LIFE MSURANCE CO.

ERTIFICATE OF PUBLICATION

Total DIBBURSEMENTS.
aid policy holders ... \$2,800,700.50
If other payments ... 5,841,461,46 ADMITTED ASSETS

urplus beyond capt-tal stock and other liabilities...

ear first above written.

Beall Auditor of Public Accounts.

JOHN L. PIERCE, Deputy.

JOHN STEEL AHAMO Bee Bldg.

Certificate of Publication

STATE OF NEBRASKA Office of AUDITOR OF PUBLIC ACCOUNTS

Lincoln, Feb. 1, 1907. It is hereby certified that the

National Fire Insurance Co. of Omaha

complied with the insurance law of this is therefore authorized to continue the business of fire, lightning and tornado year ending January 31st, 1908.

Auditor of Public Accounts the day cially if it is sprinkled. and year first above written.

E. M. SEARLE, JR., (Seal) Auditor of Public Accounts. JOHN L. PIERCE, Deputy.

Penn Mutual Life

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.
LINCOLN, Feb. 1, 1907.

TI IS HEREBY CERTIFIED, That the Penn Mutual Life Insurance Company of Philadelphia, in the state of Pennsylvania, has compiled with the insurance law of this state, applicable to such companies, and is therefore authorized to continue the business of life insurance in this state for the current year ending January Sist, 1908.

Bummary of report filed for the year ending December Sist, 1908;
INCOME.

Promlums Sist, 408,543.04
All other sources 4, 181,908.52

\$19,587,451.56

ADMITTED ASSETS. \$83,356,880,24 Net reserve. \$68,07,885.00
Net Policy Claims. 1,973,965.19
All other liabilities. 7,198,651.19

Surplus beyond capital stock and other lia-bilities

C. Z. GOULD, General Agent. F. W. FOSTER, J. A. WILLIAMS. Special Agents 620 BEE BUILDING.

GERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF It is hereby certified that the Frankfort Marine Accident and Plate Glass Company of Frankfort, in the state of Germany, has compiled with the hasurance Law of this state, applicable to such companies, and is therefore authorized to continue the business of accident liability insurance in this state for the current year ending January list, 1998.

Summary of report filed for the AUDITOR OF PUBLIC ACCOUNTS. Summary of report filed for the year end-ing January Sist, 1906: INCOME

DISBURSEMENTS. Paid policy holders \$543,223.56 All other payments 384,400.08 Total

\$ 906,688.63 ADMITTED ASSETS. \$1,434,044.29 LAABILITIES.

Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.

[Seal) Auditor of Public Accounts.

[Seal) Auditor of Public Accounts.

[JOHN L. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF Auditor of Fublic Accounts, Lincoln, Fab. 1st, 1907.—It is hereby certified that the Milwaukee Mechanics Insurance company of Milwaukee, in the sinte of Wiscomin, has compiled with the insurance law of this state applicable to such Companies and is therefore authorized to continue the business of Fire and Lightning insurance in this state for the current year ending Jazuary list, 1908. Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written. R. M. SHARLE, JR., Auditor of Public Accounts, JOHN L. PIERCE, Deputy.

Considerations Favorable to the New Material Passed in Review.

Superior as a Means of Retarding Progress of Fire-Importance and Utility in Home Building.

ACCIDENTS DO NOT AFFECT ITS VALUE

George C. Nimmons, member of a Chieago firm of architects, discusses in the Record-Herald the development of reenforced concrete construction and the considerations which weigh in its favor. A few failures here and there, notably in California, Rochester and Long Island, have not, he declares, injured public faith in concerete construction nor checked its popularity among builders. Mr. Nimmons says in part:

One of the strongest influences toward the itcrease of the number of concrete buildings newadays comes from fire insur- furnishing conduits of fireproof material, surance companies of New England are flues and for receptacles for gas and strong advocates of re-enforced concrete qualities of concrete buildings.

tile building is not, from the insurance with a cement mortar or pebble dash. standpoint, a very good risk, because, in case of even a small fire, the discharge of section of the building from the top story ing is usually constructed of fireproofing tile, with cinder concrete on top and on top of this. The result is that water goes through such a building about as fast as it would through a sleye.

Fireproof Qualities Demonstrated. As to the fireproof qualities of reenforced concrete it can be demonstrated struction, concrete commends itself from that re-enforced concrete under a hot fire a strictly mercenary point of view. It loses its strength more rapidly than fireproofing tile, although after some of the living in a practically fire-proof home. prominent fires of recent occurrence some concrete buildings have been left standing. It was found in every case, so far as I know, that when the time came for reconstruction that concrete which had been subjected to intense heat bad lost 40 per cent or more of its strength and had to be wrecked and reconstructed.

Some of our leading chemists have conducted experiments in the last year or so in which various forms of concrete have been subjected to heat, and they have in the state of Nebraska, has proved that concrete does lose its strength in intense heat. This fact, however, is not considered, from an insurance standpoint, state applicable to such companies and sufficient to change the attitude toward concrete buildings. The fundamental reulrement still remains that a concrete oullding does not feed the flames any me that an ordinary fire in a concrete building described: does not, as a rule, gain headway enough Witness my hand and the seal of the to do serious damage to the building, espe-

Yellow Pine is Scarce. ing scarcity of yellow pine from the south- annual reserve value of a one-year policy. ern states. The price of the mill building which is much lower, owing to the low exhas increased so much in recent years that | pectation of death within one year of medi-

concrete structure. construction, and in other cases 10 per table of the commission's actuary."

10 per cent. There are two kinds of re-enforced concrete construction. Where it is required commissions is patterned closely upon the to admit all the available light a skeleton new statue of New York, the chief difconstruction of re-enforced concrete can he ference being that the latter permits the made, which is the same in principle as a collection of limited commissions upon reskeleton construction of steel used for the newal premiums for a little longer period modern office building. This skelston con- than the Canadian commission would struction of concrete is being successfully used and can be veneered with brick, stone in acquiring new business to the loadings or other material, the same as a skeleton on first premiums is a radical departure of steel.

Some Types in Lead.

The other construction of concrete buildings commonly adopted is the one with \$11,447,742.03 continuous walls, with windows of ordinary size. In addition to these two types is the concrete building with outside self-sustaining brick walls and piers. It is usually the case that outside self-sustaining brick walls and piers are cheaper than concrete.

There is one feature about a concrete \$17,774,601.38 building which is eminently satisfying and law evidently aim to secure, is to be made 5,582,278.85 pleasing, both to the owner and the architect, and that is that the structural part of \$83,356,880.24 the building continues to grow appreciably stronger for from six months to a year after it is finished, on account of the final setting up of the cement. It is usually necessary to test the building for strength within six to eight weeks after the last concrete is put in. If the building in this comparative "green" state "tests out" all right, the architect can breathe a deep sigh of relief, as he knows his building will never be weaker, but on the contrary will grow considerably stronger.

Builders Dodge Risk. and fireproof tile construction is much more the way investments shall be made and so welcome and desirable, because the responsibility in designing and superintending such construction is less than it is with concrete. Many of the prominent architects and engineers have therefore taken the position that, on account of the risk involved, they do not care to take up reenforced concrete construction until more is known about it which will tend to insure the safety of such work during building

I believe, however, that the concrete building "will not down," and that the field (Mass.) Republican. architects and engineers generally will be obliged to take up concrete buildings on account of the increasing demand for them Influence of Local Pride in Giving by their clients. If they do, a rapid improvement and development in the re-enforcement of concrete will undoubtedly follow, and I would not be surprised if this development would be along the lines of combining the loose steel bars now used into some form of framework which would not only re-enforce the concrete, but at 172,874.74 372,874.74 the same time form a steel skeleton to anchor to during building operations and onslaught made upon the old companies

> accident or collapse during construction. Homes of Concrete. Concrete as a building material for is strongly recommended by Adolph Reinick in an illustrated article in the current Home magazine. Mr. Reinick says among the advantages of concrete homes are lower insurance rates, bantshment of repair bills, greater warmth in winter and cooler in summer. On this point he says: In winter, dwellings composed of concrete are found to be much warmer than frame houses. The concrete structure is wind and water proof, and retains the heat from within and excludes the cold from without. This condition reduces the cost of heating an appreci- their business year by year, and as they able amount. In summer the conditions grow stronger they will ignore local limare reversed, and the heat without and itations and enter into general competition control in the concrete house than in and solicitors who were thrown out of ention. It is not surprising, therefore, to find tematic advertising campaign through the as he can, with his machine, soher the now is the time to make your want of the practical imperviousness ployment by the old companies have enmany of the old and successful agents columns of The Bee will do it at small cost. | worst case of intoxication in exactly five | known through The Bee Want Ad page.

ORTHWESTERN MUTUAL CONCRETE BUILDING TYPES of the concrete house makes it more sanitary than one in which changes in climatic conditions are felt, and the total absence of absorptive qualities renders it the least active agent in the retention of foul odors or infected atmosphere which may arise from any one of many

conditions not easily guarded against. Mr. Reinick suggests that while adverse criticism of the bareness and inartistic appearance of concrete walls might be given, but few of them appear to be justified. In construction with concrete there are instances where artistic effect is lost, and the walls appear particularly cold and dead, but this is not to be charged up against concrete—the architect, builder and owner may share in the responsibility. They usually do. The grays and light browns of the facing of concrete are not inartistic by any means

Hollow Block Construction. The hollow block construction is the more simple, and in many small towns and cities the making of concrete blocks is a profitable business, the concrete block being used in the place of orick. Not only does the hollow block admit of easter and safer electric wiring by ance companies. The factory mutual in- but these may be utilized as ventilating water pipes. To lay the hollow blocks buildings for commercial and manufactur- requires no more skill than to lay brick, ing purposes. No so much for any superior and with the numerous molds, which fireproof qualities in re-enforced concrete, give a great variety of faces of rough but on account of the superior waterproof and dressed stone, there is small excuse for failure to secure an artistic appear-The ordinary steel beam and fireproof ance. The exterior is sometimes treated | 100111

Firepinces, statrcases, mantels and heavy shelves have been made with consprinklers or hose pipes may damage a crete, reinforced with iron or steel, and these give a faint hint of its use in the to the basement. The floor of such a build- future on the interior of dwellings, With Burgiary the wall covers of various tints and shades the concrete surface can be made wooden floor strips and a maple floor laid to appear in any color desired to harmonize with the scheme of interior decoration, as it can be made to look like dressed stone. With a lower rate of insurance, a sav-

ing in depreciation, and economy of conmeans something more to know you are

INSURANCE LIFE Canadian Restriction and Regulation Believed to Point in that

Direction.

They have also been having a life insurance investigation in Canada, and the conclusions reached have just been made public through the report of the "royal life insurance commission." The recommendations of the commission follow in a general way the reforms adopted in New York state-especially in relation to agents' commissions and investments. Stocks are ruled out of the list of available investments, excepting Canadian bank stocks, while the insurance in this state for the current than a fireproof tile building does, and also provision as to agency commissions is thus

the spending of more money to get new business than is covered by the loading on the first premium, but with this provision, Another condition favorable to the in- that to the regular level loading may be crease of concrete buildings is the increas- added the difference between the regular the cost of a first-class mill-constructed cal examination. The companies will be building is almost as high as the cost of a allowed to pay further commissions out of the next four years' premiums, except that Comparative bids recently taken in some they must never impair the receipts on a nstances show only a difference of 5 per policy to a point below the reserve value cent greater cost for the concrete over mill | under the "select and ultimate" mortality

cent, so it is probable that the average Rebating is to be prohibited under severe GERTHFIGATE OF PUBLICATION cent, so it is probable that the average Rebating is to be prohibited under severe penalties—the much closer limitation upon tile building is somewhere between 5 and commissions operating by itself to prevent that practice.

The proposed provision restricting agency allow. This limitation of agency expenses from the old methods under which commissions absorbed a large part and often the whole of the first premiums, and sometimes a bonus in addition thereto; but it is not so radical a step as is recommended by the Wisconsin Insurance commission. which would also place a hard and fast limitation upon the leadings which may not exceed a certain percentage of the net premiums. If the limitation upon the expense of obtaining new business, such as the New York and the proposed Canadian certainly effectual it would seem to be necessary to restrict the loadings also; for the companies otherwise can expand the loadings as they please and so expand the rates of commissions to agents.

And to such an extent of restriction the policy of state regulation is rapidly being carried. The Canadian commission sets its face strongly against direct state insurance, but it seems to be unaware of the fact that its restrictive policy tends to establish what in essence amounts to a system of state insurance. If the state names the table of mortality to be followed in fixing premiums, the rate of interest on From the architects' and engineers' point reserve to be assumed in fixing premiums of view the well known type of steel beam the rate of commissions that may be paid. on-what do the life companies become except agencies of the state for conducting insurance? If loadings for expenses are also restricted, then but one step remains to make the companies direct agents of the state, and that is the specification of official salaries which are to be paid. Then we should have nothing more than a system of state life insurance-and it will not be long apparently before the states take the salary matter also under control.-Spring-

KEEP YOUR MONEY AT HOME New Insurance Companies a Boost.

During the last two years there have

been organized some forty or more life insurance companies, and as many more. entered upon the first stages of promotion in various sections of the country. The thereby greatly diminish the chance of and the loss of prestige and business sue tained by those most violently attacked seemed to present the opportunity for the establishment of new life insurance com panies that professional promoters were looking for. Most of these new organizations appeal generally to local pride, and, starting out with the war cry of "keep your money at home," ask the support of the people of their own state aspecially Some of them have actually been in buri annual statements show that their appeals they have written in the aggregate many millions of new business, while their financial accounts indicate a "come-to-atay" They all expect to increase

WILLIAM B. MEIKLE GENERAL INSURANCE AGENT R. A. MORISON, Dept. Manager

Reliable Companies Correct Forms

CERTIFICATE OF PUBLICATION.

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

205 RAMGE BUILDING

Careful Attention

INSURANCE IN ALL ITS BRANCHES

It is hereby certified that the Ocean Accident and Guaranty Corporation of London has compiled with the insurance law of this state applicable to such companies and is therefore authorized to continue the business of accident, liability, burgiary, credit and steam boiler insurance in this state for the current year ending January 31st, 1908.

Summary of report 51st Summary of report filed for the year ending December fist, 1996;

CERTIFICATE OF PUBLICATION.

DISBURSEMENTS. Paid policy holders...\$ 811,798.97
All other payments... 901,437.44
Total ADMITTED ASSETS. 32,903,821,43 \$2,900,821.43

LIABILITIES. \$3,779,065.39

Unpaid claims and expenses \$85,544.20

Unearned premiums 1,122,856.53

All other liabilities 129,296.13 \$2,108,606.80

Capital stock paid up 750,000.00

Surplus beyond capital stock and other liabilities 220,449.53 1,879,449.53 ...\$2,993,821.43

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF Lincoln, Feb. 1, 1907.

It is hereby certified that the Title Guaranty and Surety Company of Scranton, in the state of Pennsylvania, has compiled with the insurance law of this state applicable to such companies and is therefore authorized to continue the business of surety and fidelity insurance in this state for the current year ending January Sist, 1998: AUDITOR OF PUBLIC ACCOUNTS. for the current year 1998; 1998; Summary of report filed for the year ending December 31st, 1996; INCOME.

Liability Automobile Elevator Steam Boilers Surety Bonds of All Kinds

CERTIFICATE OF PUBLICATION.

(Seal) Auditor of Public Accounts.

JOHN L. PIERCE, Deputy.

written.

E. M. SEARLE, JR.,

(Seal) Auditor of Public Accounts.

JOHN L. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION.

STATE OF NEBRASKA, OFFICE OF Auditor of Public Accounts, Lincoln, Feb. 1st, 1907.—It is hereby certified, that the Phoenix Assurance Company of Longile with the Insurance Law of this State of England, has complied with the Insurance Law of this State, applicable to such Companies and is therefore authorized to continue the business of Fire and Lightning Insurance authorized to continue the business of Fire and Lightning Insurance in this State for the current year ending January 31st, 1908. Witness my and the seal of the Auditor of Public Accounts the day and year first above writen.

CERTIFICATE OF PUBLICATION.

STATE OF NEBRASKA, OFFICE OF Auditor of Public Accounts, Lincoln, Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Company of Harting Feb. 1st, 1907.—It is hereby certified, that the Phoenix Insurance Law of Companies and Insurance Insurance Insurance Insuranc CERTIFICATE OF PUBLICATION. CERTIFICATE OF PUBLICATION. written.

(Seal) Auditor of Public Accounts, JOHN L. PIERCE, Deputy.

written.

(Seal) Auditor of Public Accounts, JOHN L. PIERCE, Deputy.

A Nebraska Company for Nebraska People

1896—Eleventh Annual Statement—1907

German Mutual Fire Insurance Company

OF OMAHA, NEBRASKA

December 31st, 1906:

PREMIUMS WRITTEN\$138,041.85 LOSSES PAID, 1906 40.240.38 None LOSSES UNADJUSTED..... None LOSSES ADJUSTED AND UNPAID ASSETS, DECEMBER 31, 1906 116,467.59 LOSSES PAID SINCE ORGANIZATION 326,372.33

SAFE

SOUND SECURE

Officers:

JAY E. WHITE, President. JOHN WALL, Vice President. C. W. HICKS, Secretary. F. P. COWDERY, Asst. Secy. H. W. HICKS, Treasurer,

Directors;

Jay E. White . . Omaha. Neb. John Wall - - * Arcadia, Neb. C. W. Hicks . . Omaha, Neb. L. W. Marshall . . Lincoln, Neb-H. W. Hicks - - Omaha, Neb.

Certificate

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS
LINCOLN, Feb. 1, 1907.
IT IS HEREBY CERTIFIED, That the German Mutual Fire of Omaha, in the State of Nebraska, has compiled with the Insurance Law of this State applicable to such Companies and is therefore authorized to continue the business of Fire and Lightning Insurance in this State for the current year ending January 31st, 1908.

Witness my hand and the seal of the

Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.

E. M. SEARLE, JR., Auditor of Public Accounts.

JOHN L. PIERCE, Deputy.

B. L. BALDWIN, Pres.

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS

Fire, Lightning and Tornado Insurance in this State for the current year ending January 31st, 1908.

Witness my hand and the seal of the Auditor of Public Accounts, the day and

year first above written.

E. M. SEARLE, JR.,

(Seal) Auditor of Public Accounts.

JOHN L. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS

IT IS HEREBY CERTIFIED. That the Hartford Fire Insurance Co., of Hartford, in the State of Connecticut, has compiled with the Insurance Law of this State, ap-

dicable to such Companies, and is there

fore authorized to continue the business of Fire, Lightning and Tornado Insurance in this State for the current year ending

Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written. E. M. SEARLE, JR.

(Seal) Auditor of Public Accounts.
JOHN L. PIERCE, Deputy.

LINCOLN, Feb. 1st. 1907.

LINCOLN, Feb. 1st, 1907.

W. A. YONSON, Vice Pres.

M. E. FOLEY, Sec'y

B. L. Baldwin & Co

ESTABLISHED 1891.

General Insurance Agents

Insurance Exclusively

IT IS HEREBY CERTIFIED, That the German American Insurance Co., of New York, in the State of New York, has complied with the Insurance Law of this State applicable to such Companies, and is therefore authorized to continue the business of

No. 1221 Farnam St. CERTIFICATE OF PUBLICATION

AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, February 1st, 1907. IT IS HEREBY CERTIFIED, That the United States Fidelity and Guarantee Company of Baltimore, in the State of Maryland, has complied with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to continue the business of Burglary, Surety and Fidelity Insurance in this State for the current year ending January 31st, 1908.

STATE OF NEBRASKA, OFFICE OF

Summary of Report Filed for the Year Ending December 31st, 1906, INCOME. \$2,533,234.62 \$2,225,116.70

\$3,705,592.76 LIABILITIES.

Witness my hand and the seal of the Auditor of Public Accounts
the day and year first above written.

E. M. SEARLE, JR., Auditor of Public Accounts,
(Seal)

JOHN L. PRICE, Deputy.

INCORPORATED 1900. CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS LINCOLN, Feb. 1st, 1907. IT IS HEREBY CERTIFIED. That the Palatine Insurance Co., of London, in the State of England, has compiled with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to continue the business of Fire, Lightning and Tornado Insurance in this State for the current year ending January 31st, 1908,

Witness my hand and the seal of the tuditor of Public Accounts, the day and year first above written.

E. M. SEARLE, JR.,

(Seal) Auditor of Public Accounts.

JOHN L. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS

LINCOLN, Feb. 1st, 1907.
IT IS HEREBY CERTIFIED. That the
Providence Washington Insurance Co., of
Providence, in the State of Rhode Island. has complied with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to continue the business of Fire, Lightning and Tor-nado Insurance in this State for the cur-rent year ending January 31st, 1808. Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written.

E. M. SEARLE, JR.,

(Seal) Auditor of Public Accounts,

JOHN L. PIERCE, Deputy.

tered the service of the new ones, and will now marching under the banners of the add their experience to the life and vigor new organizations. Among these latter are that is to be expected from the new con- many in the west and south, in which cerns. These new organizations will make sections there has long existed considerable competition in the life insurance business feeling against the great financial and inkeener than ever, and the old companies dustrial institutions of the east, and an will have to make use of every means to appeal to local pride, when endorsed by maintain their records for growth and ex- well known and trusted local men, has

will lose no opportunity to use the facts managed, they will soon outgrow their brought out to their own benefit and the local fields and will expand and spread discredit of the others. This is a danger until they cover the entire field and be evidently not calculated upon by the man- able to hold their own against all comera -The Spectator.

Also Good at Sobering the Intoxicated.

ginia, has invented and patented an artificial respirator, which he asserts will bring the dead back to life. He experimented on a dog and was successful, Other will prove invaluable in case of asphyxiaanimals were tried, with like success. In tion, supposed drowning and persons sufaddition to causing artificial respiration fering from the effects of overdones of anthe inventor, in an interview recently, said aesthetics, to say nothing of relieving a that to those who linger too long at the man of intoxication in 100 seconds.-New flowing bowl and who are too far gone INSURE BUSINESS PROFITS-A syst to navigate, the respirator will be useful,

Prof. Poe says he has already experisented with a subject. The working of the respirator is best expinined when it is stated that the principle is to pump oxygen into the lungs of an apparently dead person and pump out the carbonic gas. Numbers of experiments were made on animals apparently without life and in each instance it is declared the vital spark was rekindled. It is claimed that the machine

Now is the time to make your wants

ness for a year or more, and their first pansion. The "three giants" became seps. generally met with substantial results. to local prids have not been in vain, for Armstrong investigation, and it may be are working this local feeling to the full they have written in the aggregate many taken for granted that the new companies limit, and with much success. Properly agers of the old companies, whose attitude toward their field men and the public has cool within are kept in more comfortable with the older companies. Many agents been that rather of repulsion than attrac-

January 31st, 1908.

cially vulnerable in consequence of the The promoters of the new life companies

MACHINE TO RESTORE LIFE Patent Respiration Tried on Dog-

Prof. Robert Pos of Norfolk county, Vir-

York Herald.