

# NATIONAL CONTROL

## SENATOR DRYDEN SOUNDING PUBLIC ON THE QUESTION

Intends to Introduce a Bill and is Anxious to Secure Favorable Answers to His Circular Letter Containing List of Questions

New York, Oct. 15.—For the purpose of securing a comprehensive expression of public opinion on the question of national control of life insurance companies, United States Senator John F. Dryden of New Jersey has sent out many copies of the following circular letter, with the appended list of questions to be answered:

### President Wants It

In his last annual message, President Roosevelt called the attention of congress to the necessity for federal legislation providing for the regulation and control of insurance companies transacting interstate and innational business. In compliance with an increasing demand from insurance policyholders and others interested in the public welfare I introduced into the last congress a bill to this, effect, providing that there should be established within the bureau of corporations a division of insurance, and that policies of insurance were deemed to be articles of commerce and instrumentalities thereof. This was introduced too late to secure final consideration, but the demand for such a measure has become even more apparent in the meantime and I expect to reintroduce the same, possibly with slight modifications, into the congress which is to meet in December.

The bill will be introduced on behalf of the policyholders of all American insurance companies in the firm belief that their present and future interests demand the additional protection of a federal statute regulating insurance transactions between the states, in addition, of course, to such supervision and regulation as constitutionally belongs to the states of which the companies derive their charters. Furthermore, that by eliminating a considerable amount of needless state supervision, the following important benefits are expected to result:

### Benefits Expected

First—An increase in the security of the policyholders.

Second—A decrease in the expense rate and the cost of insurance.

Third—A decrease in the burden of needless taxation.

Fourth—A decrease in the amount of clerical labor now indispensable to meet the requirements of some fifty states and territories.

Sixth—Adequate national protection for American companies transacting business in foreign countries.

Since thus far interstate insurance transactions have not been brought within the scope of congressional action, I desire to secure an expression of views from the interests affected by such a measure and I, therefore, take the liberty of troubling you with a few questions of which I would like to have you reply either yes or no, as the case may be, together with any additional comments of your own which you may wish to make on the matter. If entirely convenient kindly fill in and return to me the attached blank in the inclosed stamped envelope and accept in advance my sincere thanks for your courtesy and co-operation in my effort to secure a comprehensive expression of qualified public opinion upon a matter vitally

affecting the welfare of the American people:

Question 1—Do you indorse the suggestion of President Roosevelt that insurance companies engaged in interstate insurance business should be regulated by and brought under the control of the federal government?

Question 2—Do you hold the insurance business to be a national rather than a local interest and properly entitled to the solicitude and care of the national government?

Question 3—As a matter of personal opinion, do you hold the business of insurance to be commerce, or an integral and indispensable element of commerce, in the sense in which this term is used in every day language?

Question 4—Are you in any way apprehensive that it would be inexpedient or inadvisable to increase the power of the federal government to the extent implied in the regulation of insurance by congress?

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### LEGAL NOTICE

In the district court of Lancaster county, Neb., Arthur J. Roberts, plaintiff, vs. Nelson C. Brock and Rachel Brock, his wife, Jacob Lowy and — Lowy, his wife, first real name unknown, School District number 109 of Lancaster County, Nebraska, John Doe and Mary Doe, his wife, lots number 2, block 24, West Lincoln, Lancaster County, Nebraska, and the unknown owner of said lot, and lot number 3, block 24, West Lincoln, Lancaster County, Nebraska, and the unknown owner of said lot, defendants.

To Jacob Lowy and — Lowy, his wife, first real name unknown, School District number 109 of Lancaster County, Nebraska:

Defendants will take notice that on the 24th day of September, 1905, Arthur J. Roberts, the plaintiff above named, filed his petition in the District Court of Lancaster County, Nebraska, against the said defendants, the object and prayer of which are to foreclose tax certificate upon the following described premises, lots two (2) and three (3) in block twenty-four (24) in West Lincoln, Lancaster County, Nebraska.

Plaintiff claims a first lien upon said premises for taxes paid and included in certain tax certificate for the years, 1898, 1899, 1900, 1901, 1902, 1903 and 1904\* for which taxes so paid by him, together with interest and penalties thereon the plaintiff prays for a decree that defendants be required to pay the same and that plaintiff have a first lien upon said premises and that if defendants fail to pay the same that said premises be sold in accordance with law to satisfy the amount due.

You are required to answer said petition on or before the 13th day of November, 1905.

ARTHUR J. ROBERTS,  
Plaintiff.

By BERGE, MORNING & LEDWITH,  
Attorneys for Plaintiff.

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