### Commission Government for All Third-Class Cities of Pennsylvania

"The American City": On the first of \$1,200; from 30,000 to 50,000 in-December next the commission form habitants, \$2,500; from 50,000 to of government will be inaugurated in 70,000 inhabitants, \$3,000; over 70,every third-class city of Pennsylvania, 000 inhabitants, \$3,500 per annum. The new act providing this important The first council elected under the change received Governor Tener's provisions of the act shall by ordi-

signature on June 27. government was first considered in terms, and the amount of compensa-Pennsylvania in 1908. At that time tion for the mayor shall not be inthere were but twelve cities in the creased or diminished during the United States operating under the term of office for which he shall be new form of government. In 1909 elected. Succeeding councils may the subject was considered favorably change the amount of such compenby the chamber of commerce of Pitts-| sation. burgh, and in 1910 the third-class cities of the state, in a convention of councilmen shall not be less than held at Williamsport, formed a per- \$250 nor more than \$3,000 per year; manent organization called the allied that for the first term of councilmen civic bodies committee. In Pennsyl- elected under the provision of the classes: Philadelphia, first class; shall be as follows: In cities of 15,-Pittsburgh and Scranton, second 000 or under, \$300; between 15,000 class; and twenty-three cities of less and 30,000 inhabitants, \$750; 30,than 100,000 population constitute 000 to 50,000, \$2,000; 50,000 to the third class.

In 1911 bills were presented to the per annum. legislature providing for the commission form of government for the cities of the second and third classes. The legislature declined to pass these measures, but, owing to the great pressure brought to bear upon it by the cities of the second class, the city-manager or business-manager most essential feature of the new form of government—the limited council-was granted the cities of the second class, Pittsburgh and

Scranton.

The cities of the third class, largely through their civic organizations acting under the direction of the allied civic bodies committee, have ment have been omitted. continued the effort to recure the limited-council form of government and presented to the legislature of having a population of over 10,000. 1913 a bill known as Clark bill 13, Owing to the present unwieldy form which provides nct only a limited of third-class city government, these council but many other features of boroughs have declined to become value which are usually included in cities. Under the new form of govsenting votes, and, as above men- more than sixty cities of Pennsyltioned, has since been approved by vania. the governor.

prohibits special legislation; hence the new form of government is made it was not possible to render the act optional, but necessary to make it compulsory in all of the cities of the over 10,000. By resolution of the third class. Fortunately the sentiment in favor of the adoption of the any such borough, or by petition of new form of government is, with few exceptions, most favorable.

#### Provisions of the Act

In brief, the act provides for the election at large, on a non-partisan ballot, of a mayor for a term of four contiguous boroughs situated within years and four councilmen for a the same county and having together term of two years. Each member of a population of at least 10,000. the council, including the mayor, is given the right to vote on all questions coming before the council, but the mayor has no right to veto such acts as shall have been passed by the affirmative vote of a majority of the members of the council. The controller is to be elected by the people for a term of four years, while the city solicitor, city engineer, city treasurer, city assessor and city clerk are appointed by the council to serve for a term of two years. The city assessor will act under the direction of the council, and the council will serve as the board of revision.

The act provides that the salary of the mayor of each city of the third Mexico upon a high plane of disinclass shall not be less than \$500 nor more than \$3,500 per year and shall clear as crystal that we are actuated be fixed by ordinance. For the first by no motive of selfish gain, but by term of any mayor elected under the pure considerations of international provisions of the act, and until responsibility. thereafter changed by ordinance, the salary shall be, in cities having a fully points out, the return of peace

A. M. Fuller, Meadville, Pa., in from 15,000 to 30,000 inhabitants, nance fix the salary to be paid to the The limited-council form of city mayor in said cities for succeeding

The act provides that the salaries vania the cities are divided into three act the salary of each councilman 70,000, \$2,500; over 70,000, \$3,000

This rather peculiar provision for salaries is made necessary in order to render the act constitutional. It has this advantage, however, that the flexibility of the plan will enable the cities of the third class to adopt the plan of city government, if they so desire, and add but little to the cost of administration. The initiative and referendum are included on the basis of 20 per cent of the vote at the preceding election for mayor. The recall and civil service features of the usual form of commission govern-

The new act is of special interest to the forty-two boroughs of the state what is known as commission gov- ernment many of the boroughs will ernment. This measure passed the become cities of the third class. The senate and house with only four dis- new law is, therefore, of interest to

By the terms of another act, ap-The constitution of Pennsylvania proved July 8, prompt adoption of possible for the forty-two boroughs of the state having a population of council or corporate authorities of one hundred qualified electors, an election shall be called within fifteen days on the question of whether the third-class city form of government shall be adopted. The provisions of this act also apply to any two or more

#### THE PRESIDENT'S WORD TO MEXICO FROM THE AMERI-CAN PEOPLE

The American people have reason to be proud of President Wilson's address to congress on the Mexican situation. It is more than an address or message from the president to congress. It is an address from the American people to the people of Mexico and to the world.

It is couched in lofty language and infused with a lofty spirit. It sets our relationship to Mexico, our desires for Mexico and our duty to terested friendship. It makes it

We want, President Wilson forcepopulation of 15,000 or under, \$500; and order and the establishment of

in Mexico, of Mexico's Central Panama canal.

President Wilson has voiced nobly the sentiment and the purpose of the American people. And let no out in good faith, the United States one be deceived-neither Mexican stands ready to render every assisofficials, nor foreign observers, nor tance in its power, through recogniyellow newspapers within our own tion, the encouragement of financial borders. President Wilson's voice assistance, and every good office, in this critical situation is the voice of the American people. The people of the United States do not lust after Mexico. They have no desire to profit out of Mexico's misfortune. They wish to help and not to harry; heed his advice. New York !nto extend the hand of neighborliness and not to shake the mailed fist of covetousness.

Those in control of affairs in Mexico would do well to take President Wilson's words as a true statement of the sentiment and the desire of the American people. They would do well to heed his counsel.

What is it that he advises? Merely that the Mexican people exchange the bayonet for the ballot, that they forsake the armed camp for the polling place, and that General Huerta agree that he will observe, as though it were the letter, the spirit of the Mexican constitution when it declares

true constitutional government for that no man in General Huerta's pothe sake of the Mexican people sition at the head of an ad interim themselves, of American citizens in administration shall be a candidate themselves, of American citizens for president at the ensuing election.

All that the United States asks is American neighbors and of the that the Mexican people be given a world, whose interest in the southern free opportunity to select the adquarter of the North American con- ministration under which they will tinent is rendered keen just now by go forward; and that all parties the approaching completion of the agree to accept the people's decision.

If the contending groups in Mexico will adopt that course and carry it

The president has spoken for the American people and spoken well. He has also spoken to the American people and counseled patience. We, as well as Mexico, would do well to dependent.

#### THEN AND NOW

Her mother was a bashful thing, Oh, how I loved her when she'd sing! "On the other side of Jordan, In the sweet fields of Eden, There is rest for the weary, And there's rest for you.' But now she has a daughter who Will sing this grand old hymn for

"Oh, you kid, it's a bear, Cuddle up, kiss me quick, Hold me tight, you're a bear, That's the tangoed Smearkase rag," -Cincinnati Enquirer.

# The Midwest Life

The year 1912 will always stand out prominently in the history of this company, because:

1. It ceased writing participating policies and now writes only stock or low premium policies. It does not charge insurance man knows attempt to justify the act by promising to return the over-charge in the guise of a dividend. A dividend on a life in-surance policy is in no sense a profit. It is only the return of that part of the premium which is in excess of the amount necessary to enable the company to pay all expenses and losses and to set aside the required reserve. To get dividends a policyholder must literally buy them. The excess paid over the rate charged by other old line companies which do not issue such policies is the price.

2. It placed on the market as complete a line of policies with as fair and liberal provisions and at as low a premium rate as any company in the United States offers. Included in the list are such policies as Ordinary Life, 10, 15 and 20-Payment Life policies; 10, 15, 20, 25 and 30-Year Endowment policies; policies carrying total and permanent disability benefits; and policies which provide, in case of accidental death within ninety days after receiving the injury, that the company will pay double the face of the policy.

3. It changed the methods of valuing its policies from the full preliminary term basis to a modified preliminary term basis, thereby providing for the full net level premium reserve at the end of the fifteenth year. This is a rather technical point. We will not attempt to enlarge upon it except to say that this change removed the only ground of criticism that had ever been lodged against this company by BEST'S INSURANCE REPORTS (Life), a recognized authority in the insurance world. insurance world.

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