Roast—cut from native cattle. 9c. Choice Chickens—Roasting. A shipment of fancy, dry pickled, young chickens from Michigan. 14c.

Whole Top Sirloins of Beef—cut from young native cattle. 11c. Boiling Beef—solid cuts of lean beef, no waste. 8c. Loins of Young Jersey Pork—meat, best quality. 12c. Fresh Pork Ham—cut from fresh Jersey pigs; worth 12c from 11c.

THE 14TH STREET STORE, Henry Siegel, Pres.

Umbrellas Doing an Enormous Business. Extra sale of Umbrellas of every conceivable style; up-to-date handles of silver, gold, horn, pearl, gun metal, ebony, Congo and natural woods; silk and linen coverings; guaranteed rain-proof and fast color; strong steel rod, paragon and lock paragon frames, close rolling; 26-inch size for women and 28-inch size for men; tassel and case with each umbrella; values range \$1.98 up to \$4.00. \$1.98. Engraving Free of Charge. (Main Floor.)

Stationery Fancy Stationery in beautiful holly and floral boxes, containing 24 sheets and 25 envelopes, 29c. values 19c. Bureau Cabinet, holly design, containing 48 sheets, 100 envelopes and 50 sheets of stationery, 30c. value. 25c. (THE 14TH STREET STORE, Second Floor.)

Rugs Special attractions for Holiday shoppers. Prices and variety are both inducements. 27x54 Royal Wilton Rugs, \$3.98 value \$2.98. 27x60 Sanford's Axminster Rugs, \$2.98 values, \$2.25. 36x72 - a Ford's Axminster Rugs, \$4.50 value, \$3.75. 612 PENN. ART RUGS, perfectly reversible; will give excellent wear; \$5.98 values. \$3.98. Size 6x9, \$2.50 values. \$1.75. TAPESTRY BRUSSELS CARPETS, excellent assortment of patterns; value 30c. 39c. SHEET LINOLEUM, 4 yards wide, best quality, 4c. values, 50 yd. 49c. BEST NO. 1 FLOOR OILCLOTH, 2 yards wide, 4c. values. 29c. Regular. 5c. FLOOR OILCLOTH, square yard. 19c. (Fourth Floor.)

Groceries HAMS. Carefully selected, lean, sugar-cured, U. S. inspected; with grocery orders. 11c. SMOKED OX TONGUES. From California, closely trimmed, 2 1/2 lb. mild smoked, sugar-cured Ox Tongues; sale Wednesday. 12c. COFFEE AND SUGAR. On sale Wednesday, 4 lb. Cafe Blend Coffee at its regular price of 25c. 5 lb. and 5 lb. in 1 lb. Granulated Sugar, for \$1.00. TEA AND SUGAR. On sale Wednesday, 3 lb. Special Blend Tea at its regular price of 35c. 5 lb. and 5 lb. in 1 lb. Granulated Sugar, for \$1.00. FRESH BUTTER—Willow Farm Creamery Brand; print. 35c. FRESH EGGS—Dosen in ear. 35c. ENGLISH WALNUTS—Choice quality California fruit; 10 lb. fashioned English Walnuts; 25c. NEW DATES—Large. 5c. RICE—Slightly broken Carolina; 10-lb. muslin bag. 48c. PRUNES—Small, plump, sweet. 43c. LAUNDRY SOAP—King's Boreax; regular 6c. cake (limit 2 1/2c 10 cakes); cake. 25c. FRESH CRACKERS—National Biscuit Co.'s Red Label Graham, Social Tea or Butter Thin; 7 1/2c limit 6c; 25c. TABLE PRUNES—We give you the best value in New York; 6 25c lbs. 48c; 3 lbs. 72c. FLOUR—Harmon's Patent, special price to-morrow; 11 lb. sack. 72c. 14-lb. sack. 75c. LONG ISLAND WHITE ROSE FLOUR—11 lb. sack. 19c. INDIAN RIVER ORANGES—12 lb. box, \$2.50; doz. 27c; 150 lb. box, \$2.75; doz. 28c; 200 lb. box, \$2.75; doz. 28c. FORT. SHERRY, MUSCAT, OR TORAY. Choice old California Wines; reg. price \$1.00; this sale, 80c. Restaurant, 6th Floor. Roast Turkey, with Dressing and Cranberry Sauce, Plum Pudding, Cream Rice Pudding, Ice Cream or Fruit Salad, Tea, Coffee or Cocoa. 30c. Chicken Pie, Dessert, Tea or Coffee. 25c. Special Luncheons Served Until 10 P. M. (Sixth Floor.)