

tant and valuable, not only for the revenue it will yield but for the principle it establishes. It is a movement in the direction of scaling large estates. It is a step toward requiring wealth to contribute more to the burdens of government. When a man possessed of great property dies his possessions, except for the operation of law, would become prey for anyone to seize. It is, therefore, proper that the law which protects it and bestows it upon his heirs or legatees should fix the terms and provide a proper charge or tax for the service. This is for the benefit of society. The Nebraska law exempts estates less than \$10,000. When estates exceeding \$10,000 are left to close relatives, such as husband, wife, parent, child, brother, sister or grandchild, the tax is only 1 per cent on the amount exceeding \$10,000. Where the heirs or devisees are not so close, as in cases of aunts, uncles, nephews and nieces the tax is 2 per cent. Where the heirs or devisees are more remote, a tax is levied which increases with the size of the estate. Below \$10,000 it is 3 per cent. Up to \$20,000 it is 4 per cent. Then it rises to 5 per cent on \$50,000 and to 6 per cent on estates exceeding \$50,000. Thus a remote relative or a friend who receives a fortune exceeding \$50,000 pays \$3,000 for the privileges. Is it not reasonable and right?

LIFE INSURANCE GRAFT

Insurance revelations are beginning to arouse indignation, disgust and protest even among the least radical publications. The Outlook in its latest issue contains an acrid criticism of the "low moral standards, cheap deceptions and callous indifference to the rights of others on the part of men of financial and business prominence." The article concludes in this fashion:

If the gentlemen whose dealings with the vast funds committed to their care have recently come to light have any sense of humor, they will put an end to the sham philanthropy which they have preached for business purposes, and make their appeals for patronage with manly frankness. If they cannot be honest, let them at least drop the mask of honor and deal squarely with the

public. Let them make an end to all the sentimental nonsense about widows and orphans, and say bluntly: We want your money; pay us the largest possible premiums and we will give you the smallest possible returns. We will accept your money as a trust, and administer it for our own advantage; we will pay ourselves enormous salaries and, in one form or another, pension the different members of our families; we will load the management of the business you commit to us with the heaviest possible expense of administration; and we will use your money in all kinds of enterprises for our own benefit, employing as much of it as we see fit in buying legislators and contribute to campaign funds. If this policy of frankness is adopted, the country will respect the courage if it cannot trust the honesty of the men whom it now holds to be not only betrayers of its honor but hypocrites as well. It is high time for plain dealing; the country is weary of scandal in high places; of men of reputation who are suddenly discovered to be without character; of moral sham and humbug among the eminently respectable. There are too many pious schemers; far too many well-behaved self-seekers. If we cannot be honest we can at least stop pretending to be what we are not. Let us hoist the black flag and stop sailing as a missionary ship.

President McCurdy of the Mutual Life says that an insurance company is not an institution founded to make money for the policyholders, but is, or should be, a great philanthropic enterprise founded to increase and spread its benefits over the entire earth. "There has been a great mistake made," he says, "about the real province of life insurance companies in these latter years. People have been led to believe that the main purpose was to make money for the 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 expected." By which President McCurdy doubtless means that

policyholders are expected to pay extravagant premiums, not so much for insurance upon their lives, for the protection of loved ones, but to enable President McCurdy to draw \$150,000 per year, and the other members of the McCurdy family \$500,000 per year. That's the meaning, as he uses them, of the words "eleemosynary" and "philanthropic." Perhaps he may also mean that the policyholders, when they insure, should remember that the men to whom they intrust their money are wiser than they, know what is good for them, and therefore have a right to dissipate that money in bribing legislators, corrupting courts, and in fighting "enemies of society" like William Jennings Bryan.—San Francisco Star.

Large sums have confessedly been paid out by certain life insurance companies to influence state legislatures. The inference generally drawn has been that some of the money was pocketed by legislators in return for passing bills the companies wanted or killing bills that were prejudicial to their interests. President McCurdy of the Mutual denies that any of the money spent by his company to influence legislation went for bribes or blackmail. He "resents the suggestion" that the money was spent in improper ways, and tells how it was used. The explanation is interesting. When a state legislature met the person employed to see that it did no harm to the company visited the state capital and found out where the political godfathers, relatives, and near neighbors of legislators lived. He made journey after journey to get acquainted with them and enlighten them on the subject of insurance. He went to Washington, talked with the senators and representatives from the state, told them how much harm unfriendly insurance legislation would do, and got letters from them to the members of the state assembly. Legislators got no money, but it appears that some of the godparents, relatives, or neighbors of legislators were busy men who did not care to waste their time in listening to a talk on proposed insurance legislation, so the company's agent had "to pay them to sit and listen to him." After they had listened they presumably became quite interested in the subject and used their influence in the company's behalf.—Chicago Tribune.

PACKERS PLEAD BAR

ALLEGE GOVERNMENT OBTAINED EVIDENCE BY COMPULSION

Technical Objection Made That Laws of United States Do Not Warrant Use of Such Evidence Against a Defendant

Chicago, Oct. 23.—Declaring that the testimony the packers were compelled to produce before the secretary of commerce and labor was used by United States District Attorney Morrison in obtaining an indictment against the packers and alleging that inasmuch as the same issues as mentioned in the indictment were raised and disposed of in an injunction writ issued by Federal Judge Grosscup, the packers who are under federal

indictment here, charged with illegal conspiracy, today again attacked the famous so-called "Beef trust" process.

Object to Government Action

The special plea sets up assertion concerning investigations by the commissioner of corporations and alleges that the defendants were compelled to testify and to produce certain books and other data, and that thereafter the matter was submitted to the president of the United States, and finally to the United States district attorney here, and that the district attorney used the material in seeking indictments against the defendants. Because of these alleged facts the defendants ask that the indictment be dismissed.

Regarding the Grosscup injunction, the plea filed today maintains that by the prosecution of the injunction and the entry of a final decree by the supreme court "the said United States of America did finally and fully elect to pursue that remedy, and not to prosecute the defendants respectively for or on account of the said supposed engaging in the supposed conspiracies, which is in said indictment mentioned."

Investigation is Set Up

The special plea in bar declares that the Fifty-eighth congress of the United States passed a resolution directing the secretary of commerce and labor to investigate the cause of low prices in beef cattle and the alleged unusually large margin between cattle prices and the cost of dressed meat to the consumer. The secretary directed the commissioner of corporations to make a diligent investigation, which, it is alleged in the plea, he did. His investigation included, among other things, the transactions, matters and things averred in the indictment. This investigation was pushed in the following cities, among others: Chicago, South Omaha, Kansas City, Mo., Kansas City, Kan.,

Sioux City, Fort Worth, St. Joseph, Mo., Los Angeles and East St. Louis, Ill. Then it is alleged: On March 7, 1904, and on divers days thereafterwards and before the finding of the indictment the defendants at the aforesaid mentioned places and at divers other cities at the instance, direction, requirement and compulsion of the commissioner of corporations did attend before him and testify with respect to the divers transactions, matters and things directed to be investigated.

"This defendant further says that on March 3, 1905, and divers days thereafterwards, the commissioner reported the information so gathered to the president of the United States, and embodied it in a volume containing 351 pages, entitled, 'Report of the Commissioner of Corporations on the Beef Industry.'"

Then it is alleged that on March 20, 1905, the report was furnished United States District Attorney Bethea in Chicago, and that the facts contained as secured by the commissioner of corporations was used by the district attorney and the grand jury in conducting the investigation, resulting in the returning of the indictment by the special grand jury, and was also used in preparing and searching out other evidence to be used in the trial of the beef cases.

Samuel A. McRoberts, agent of Armour & Co., filed a separate special plea, in which he seeks immunity because he testified before the grand jury which afterward returned an indictment against him. Under a federal statute it is alleged no person shall be prosecuted in the case in which he testified, if he is compelled to testify against himself. This plea is held to be good by many and, although it will be vigorously attacked by the government, it is declared there is a likelihood of the quashing of the indictment in the case of McRoberts.

Weak Kidneys

It is of but little use to try to doctor the kidneys themselves. Such treatment is wrong. For the kidneys are not usually to blame for their weaknesses or irregularities. They have no power—no self-control. They are operated and actuated by a tiny shred of a nerve which is largely responsible for their condition. If the kidney nerve is strong and healthy the kidneys are strong and healthy. If the kidney nerve goes wrong, you know it by the inevitable result—kidney trouble.

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