

# EXISTS FOR PUBLIC.

## MUTUAL'S PRESIDENT CALLS TRUST A CHARITY.

McCurdy Says Insurance Is Not for Benefit of Assured—Helping Mankind the Aim—Thinks He's Worth Salary of \$150,000.

According to President Richard A. McCurdy, of the Mutual of New York, an insurance company is a great, beneficent missionary institution—a philanthropic enterprise—not organized for the profit of the policyholders but for the good of mankind in general. Its duties, he declared, were to increase and spread its benefits over the entire earth.

"There has been a great mistake made," he said to the legislative investigating committee, "about the real province of life insurance companies these later years. People have been led to believe that the main purpose was to make money for its policyholders. In my view that is not the purpose of such companies. They are eleemosynary. When a man insures in a company he should take into consideration the fact that he has entered a great philanthropic concern that is in duty bound to spread itself, even though this growth prevents him from realizing as much as he expected."

Mr. McCurdy said he was connected at one time with the Widows' and Orphans' Life Insurance Company, of which Charles C. Raymond, the present head of C. H. Raymond & Co., the Mutual's general agents, was president. Mr. McCurdy could not name any general agent of any other life insurance company in New York City that received a compensation equal to that got by Raymond & Co. President McCurdy said it was his conviction with regard to all the agents that they were making more money than they should.

Mr. McCurdy would not admit that the terms of compensation which allowed the Metropolitan agency to clear more than \$200,000 in a year were excessive. He said that the Mutual had to pay high commissions in order to hold its agents.

Mr. Hughes wanted to know whether Mr. McCurdy knew of any conditions in the New York agency that warranted the paying of such large commissions.

"I don't know of the conditions which exist with regard to the agency business in New York or anywhere else," said Mr. McCurdy, impatiently. "I never," he added, "have tried to find out, because it never came within the obligations devolving upon me that I should do it."

Mr. Hughes wanted to know what steps had been taken to increase President McCurdy's salary from \$100,000 to \$150,000 in 1905, and whether he himself had suggested the increase. Mr. McCurdy replied that he never had requested an increase of his salary in all his life; that the matter was entirely in the hands of the committee on salary.

"You would have continued to render your services at \$100,000?" suggested Mr. Hughes. "I would have continued to render my services no matter what they paid me," said Mr. McCurdy. "Did you interpose any remonstrance against the increase?" asked Mr. Hughes. "I certainly did not. I was not called upon to do so."

Mr. McCurdy said he accepted it as a recognition for what he believed the trustees valued his services.

Mr. Hughes wanted to know whether there had been any unusual increase in his duties that warranted the advance in his salary. Mr. McCurdy replied that all such services are cumulative until physical or mental infirmity overtakes one. The result of past efforts, he said, was a fair thing to be considered as well as acquired familiarity, experience and thrift.

Mr. Hughes asked whether the men who voted the raise in Mr. McCurdy's salary weren't actually controlled by him so far as their seats on the board of trustees were concerned through the power which he wielded in having the policyholders' proxy. Mr. McCurdy said that the election of these men was not absolutely in his power.

## \$14,000,000 HELD CONFISCATED

### Wisconsin Commissioner Denounces Old Line Companies.

In the advance sheets of his annual report on life insurance companies doing business in Wisconsin, Insurance Commissioner Hest makes the startling statement that "the thirty-seven old-line life insurance companies transacting business in the State in 1904 confiscated about \$14,000,000, which belonged to and should have been returned to their policyholders."

Wisconsin is one of the two States of the Union that require life insurance companies to attach "gain and loss" exhibits to their annual reports.

The commissioner says that these exhibits "show that the reserve released on surrendered and lapsed policies during 1904 amounted to \$51,747,449.85, while the actual sum paid by these companies to policyholders who lapsed and surrendered their policies was only \$37,752,732.50."

The commissioner says that "the loading or that portion of the premiums used for expenses by these companies in 1904 was \$115,789,282.14, while the actual expenses of the companies amounted to \$122,994,496.55, or over \$7,000,000 more than that allowed for expenses."

With the \$14,000,000 retained from policyholders really entitled to it, "it was an easy matter for these companies to exceed their expense loading by over \$7,000,000," the commissioner declares.

It pays to advertise in this paper.

## JAP DEATH ROLL.

### Mikado's Government Reports 72,450 Fatalities During War.

The Japanese report 72,450 fatalities during the war with Russia. Of the dead 46,180 were killed in battle, 10,970 died of wounds, and 15,300 of disease. No account is taken of those disabled by wounds or disease. In a war of eighteen months, in which five battles independent of the siege of Port Arthur and several naval engagements were fought, Japan lost by death 72,450 men.

In the Civil War, in which operations extended over four years, the Union army lost 67,058 men killed on the field, 43,012 who died of wounds, and 249,458 who died of disease. The Confederate loss was 94,000 killed and mortally wounded and 59,297 by disease. The several armies were engaged in forty-eight battles and in many long and exhausting campaigns, but in no battle of the Civil War were half as many troops in action as were engaged at Liao Yang or Mukden.

Satisfactory comparison between the battles of the Russo-Japanese war and those of our Civil War or those of the Franco-Prussian war of 1870 cannot be made until reports in detail are at hand, says the Chicago Inter Ocean. It is apparent, however, that of the many wounded a larger per cent recovered than in any previous war.

This was due partly to improvements in surgery, to well organized hospitals, and to a better emergency service in battle. It was due also in part to the character of wounds made by the modern rifle fired at long range.

The observation of surgeons during the war was to the effect that men recovered more rapidly from gunshot wounds than in our Civil War or in the Franco-Prussian war. It was also contended that, firing at long range, the modern rifle was not the equal of the old rifle in effecting permanent disability. All these contentions seem to be sustained by the report of the Japanese authorities.

However, the most remarkable feature of the Japanese fatality list is the small number of deaths from disease. With probably 500,000 men in the field only 15,300 deaths by disease are reported. It is true that the campaigns were not like those in the Civil War. It is true that the 249,458 deaths from disease in the Union army in the Civil War include fatalities along all the short term and unseasoned regiments that entered into the composition of a total enlistment of 2,500,000 men.

Yet, after all allowances have been made, the small death rate by disease in the Japanese army must be credited to better sanitary regulations, better organization in hospitals for the treatment of camp diseases, and better methods in handling contagious diseases.

It was the rule in the Japanese army to send the seriously wounded and the seriously sick to home hospitals as soon as possible, where they could receive the best surgical and medical treatment. The genius of the Japanese medical staff was directed to the saving of men, and in both the Russian and Japanese armies the wounded were so carefully and intelligently treated that the majority returned to the ranks in a short time. The wonder is not that Japan lost 57,000 men by death in battle, but that she lost only 15,300 by disease.

## THINKING OUT THE CITIES.

### Rural Delivery, Which Is Expensive, Has That Effect.

Rural free delivery seems destined to entail a cost of \$90,000,000 a year to the government, writes a Washington correspondent. Legislators are not worried over the necessity of appropriating this enormous sum, however, since they think that rural delivery tends to thin out the population of the cities. Any scheme that works to this end they believe is worth investing government money in.

Senators and Representatives of States having large cities look upon this vast appropriation for rural delivery as an injustice to their constituents. They insist that a reasonable division of postal revenues shall go for pneumatic tubes and other facilities for quickening the mail service for the congested centers. A single building in New York City contains 5,200 persons during the working day, and they are nearly all letter writers. Their average use of the postal service probably equals that of 52,000 people in the rural counties. It is necessary to make 33 collections a day in some of the New York buildings to get the accumulating mail out of the way.

An inspector, desirous of establishing a rural route, has to exert himself to the utmost to count in 100 families which could be served in a ride of 24 miles. There are hundreds of routes in operation to-day for the accommodation of a much smaller number of households, and in making rural delivery universal, within limits of practicability, which is now the aim of Congress and of the department, it will be necessary to include a great many routes of considerably less than 100 families. It is generally agreed that rural delivery does not "pay," but this is a consideration over which the American people lose little sleep. They like an efficient postal establishment, and they intend to fight for it.

The rural delivery service should be as near complete as, with a constantly increasing population, it will ever be, by 1910. To-day there are in operation 31,796 rural routes, which cover nearly 700,000 square miles. It is estimated that it will take about 18,000 additional carriers to cover the available territory not now supplied, which amounts to 1,000,000 square miles. When the service reaches its limit it will cost \$60,000,000 per year.

By the will of Charles Parsons, late president of the State bank at St. Louis, \$80,000 is given for the endowment of a Martha Parsons professorship at Parsons college at Fairfield, Iowa. The estate is valued at more than \$1,000,000.

Former Judge Alton B. Parker will be one of the lecturers at the law school of St. John's college of Fordham, New York.

After passing resolutions for a legal eight-hour day in Canada and the abolition of the Senate, the Dominion Trades and Labor Council has adjourned.

The Supreme Court of Nebraska has decided the Bishop Bonacum-Father Murphy case against the bishop, holding he has no standing in a civil court, pending adjudication by the Pope.

## BIGGEST TRADE YEAR

### FOREIGN COMMERCE FOR 1905 BREAKS RECORD.

Largest Volume of Imports and Exports Ever Recorded—Revenue Showing Gain—Improvement Since Close of Fiscal Year—Big August Figures.

Washington correspondence:

Commercial activity indicated by current statements of the Department of Commerce and Labor suggest that, if business continues at the rate shown by August foreign trade statistics, the calendar year of 1905 will enjoy the largest volume of imports and exports ever recorded. Figures just published for August show that exports of manufactures during that month increased nearly \$9,000,000, or about 25 per cent, as compared with August a year ago, and about \$20,000,000 as compared with August, 1901.

Meantime manufacturers have increased their consumption of materials imported for use in various processes of domestic industry until the August imports of crude materials for use in manufacturing have increased nearly \$2,000,000 over the imports of August, 1904. For the eight months ended with August there has been an increase of about \$50,000,000 in imports, compared with the corresponding period a year ago.

Up to Aug. 31, 1905, imports amounted to \$770,412,023, as against \$667,269,364 in the preceding year; and exports were valued at \$995,612,697, as compared with \$851,263,457 in the first eight months of 1904. The value of manufactures exported during the first eight months of 1905 practically equaled the total exports of manufactures during the entire calendar year 1899, being \$376,198,679, as against a total of \$380,787,891 for the entire year 1899.

### Comparison of Figures.

Current government figures show also that more manufactures are being exported from than are imported into the country—a condition which has been brought about during the short period since 1897. Imports of manufactures (including in that term for this comparison manufactures ready for consumption, articles wholly or partially manufactured for use as materials in the mechanic arts, and articles of voluntary use and luxuries) aggregated during August \$45,000,000, while exports of manufactures during that month showed a total of \$51,000,000. During the eight months ended with August, 1905, imports of manufactures, including all degrees of manufacture, aggregated \$322,000,000, while exports of manufactures amounted during the same period to \$376,000,000.

As recently as 1897 the records of our foreign commerce showed an importation of \$283,000,000 worth of manufactures during the calendar year, as against \$280,000,000 worth of manufactures exported. The following year was the first to show exports of manufactures in excess of imports of manufactures, and since 1898 there has been a steady increase in the outward flow of the products of our manufacturing industries. During the eight-month periods of the years named exports of manufactures have increased from \$190,000,000 in 1897 to \$376,000,000 in 1905, while imports of manufactures have only increased from \$212,000,000 in 1897 to \$322,000,000 in 1905.

### Gain in Revenue.

Duties collected from customs have increased materially since the close of the fiscal year 1905, that year having shown no appreciable increase in customs revenue as compared with the preceding year. The total amount of duties collected from customs during the fiscal year 1905 was \$262,060,528, as against \$262,019,079 in 1904, the increase being very slight, while for June, the closing month of the fiscal year 1905, the total customs revenue was \$22,594,652, as against \$22,590,692 in June of the preceding year.

The revenues derived from customs show a decided improvement since the close of the fiscal year. Thus the revenue derived from customs in July, 1905, amounted to \$21,590,149, as against \$19,483,750 in July of the preceding year, and in August amounted to \$26,181,282, as compared with \$22,417,674 in August, 1904. For the eight months ended Aug. 31, 1905, the total customs revenue aggregated \$177,926,029, as against \$170,475,016 in the same months of the preceding year, and of this increase of \$7,451,013, \$6,876,007 was accumulated during the two months of July and August of the present year.

### Odds and Ends.

The value of the British crown jewels is estimated to be about £3,000,000. When the sparrowhawk is swooping down on its prey it cleaves space at the speed of 159 miles an hour.

In 1,000 cases of the morphine habit collected from all parts of the world, the medical profession constituted 40 per cent of the number.

Malodorous automobile and motor cycles are not allowed at Pontresina, the fashionable Swiss resort.

Two missionaries from Afghanistan have arrived in Liverpool. Their intention is to convert England to Islam.

One of the fertile German manufacturers has put upon the market a substance called gastronyxin, which has the virtue of increasing the natural yield of the pepsin in the stomach.

## MOVING THE CROPS.

### A Problem of Astonishing Magnitude to the Railroads.

This is the season of the year when American railroads are taxed to their utmost, for the autumn days are the time when the crops are moved. Few realize the extent of the railroad man's problem, yet some idea of its magnitude may be gained from a statement of the value of the country's agricultural products. This year the grain crops will approximate \$4,000,000,000 in value, a sum four times that of the national debt, and sufficient to give every man, woman and child in the country \$50. Two-thirds of this crop will be fed to live stock or moved to mills by wagons in the districts in which it is grown, but the remaining third will travel to every part of the world, and it is in the moving of this part that the railroad man finds his great task.

This year will see crops of such size that that part which comes to the railroad will aggregate 1,500,000 carloads of freight, for the moving of which at one time nearly 38,000 locomotives would be required. These cars and locomotives, if placed in a single train, would reach half way around the world, and since the supply of freight cars in the country is only a trifle in excess of 1,500,000, with something like 43,000 locomotives, one may imagine the worries of the railroad man in moving a single item of freight amounting in volume to nearly the total capacity of the rolling stock of all the country's railroads. To the railroad man it is a game of chess played on a board 3,000 miles square, with freight trains for pieces to be moved hither and thither in hundred-mile jumps.

The movement of grain each year is to the railroad what the conduct of the campaign is to the general. Each depends during the early stages upon the reports of his scouts. Those of the railroad company form a large corps of experts, who travel throughout the country, estimating as closely as possible the probable grain tonnage of each district and the number of cars necessary for its transportation. Basing its plans upon these figures, the railroad makes ready to concentrate cars at points of need just as the general concentrates his men.

The idea of the railroad man's mind is to get the cars to the region of the central west at any cost. Expense is almost a forgotten item. Every one, from the general traffic manager down to even the station agent, receives general orders as to the disposition of all cars. They are begged, borrowed and bought—in fact, procured in every possible way. Agents in their efforts to serve the farmers have been known to steal trains of "empties" in order that the grain movement of their particular districts might be facilitated.

## WAGES ON THE JUMP.

### Advance of 41 Per Cent in 1904 Over the Average.

Weekly earnings of all persons employed in the United States advanced 41 per cent in 1904 over the average of the years between 1890 and 1899, according to bulletin No. 59 of the bureau of labor, just issued by the federal government. The same report shows that the price of food has increased 11.7 per cent. Elaborating the figures gathered from many industries, the document indicates that the average hourly wage would purchase 4.7 per cent more food in 1904, and the earnings of a week would purchase 0.4 per cent more edibles.

Figures gathered and compiled by the bureau show that prosperity has not been confined to the owners of capital in land and machinery, but has been distributed somewhat in higher wages. Compared with 1903, however, 1904 does not make a good showing. The figures for the two years mentioned show that the total number of employes decreased 0.6 per cent, the hours of labor shortened 0.7 per cent, wages an hour increased 0.6 per cent, weekly earnings for each employe decreased 0.1 per cent, the total weekly earnings decreased 0.8 per cent, retail prices of food advanced 1.3 per cent, the wages of one hour would purchase 0.7 per cent less food, and the earnings for each employe in a week would purchase 1.4 per cent less food.

Retail prices secured from merchants are compared with facts gathered by agents of the bureau from 2,567 families representing a total of 13,643 persons. The average income a family in 1904 was \$27.19, average number in each family 5.31, annual expenditure a family for all purposes \$768.54, and the average expenditure a family for food alone is given \$26.90.

Family expenditures for clothing shows that the average wife spends annually \$26.03 and the average husband spends \$33.73. The children use \$18.79 in clothing a year. The amount expended by the average family for life insurance is interesting in view of the recent expose of the uses to which life insurance funds are put by managers of insurance companies. The annual outlay is \$19.44, 2.53 per cent of the entire income. Rent takes \$99.49, fuel \$32.23 and lighting \$8.15.

Following is the remainder of the table:

Taxes	\$ 5.79
Insurance—Property	1.33
Organizations	1.33
Labor	3.87
Other	5.18
Religious purposes	7.92
Charity	2.39
Furniture and utensils	26.21
Books and newspapers	8.35
Amusements and vacation	12.28
Intoxicating liquors	12.44
Tobacco	19.93
Sickness and death	29.54
Other purposes	45.13

It is the purpose of the bureau to issue an annual report on wages and cost of living. These will be more valuable as the years pass and figures become more accurate.

### All Around the Globe.

A monument to commemorate the battle of Hanover, erected by the State of Pennsylvania, was unveiled.

John D. Rockefeller, Jr., was fined heavily for driving his automobile over Tete Noir, a forbidden pass in the Alps.

Paris officials say that it is practically assured that France will accept an invitation to the second peace conference at The Hague owing to the united efforts of Emperor Nicholas and President Roosevelt, but official action awaits Russia's communication.



## New Apron for Milking.

The average man on the farm does all sorts of work, hence his clothing is generally full of odors which, as they would be absorbed by the milk, makes it desirable that he be dressed especially for the work while milking. A new idea for a milking apron is here given with exact dimensions for the man of average build. This apron is fifty-two inches down the center of the front; one-half of top in front, seven inches; one-half of hip measure, twenty-five inches; length of extension at back, thirteen inches; suspender, thirty inches. Leg at lower edge 14 inches wide. To make the apron cut it from blue denim or heavy unbleached muslin, with center of front on fold of goods and piece out the extra width on sides. Slit the center of front to within twelve inches of the waistline, being careful not to get this slit too high or it will not protect the front of the trousers. Bind the edges neatly all around with cotton braid or a bias strip of the goods. Make two straps to hold the apron snugly around



APRON FOR MILKING.

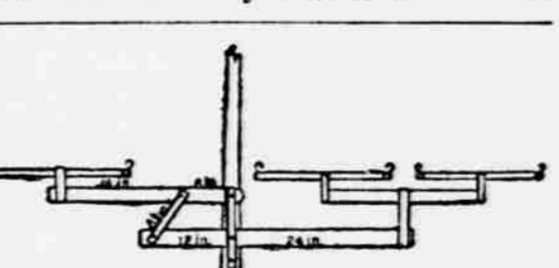
the trousers leg, making the straps of ample size to slip over the foot and leg or else arrange so that it can be buttoned at one side. Button the back edges to hold apron around hips and fasten suspenders at front and back. For a large man two full lengths of goods, each one and one-half yards long by thirty-six inches wide will be required. In the illustration the side view shows exactly one-half of the apron and from the illustration any housewife can cut and make this apron.—Indianapolis News.

## Ducks Have No Crops.

It will be a surprise to learn that the duck has no crop, like other domestic fowls. The food passes directly from the throat into a large, roomy duct which opens directly into the gizzard. For this reason ducks need soft food, and when fed such food it is quite necessary for them to have water where they can drink when the food refuses to pass down the passage which takes the place of a crop. It is also for this reason that sand is mixed with their feed, which passes through into the gizzard and aids grinding. Ducks are fond of all kinds of green food and vegetables. They are fond of potatoes when they are prepared in such a manner that they can easily eat them. Bran forms the bulk of the feed usually employed in feeding ducks when kept in confinement.

## Serviceable Horse Ewener.

Here is a sketch of a three-horse ewener which I use on wagon and disk harrow. A hole is made in the tongue 6 inches back of the regular one and a hammer strap with two holes in it (to match the two holes in the tongue) is put on. Strap iron is used to connect the 2-foot and 3-foot eweners. Will say that if a man has



THREE-HORSE EWENER.

four horses it is best to use them all on the disk harrow.—F. Ames, in Farm Progress.

## Straining the Milk.

Milk should always be strained and cooled by dipping, stirring and surrounding by cold water immediately after milking. It should always be aired where the air is pure, at least fifty feet (or more if possible) from any swill barrel, hogpen, hog yard, feed trough, barnyard, milking yard or dusty road. Two or three thicknesses of cheesecloth make a good strainer. Cloth strainers should always be thoroughly washed, then boiled and hung in a pure atmosphere to dry.

## Treating Winter Wheat for Seed.

In each of six years, experiments have been conducted at the Ontario Experiment farms in treating winter wheat in different ways to kill the stinking smut, and the results have been very satisfactory. Untreated seed produced an average of 3.6 per cent of smut in the crop of last year and 0.3 per cent of smut in the crop of this season. Seed wheat which was immersed for twenty minutes in a solution made by adding one pint

of formaldehyde (formalin) to forty-two gallons of water produced an average yield of grain per acre of fifty bushels in 1904 and 50.8 bushels in 1905, and that which was untreated produced only 46.6 bushels, and forty-three bushels per acre for the corresponding two years, thus making an average saving of nearly six bushels per acre. The treatment here mentioned was easily performed, comparatively cheap, effectual in killing the smut spores, and instrumental in furnishing the largest average yield of wheat per acre of all the treatments used.

## Feeding Hogs.

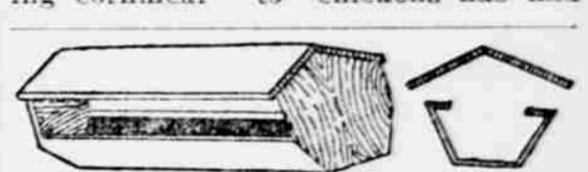
A hog fed at fair profit until it reaches 200 pounds will give less profit with each additional pound, and a point can be reached at which further feeding can be done only at a loss. A reliable authority says that a certain amount of food being required to make a gain on a hog of 35 pounds, it will require 4 per cent more food with a hog of 70 pounds to make the same gain, 14 per cent more with one of 125 pounds, 22 per cent more on hogs of 225 pounds, and 70 per cent more on those weighing 325 pounds. The tests upon which these figures are based were not official, but it is a well-known fact that with increase of age more feed is required to effect a gain than at earlier age. But the light weights, those under 200 pounds, cannot be so well handled at packeries, and hence those who are feeding for market should bring them to that weight smooth and well finished. At less weight or in bad condition, it will be found that the discrimination against them is strong, so that it will always be best economy to bring them to the most rigid requirements of the market.—Agricultural Epitomist.

## Cleaning Up for Winter.

Gather the crops clean. Such as are gathered for sale can be properly stored away and then go over the field again, gathering up the odds and ends which often make more than one wagon load and representing several good feeds for some of the stock. If one can turn swine or sheep into the field to clean up it can generally be done with profit. Any plants with tops like asparagus may be mowed and thousands of weeds thus destroyed if the tops are burned. Then the fields are in better condition for the manure when it is time to supply it. The weakening meadow may be braced up by the top dressing of manure put on late, the corners can be cleaned out; the tools be taken under cover and cleaned, preparatory to being painted later on. Breaks in fences and leaks in roofs can be repaired. There are plenty of things to look after and the doing of them means money saved or earned in every case. Try it.

## Trough for Fowls.

Almost everyone who has tried feeding cornmeal to chickens has had



FOR FEEDING DRY MEAL.

difficulty in doing it satisfactorily. The latest idea seems to be to feed it dry. The trough shown herewith is designed for feeding dry meals, either indoors or out, and for chickens as well as hens. The flat edge pieces, shown clearly in the cross-section prevent the meal from being thrown out of the trough, while the roof prevents rain wetting the meal or fowls getting into the trough.

## Clipping Farm Horses.

The advantages of clipping the farm horses are found not only in the greater comfort and ease with which they will do their work, but also in the fact that when the day's work is over they will dry off very quickly, thus being in a condition in which the dust and filth from the day's work may be brushed off and the horse made perfectly clean for a good night's rest.

Not only is there greater comfort and a better physical condition in the care of the clipped horse, but there is less danger from scalded shoulders and from harness galls. And the clipped horse, always being dry at night, is in less danger from colds, will work more easily and keep in good condition on less feed. The name is a nuisance on a farm horse and should be cut close, thus keeping the horse cooler about the neck and collar and so relieving him from the danger of scalded shoulders.—Cor. Farmers Advocate.

## Poultry Pickings.

Disinfectants are cheaper than disease.

Keep pure, fresh water always within reach.

Fowls in confinement, to do well, need a variety of food.

When chickens have bred disease, look out for large lice.

Crowding induces disease and lowers the vitality of fowls.

Diseases can be readily transmitted from parents to offspring.

In selecting a location for a poultry yard, choose a light, sandy soil.

Manure piles are good for the production of gapes in chickens.

The falling off of the rooster's comb shows him to be in bad health.

Fowls having a free range will find their own feather-making food.

Do not condemn a breed simply because a few fowls do not come up to your expectations.

Meal should be mixed dry and crumbly, since it causes illness when fed wet.