

**'OFFICIAL WRECKER'**  
**FINDS MUCH TO DO**

Condemns Unsafe and Dilapidated Structures.

HAS MANY BUILDINGS RAZED

Monthly Bulletin of the State Fire Marshal Shows That the October Fire Loss for Ohio Was \$532,000.

Special Columbus Correspondent.  
Columbus, Dec. 10.—The "official wrecker" of the state fire marshal's office, a recent acquisition, is finding much to do. It is his duty to travel throughout the state and locate and condemn buildings which are dilapidated and unsafe. The department then orders them razed. Since the creation of this position, some three months ago, more than 70 unsafe structures have been torn down. The monthly bulletin of the state fire marshal shows that the October fire loss for the state was \$532,000, which was practically equalled by the loss occasioned by the big Akron fire, which occurred in November. This was probably the biggest fire of the year, excepting the fire in the business district of Dayton during the flood last spring.

**Charges Excessive Rates.**  
In a report which will be filed with Gov. Cox by the legislative committee which has been investigating fire insurance rates in Ohio, the insurance companies are charged with mulcting the people of the state out of enormous sums annually through excessive and exorbitant rates. It is charged that losses sustained by companies in other states are recouped by the higher rates imposed in this state. Gov. Cox, it is expected, will present the report to the special session of the legislature in January with the recommendation that immediate drastic remedial legislation be enacted. The committee which was named by the last legislature found during its investigation that advisory insurance rates for Ohio are fixed under the "Dean schedule" by bureaus at Cleveland, Columbus and Cincinnati. This has not resulted in an increase of rates for highly protected properties, but a substantial increase for other properties. Practically all companies employ the same agents to fix advisory rates, and nearly always charge the rates so fixed, it is alleged. The evidence clearly indicated a combination to fix and maintain rates to exist between the agents in certain localities, particularly in Cleveland and Cincinnati, according to the report.

**Do Not Understand Law.**  
State officials view with increasing surprise the public misapprehension that exists regarding the new state-wide civil service law. Probably half the inquiries that flow into the capital indicate either a very vague notion of what the law means or else a very distorted one of its provisions. The misconception of the law is variegated. Some persons believe that there is an iron-clad and absolute protection afforded practically all appointive state officials and employees in the new law. Others believe that present employees are wholly protected in their present positions, while still others believe nobody in the public service will be safe from competitors who may want their "jobs." None of these conceptions of the new law is correct. In the first place the operation of the law does not afford to anybody the protection from dismissal which is afforded and will continue to be afforded by the police and fire civil service. The new state-wide civil service law merely makes it a little harder for whole departments to be shaken up politically. But it does not secure any employee his place. In other words, the appointing power may dismiss any employee he desires to dismiss. The restriction is that he must certify the cause of the dismissal in writing. But when the order of dismissal, with the certification of the cause, is given, the one affected has no authority to which he can appeal excepting the power that is dismissing him. The protection is thus formal and not real. The crux of the law is the provision that before a vacancy can be filled the appointing power must make his selection from an eligible list made up through a competitive examination. In the second place, a rigid distinction is made in behalf of employees now in office. They are to be retained if they can pass a noncompetitive examination. In other words, an examination to show their fitness for the place they hold. But of course, even they are not more secure than others when it comes to the arbitrary power of the appointing power to dismiss.

**Want Question Settled.**  
Representatives of the law departments of Cincinnati and Columbus met with members of the attorney general's force and the state civil service commission Tuesday afternoon to discuss the question of whether or not the assistants in the city solicitor's office are under civil service. If they are held to be subject to this regulation, then the new solicitors who take office in January will be deprived of the privilege of choosing their assistants. Those in office, appointed by their predecessors, will hold on. The attorney general's department has not reached any decision on the question and will not likely do so for a week or more yet.

D. A. Sullivan  
Dill R. Young, 20 West Federal St., Youngstown, is showing an exceptionally fine line of watches, jewelry, silverware, etc., for holiday gifts. No mistake is made in going to Mr. Young for your needs in his line.

Hay, straw, grain, farm implements, household goods at E. H. Beardley's public sale in Canfield township Thursday, Dec. 18.

A girl shouldn't allow her waist line to be the line of least resistance.

# KLIVANS BROS.

271-275 EAST FEDERAL ST.

## Going Out of the Jewelry Business

**\$38,000.00** Worth of High-Grade JEWELRY DIAMONDS, WATCHES, CLOCKS, OPTICAL GOODS, NOVELTIES, ETC., WILL BE SOLD AT

**50 Cents on the Dollar**  
ENTIRE STOCK TO BE CLOSED OUT BY DEC. 25th  
NOTHING RESERVED

Three Safes, Cash Registers and Jewelry Fixtures for Sale Cheap  
**OUR REASON** ON ACCOUNT OF THE WONDERFUL GROWTH IN OUR HARDWARE AND HOUSEFURNISHING DEPARTMENTS WE WILL REQUIRE THE ADDITIONAL SPACE NOW OCCUPIED BY OUR JEWELRY STOCK AND FOR THIS REASON WE WILL HOLD ONE OF THE GREATEST JEWELRY SALES EVER ATTEMPTED.

**OPEN EVENINGS** If you can't attend this sale during the day, come in the evening.  
**Buy Your Christmas Presents Here and Save 50%**  
**WE** KNOW THE PEOPLE OF YOUNGSTOWN AND VICINITY WILL CERTAINLY APPRECIATE AND TAKE ADVANTAGE OF THIS SALE, COMING AT THIS TIME "JUST BEFORE CHRISTMAS."

NEVER BEFORE IN OUR LONG CAREER OF BUSINESS HAS THIS STORE DARED TO OFFER SUCH BARGAINS AS THIS AD. CONTAINS, BUT TO DISPOSE OF SUCH A LARGE STOCK IN SO SHORT A TIME WE KNOW THAT PROFIT WILL HAVE TO BE THROWN TO THE WINDS, AND SWEEPING REDUCTIONS THAT WILL PROVE IRRESISTIBLE WILL HAVE TO PREVAIL. READ EVERY ITEM ON THIS PAGE.

**Sale Starts Tomorrow, December**  
ALL GOODS MARKED IN PLAIN FIGURES  
Look for the large Sign covering store front.

 <b>\$2.00</b> Finest grades gold filled Emblem Charms, all orders, \$4.00 value, sale price, \$2.00	 <b>\$2.50</b> Genuine Whiteman & Hough Lockets, finest goods made, always sold at \$5.00, sale price \$2.50	 <b>\$1.00</b> Locket, gold filled, handsome designs, every locket guaranteed for 10 years, \$2.00 value, sale price \$1.00	 <b>\$3</b> Ladies' or gents' gold plated Watch, 7 jewel, American movement, guaranteed \$5.00 value, sale price \$3.00	 <b>\$10.50</b> Solid Gold Ladies' Watches, Elgin works, \$21 value, sale price \$10.50	 <b>\$5</b> Buy an Elgin or Waltham Watch, either Ladies' or Gents'; guaranteed for 20 years; \$10 value, sale price \$5.00	 <b>\$4 Mesh Bags \$2</b> Finest grade German silver; large also Mesh Bags; \$4 value, sale price \$2.00	 <b>\$3 Opera Glasses \$1.50</b> Opera Glasses, high power; \$3.00 value, sale price \$1.50	 <b>\$1.50 Rosaries 75c</b> Gold-filled Rosaries; colors; \$1.50 values, sale price 75c
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**Going Out of the Jewelry Business Sale**  
Will mean the saving of thousands of dollars to Youngstown people if they will act promptly and take advantage of the wonderful savings offered. A partial list follows at a saving of 50 PER CENT.

<b>Diamond Earrings \$7.50</b> Genuine Diamond Earrings, gold mountings, \$15 value, sale price \$7.50	<b>Beauty Pins 20c</b> Beauty Pins, gold filled, 40c value, sale price 20c	<b>\$8 Bracelets \$4</b> Extra fine, wide, gold filled Band Bracelets, with secret lock, guaranteed for 20 years, always sold at \$8.00, sale price \$4.00	<b>Coat Chains, W. A. L. d. e. r. m. a. n. Chains, Vest Chains, Neck Chains, Guard and Opera Chains, values to \$2.50, choice \$1.25</b>	<b>Sterling Silver Guard or Opera Chain, values to \$3.00, sale price \$1.50</b>	<b>Scarf Pins, your choice at 50c, 50c and \$1.00</b>
<b>Back Combs \$1</b> \$2.00 18-k gold inlaid Back Combs, sale price \$1.00	<b>Beauty Pins 20c</b> Beauty Pins, gold filled, 40c value, sale price 20c	<b>\$8 Bracelets \$4</b> Extra fine, wide, gold filled Band Bracelets, with secret lock, guaranteed for 20 years, always sold at \$8.00, sale price \$4.00	<b>Baby Bracelets, gold filled, values to \$1.50, choice 75c</b>	<b>Solid Gold Neck Chains, values to \$2.00, sale price \$1.00</b>	<b>Elgin Watches, open face and hunting cases, \$15.00 values for \$7.50</b>
<b>DIAMOND PINS \$6</b> Genuine Diamond Pins, solid gold settings, \$12.00 value, sale price \$6	<b>Beauty Pins 20c</b> Beauty Pins, gold filled, 40c value, sale price 20c	<b>\$8 Bracelets \$4</b> Extra fine, wide, gold filled Band Bracelets, with secret lock, guaranteed for 20 years, always sold at \$8.00, sale price \$4.00	<b>Men's and Ladies' Silk Ribbon Pins, values to \$2.50, choice \$1.25</b>	<b>Ladies' and Misses' Locketts, values to \$3.00, sale price \$1.50</b>	<b>Bracelet Watches, \$10.00 values for \$5.00</b>
<b>Special W.M. ROGERS' TEASPOONS 4c EACH</b> Genuine William Rogers' Teaspoons; always sold for 10c each; closing out price, 4c Each	<b>Beauty Pins 20c</b> Beauty Pins, gold filled, 40c value, sale price 20c	<b>\$8 Bracelets \$4</b> Extra fine, wide, gold filled Band Bracelets, with secret lock, guaranteed for 20 years, always sold at \$8.00, sale price \$4.00	<b>Scarf Pin Clutches, regular price 25c, choice 13c</b>	<b>Solid Gold Lavalliers, values to \$2.00, choice \$1.00</b>	<b>Cameo Brooch Pins, \$6.00 values for \$3.00</b>
<b>La Vallieres \$1.69</b> \$1.69 buys this beautiful high grade gold filled La Valliere, set with all kinds of settings, always sold for \$5.00, sale price \$1.69	<b>Beauty Pins 20c</b> Beauty Pins, gold filled, 40c value, sale price 20c	<b>\$8 Bracelets \$4</b> Extra fine, wide, gold filled Band Bracelets, with secret lock, guaranteed for 20 years, always sold at \$8.00, sale price \$4.00	<b>Pearl Head Neck Chains, gold clasp, regular price \$1.00, sale price 50c</b>	<b>Gold Filled Lavalliers, values to \$2.00, choice \$1.00</b>	<b>Sterling Silver Souvenir Spoons, \$1.50 values for 75c</b>
<b>50 Cents</b> For this regular stem wind, stem set Solid Nickel Watch; always sold at \$1.00. Sale price 50c	<b>Beauty Pins 20c</b> Beauty Pins, gold filled, 40c value, sale price 20c	<b>\$8 Bracelets \$4</b> Extra fine, wide, gold filled Band Bracelets, with secret lock, guaranteed for 20 years, always sold at \$8.00, sale price \$4.00	<b>Gold Filled Mesh Bags, values to \$2.00, choice \$1.00</b>	<b>Gold Filled Link Cuff Buttons, 50c value, 25c</b>	<b>German Silver Ring Mesh Bags, 100 pieces in the lot, \$2.50 value, sale price \$1.50</b>
<b>3.00 BRACELETS \$1.50</b> Gold filled, adjustable Bracelets, guaranteed \$3.00 value. Sale price \$1.50	<b>Beauty Pins 20c</b> Beauty Pins, gold filled, 40c value, sale price 20c	<b>\$8 Bracelets \$4</b> Extra fine, wide, gold filled Band Bracelets, with secret lock, guaranteed for 20 years, always sold at \$8.00, sale price \$4.00	<b>Gold Filled Lavalliers, values to \$2.00, choice \$1.00</b>	<b>German Silver Ring Mesh Bags, 100 pieces in the lot, \$2.50 value, sale price \$1.50</b>	<b>German Silver Vanities, values to \$2.00, for \$1.00</b>
<b>\$2.00 FOUNTAIN PENS \$1.00</b> Genuine A. A. Waterman Fountain Pens; \$2 value. Sale price \$1.00	<b>Beauty Pins 20c</b> Beauty Pins, gold filled, 40c value, sale price 20c	<b>\$8 Bracelets \$4</b> Extra fine, wide, gold filled Band Bracelets, with secret lock, guaranteed for 20 years, always sold at \$8.00, sale price \$4.00	<b>Gold Filled Lavalliers, values to \$2.00, choice \$1.00</b>	<b>German Silver Ring Mesh Bags, 100 pieces in the lot, \$2.50 value, sale price \$1.50</b>	<b>German Silver Vanities, values to \$2.00, for \$1.00</b>
<b>\$1.00 BAR PINS 50c</b> Bar Pins, gold filled and guaranteed \$1.00 value. Sale price 50c	<b>Beauty Pins 20c</b> Beauty Pins, gold filled, 40c value, sale price 20c	<b>\$8 Bracelets \$4</b> Extra fine, wide, gold filled Band Bracelets, with secret lock, guaranteed for 20 years, always sold at \$8.00, sale price \$4.00	<b>Gold Filled Lavalliers, values to \$2.00, choice \$1.00</b>	<b>German Silver Ring Mesh Bags, 100 pieces in the lot, \$2.50 value, sale price \$1.50</b>	<b>German Silver Vanities, values to \$2.00, for \$1.00</b>
<b>Unredeemed Goods</b> Our stock of unredeemed Diamonds and Watches will be closed out at 25c on the Dollar	<b>Beauty Pins 20c</b> Beauty Pins, gold filled, 40c value, sale price 20c	<b>\$8 Bracelets \$4</b> Extra fine, wide, gold filled Band Bracelets, with secret lock, guaranteed for 20 years, always sold at \$8.00, sale price \$4.00	<b>Gold Filled Lavalliers, values to \$2.00, choice \$1.00</b>	<b>German Silver Ring Mesh Bags, 100 pieces in the lot, \$2.50 value, sale price \$1.50</b>	<b>German Silver Vanities, values to \$2.00, for \$1.00</b>

<b>DIAMOND PINS \$6</b> Genuine Diamond Pins, solid gold settings, \$12.00 value, sale price \$6	<b>La Vallieres \$1.69</b> \$1.69 buys this beautiful high grade gold filled La Valliere, set with all kinds of settings, always sold for \$5.00, sale price \$1.69	<b>50 Cents</b> For this regular stem wind, stem set Solid Nickel Watch; always sold at \$1.00. Sale price 50c	<b>\$3.00 BRACELETS \$1.50</b> Gold filled, adjustable Bracelets, guaranteed \$3.00 value. Sale price \$1.50	<b>\$2.00 FOUNTAIN PENS \$1.00</b> Genuine A. A. Waterman Fountain Pens; \$2 value. Sale price \$1.00	<b>\$1.00 BAR PINS 50c</b> Bar Pins, gold filled and guaranteed \$1.00 value. Sale price 50c	<b>Unredeemed Goods</b> Our stock of unredeemed Diamonds and Watches will be closed out at 25c on the Dollar	<b>\$3.00</b> Genuine Simmons Bros' Chains; guaranteed for 40 years; always sold at \$4.00, sale price \$3.00	<b>\$1.50</b> Cost Chains, best grade, gold-filled, guaranteed for 30 years; always sold at \$2.00, sale price \$1.50	<b>\$1.00 BRACELETS 50c</b> Children's adjustable Bracelets, \$1.00 value, sale price 50c
<b>Special W.M. ROGERS' TEASPOONS 4c EACH</b> Genuine William Rogers' Teaspoons; always sold for 10c each; closing out price, 4c Each	<b>La Vallieres \$1.69</b> \$1.69 buys this beautiful high grade gold filled La Valliere, set with all kinds of settings, always sold for \$5.00, sale price \$1.69	<b>50 Cents</b> For this regular stem wind, stem set Solid Nickel Watch; always sold at \$1.00. Sale price 50c	<b>\$3.00 BRACELETS \$1.50</b> Gold filled, adjustable Bracelets, guaranteed \$3.00 value. Sale price \$1.50	<b>\$2.00 FOUNTAIN PENS \$1.00</b> Genuine A. A. Waterman Fountain Pens; \$2 value. Sale price \$1.00	<b>\$1.00 BAR PINS 50c</b> Bar Pins, gold filled and guaranteed \$1.00 value. Sale price 50c	<b>Unredeemed Goods</b> Our stock of unredeemed Diamonds and Watches will be closed out at 25c on the Dollar	<b>\$3.00</b> Genuine Simmons Bros' Chains; guaranteed for 40 years; always sold at \$4.00, sale price \$3.00	<b>\$1.50</b> Cost Chains, best grade, gold-filled, guaranteed for 30 years; always sold at \$2.00, sale price \$1.50	<b>\$1.00 BRACELETS 50c</b> Children's adjustable Bracelets, \$1.00 value, sale price 50c
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<b>Special Wallace Bros' Teaspoons; worth 5c; closing out at 1 Cent Each</b>	<b>La Vallieres \$1.69</b> \$1.69 buys this beautiful high grade gold filled La Valliere, set with all kinds of settings, always sold for \$5.00, sale price \$1.69	<b>50 Cents</b> For this regular stem wind, stem set Solid Nickel Watch; always sold at \$1.00. Sale price 50c	<b>\$3.00 BRACELETS \$1.50</b> Gold filled, adjustable Bracelets, guaranteed \$3.00 value. Sale price \$1.50	<b>\$2.00 FOUNTAIN PENS \$1.00</b> Genuine A. A. Waterman Fountain Pens; \$2 value. Sale price \$1.00	<b>\$1.00 BAR PINS 50c</b> Bar Pins, gold filled and guaranteed \$1.00 value. Sale price 50c	<b>Unredeemed Goods</b> Our stock of unredeemed Diamonds and Watches will be closed out at 25c on the Dollar	<b>\$3.00</b> Genuine Simmons Bros' Chains; guaranteed for 40 years; always sold at \$4.00, sale price \$3.00	<b>\$1.50</b> Cost Chains, best grade, gold-filled, guaranteed for 30 years; always sold at \$2.00, sale price \$1.50	<b>\$1.00 BRACELETS 50c</b> Children's adjustable Bracelets, \$1.00 value, sale price 50c

NOTICE—EVERY ARTICLE ADVERTISED IS FROM OUR OWN HIGH GRADE STOCK AND IS BEING SOLD AT 50 CENTS ON THE DOLLAR—WE ARE GOING OUT OF THE JEWELRY BUSINESS FOR GOOD.

**BEAUTIFUL ART CALENDARS GIVEN AWAY FREE WITH EVERY PURCHASE.**  
MAKE A SMALL DEPOSIT AND WE WILL LAY ASIDE ANY ARTICLE SELECTED.

# KLIVANS BROS.

271-275 EAST FEDERAL STREET  
WE WILL PAY RAILROAD FARE TO OUT-OF-TOWN CUSTOMERS WITHIN 50 MILES MAKING A \$10.00 PURCHASE OR OVER.

**MAIL ORDERS**  
Promptly Attended to if Accompanied by Money Orders.  
Every article we sell is guaranteed as represented or your money is refunded.