

SHY AT MAN OF 45 AND OVER

Insurance Actuaries Look Upon Him as a Poor Risk.

QUEERED BY SWELL FRONT

Dallying with the Highball and Whisking Foam from Schooners Pats a Crimp on the Polley.

Recently two national bodies, the Association of Life Insurance Medical Directors and the Actuarial Society of America, held a sort of congress to check up their tables. The experts went laboriously into an investigation of every phase of the matter. The records of most of the important insurance companies were thrown open to them. They compared the medical examination statistics of policyholders with the subsequent histories of the insured. The results of their labors have been compiled in a work of many volumes, with hundreds of tables.

So far as generalities are concerned, their reports are highly optimistic. They found that the death rates of all the companies are lower than they ever have been. This is attributed to two things: (1) Better sanitary conditions of living, due to the tremendous fight of physicians against tuberculosis and infectious diseases; and (2) Greater care in selecting risks in issuing policies.

It is particularly to this last item that the attention of the overweight man of 45 is called. He is no worse risk, perhaps even a better, than a man in his condition was five years ago; but he will find it harder to get policies in careful companies. Fortunately, he is finding it in time to rectify himself. Insurance salesmen say no man is so eager to get a policy as one who has been rejected for physical unfitness.

Mr. Man of 45, who may survey complacently the snug little paunch that is gradually increasing the measure of your waistband, do you know that nature is hanging up signals to warn you there are dangerous reefs ahead? You look well fed, you are well groomed, you have a nice, pinkish complexion, you seem to be physically solid, sound and substantial. You eat daily over a good breakfast. You read the papers comfortably on your morning trip downtown. After the forenoon's work you lunch rather fully and perhaps wash the food down with a skin of beer.

Wouldn't That Jar You?

When the afternoon's work is over, you drop in for a drink or so with the old cronies, perhaps visit your club, and get home in time for a good dinner. After the meal you stroll around with a good cigar for an hour or so. Then you read, or go to a play or sit and chat until time to go to bed.

Now wouldn't it make you violently angry if you should hear someone remark about you: "It's too bad about poor Jones. He is deliberately committing suicide!" Angry? Of course it would. Yet, Mr. Man, that is precisely what you are doing.

Would it jar your complacency if you realized that all other things being equal, you are not considered a first-class risk by a careful life insurance company?

Then prepare for the shock. You are not a first-class risk. You are overweight. Your waistline is considerably in excess of the line of your expanded chest. You are heavier than a man of your age and height ought to be. And the fellows in your condition, who do not take proper care of themselves are dropping off rather rapidly all around you.

Apoplexy claims the largest share of them, although heart disease and the terrible hardening of the arteries follow closely. Bright's disease gets a large proportion, and so does pneumonia. Cancer and tumors account for a large residue. All of them good fellows, you know, right in the prime of life, when their mentality is at its fruition and they ought to have twenty or thirty working years in which to reap the harvest of their experience.

As nearly everybody knows, scientific life insurance relies upon the immutability of the laws of averages. Of 100,000 healthy young men at age 21, for instance, it is shown that the average will die in a given number of years. To enable a company to pay him a fixed sum at death, it is only necessary to ascertain what annual fee he will have to pay for the period he is expected to live.

Of the 100,000, one man will die the day after he gets the policy; but another will live so much longer than the expected age that the account balances.

An Effective Warning.

Not so many weeks ago, a solicitor took into the office of a local company the application of a successful business man. The solicitor confidently assured the medical examiner in the office that this man was a good risk. The applicant came in next day, cheery, robust-looking, expansive as to health. He was 45 years old, but he had to pay for his life insurance at the rate of a man of 55. And the examiner told him he was lucky to get it at that. This man gave up his automobile and began walking to his store. Also he bought a golf outfit and joined a club.

The danger of overweight—when the girth exceeds the chest expansion—is not confined to men in the forties. But in general it is greater for them than for younger men. This is shown in some of the tables of the medico-actuarial mortality investigation.

It was found that those slightly overweight, with oversized girth, died less rapidly between the ages of 15 and 30 years than between the ages of 30 and 40 years, and that the death rate of those 40-50 years was much greater. Only 71 per cent of those in the first class died within the period of life, while the ratio of deaths in the first class to the expected mortality reached the appalling percentage of 106. For those 5 to 16 per cent overweight the percentage climbed to 135, and for those 15 to 25 per cent overweight it reached 129.

These figures simply mean that when a man of 45 gets greatly overweight, his girth being greater than his chest expansion, the probabilities—all other things being equal—are greatly against him living as long as the man of normal weight and proportions at his age.

Work Off the Fat.

The doctor's remedy is exercise. But he is careful to specify that there is as much danger in the wrong kind of exercise as in no exercise at all. The man of sedentary habits must not overdo his physical culture, unless he expects to keep it up. Otherwise he will build up a lot of muscles he doesn't intend to use and develop his heart out of proportion to the body.

Inventor of Register for Farm Line 'Phones.

A. M. Howard of Tekamah, Neb., has invented an indicator for use on rural telephones that indicate how many hours in the year the telephone has been used, how long it was used each time, tells the user when his four minutes are up, and above all things, tells the user just who "buils in" on the line, or who is "listening in" to speak.

The instrument is a simple little piece of mechanism that attaches readily to the telephone. When one rings Bill Jones with a long and two short rings, and Bill takes down the receiver, one will hear a bass and two high musical notes sounding into the receiver. He will know at once that it is Bill Jones' receiver come down and that everything is all right. On the other hand while talking to Bill you hear a high musical note and three low ones, you will know at once that it is Jack Smith, and that Jack is "rubbering in" on your business.

Thus everyone's telephone will have distinctive combination of musical notes corresponding to its peculiar ring.

Then, too, the indicator gauges the length of the conversation so that one may comply with the rules of the company. When the receiver comes off the hook it sets the indicator into operation. At the end of four minutes it is run down. Then it automatically disconnects you. That's a hint that you have talked long enough for an ordinary conversation or mere visit. If however, it is business and you wish to talk longer, all you do is to press down the lever of the indicator and the indicator is wound up again for another four minutes.

Eleven years ago Mr. Howard built the first rural lines in Phelps county. He "shot trouble" there for a while and then became manager. But everybody was "listening in" on the lines so much that the batteries became exhausted readily, and the service was always bad. Howard flew back and forth over the line fixing things and in doing so found some very peculiar tactics resorted to by persons who strained every effort to listen in on the lines when others were talking or who strove in many ways to commit nuisance on the line when others were using it.

He found a bachelor holding a pet pig

hosts of the liver five times as rapidly as the nondrinker. In all deaths from diabetes, tuberculosis, pneumonia and suicides, the two-or-three-glasses-a-day beer drinker dies twice as rapidly as the nondrinker.

Moreover, among men of 45 years and over, the percentage of death among the "free users," as based upon the average expectation of life, is given as high as 172, while the lowest rate—men between 15 and 30 years, is 125.

These ratios are not to be confused with the averages for the different ages. Naturally, the average life expectation of a man of 45 is less than that of a man of 21. But the men of 21 and those of 45 are classified, each according to his age, so that the percentages of actual deaths to expectations of life afford a fair basis of comparison.

Underweight men are also considered hazardous risks; but, as a general thing, risks from taking them are greater when they are in comparatively early manhood. That is, an underweight applicant with a family history of tuberculosis would not be considered a first-class risk under the age of 35. If he has reached that age without developing tuberculosis, however, the chances that he will develop the disease later are considered almost negligible.—St. Louis Post Dispatch.

MILLIONS OF UNTILLED ACRES

Idle Land Far Exceeds Area Under Cultivation in United States.

If all the arable land of the United States which is not under plow, could be put into one huge farm it would cover all of the United States east of the Missouri and Mississippi rivers. According to statistics which have been compiled by the Department of Agriculture, this vast acreage of land that should be used, but is not, totals \$2,000,000 acres, which is equivalent to the combined areas of the states of Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Delaware, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Tennessee, Kentucky, Ohio, Indiana, Illinois, Michigan, Wisconsin, Iowa, Minnesota, North Dakota, South Dakota and Montana.

According to the same statistics, the tillable land of the United States actually in crops represents only \$1,000,000 acres



A. M. Howard

to the telephone, pulling its ear, and making it squeal into the transmitter when others on the line were seeking to talk business. He found a toothless grandmother dropping her sewing to hold the receiver and get the neighborhood gossip. He found a young woman with the receiver tied to her ear with a handkerchief bound around her head in order that she might hear while she worked with both hands at her sewing. He found a three-year-old baby standing on a chair listening in as he had seen his parents do.

So Howard swore he would invent an indicator, and do away with all this horsehockey have been annihilated, the long-winded gossip is out of business, the saving in battery consumption will be 50 per cent, and the talking service will be 60 per cent better for having stronger batteries.

—about 27 per cent of the 1,145,000,000 acres available. This is equivalent to a farm as large as the states of Wyoming, Nebraska, Kansas, Oklahoma, Missouri, Arkansas and Louisiana combined.

The lands which, while not available for crops, can be devoted to pasturage and orchards, comprise 361,000,000 acres. This equals the area of Texas, New Mexico, Colorado and Utah. The area of land in the United States which cannot be used for agriculture, either now or in the future—land considered irreclaimable—comprises 359,000,000 acres. If all this could be gathered into one territory it would be equivalent to the combined area of California, Oregon, Washington, Idaho, Nevada and Arizona.

This gives a striking account of the vast territory which still can be used to feed the hungry millions, not only of the United States, but also of the world.

In other words, for every 100 acres that are now tilled about 375 may be put into crops when the country is fully developed.—Leslie's Weekly.

FORTUNE WON FROM ONE IDEA

Some Notables Who Originated Good Ones and Pushed Them to the Limit.

Post put Battle Creek on the map with one idea—prepared breakfast foods. Mr. Johnson took the scratch out of the phonograph and so gave not only Camden and New Jersey the Victor, but the country one of its most amazing business successes.

Pulverizing charcoal to make it a more economic fuel was so good an idea that Walter S. Wright is the fourth generation of his family to continue that century-old industry in Camden county.

The thought that a needle could sew with the eye in the point instead of the other end was what made Howe and his sewing machine.

Bending a piece of wire to give it a "hump"—the whole world knows the story of the De Long hook and eye.

Half a dozen men sitting in a little coffee house said to another, "We'll guarantee you against losing your ship and cargo," and so started the world's most celebrated insurance concern, which is known as Lloyd's.

In this age of enormous business, the fellow who gets just one good idea for bettering any one of a thousand things can at once order his steam yacht.—Philadelphia Ledger.

IRONY OF FATE RUBBED IN

Anecdotes Illustrating the Thoughtlessness of Celebrators and of Mobs.

"The finest instance of the irony of fate that has ever come under my notice," remarked the man who has been in Mexico, "was staged on Tuesday, May 5, 1914, in the warlike land to the south of the Rio Grande.

"On that day all Mexico, or those parts of it which were quiet enough, celebrated with parades, fireworks, speeches, illuminations, and other things that go to make up a big national rejoicing. All this was in commemoration of one of the most glorious date landmarks in Mexican history, the 5th of May, 1862, when the Mexican republican army defeated the French at Puebla and paved the way for the capture and execution of the emperor, Maximilian.

"And here comes the irony. I wonder how many Mexicans noticed it. The victory of Puebla, on account of which Mexico was making all this fuss just Tuesday, was largely due to General Porfirio Diaz, who is now an exile from the land which is celebrating that victory. Can you beat it?"

"I'm not sure, but I'll try to," put in the man who has been to the land of the midnight sun.

The contributor of the first anecdote looked at him incredulously. Nothing daunted, the other narrated this:

"In 1865 Norway seceded from its union with Sweden and set up as an independent kingdom. The great majority of the Norwegian people were emphatically in favor of secession, and national feeling was at fever heat.

"Despite this, Bjornstjerne Bjornson, the Norwegian literary god, came out against secession. He pointed out that Norway allied with Sweden was much stronger than by herself and urged his countrymen to reflect before they came to a rupture with their Swedish neighbors.

"The Norwegians were infuriated by his action. Bjornson, their 'democrat,' against an independent Norway—it was beyond belief! Hostile mobs surged through the streets of Christiania, the Norwegian capital, denouncing their former idol.

"Soon a mob gathered in front of the famous author's residence. While they stoned Bjornson's windows and otherwise expressed their emphatic disapproval of the erstwhile national hero, the enraged Norwegians sang their national hymn, the beautiful 'Ja, vi elsker'—the perfect expression to a Norwegian's mind of Norway's sturdy national spirit.

"And here comes the irony of it. The words of 'Ja, vi elsker' were written by Bjornson."—New York Times.

Pointed Paragraphs.

There's some room at the top of the greened pole.

And most of our tragedies look like comedies to our neighbors.

Riches permit one to appreciate the blessings of poverty—from a proper distance.

When a man puts both his money and confidence in the wrong bank he subsequently withdraws his confidence.—Chicago News.

HOARDED GOLD OF POTENTATE

Wealth of Ruler of Vassal State, Where Graft Supercedes Wages.

The largest private hoard in the world is probably that owned by the ameer of Bokhara, the Russian vassal state in central Asia. According to the Turkish ambassador Kral the ameer possesses in his stronghold a vault 225 feet long, forty-five feet wide and twenty feet high, completely filled with gold bars and coined gold.

Some years ago the ameer had another vault built to hold his savings, and the new storehouse is now almost full. There is at the Bokhara court an enormous cash book, which has served for generations and in which all revenues and expenditures are supposed to be put down, but also for generations it has never been checked with "cash in hand."

Grafting is the easiest thing in the world at Bokhara. The ameer's officials draw no salary. They are appointed on the understanding that they must keep themselves on what they can make out of their various offices. There is no budget, and the largest permanent charge on the ameer's income is one of \$25,000 annually for a local hospital. They there is a small contribution toward the upkeep of the Russian police in the protectorate and the maintenance of the Bokhara "army," which has shrunk to a mere bodyguard.

The ameer's savings, it is calculated, amount to more than \$5,000,000 a year. He is by traditional usage compelled to send

Home Wrinkle Recipe—Astonishing Results

Such startling, sensational results come from a very simple, harmless home-made wrinkle-remover, there's no excuse now for anyone wearing those hateful marks of age, illness or worry. No need fooling with worthless pastes, creams, nor "skin foods" which don't feed the skin. No need rubbing, massaging, steaming—senseless methods which expand and loosen skin and underlying tissue, aggravating a wrinkled, flabby condition. Better, safer, surer, is the scientific axolite formula. Thousands have successfully tried it—thousands freed of wrinkles, enlarged pores, saggy cheeks, double chin—thousands younger looking, happier!

All you need do is to dissolve one ounce of powdered axolite in one-half pint of water, and bathe your face in this. The effect is almost magical. Even deepest crow's feet completely, quickly vanish. Skin becomes firm, smooth, fresh looking—beams no trace of treatment. Excellent beauty. Get these inexpensive ingredients at your druggist's, try this marvelous axolite lotion today.—Advertisement.



The Engagement Leads to Marriage Marriage Leads to the Home AND THE HOME LEADS YOU TO HARTMAN'S. You will surely want a pretty and a comfortable home. Hartman's extremely liberal open charge account system makes the SMALLEST salary large enough to afford a home with every possible comfort. Choose YOUR future home from the largest high-grade stock of furniture in the city. You will find our prices absolutely the lowest in Omaha, all goods marked in plain figures and one price to all, and if necessary you can take a year or more to pay your bill. It will pay you to see us before buying.



3-Piece Library Set SOLID OAK THREE-PIECE MISSION SUIT. Beautifully finished, upholstered in guaranteed Spanish fabricoid leather. Chair, 40x26 inches and is fitted with large stationary drawer. Entire set offered at this very low price. 12.95



Rug Bargains for This Week HERE IS AN EXAMPLE OF REAL ALIVE GIVING. A \$12 foot Monarch Brussels Rug, extra well woven, strong and durable. Your choice of many beautiful oriental designs. Very pretty color combinations, worth \$17.00. Specially priced, at 10.95

FREE Hartman's Great FREE Premium Offering Beautiful 42-piece semi-porcelain gold decorated dinner set, absolutely free this week with every purchase, cash or credit, amounting to \$50 or over.

SPECIALS IN OUR SUMMER FURNITURE DEPARTMENT Our complete display of summer need and fibre furniture consists of best American and imported makes. Quality, variety, comfort and refined style are features concentrated in our upholstered summer furniture.

AN EXCEPTIONAL VALUE IN SOLID OAK PORCH SWING—It is made throughout of hardwood, splendidly finished in Early English. Measures 45 inches long and 17 inches deep. Shaped seat and high back. Comes complete with heavy galvanized chains and ceiling hooks. at 2.98

OUR IMPROVED FOUR-PASSENGER LAWN SWING—Has large frame standing 30 feet high. Seats red, seats and platform have solid oak rubbed finish. Not affected by rain. Has rollers behind seats, swings easily and safely. Insured to insure great strength. Our low price... 4.95

It's Health That Counts



It is the duty of everybody to keep healthy, but this is impossible if the Stomach is weak, Liver lazy and Bowels constipated. An impaired digestion soon affects the other functions of the body and to remedy this condition you should try

HOSTETTER'S STOMACH BITTERS

It assists digestion, keeps the liver active and is a real safeguard against Poor Appetite, Indigestion, Dyspepsia, Headache, Constipation, Biliousness and Malaria.

To Protect Health Insist on Hostetter's



Large M A P L E P O R C H R O C K E R—Has 2-inch posts, double cane back and seat, suitable for lawns and porches. The finish is indestructible and the rocker is strongly constructed throughout. Special low price this week, at 2.85



MASSIVE FOUR-PASSENGER GLIDING PORCH OR LAWN SWING—Extra well made of seasoned hardwood, neatly finished in red. The seats and platform are made of solid oak. Fully worth \$12.00. Our low price... 6.96



feet, very strongly braced. Special value at this price... 2.35



High Grade Quarter Sawed Oak Colonial Dining Chair—Has full slip seat, upholstered in genuine Spanish leather. Have colonial turned top. 2.85



A MOST COMFORTABLE ROCKER—Suitable for either porch or sunroom. The material used is imported, feet high, broad seat and arms, very stouly constructed. Worth double the price we ask for it. While the quantity lasts, at 1.98 only.



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every year a number of valuable "presents" to the Russian authorities at Samarkand and Tashkent. These presents consist of carpets, silks and the like, which are immediately sold by the recipients to native traders, from whom the ameer as regularly buys them back at fixed prices, to be stored up and to serve against an "emergency" the following year.—London Globe.

The most desirable furnished rooms are advertised in The Bee. Get a nice cool room for the summer.

Home Wrinkle Recipe—Astonishing Results. Such startling, sensational results come from a very simple, harmless home-made wrinkle-remover, there's no excuse now for anyone wearing those hateful marks of age, illness or worry. No need fooling with worthless pastes, creams, nor "skin foods" which don't feed the skin. No need rubbing, massaging, steaming—senseless methods which expand and loosen skin and underlying tissue, aggravating a wrinkled, flabby condition. Better, safer, surer, is the scientific axolite formula. Thousands have successfully tried it—thousands freed of wrinkles, enlarged pores, saggy cheeks, double chin—thousands younger looking, happier! All you need do is to dissolve one ounce of powdered axolite in one-half pint of water, and bathe your face in this. The effect is almost magical. Even deepest crow's feet completely, quickly vanish. Skin becomes firm, smooth, fresh looking—beams no trace of treatment. Excellent beauty. Get these inexpensive ingredients at your druggist's, try this marvelous axolite lotion today.—Advertisement.



SANITARY WHITE ENAMEL LINED REFRIGERATOR, offered at an unusual saving. The provision chamber fitted with adjustable nickel wire shelf, patented drip and drain tubing, and mineral wool. Entire case constructed of hard wood. This week's selling price 6.45



HEAVY TWO-INCH STEEL POST BED COMBINATION. Consists of full sized Vernis Martin Bed, ten heavy fillers. Bed is full height, head end measuring 48 inches. Steel springs and heavy cotton top mattress. Complete outfit specially priced at 10.85



A HIGH GRADE SOLID OAK FINEST EXTENSION TABLE. Comes in 6-ft. length, beautifully finished and splendidly constructed throughout. The heavy square base is supported by four colonial turned legs. Our special low price for this week 10.98



OUR IMPROVED FOUR-PASSENGER LAWN SWING—Has large frame standing 30 feet high. Seats red, seats and platform have solid oak rubbed finish. Not affected by rain. Has rollers behind seats, swings easily and safely. Insured to insure great strength. Our low price... 4.95