Attack Constitutionality of Laws Intended to Regulate Their Business.

REV. HEINER HOLD. THE WHIP ROW NO W

Governor Mickey Displeased Because Members of State Board of Charities and Corrections Mixed Up in the Affairs,

(From a Staff Correspondent.) LINCOLN, Oct. H .- (Special.) -- The Omaha Elevator company filed its brief in the grain case this morning and it contains nsiderable legislative information, and at the same time attempts to declare unconstitutional all laws enacted by the legislatures of years past affecting grain dealers, together with the repeal of the 1887 act by implication by the 1906 act, under which it holds, therefore, the action is brought, Discussing the laws passed up to the 1905 law the attorneys may in their brief:

The law of 1889 is invalid, for the reason that the bill as introduced and as voted upon, as shown by the title, applied only to "manufacturers." It is true that a bill with a title affecting manufacturers "and dealers" was engrossed and signed, but the tille to the bill when voted upon did not have the "and dealers" in it.

The act of 1893 does not purport to affect grain men.

The act of 1893 does not purport to affect grain men.

The first act of 1897 is invalid for the reason that the bill as engrossed and signed was never voted upon. The title of the act engrossed and signed was never voted upon. The title of the act engrossed and signed affected "trade and business." But the bill as introduced and voted upon did not contain the words "and business." In the title. This is a very material alteration, as "business" refers to insurance companies, professions, and probably a hundred occupations not embraced by the term of "trade."

The second act of 1897 is invalid. A bill was introduced under a title "a bill for an act to prohibit combinations among grain elevator men, and to provide a penaity therefor." This we will call the short title bill. The committee to which it was referred attempted to substitute for it a bill with a title as long as the moral law, the latter being in every sense a different bill. The result was that the short titled bill was voted upon, but the long title bill was engrossed and signed, and hence neither became a law.

This leaves for consideration only the

engrossed and signed, and hence neither became a law.

This leaves for consideration only the act of 1887, and the act of 1905. And the question is, which one of them governs this case? I confess the matter is not free from doubt. I will also say that in behalf of my clients I do not know that I care which one is the one. But while admitting there is a doubt, I insist the correct rule to apply will be to hold the former law is repealed by implication.

The brief contends that the 1887 law is

The brief contends that the 1887 law is a general law and was repealed by implication by the 1905 act. Therefore the case must come to trial under the 1906 act, and that acts committed prior to the passage of that law can not be considered and an work on the canal was progressing nicely. injunction in this case will not lie. If the Mr. Zook said: "Notwithstanding the old law is not repealed then the new law newspaper reports the work here is prois not in effect as against grain men. In gressing rapidly and satisfactorily." He resuch event the rebate paragraph, provided only by the new law, should be stricken Mr. Zook was appointed to a place under out of the petition, for there is no law the commission upon the recommendation should be dissolved.

Brief in Inheritance Tax Case. In the case wherein the county attorney

of Douglas county seeks to compel by mandamus, Judge Vinsonhaler to appoint appraisers to pass upon the estate of of the inheritance tax law, Crofoot & Scott the law is unconstitutional. In the brief that the power of the legislature to raise revenue for state purposes is thereby lim- be necessary for him to send the newspaited to the taxation of property and fran- per clippings to the belated applicants. chines and the occupations therein des-

Governor is Displeased. imittee that investigated the coln Monday evening. Tabitha home yesterday afternoon and

passed resolutions endorsing Rev. Heiner and appointed a committee to take over the supreme court from the decision of the the management of the institution, finds county board of Hamilton county, which itself this morning in a peculiar position in overruled the protests of the society against that it doesn't know how to proceed. Some the assessment of its securities, its real esof its members realize for the first time tate, furniture and fixtures. The order rethat they can do nothing unless Mr. Heiner turned, under protests, property as follows: wants it done, as he holds the key to the Real estate, with building in course of consituation in that he is the principal stock- struction and constructed, \$21,238.56; furniholder in the corporation which holds the ture and office supplies, \$1,200; credit baldeed to the property.

The idea was good, but the remedy was

crude and unpalatable, and a large quan- UNITED PRESBYTERIANS MEET tity had to be taken to get any effect. Nowadays we get all the beneficial ef- Omaha Men Active in Work of the fects of sulphur in a palatable, concentrated form, so that a single grain is far

In recent years research and experiment have proven that the best suiphur for includes the churches of the denomination medicinal use is that obtained from Cal- in Colorado. Rev. D. R. Turnbuil of the cium (Calcium Sulphide), and sold in drug First church, Omaha, was elected modstores under the name of Stuart's Calcium erator, and J. S. Colvin of Pawnee, clerk. Wafers. They are small, chocolate-coated All reports showeds a condition of great pellets and contain the active medicinal promise for the coming year. It is ex-

trated, effective form. Few people are aware of the value of this form of sulphur in restoring and maintaining bodily vigor and health; sulphur acts directly on the liver and excretory organs and purifies and enriches the blood by the prompt elimination of waste ma-

dosed us with sulphur and molasses every spring and fall, but the crudity and im- secretary. purity of ordinary flowers of suiphur were compare with the modern concentrated mouth college. preparations of sulphur, of which Stuart's Calcium Wafers is undoubtedly the best held at Lincoln. and most widely used.

and kidney troubles and cure constipation and purify the blood in a way that often surprises patient and physician alike. Dr. R. M. Wilkins, while experimenting with sulphur remedies, soon found that the Wafers is a proprietary article, and sold from holding court. by druggists, and for that reason tabooed Should he resign his present position to by many physicians, yet I know of nothing accept the other within twenty days before so safe and reliable for constipation, liver the fall election, his successor will be and kidney troubles, and especially in all elected, but should he hold the office until

forms of skin disease, as this remedy." dils, cathartics and so-called blood "puri- appoint his successor. In either case the fiers" will find in Stuart's Calcium Wafers person will probably be Jesse L. Root, exa far safer, more palatable and effective county attorney, residing in Plattamouth

and imported Bohemian hors.

ELEVATOR MEN FILE ANSWER of Charities and Correction should have LIGHTNING TAKES ELEVATOR of Charities and Correction should have taken part in the proceedings yesterday especially as it was stated that the comexecutive. Governor Mickey knew nothing of the matter until just before noon, when John Davis, secretary of the board, told him that they intended going out to the

> "Several parties have come to me with stories about the home," said Governor Mickey, "but I have no authority in the matter. I instructed Mr. Davis to keep his eyes on the institution and if the inmates needed anything to eat or any coal that the board would have to take care of them and not let them suffer. The board has no authority to displace Mr. Heiner nor Mrs. Heiner, and as Mr. Heiner will have to sign the deed before the property can be taken from him, I don't see where he can be ousted. I shall speak to Mr. The elevator owned by Ewart & Wilking Davis and to the other members of the Board of Charities and Corrections and lightning and burned to the ground. There tell them to look after those things which

come under their jurisdiction." Rev. Heiner said this morning that he intended to employ a good, reliable man to look after the institution and he thought he would have the backing and the support of the people of Lincoln as well as his "investigators," and that there would be no more comptaints.

Attacks Election Law.

The legal department of the state is busy preparing an answer to the petition of C. H. Hensley of Gage county, who desires a put his name on the ticket as the nominee for register of deeds. In his petition Hensley alleges that the law which knocked out the election of registers of deeds, enacted by the last legislature, is invalid because it was passed in order to do away with yearly elections and inasmuch as the biennial elections bill was declared unconstitutional this law also is unconstitu-

Two More Cases of Fever. Two new cases of typhoid fever developed at the insane hospital yesterday and there is one inmate who it is thought will shortly develop a case as he has typhold symptoms. The rigid rules regarding the drinking of boiled water and other sanitary regulations are being enforced to the letter and Dr. Greene feels very hopeful. Yesterday and today were the critical days insofar as new cases are concerned and as only two

cases developed Dr. Greene is hopeful that the worst is over. All of the patients who are ill are doing as well as could be ex-Canal Work Progressing. Senator Burkett this morning received a letter from E. Zook of the Isthmian Canal commission in which it was stated that the

ported also that his health was very good. ago and is now entitled to sign his name "superintendent of tracks."

Burkett Saves Trouble. By acting promptly in naming a succes-

sor to Judge E. A. Tucker, who resigned a announced a day ago, Senator Burkett reof the state constitution, for the reason fore he left Washington and before anyone had filed a claim on the place, it will only

Royal Highlanders Ampeal. The Royal Highlanders have appealed to

ances in banks, \$13,601.16; securities de-Governor Mickey was very much dis- posited in the office of the auditor according to law, \$455,900.

What Sulphur Does

For the Human Body in Health and Disease.

The mention of sulphur will recall to many of us the early days, when our mothers and grandmothers gave us our daily dose of sulphur and molasses every apring and fall.

It was the universal spring and fall "blood purifier," tonic and cure-all, and, mind you, this old-fashioned remedy was not without merit.

The idea was good, but the remedy was not without merit.

The idea was good, but the remedy was not without merit.

The idea was good, but the remedy was not without merit. following protest with the board:

Church in Nebraska. ORCHARD, Neb., Oct. 14 .- (Special.) -- The more effective than a tablespoonful of the twentieth annual meeting of the United Presbyterian synod of Nebraska closed its sessions yesterday at Orchard. The synod principle of sulphur in a highly concenwork will be undertaken.

Rev. W. F. Johnson of Omaha was elected general missionary of the synod, and a missionary committee was appointed consisting of Rev. W. S. Sturgeon of Minden. Neb.; Rev. A. W. Jamieson of Loveland, Colo., and Rev. B. B. A. McBride, Our grandmothers knew this when they W. T. Graham and William Baird of Omaha, W. T. Graham to act as financial

W. G. Ure and William Baird were apoften worse than the disease and cannot pointed as members of senate of Mon-The next meeting of the synod will be

They are the natural antidote for liver PAUL JESSEN MAY NOT ACCEPT

Arizona Appointment Not Solleited and Not Very Remunerative.

PLATTSMOUTH, Neb., Oct. 14.-(Special.) -It is known here that Judge Jessen was sulphur from Calcium was superior to any other form. He says: "For liver, kidney and blood troubles, especially when resulting from constipation or maiaria, I to prevail that he may not accept the have been surprised at the results ob-tained from Stuart's Calcium Wafers. In than he now receives as judge of the dispatients suffering from boils and pimples trict court, and the extra expense of re-and even deep-seated carbuncies I have moving and the extra work of the office repeatedly seen them dry up and disappear will more than make the difference in in four or five days, leaving the skin clear salary. Moreover many trips will have to and smooth. Although Stuart's Calcium be made in stages in that territory to and

after election, as he has much unfinished At any rate, people who are tired of business on hand, then the governor will Should an election be held County Judge Made of the finest selected Barley H. D. Travis of this city will probably be the democratic candidate.

mittee had been sent out by the chief Several Fires Result from Electrical Storm in Gage County.

HORSES BURN IN BARN

Damage to Property in and Around Beatrice is Estimated at Upwards of Six Thousand Dellars-Rainfall is Heavy.

BEATRICE, Neb., Oct. 14 - (Special Telegram.)-One of the worst electrical storms of the season, accompanied by a heavy rainfall, visited this locality this morn ing, doing considerable damage to property son Grain company at Hoag was struck by was a considerable amount of grain in the building. The loss is placed at \$5,000, partially insured. A small barn belonging to Louie Graff, in West Beatrice, and one on the farm of M. A. Seibert, north of the city, were struck by lightning and consumed. Mr. Seibert lost a valuable team of horses, twelve tons of hay, harness, etc. The loss will reach \$1,000, with a small amount of insurance. In trying to save his horses, Mr. Seibert had his hands se verely burned. Lightning has destroyed two barns on the same foundation within mandamus to compel the county clerk to a year. Telephone and telegraph lines were badly damaged by the storm.

GENEVA, Neb., Oct. 14 .- (Special.)-Ther was some thunder and lightning during the night with a little rain. A light drizzle has continued throughout the day.

BUDNEK TROUBLES MULTIPLY

Three Lawsuits Already Started Be-

tween Members of Family. HASTINGS, Neb., Oct. 14.-(Special Tele gram.)-The troubles in the Budnek family are becoming more complicated. A cow. started for the appointment of a guardian bound over for the shooting of Peter Smeall

But that is not all. An application was filed in the county court late this afternoon asking for the appointment of an administrator for the estate of Mrs. John Budnek, whose death was the immediate cause of the Sunday morning disturbance Yesterday and today were busy days for

the Budneks. The first event of importance was when Mrs. Smeall invoked the aid of the authorities in keeping her brother, Frank, away from her home. That little matter was soon settled. Frank agreeing to leave town rather than remain in Hastings and be arrested.

Later in the day a conference of the anti-Smeall faction of the family was held upon which to base it, and the injunction of Senator Burkett and is certainly making and plans were laid for the recovery of good. He went from Nebraska City a year the cow and caif, which, it is asserted, have been ulawfully detained by Mrs. Smeall. Then the still more serious matter of the division of the estate of the dead woman came up and it was decided to take the first steps today. In the Frank Murphy, deceased, under the terms few days ago as a territorial judge of Ari- bovine proceedings, Mrs. Naulteus has zona, Senator Burkett has saved himself taken the part of plaintiff. She affixed her broke in with a brief this morning in sup- much worry and trouble. Even though the signature to an affidavit setting forth that port of Judge Vinsonhaler's contention that appointment of Judge Paul Jessen had been she is the owner of the quadrupeds. This the contention is made that the law is ceived a bunch of applications for the place Morledge, who forthwith, about 5 o'clock unconstitutional because it is in conflict this morning. As Senator Burkett made his yesterday afternoon, issued a writ of rewith the provisions of section 1 article in recommendation to President Roosevelt be- plevin for their recovery. Sheriff Hill served the process, and there was much out of the Smeall yard. A dog, whose legal ownership is not thus far involved, joined Senator Burkett left tonight for Gien- in the procession, and the three peaceable wood, Ia., where he will spend Sunday at animals are now in the custody of Mrs. the home of his mother, returning to Lin- Naulteus. The warrant was made return-Smeall must appear before Justice Morledge and show evidence of her ownership, provided she wishes to have the cow and the calf returned to her care. The dog, having already expressed a preference, is expected to follow the cow, so that its fate, too, hangs upon the decision. fate, too, hangs upon the decision to be given by the justice.

John Budnek, jr., the accused, figures as the plaintiff in the guardianship proceedings. While this is supposedly a friendly move, both father and son residing under the same roof, it is important ing under the same roof, it is important for the reason that it contemplates taking away from the old man the function of looking after his property. The petition sets forth that because of his extreme old age. John Budnek, sr., is incapable of transacting business or looking after his property rights. The court is asked to As to this latter item the order filed the away from the old man the function of

name a person who will do this work without prejudice. The son of John is also the petitioner in the administrator case. He asserts that his mother, so far as known, died intestate,

leaving a considerable estate, consisting of money and real property. In this action it is also asked that a person be named who will discharge the duties incident to the position without prejudice to any of the seirs. While it is not set forth in the application for an administrator, it is alleged that Mrs. Smeall or her sister. Frances. secured in some way a considerable part of the mother's property before her death. These facts will, of course, be brought out in the hearing of the case. An attempt will be made to show that the part of the property so secured was something like \$4,000 in money. Mrs. Smeall has already taken the matter up with an attorney and, it is understood, is preparing for a vigorous legal battle. The question of the division of the property was discussed by her at the time of the trial of Joe Budnek on the charge of assault, preferred by his sister Frances, two or three months ago. At that time Mrs. Smeall declared she had no selfish interest in any division which might be made, but that she wanted provision to be made for the care of Frances. John Budnek's brother-in-law has signed

ALLIANCE HAS A SNOWSTORM First Real Winter Precipitation in

State Is Reported. ALLIANCE, Neb., Oct. 14 -- (Special Telegram.)-Although snow flurries have anpeared here twice before this season the first snowstorm arrived early this morning and continued until noon, at which time it changed to a drizzling rain. The prospects are favorable for more snow, as it is now growing quite cool.

Stranger Loses Foot. DAKOTA CITY, Neb., Oct. 14.-(Special.) -While attempting to board the northbound passenger train here last evening after the train had started, a stranger by the name of Johnson, who had been employed with the track laying gang on the Great Northern railway, missed his foota calf and a dog are now figuring in the hold and fell between the platform and controversy. Proceedings have also been train, one leg going under the train, cutting it off below the ankle. The train, for John Budnek, sr., father of the man which was in charge of Conductor Young. was stopped and the injured man placed aboard and taken to Sioux City to be placed in the hospital.

> News of Nebraska. PLATTSMOUTH-More than one inch of aln fell in this vicinity last night. BEATRICE—The Crabtree Forensic club net last night and installed officers for the oming year. Oming year.
>
> PLATTSMOUTH—The remains of Thomas
> F. Whalen arrived from Roanoke, Va., for
> interment in Oak Ridge cemetery. HARVARD—The Clay County Medical association held its meeting and banquet Friday, with an attendance of twelve phy-

PLATTSMOUTH-The remains of Mrs. homas Junda were brought from Crete to this city and interred in the Catholic cemetery.

PLATTSMOUTH—The concert given by the Bohemian Male quartet of Chicago Saturday evening in the Ted J. Sokol hall was highly appreciated.

BEATRICE—Quite a heavy thunderstorm, something unusual for this time of the year, visited this locality last night. The rainfall was not heavy.

GENEVA—The agreement among the ocal stores to close at 6:30 p. m. is not seing uniformly adhered to. Several of the nerchants insist on keeping open until late in the evening, closing just whenever they

GENEVA—While driving near the depot Mrs. Harvey and Mrs. Mercer were thrown out, the horse becoming frightened at the cars. The buggy upset and both women were considerably hurt. Mrs. Mercer's face being badly cut. being badly cut.

NORFOLK—The second semi-annual meeting of the Northeast Nebraska Dental association will be held in this city, at the Elk club rooms, October 27. The program includes a number of papers and some interesting table clinics.

BEATRICE—Frank Mumford, a promi-nent young farmer living northeast of here, shipped a carload of fat hogs to St. Joseph Thursday which lacked 2 cents of topping the market. He received \$5.15 per hundred for the stock, which was extra fine.

HARVARD—A cold rain fell Saturday, after several days of warm, pleasant weather. Stack threshing has been pushed to completion under the influence of the pleasant weather during the past two weeks, as winter wheat seeding is nearly

BEATRICE—Work on the new toll line between here and Lincoln, which is being constructed by the Home Telephone company is progressing rapidly, and it will not be long before the company will be able to furnish its patrons with the best of service.

were in the city yesterday, arriving here in Mr. Byram's private car. The party went from here to Wymore.

BEATRICE—Harry Wright, the telephone lineman who was so seriously injured here Tuesday by falling thirty-five feet, and his companion, Lester Williams, being killed, is improving. The attending physician is improving. The attending physician is now of the opinion that he can save his right arm, which was badly broken.

BEATRICE—Three of the fifteen chicken pickers who quit work at Henry chicken pickers who quit was held.

BEATRICE—The Worker color picture of the new Beatracters here. The main beat at the ductor: W. H. Horner, guard: W. H. Walker, sentinel. After installation a ban-quet was held.

Washington head at New Beatr Reichhorn, con-ductor with the ductor: W. H. Horner, guard BEATRICE—Harry Wright, the telephone lineman who was so seriously injured here Tuesday by falling thirty-five feet, and his companion, Lester Williams, being killed, is improving. The attending physician is now of the opinion that he can save his right arm, which was badly broken.

BEATRICE — Three of the fifteen chicken pickers who quit work at Henry Fishback's poultry house Thursday because they were dissatisfied with the wages paid returned to work yesterday. Several men arrived here from Omaha yesterday to take the places of the men who walked out.

BEATRICE—J. O. Brinkerhoff of Kan-

the places of the men who walked out.

BEATRICE—J. O. Brinkerhoff of Kansas City, superintendent of the Kansas division of the Union Pacific, arrived here last night and was joined this morning by General Superintendent Parks who came from Omaha in his private car. The officials left for a trip over the Kansas division.

PAPILLION—Over \$500 worth of machinery has arrived in Papillion for the manufacture of cement brick and tiling. Messrs. Tower and Berkandt are going ahead erecting the building on the Missouri Pacific right-of-way. Large quantities of cement and sand are now on hand for the factory.

HARVARD—The schools of Harvard had Tower and Berkandt are going ahead erecting the building on the Missouri Pacific right-of-way. Large quantities of cement and sand are now on hand for the factory. HARVARD—The schools of Harvard had a vacation Friday, the teachers being allowed the day by the school board to visit other schools, some ging to Lincoin and others to York. This opportunity to visit other schools has been a standing rule for several years and is a day well spent. PLATTSMOUTH—A reception was given last evening at the home of Hon. R. B. Windham by the Knights and Ladies of Security in honor of Mr. and Mrs. Morgan INWaybright and Attorney and Mrs. A. J. Beeson, members of the order, who depart next week for Los Angeles, Cal., to reside.

PLATTSMOUTH—The Woodmen of the World have decided to hold the First district convention in this city the latter part

side.
PLATTSMOUTH—The Woodmen of the World have decided to hold the First district convention in this city the latter part of Novembar. Delegates from six camps and the officers of the grand lodge will be here. The program will consist of instrumental and vocal music, addresses and elegations are received.

Orchard & Wilhelm Carpet Co.

Our New Store, 414-416-418 South Sixteenth Street

AK-SAR-BEN CARPETS ON SALE MONDAY IN THE BASEMENT

velvet carpet, 2,500 yards ingrain carpets, 3,000 yards matting. All go on sale Monday

78c all wool Ingrain Carpet, sorted out into three lots—the best patterns have been

selected and placed in one lot to sell at, per yard.....

at, per yard.....

sell at, per yard.....

per yard

per yard

per yard

on sale at.....

The above goods all on sale Monday in the basement of our new store.

MATTINGS-The quality of matting we used in the Den was much better than the aver-

ART SQUARES, ALL WOOL-These were used on the walls of the ladies' dressing room

Big Rug Sale Monday,

a special inducement we offer a quantity of rugs at very special prices. Never have we

We want the people of Omaha to visit our Rug Department in our new store, and as

morning in the basement. Bring measurements of your rooms.

VELVET CARPET-The best quality \$1.25 goods, will go at,

Extra quality velvet carpet-regular price \$1.10-will go at,

and entrance to the Den-9x12-regular price \$9.75-

Wilton Rugs, 9x12, sell for \$35 to \$40 each - our price

Other sizes correspondingly low.

sold rugs of like quality at such prices.

45c half wool ingrain carpets,

The next best patterns have been sorted out and placed in a lot to sell

The third lot, consisting of ingrains, best all wool, slightly damaged,

These carpets were used the night of the Ball at the Den, comprising 1,000 yards

It will cost about \$60,000.

BEATRICE—The Woman's club held its regular weekly meeting yesterday afternoon. The program was in the art department. Mrs. M. B. Davis was leader. The subject, "Early American Art." was discussed at length by the members of the club, including addresses by Mrs. Davis, Mrs. G. E. Emery and others.

PARILLIAN. These

Mrs. G. E. Emery and others.

PAPILLION—There is some complaint that the local train service does not allow residents of Papillion visiting Omaha sufficient time to transact business and return the same day. It is hoped that when the winter schedules go into effect the morning train will run at least an hour earlier, as formerly, At present many prefer to drive.

PARILLION Mrs. Tames T. 1997.

with the demands of the law.

ALBION—The case against Burch A.

Baldwin, charged with subornation of perjury, has taken the attention of the court this week. The jury went out Friday noon. This has been one of the most hotly contested cases ever tried in this county, and the verdict of the jury is anxiously awaited. The general impression is that the trial will result in a disagreement. There is sufficient work to keep the jury all of the coming week.

Bee Want Ads are the Best Business Boosters.

Monday

Brussels Rugs, 9x12, that sell at \$17 and \$20-our price Monday Bigelow-Axminster Rugs, 30x60 in., that sell for \$4.50 and \$5-The above rugs on special sale Monday on our second floor.

For Nebraska and Kansas-Fair Sunday warmer in west portion. Monday, fair and

For Iowa-Rain and colder Sunday, except fair in extreme west portion. Monday, fair: warmer in west portion. For South Dakota-Partly cloudy Sunday; rain or snow in extreme east portion; warmer in extreme west portion. Monday,

fair and warmer. For Illinois-Rain and colder Sunday Monday, fair; brisk to high southwest to northwest winds. For Missouri-Showers and much colder

Sunday. Monday, fair; slightly warmer in west portion. For Utah-Fair and warmer Sunday, Monday, fair.

For Colorado and Wyoming-Fair and warmer Sunday. Monday, fair; warmer in east portion.

OFFICE OF THE WEATHER BUREAU, OMAHA, Oct. 14.—Official record of tem-perature and p-ecipitation, compared with the corresponding day of the last three years: 1905, 1904, 1903, 1902. years: Maximum temperature .. 60 63 Maximum temperature ... 49 53

TABLE

Showing the death rate, expense rate, income saved and earning power of the leading Life Insurance Companies in the United States, taken from the official reports published in 1905 by THE SPECTATOR COMPANY OF NEW YORK for the year ending December 31, 1904.

DEATH RATE

Cost of New Business

Name of Company. No. of deaths per 1,000.	Name of Company.	Net Cost.
Old Line Bankers Life, Lincoln, Neb. 3.9	Old Line Bankers Life, Lincoln,	Nob \$25 00
Conservative Life, Cal 6.7	Mutual Benefit, N. J	
Equitable, Iowa 6.9	Penn Mutual	
Royal Union, Iowa	Northwestern Mutual, Wis	
Pacific Mutual, Cal 7.6	Union Central	34.30
National, Vermont 8.2	Travelers	
Union Central 8.3	Massachusetts Mutual	34.80
Provident Life and Trust 8.4	Equitable, Iowa	35.10
Des Moines Life 8.6	Connecticut General	
State Mutual, Mass 9.7	Wisconsin Life	
Penn Mutual	Provident Life and Trust	38.20
Northwestern Mutual, Wis10.1	Minnesota Mutual	
Berkshire, Mass	New York Life	
Connecticut General	Aetna Life	
National of U. S. A., Chicago 10.3	State Mutual, Mass	
Security Mutual, New York10.4	Franklin Life, Ill	41.80
Michigan Mutual	National U. S. A., Chicago	42.20
Franklin Life, Ill	Fidelity Mutual, Pa	
Fidelity Mutual, Pa	Pacific Mutual, Cal	
Massachusetts Mutual11.4	New England	
New York Life	Hartford Life	
Union Mutual, Me	Royal Union, Iowa	44.00
Iilinois Life	Phoenix Mutual	44.40
Travelers	Equitable, N. Y	
Aetna Life12.6	National, Vermont	44.80
Equitable, N. Y	Security Mutual, N. Y	45.10
Home Life, N. Y	Des Moines Life	45.60
Germania, N. Y	Michigan Mutual	
Wisconsin Life	Conservative Life, Cal	
Phoenix Mutual	Berkshire, Mass	
New England13.5	Mntual, N. Y	
Provident Savings14.2	Illinois Life	
Mutual, N. Y144	Home, N. Y	
Mutual Benefit, N. J	Manhattan, N. Y	
Minnesota Mutual	Provident Savings	57.60
Washington, N. Y	Maryland	57.90
Manhattan, N. Y	Union Mutual, Me	
United States, N. Y	Connecticut Mutual	62.00
Security Trust and Life, Pa22.2	Mutual Reserve, N. Y	64.60
Mutual Reserve, N. Y	Germania, N. Y	66.20
Maryland23.3	German Mutual, Mo	67.60
Hartford Life24.8	United States, N. Y	70.30
German Mutual, Mo	Security Trust and Life, Pa	75.50
Connecticut Mutual29.7	Washington, N. Y	

INCOME SAVED

Name of Company.	Per Cent Saved.
Old Line Bankers Life,	- 31 3991 300,000
Equitable, Iowa	
Union Central	
Travelers	F. F
Penn Mutual	
Security Mutual, N. Y	
National, Vermont	42.53
Northwestern Mutual,	Wis 40.34
New York Life	38.24
State Mutual, Massachi	setts 38.87
Massachusetts Mutual	
Provident Life and T	
Pacific Mutual, Cal	
Mutual, N. Y	36.56
Aetna Life	36.25
Fidelity Mutual, Pa.	
Phoenix Mutual	
Des Moines Life	
Connecticut General	
National U. S. A., Ch	icago 34.49
Equitable, N. Y	34.28
Royal Union, Iowa	
Berkshire, Mass	
Franklin Life, Ill	33.23
New England	32.45
Home Life, N. Y	32.38
Mutual Benefit, N. J.	
Union Mutual, Me	27.08
Germania, N. Y	26.69
Michigan Mutual	26.24
Conservative Life, Ca	1 22.85
Maryland	
Manhattan, N. Y	
Provident Savings	
Minnesota Mutual	15.04
Wisconsin Life	
Security Trust and Lif	e, Pa 13.91
Illinois Life	
Washington, N. Y	9.00
Hartford Life	7.95
United States, N. Y	
German Mutual, Mo.	5.67
Mutual Reserve, N. Y.	2.81
Connecticut Mutual .	
The section of the se	

Surplus Earned to Mean Reserve

Per Cent of Surplus.

Name of Company.

Old Line Bankers Life, Lincoln, Neb 1	1.44	
	6.73	
Provident Life and Trust	5.83	
Massachusetts Mutual	5.07	
	5.05	
Union Central	4.63	
Berkshire, Mass	4.37	
Penn Mutual	4.33	
Mutual. N. Y	4.31	
Equitable, N. Y	4.09	
State Mutual, Mass	4.08	
Fidelity Mutual, Pa	3.89	
Equitable, lowa	3.49	
Home Life, N. Y	3.35	
New England	3.22	
Pacific Mutual, Cal	3.12	
Mutual Benefit, N. J	3.07	
Provident Savings	2.97	
Des Moines Life	2.86	
Aetna Life	2.53	
National, Vermont	2.43	
Connecticut Mutual	2.31	
Phoenix Mutual	2.29	
Royal Union, Iowa	2.15	
New York Life	2.02	
Franklin Life, III	1.86	
United States, N. Y	1.81	
United States, N. Y	1.77	
Germania, N. Y.	1.71	
Connecticut General	1.68	
Manhattan, N. Y	1.40	
Travelers	1.27	
Conservative Life, Cal.	1.26	
Union Mutual, Me	1.22	
Illinois Life	1.14	
Maryland	0.51	
Washington, N. Y	0.49	
Wisconsin Life	0.48	
Michigan Mutual	0.36	
National of U. S. A., Chicago	0.15	
Minnesota Mutual	LOSS	
Mutual Reserve, N. Y	LOSS	
Security Mutual, N. Y	LOSS	
Security Trust and Life, Pa	LOSS	