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General Agent

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News From the Insurance Field

Mortality of Women Figured by Actuaries of Insurance

Forty-three life insurance companies have contributed data to a medico-actuarial investigation of mortality among women, particularly insured spinsters, married women with other than their husbands as beneficiaries, and widows and divorced women. The expected mortality, "as calculated by the medico-actuarial mortality table, which represents the average experience of the forty-three companies, is 25 per cent. The actual expected deaths among spinsters was 31 per cent, but among married women with husbands as beneficiaries was 26 per cent. The mortality among widows and divorced women was about midway between that of spinsters and married women. The table shows that the mortality in the early policy years at age of entry—25 to 30—is distinctly heavier among women than among men.

"Tabulated by plans of insurance, the ratio of actual to expected deaths was 121 per cent under ordinary life policies, 100 per cent on limited payment and 88 per cent on endowment policies. The proportion of endowment insurance taken by spinsters was 54 per cent and by married women 38 per cent.

"The statistics do not prove that spinsters as a class are better risks than married women, but merely that the spinsters who were insured were a better class than the married women insured.

"The investigators made a comparison of the causes of death among men and women, on a ratio per 10,000 exposed to risk. The figures show that the death rate is greater among men than women for typhoid fever, appendicitis, cirrhosis of the liver, suicide and accident. The death rate is greater among women for cancer and other malignant tumors.

"Another table shows the causes of death among overweight, underweight and persons of normal weight. Considering those who are situated between 30 and 40, the death rate from tuberculosis of the lungs for overweight is 1.8, against 1.5 among underweights. The death rate from diabetes is only 2.3 among underweights, against 1.4 among overweight.

Johns as Delegate.

Charles Hall Johnston of the Germania Life Insurance company has been elected a delegate to the convention of the National Life Underwriters' association that meets in Atlantic City early in September. On the trip to Atlantic City Mr. Johnston will be accompanied by Mrs. Johnston. They will go by way of the lakes from Chicago to Buffalo and on their return home will make a coastwise voyage from New York to Norfolk, Va.

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Dividends and other values paid to policyholders exceed the amount of death losses.

TOTAL INCOME FOR HALF YEAR \$976,108.98

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BALDRIGE-MADDEN O.

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Phone Doug. 300. See B-4th-

At the last meeting of the board of directors of The Midwest Life, a resolution was unanimously adopted congratulating the people of the state of Nebraska upon the passage of the new insurance code. The Midwest Life was the only Nebraska life insurance company which favored the passage of the measure. In fact, every other company vigorously opposed the adoption of this code on various grounds, some even going to the length that they could not continue in business if it were passed. Such objections only emphasize how far the companies making them had fallen behind in their method and forms of policies issued. The policies of the Midwest Life are now issuing. It will continue to issue without material change. It had anticipated the requirements of the new code. Better buy one of the policies.

THE MIDWEST LIFE

W. E. SHELL, President, A. Nebraska Company—Home Office: First National Bank Building, Lincoln. GEORGE CROCKER and T. A. FINNEY, General Agents, Rooms 1213-1214 City National Bank Building, Omaha, Nebraska.

Lapsed Insurance Awaits Finding of Missing Men

Something over \$20,000 are being distributed from the Chicago office after a week-wide search for three years for 10,000 missing men. This sum is about one-third of the total cash awaiting claimants for whom the search was instituted.

Three years ago expert accountants discovered on the books of the Connecticut Mutual Life insurance company at Hartford, Conn., almost \$1,000,000 for which no owners had appeared for more than a decade.

The owners had been holders of nonparticipating life insurance who had permitted their policies to lapse. When these policies had lapsed they became worth a certain sum, but the insured, if alive, usually had forgotten his rights, or, if he was dead, the heirs never had heard of the insurance policy.

The company decided to return this money to the rightful owners if they could be found. The search went on for a year. First the insured was written; most of the letters were not answered. Then the friend named on the policy and the physician who signed the original health examination were addressed. Several thousand policyholders or heirs were found in this way.

The search had gone far enough to show that the middle west had been jumping off place for most of the missing persons.

Up to this time about 7,500 rightful owners, who never before knew of their claims, have been located. Amounts as high as \$12,000 have been paid.

Insurance Notes and Personalities.

Judge Rufus M. Potter of Springfield has been appointed superintendent of insurance in Illinois.

Wisconsin life companies are reacting to the demand of stockholders for tax purposes.

The Lion Bonding company has appointed Ralph M. Smith as head of the branch office for Minnesota, with headquarters in St. Paul.

Insurgency against increased rates in the Tribe of Ben Hur is growing into an open fight in Illinois, and is likely to land in the courts.

State Agent Caldwell of the Liverpool and London Globe Insurance company was up from Lincoln last week, spending several days in the city.

C. W. Shafer, secretary of the Lion Bonding company, has gone to his old home in Chicago, Pa. He will spend his vacation with relatives.

Considerable talk continues about a settlement of the fire insurance squabble in Missouri. The state officials, however, by state officials, insurance men listening and keeping mum. But negotiations have been going on quietly for some time and

Affairs at South Omaha

Mayor Hector Has Not Yet Heeded Order of Court.

SAYS WILL REOPEN CASE

Packers' Assessments Not Raised by the Board of Review—Martin Will Not Divert Bank Tax Cash.

Although a peremptory writ of mandamus out of Judge Troup's court was served upon Mayor Hector and the police board Saturday commanding the board to assemble forthwith and purge the town of the slot machine and gambling evils, it made no difference in the general conduct of affairs in South Omaha Saturday night.

According to Mayor Hector, nothing was done because he intends to reopen the case Monday. Hector says he was not represented by counsel, although Assistant City Attorney S. L. Winters actually brought the case up in court. The city attorney's office, however, says the board made no return and the city attorney's office could not see its way clear to make any showing contrary to the petition for the writ.

Judge Troup issued the writ and it was served Saturday evening. The board held a hurried conference and Mayor Hector, in an automobile, accompanied Jake Rothschild, one of the alleged owners of the machines, to Omaha. Upon the return of Hector, he told a Bee reporter that he had retained private counsel to reopen the case Monday morning.

"Whom have you retained?" was asked.

"I have retained Judge Ben Baker," returned Hector. "I was not represented at the former hearing."

"In the meantime," suggested the reporter, "what of the writ which says to assemble forthwith?"

"We have done nothing," said the mayor. "Until the case is reopened the writ is 'non est'—anyway, that's the way the mayor pronounced it."

It looks as though South Omaha were going to air some more of its troubles in the court. The slot machines have been in vogue here for more than a year. Many complaints have been made with-out effect. Former Councilman John Vana, who fought the machines and introduced an ordinance against them, was defeated for re-election at the last election.

City attorney Henry C. Murphy drew an ordinance making the use of gambling or vending machines an offense against the municipal statutes. It was passed unanimously by the council, but Mayor Hector vetoed the measure. Since that time the machines have been running wide open in South Omaha until P. C. Caldwell went into court and asked for a mandamus compelling the fire and police board to enforce the law in regard to the slot machines and gambling devices. The writ was granted and served yesterday.

Judge Troup said Saturday night that the writ would stand and be in full force until the case had been reopened. He did not say that the case would be reopened.

"That writ stands," said the judge, as he concluded his interview. Whether or not the board will be haled into court for contempt cannot be said at this time.

City Treasurer P. J. Martin, who refused to permit the mayor to use back taxes to bolster up funds that have been depleted during the year, is to be cited into court by Mayor Hector, who says he will force Martin to use the money according to the law in regard to the slot machines. It is believed that the mayor would have to get a court order certainly before he would allow the money that should go into the interest and sinking fund to be used to stop holes in overdrawn funds for the current year.

"I am under bond," Martin told Hector,

and I intend to guard that money as I understand the law and in strict accord with the advice of the city's legal department." Hector said he would have to get private counsel if the city legal department continued to back up Martin's views. Hector said he expected to hold a conference with City Attorney Henry C. Murphy.

"I intend to cite Treasurer P. J. Martin into court on next Monday morning said Hector to a reporter last night. When asked about the matter City Treasurer Martin said: "The mayor told me about his intentions this afternoon. They were very interesting but not convincing. I am no politician, but the city has over \$2,000,000 of debt and more than \$100,000 in bonds coming due in 1915. The interest and sinking fund is designed to meet that need when it arises. We have only \$55,000 in the fund now and we ought to have \$100,000."

"I told the mayor of this but he said we could renew the bonds. We will have to pay them off sometime or go into bankruptcy. It means an increase of taxes every year if we pursue the policy of using up the funds set aside in the appropriations and then reaching into the back taxes for more. If the court says to do what the mayor asks all right. But until that time I am going to do what I think the law intended for the benefit of the taxpayers. I am taking no step without the advice of the counsel provided by the people of this city, and I have instructed all my deputies of my staff in the matter."

Packers Not Raised.

With the exception of Morris and company, whose tax assessment was reduced \$75,000, all the big packers were left at their figures of a year ago. The Union Stock Yards was given a raise of \$30,000 over the county assessment. The street railway company was kept at its old figure, \$700,000. However, the city at large was raised in valuation to \$5,799,897, approximately an increase of \$2,000,000 a year. Of this amount the greater burden will be felt and the mill levy will reach something above 12 mills, which is a considerable increase over last year's mill levy.

Yesterday was the big day for the board, which, however, transacted its business finally in a short space of time.

Mayor Hector called the Cudahy people first and C. W. Sears made a talk upon the depreciation of packing houses in the city and Cudahy's in particular and the sadness of being taxed above par. Tom Alton, who used to work for a packing house, but is president of the council, took up Mr. Sears' remarks and amplified on the expense of keeping up a packing house. Then W. S. Selby representing Swift and Morris, read a letter to the council and elaborated on the decline of cattle and the falling price of beef. He said the packers and told the county assessors had accepted his plea.

At this juncture, R. C. Howe, general manager of Armour and company, to get at, appeared. Howe said he would rather ask for a 20 per cent decrease than defend a 20 per cent raise and let it go at that. The board took all the suggestions that they were taken up separately.

City Treasurer Martin, who moved that none of the plants be made to bear the burden of the others and that what one got all should get.

So it ended with a raise for the stock yards, a decrease for Armour and company. It was said that Morris and company had been slated for a commensurate cut, but some members of the board insisted on the best applying all around if it came and the swatters backed away.

Tramp is Injured.

James Northern, a one-legged tramp, was rendered helpless yesterday afternoon when a car passed over his right foot at the Rock Island tracks in Al-bright. Northern is said to have been sleeping by the tracks when the accident occurred. The unfortunate's left side, shoulders and head were painfully in-

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Highland Costumes Worn at Picnic of Omaha's Scotchmen

Clan Gordon celebrated its annual picnic at Krus park yesterday afternoon and Highland costumes and old Scotch music made it a merry day. Secretary James C. Lindsay, Thomas Meldrum and George W. McLaughlin in full Highland costume directed the merry-making, which was a series of athletic contests, concluded by a dance and a dinner in the evening.

The Highland and the Britton esters executed all the Highland dances to the music of a bagpipe. The committee which had the program in charge consisted of: John McTaggart, James Cameron, James C. Lindsay, George A. Dunn, Alex McKie, W. J. Hielop, Robert Malcolm, J. W. Blair, Robert Galt, R. G. Watson, Donald Monroe, John Hamilton, H. Horns, George Peacock, W. H. Gunn, Harold Fernandes and Tom Falconer.

The program of games with the winners follows:

Boys' race, under 12, 50-yard handicap; First prize, 75 cents; second, 50 cents; Dan Selender, Dale Irwin.

Girls' race, under 12, 50-yard handicap; First prize, 75 cents; second, 50 cents; Mildred Knight, Genevieve Zeck.

Boys' race, under 16, 50-yard handicap; First prize, \$1; second, 75 cents; Audley Selender, Alex Coy.

Girls' race, under 16, 50-yard handicap; First prize, \$1; second, 75 cents; Mary McKenzie, Elizabeth Donley.

Ladies' string winding contest; First prize, \$2; second, \$1; Mrs. A. McKie, Mrs. Wilson.

Race confined to ladies' auxiliary; First prize, \$1; second, \$1; Mrs. A. McKie, Mrs. John Douglas.

100-yard race, open; First prize, \$1; second, \$1; Wilson Bryans, Frank Wilson.

Running broad jump; First prize, \$1; second, \$1; Wilson Bryans, \$1; second, \$1; Donald Monroe, \$1; third, \$1; H. Gunn, Donald Monroe, \$1.

Running hop, step and jump or two hoise and jump; First prize, \$1; second, \$1; Wilson Bryans, James Monroe.

Young ladies' race, open; First prize, \$1; second, \$1; Elizabeth Donley, Ruth Alcorn.

Clanmen's race, handicap; First prize, gold badge, \$1; second, gold button; Donald Monroe, A. U. Hielop.

Clanmen's wives race, handicap; First prize, \$1; second, \$1; calling cards; Douglas Printing company; Mrs. Albert Falconer, Mrs. A. McKie.

Causes of Stomach Troubles.

Sedentary habits, lack of outdoor exercise, insufficient mastication of food, constipation, a torpid liver, worry and anxiety, overeating, partaking of food and drink not suited to your age and occupation. Correct your habits and take Chamberlain's Tablets and you will soon be well again. For sale by all druggists.—Advertisement.