

"Hold on!" persisted the other, "We'll call an ambulance." Underhill punched the persistent man in the face. Witnesses who had seen the fall pinched themselves. Policeman McManus persuaded Underhill to wait for an ambulance. When Dr. Johnson, of Roosevelt hospital, came he said the only injury was a couple of broken ribs, and advised Underhill to go home. "Not on yer life," said Underhill. "I've got work to do. You people go away and let me alone." And the wondering spectators saw him climb back to the sixth story and begin laying bricks.

Representative Grosvenor of Ohio ventures an opinion that there will be no "tampering" with the tariff.

President McCurdy of the Mutual Life Insurance company says that under no circumstances will he resign.

The Nebraska supreme court has sustained the anti-cigarette law; also the inheritance tax law. The court also delivered an opinion sustaining the law prohibiting the use of the flag in advertisements. In the particular case under discussion, the flag was used as a trade mark on bottled beer and this mark must be abandoned.

Former Congressman Jerry Simpson died October 23.

Secretaries Shaw and Taft have enlisted in the Ohio campaign.

Governor Folk of Missouri will take part in the Ohio campaign. He will make a three days' tour of Ohio, November 2, 3 and 4. The governor's itinerary will be announced later.

The state board of health for Minnesota has issued a circular forbidding the employment as a teacher of any person suffering from tuberculosis, and debarring children suffering from that disease from admission to the schools.

Congressman Landis of Indiana and chairman of the sub-committee of the congressional printing investigating committee, says that one million dollars a year may easily be saved on the public printing bill.

The Nebraska supreme court, in an opinion delivered by Commissioner Alberts, has decided that the officers and directors of a national bank are personally liable for false reports made and published by them, and that it is no defense that such false reports were made and published by the officers of the bank without the knowledge of their falsity. In the cases under consideration judgment against the officers of a certain bank amounting to \$40,000 was affirmed.

Cannot Rest

Your appetite is gone. What little you eat distresses you. Strength is failing—are bilious. You have headache, backache, feel blue and melancholy—and can not rest or sleep. The fact is your nerves are unstrung, and you are on the verge of nervous prostration. They must be strengthened, renewed. They will not cure themselves, but must have a nerve remedy. This you will find in

Dr. Miles' Nervine

It is prepared for just such ailments, and is a never-failing remedy, because it soothes, feeds and builds the nerves back to health.

If allowed to continue, stomach, kidney and liver troubles will soon be added to your already overflowing measure of misery.

"I suffered from nervous prostration. When I began taking Dr. Miles' Nervine I couldn't hold anything in my hands, nor get from one room to another. Now I do all my own work."

MRS. CHAS. LANDRUM, Carthage, Mo. Nervine seldom fails to do all we claim for it, and so we authorize druggist to refund money if first bottle does not benefit.

Missouri and the New York Life

W. H. Vandiver, Missouri's state superintendent of insurance, has sent to John A. McCall, president of the New York Life Insurance company, the following letter:

"The recent startling disclosures in regard to the management of the funds of the New York Life Insurance company, and particularly the testimony of yourself and other officers of the company given before the investigation committee of the New York legislature, make it my duty as superintendent of insurance for the state of Missouri to communicate to your company the views and requirements of this department to the end that the policyholders in this state may not be defrauded of any portion of the dividends or surplus earnings that are justly due them on the premiums that they have paid.

"The public has been very properly taught by yourself and other officials of great insurance companies that the funds of the mutual company constitute a fiduciary trust, held and administered for the use of those named as beneficiaries, many of whom are, or will be, widows and orphans; and many thousands of people have taken insurance in your company because of this very fact and the assurance that every dollar of assets belongs to the policyholders. That any portion of the policyholders' premiums or profits on premiums could be diverted to political purposes, or other uses not contemplated when the premiums were paid in and not consistent with the avowed purpose of a life insurance organization must be considered by all right-thinking people as gross violation of a sacred trust, if not embezzlement as defined by the statutes.

"This department holds, therefore, that all moneys taken by your order from the treasury of the New York Life Insurance company and donated to any political committee, campaign fund, or legislative agent, or lobbyist for aiding or in defeating legislation, whether audited or unaudited on the books of the company, were taken without warrant of law or morals, and without proper appreciation of your responsibilities as trustee of the funds committed to your keeping. And, therefore, this department must insist that all funds so used by you or by your order, and particularly the sum of \$148,702, which amount you confess to having contributed out of the fund of the company to the republican national campaign

committees for the years 1896, 1900 and 1904, must be replaced in the treasury of said New York Life Insurance company within the next thirty days.

"Notice is hereby served upon the New York Life Insurance company, through you as its president, that unless this requirement is met or assurance is given that it will be met without unnecessary delay, I, as superintendent of insurance for the state of Missouri, will proceed under the provisions of section 8022, Revised Statutes of Missouri, to cancel or revoke the license of the company to do business in this state.

"There are many other transactions disclosed by the investigation now in progress, particularly the payments of large sums of money to one Judge Hamilton, without any accounting or auditing on the books of the company and the occupancy of costly real estate of the company by members of your family, and at a rental so low as to be practically a gift of the property, and also the protection of a subsidiary company from the loss of many thousands of dollars by the use of policyholders' money, as well as the immense and disproportionate expense of the company in its mad rush for new business; all of which indicate the grossest impropriety and the recklessness in management, and may call for further investigation and official report.

"But from the facts already disclosed, it is evident the intent of the policyholders of the New York Life Insurance company, as well as the public generally, is to demand a change in the management of the company. This department will therefore, insist that a new president and vice president and finance committee be put in charge of the affairs of the company as soon as its board of directors may be able to effect the change."

Mr. Vandiver has given the attorneys for the Life company thirty days in which to show cause why the company should not be expelled from Missouri. Attorney Judson representing the New York Life claims that the insurance commissioner has no authority to bar a company from a state on the grounds that Mr. Vandiver has chosen to expel the New York Life. Mr. Judson claims that unless the insurance commissioner can show that the company is insolvent he has no power to act.

A Very Interesting Study in Oil

"How the Standard Has Reformed"

A few months ago an independent oil dealer in a large town shipped a half a car of oil (thirty barrels) over one of the great western railroads. The freight rate to the little town of Blank was 14 cents per cwt. in car loads of not less than sixty barrels per car, and 26 cents per cwt. if shipped in quantity less than car loads. The various railroad lines and systems all talk about competitive business, but of course make rates the same to all so-called competitive points, and most roads have discovered the great advantage of receiving and shipping petroleum oils in less than car lots only one day in the week. But at some points east and west the railroads receive and ship these oils two days per week instead of one.

Now to the little town of Blank the independent of our story was the only oil shipper besides the Standard Oil company, and he arrived at the unloading point the same day his thirty barrels were being taken from the car, and he objected to the rough way his oil was being handled, and

told the freight handler to be careful or they would make the barrels leak, and he was asked if he was a Standard man, and he told them no, but he owned the oil they were unloading. The railroad agent disputed him and said that the car of oil was shipped by the Standard Oil company to the Standard Oil company, and showed Mr. Independent the shipping bill, proving the independent to be a mere pretender. When he asked for a copy of the shipping bill, he was told that he could not have it, that the railroad agent would lose his job if he did such a thing. The independent had long been forced to ship his oils by numbers on the barrels and without stencil marks in order to thwart the Standard spies as much as possible in tracing his goods and harrasing his customers. But here and now the independent discovered another of the magic arts of the Standard in shipping his oil with their own in car lots at half the (apparently open) rate that he paid. Of course he paid double price on his thirty barrels, and went through the mental and physical exercise of mak-

ing out shipping bills and paying the double rate per cwt. All the conditions in this and similar cases firmly establish the belief that the independent's freight money was paid over to the Standard Oil company directly or indirectly, as they appear to bill and pay for so many barrels at car lot rates no matter who owns the various lots making up the car load.

The independent making this statement to me is a thoroughly reliable man, and I regret that I am not permitted to name the towns, parties and railroad referred to. But the railroad agent dare not give a copy of the Standard bill of lading for fear of losing his job, and the long suffering independent oil dealer commonly called "independent" says if he made a signed statement it would deprive him of his little oil business, from which he supports his family.

Oil refiners and dealers have long known that the freight rates were extortionate, particularly on less than car lots. Not long since I billed a half a car as a full car, and the shipping bill came back reducing the small rate so I would not repeat an act exposing the injustice of the overcharge on small shipments as compared with car rates. The open rates on oil to those who get poor service and no rebates, advances from year to year by land and water routes while rates on other commodities decline, and the very man who suffers most from the injustice and criminality of the "common carriers" dare not expose the crime "lest he lose even that he hath" in the way of business or livelihood.

Contrast freight and express service with our postal department, and none but the exploiters can oppose public ownership and management of transportation lines, giving equal rights and services to all. Nearly twenty years of the defeat and in-operation of the interstate commerce law gives little hope of the much talked of "square deal" ever coming to the people until our governments, state and national, make it as safe for its citizens to name men and railroad system violating the law, human and divine, as it now is for one to expose a rogue in the postal department. The people deplore unjust tax burdens and grieve over the misappropriations and largesses of our much trusted insurance officials of the "national honor" kind. But greater and more fundamental than any of these abuses we suffer from, is the taking away of our industrial liberties by denying the right to equal and just treatment of the public by all transportation lines.

The people are gaining in knowledge, but not as rapidly as their oppressors are gaining in power. Mr. Lawson has rendered a great service to the public by exposing the Standard Oil, amalgamated political-insurance-moneyed combine he has so appropriately called "The System." But his example and advice for the public to follow in sticking to the republican party and in dealing in stocks to buy right and sell right, or in other words, to out-gamble the gamblers and out-speculate the speculators in buying and selling wind-blown and water-logged stocks, gives no relief for our troubles. Our remedy must come, if at all, by the intelligent, patriotic, political action of the people. Every day that passes shows how the people had the land, transportation and money lords greatly outnumbered in 1896, so that trust funds were secretly turned against their owners in the campaign of buy and boodle under the cry of "national honor" when private monopoly and privilege turned defeat into victory. We want no two-faced deceptive platforms. Give us plain declarations on public ownership of public utilities, taxation and direct legislation and the people will then triumph on election day.