

BIG BANQUET OF INSURANCE MEN.

Mutual Life Men in a Feast of Reason and a Flow of Soul.

KNUTSFORD'S FINE SPREAD

Interesting Remarks by Prof. Wm P. Stewart, the Noted Act ary—Telegrams to Manager R. S. Wells.

The most notable banquet of its kind in the history of this city was given at the Knutsford hotel this afternoon by Hon. Rulon S. Wells, local manager of the Mutual Life Insurance company, in honor of Prof. William P. Stewart, the company's act ary. The affair was a most successful one viewed from any standpoint. It took place in the red banquet room, which was artistically

itself, let us now come, and here, as in the instance before, we shall find the man and a heart in responsive throb with our own. Think for a minute of the vast affairs of this great company, its world-round constituency and vested interest, and of the men who grasp the thousand and one threads of its existence, and then wonder, as you will have the right, that you, in this far-away hollow in God's footstool, at this one moment of time, should be spoken to from the summit in a voice that makes manifest the imperial fact that you are one with the homogeneity of the company, an intimate part in the essentiality of its being. Gentlemen, it is the vice president himself, Mr. Robert A. Granville, who is now with us, and who makes us for the moment, the one object in the company's field of vision. Gentlemen, I read you his telegram.

Now, gentlemen, we have still the head over all, the supreme manifestation of the person in the company's power—the mind that will, the comprehension of the unit in the great whole of our vast company, that now speaks to you—(applause)—that now holds hands with the Utah agent and policy holder, to press home the thrilling fact that we all have our share of

Dark, Rich Hair

There's a pleasure in offering such a preparation as Ayer's Hair Vigor. It gives to all who use it such satisfaction. The hair becomes thicker, longer, softer, and more glossy. And it's such a pleasure not to have any dandruff on the clothing. It gives one such a sense of security to use a preparation that others have used for half a century. You know you are not being deceived.

One dollar a bottle. If your druggist cannot supply you, send us a card and we will express a bottle to you, all charges prepaid. Be sure and give us your nearest express office. J. C. AYER & Co., Lowell, Mass.

Send for our handsome book on The Hair.

In this problem to consider three distinct vitalities—the physical, the mental and the spiritual. While the physical, left to itself, might go down under the present "pace that kills," the fact is that never in the history of the human race has the development of mind been so general or more spiritual or more aspirational and benevolent than it is today. So that while the pace of general life is swifter, it has a stronger grip of things through recuperative agencies stored up in its latest knowledge of things. Ignorance in all things goes to the wall. The savagery of life is everywhere doomed. The dark skinned native takes our vices and dies. Could he take our virtues as well, he would outlive even the white race, for he has the larger physical endowment, but is lacking in the spiritual, and the balance is frightfully against him.

"In a way this fact is borne out by the statistics of our own country. The contrast between the city and country life shows it. As a rule the same pessimistic opinion of the world condemns the city as a hot-bed of vice and laudates the country. Now statistics, when rightly understood, have a cold-blooded way of revealing the facts. In the light of this revelation, city life is seen to be the ideal life in all ways. "Take nearly all the prominent diseases; it will be found in contrast that the mortality will be greater in the country than in the city. Naturally you will ask why? The answer is easily to be seen. In the higher sanitary conditions of the city, the host of vices, benevolent institutions, the trained nurse and the skilled physician, to say nothing of the comfort of residence and the nearness of help at any hour. Then again, it is felt that the city life is more vicious than the country, and yet the number of deaths from vicious diseases is greater in the country than in the city. And the reason is again plain: in the greater means at hand in the city for timely cure, and in the greater and more immediate knowledge of the fact, which sounds the warning before it is too late.

"And death from alcohol is greater in the country than in the city. The drunkard in the country has no pity shown him. He is the subject of town gossip, a drunkard in the city he may be overlooked until in some fortunate turn to his better self he falls into pace with the better progress of things, and is rescued."

Asked if there were any particular types of disease that were of a potential growth, Prof. Stewart said that in a general way cancer was regarded as a disease that had been steadily growing for years, and in a popular way both college and press had come to regard it as of a nature that was keeping pace with our increasing civilization. "Take the cancer," he said, "that is to say, our better bodies. In a late interview in a Kansas City paper Prof. Stewart was made to say that he believed this to be the fact, when in truth he holds to the very opposite view—and a view supported by a patient analysis of statistics. In the first place, he calls attention to the fact that the germ of cancer has been recently found, and that its discovery has proved the germ by paying the penalty of contracting the disease in consequence of his experiments. Thus the conviction that cancer was inherited is dispelled. And now that the germ has been found, there is every reason to anticipate an early discovery of its cure.

Prof. Stewart holds that the exceedingly increase in the growth of cancer is due to the greater nicety in classification of diseases which now pertains to the school of medicine, and what seemingly proves the growth of cancer would as readily prove the growth of appendicitis and other diseases. Besides, he says, the statistics of life insurance companies, and the experience of these, is drawn over the wealthier and better fed classes, shows that cancer has been substantially stationary, when allowance is made for the nicety of classification, particularly to be served among the medical examiners of life insurance companies.

FIELD WORK.

Good for Some Women.

Even people who work out of doors are troubled with the effects of coffee drinking. A German woman in Egan, S. D., Mrs. L. Seng, says that she did not know what was the cause of her being sick and miserable as she has been for some years past. Her own words are interesting. "I had no appetite, suffered considerably with headache and dizziness, and was compelled to take some pills or medicine regularly for my bowels. In this condition I lived for many years. It was poor and dear living as my doctor's bills will show. I had no idea that coffee was the cause of my ill health until I read in the paper about Postum Food Coffee and concluded to leave off the coffee and take Postum."

"I had only used Postum a week when I began to feel well. My stomach began to work all right, headache left and had no more dizziness. I am able to eat now and sleep and work. During the last season I have been at work in the field where before I was not able to sweep out a room."

As a rule people engaged in active physical work can better stand the toxic effect of the coffee than brain workers who have but little physical exercise. When a man or woman has sickness coming on, such as stomach trouble, weak eyes, bowel complaint, kidney trouble, etc., it is time some attention is given to the subject of beverages.

In practically all such cases where coffee is the drink, one can obtain relief by leaving off coffee and taking Postum Food Coffee. For they leave off a drink that is an active producer of disease and take in its place a powerful liquid food that contains elements for rebuilding the nerve centers that have heretofore been torn down.

S. P. SURVEYORS WORKING THIS WAY

Forty Railroad Engineers Striking a Line for the Cut-Off.

NOW AT WRATHALL WELLS.

Granville Merchants are Not Particularly Enthusiased Over the Prospect of a New Road Coming.

(Special to the "News.")

Granville, May 17.—Information has just been brought to this city by parties crossing the desert from the west, this way, to the effect that a party of railway engineers, numbering about forty, are camped at the Wrathall wells. They were observed driving stakes and running lines rapidly in this direction. They were not inclined to be communicative regarding their work, but admitted that they were in the employ of the Southern Pacific.

The Wrathall wells are located at the foot of the Lake Side mountains, forty miles west of here, and were driven years ago by Bishop Wrathall, a citizen of this place, now deceased, and were used for watering his cattle, which ranged in that section at certain times of the year. They afford the only water in the immediate vicinity, and will be of great benefit to the engineers referred to, as they have been to travelers crossing the desert.

A party of surveyors made a hurried preliminary survey below this city some weeks ago. These may or may not be the same as those now at the Wrathall wells. They were under the direction of a man named Griffiths and run a line around the north end of Newfoundland. The question of the coming of a railroad to this or near this city has been much discussed here and various speculations have been indulged in as to whether or not the building of a road would be of benefit to our business men. It is a convenience to the people, but there seems to be a considerable question as to whether it will be a good thing for our merchants, competition in their line being so close that they do not care to come in closer relationship to Salt Lake than at present.

CROSS-SECTIONING.

Party of Oregon Short Line Engineers to Start Work in Nevada.

Cross sectioning of the survey made from Clover Valley Junction southwest to the coast by the Oregon Short Line engineers will commence within the next few days. Engineer Ashton is making arrangements for a party of surveyors to leave Salt Lake for the front next week. This action means that in all probability contracts on a part of the grading will be let in the near future. The fact that the Klipatrick Brothers in company with President Burd have just completed a trip over the proposed route and have now gone to San Francisco to confer with the Southern Pacific and Harriman representatives, it is reasonable to infer that the contract for construction will be let to that well known firm of Nebraska contractors.

TRIALS OF A FREIGHT AGENT

Unique Epistle Received at O. S. L. General Offices Today.

Assistant General Freight Agent Rees, this morning was stunned to receive a unique epistle ostensibly from a certain C. D. Nall & Co. of Howellville, Montour county, Pa., inquiring after rates. The document consisted of a long sheet of foolscap closely written on both sides, and was peppered with legal phraseology and pure and unadulterated nonsense. The following portion of the postscript being the most intelligible in the letter:

"Take Notice—And without to said fall, please mail here to us all, so said full standard limitational and foregoing charges and prices on list and second class through tickets prices, to about all of the same said noted different vices, etc. into each, and into all of the same said different states, from said states, and to stations, from said and the same will also be considered. It subsequently transpired that the appalling document was penned by a lunatic who is said to be the inmate of a North Dakota asylum, and who is said to be in writing to all the general freight agents throughout the country in a similar strain. By way of precautionary measures this polite lunatic after addressing the missive in flowery language with a due regard to "P. M." Please see that this letter is fully handed into the above specified general offices."

DEFINITE SETTLEMENT.

Harriman and Hill to Maintain the Community of Interests.

New York, May 17.—The Journal and Commerce says:

It seems to be generally acknowledged that the truce between the Morgan and the Kuhn & Loeb Company interests in their contest for the control of Northern Pacific has been assumed. A definite settlement of future policy, and that attempts will be made to reconstruct, so far as is necessary, the "community of interests" plan of railroad management on a new basis. This means that the Northwestern roads are to be brought more thoroughly and directly into the fold than has heretofore been contemplated. Kuhn, Loeb interests are already heavy holders in the great Northern and their recent purchases of Northern Pacific make that road a distinctly Harriman road notwithstanding that the original control still remains with J. P. Morgan & Co., which according to best information is the present plan. The Harriman people are being represented in the board of directors of the Northern Pacific and will be fully able to protect the Union Pacific from any encroachments in its territory by the Northern Pacific. On the other hand there have been active purchasers of the Union Pacific by interests coming very close to J. P. Morgan & Co., so that the practical effect of the present corner and the purchases responsible for it have been the exchange of Union Pacific stock for Northern Pacific stock.

It is, of course, now a question what financial arrangements will be made by the Harriman interests for financing their purchases of Northern Pacific as it is taken or granted that they did not make such purchases on any private account, but with the sole object of protecting Union Pacific's interests, and it is therefore supposed that the recent heavy purchases of the Northern Pacific securities are to be turned over at their cost price to the Union Pacific, which will issue convertible 4 per cent bonds in payment. There are \$100,000,000 of these convertible bonds already authorized and only \$60,000,000 have thus far been issued. It may be stated on authority that the matter of this financing the Northern Pacific stock has not yet been officially considered by the Union Pacific board. There is no doubt, however, that the matter will be taken up at a very early

opportunity. "It is expected that Mr. Morgan will secure representation in the Union Pacific board."

Much interest is shown in the report that the preferred stock of the Northern Pacific is to be retired at par. No official statement on this matter is obtainable, but there seems substantial ground for the statement that no action having this in view for next January has yet been taken.

To secure the cash it would be necessary to issue entirely new securities, as the company has at the moment no resources available for retiring the preferred except perhaps something less than \$500,000 3 per cent bonds in the treasury which are not now reserved for any specific purpose, and except, also, a guarantee fund of \$3,000,000 cash for preferred dividends, which becomes on January 1st, next available for any purpose the Northern Pacific directors may elect. No mortgage may be issued, however, which will have preference over the present 3 per cent, but there is no reason why additional common stock should not be issued, providing of course, that it receives the assent of the proper proportion of the present stockholders, both preferred and common.

TO CIRCLE THE GLOBE.

Transportation Plans Credited to J. J. Hill and J. Pierpont Morgan.

The St. Paul Pioneer Press, according to an Associated Press dispatch, today says: Plans for a transportation system contemplated to encircle the globe are credited to J. J. Hill of the Great Northern and J. Pierpont Morgan of New York. It is stated that a link to the chain is lacking, and that before Mr. Morgan's return from Europe, within a week or two, it will be supplied.

The great factors in the new system are the Great Northern, the Great Northern Steamship company, Mr. Hill's trans-Pacific line, soon to be in operation, and the Leyland lines, recently purchased by Mr. Morgan. The acquisition of these lines and the one missing link, a line between Alexandria, Egypt, and Hongkong, China, is said to have been Mr. Morgan's special purpose in visiting Europe.

It was said by a person conversant with the plans that the new system will be operative as soon as Mr. Hill's Pacific steamships are commissioned. "This, mind you, does not mean the organization of a single company to manage an all-around-the-globe line," said the person mentioned.

As I understand it, the relations between Mr. Hill and Mr. Morgan will result in a mutual understanding, traffic agreements and all the other paraphernalia of common interests giving the parts of the system in complete harmony and effecting the same thing as if all were under a single ownership.

Starting from Buffalo, the Great Northern Steamship company, the Great Northern railway and Mr. Hill's trans-Pacific steamers will give almost an aerial to Yokohama, Shanghai and Hongkong. From there the line will continue the line to Alexandria, via Singapore and Bombay, and from Alexandria Morgan lines will connect the Mediterranean ports, Liverpool and London. The Leyland line gives direct connection with London and Philadelphia and Liverpool and New York and roads controlled by the Morgan-Hill interests complete the last division with connections to Buffalo.

Jeffery's Statement.

Denver, Colo., May 16.—President Jeffery of the Rio Grande, today: "There is not a word of truth in the published report (telegraphed from New York) that the narrow-gauge line of the Rio Grande from Salda to Santa Fe is to be widened and extended from Santa Fe to El Paso."

Mr. Jeffery will leave tomorrow for New York, where the arrangements for the absorption of the Rio Grande Western will be completed.

Santa Fe Steamship Line.

Chicago, May 17.—The Record-Herald says:

An official of the Santa Fe road last night confirmed the statement that Paul Morton, second vice president of the Santa Fe was in New York in consultation with the Hamburg-American line officials looking to the establishment of an elaborate steamship service between San Francisco and cities of the Far East.

If Mr. Morton is successful the steamship line will, within one year, establish a line of freight and passenger steamers running out of San Francisco, the steamers will touch Honolulu, Yokohama, Hongkong, Shanghai and other cities.

It is the present purpose to better the line of freighters and also to put into service within two years six new passenger steamers.

Will Entertain Visitors.

At the meeting of the local railroad men, in accordance with the call of Hoyt Sherman, it was decided at the Kenyon last night that the burden of the arrangements for the entertainment of the local freight agents who are expected to come to town on June 17 should be placed upon the broad shoulders of H. W. Henderson and C. R. Aleo. These gentlemen were invested with the power of making up the committees and attempting to the details of the reception. After an informal discussion the meeting adjourned subject to the call of the two gentlemen named.

SPIKE ANDRAIL.

No. 5, Rio Grande Western, came in today from the East in two sections.

J. A. Middleton, assistant general freight agent of the St. Louis & San Francisco, is in town today.


The Oregon Short Line will erect a new depot at Nampa in the near future at a cost of \$12,000.

Superintendent of Machinery J. F. Dunn of the Oregon Short Line has returned from a trip to Idaho and Oregon.

H. Renard, representing the firm of A. Frank & Co. of St. Louis, is the latest wool man to come to Utah on the lookout for shipments.

The booking of Sunday school excursions for Saltair for the ensuing season has been placed in the hands of George S. Gibbs.

Senator Kearns stated this morning



The Key Note

of this store's success and business is carefulness. With its fair prices, good service, complete stock and many special bargains, it's the store for the purse-wise buyers. We now call your attention to our

HAMMOCKS AND LAWN FURNITURE.

Why suffer with indoor heat, when for 75c you can buy a good hammock to hang on your porch or 75c you can buy Joy the balmy breeze. We have different grades up to \$4.50. Awning and Stretchers for same from \$10.00 to \$12.00. You should see our lawn goods—CHAIRS, ROCKERS and SETTEES in bent wood, willow, rattan and rush or wire-grass.

H. DINWOODEY FURNITURE CO.

that the project of building the San Pedro through to the coast looks exceedingly bright, and that it will be pushed to a finish.

The temperature of the water out at Saltair today was 73 degrees. Quite a number of tourists every day are now availing themselves of the fine weather to take a dip in the lake.

Attorney General Woodburn of Nevada last night went south. He is on his way to Ploche, where he goes to investigate the state's share in the taxes on the disputed right-of-way in Lincoln county, Nev.

In addition to the construction gangs at work at Blackfoot and in Nevada, the Oregon Short Line has close upon 800 extra men employed upon the numerous improvements that are now under way on the system.

The call for the directors' meeting of the San Pedro, Los Angeles & Salt Lake Railroad company, scheduled for the early part of next month in Salt Lake upon the lines laid down in this column some weeks ago, will shortly be issued from the Los Angeles headquarters.

Senator Kearns yesterday afternoon met with Directors W. S. McCormick and Reed Smoot, C. O. Whittemore and Engineer McCarty of the San Pedro in order that he might get into touch with the latest developments regarding the proposed line through to the coast.

H. E. Pierpont, assistant general freight agent, of the Missouri Pacific, and E. J. Seymour, assistant general freight agent, of the Missouri Pacific, came to town from Portland this morning. After taking in the sights they went out to Saltair this afternoon and will proceed on their journey East tonight.

A military college that is to graduate real rough riders is the novel institution planned by Buffalo Bill and a number of retired officers of the regular army. It will be located at Cody, Wyo., in the heart of the Big Horn Basin, which will soon be made accessible through an extension of the Burlington railroad. Barracks of unknown logs are to be built and instruction in everything from rough riding to hunting big game is to be provided. It is believed that a number of eastern families will send their sons to Buffalo Bill to be transformed into thorough westerners.

"Ticket," the well known traveling brindle bull dog belonging to Chester Nason, of the Short Line ticket office, this morning returned from an extended tour of the Oregon Short Line system. He informed all callers at his home on the corner this morning that the Short Line extension into Nevada was fully twenty miles in length, and that the construction hungers big game is working like Trojans. He also stated to his boon companions—Mostyn Owen's "McCorrick," and Alma Katz' "Rover"—that the canine society down the line was "miserable vulgar."

BASEBALL EXCURSION TO OGDEN

Over the Oregon Short Line R. R. Sunday, May 19. Only \$1.00 round trip. Special leaves going at 10:00 a. m. and leaves Ogden returning at 9:00 p. m.

BUSINESS NOTES

At the meeting of the directors of the Co-op. Wagon and Machine company held in the city yesterday afternoon, the vacancy in the board created by the death of George G. Cannon, was filled by G. G. Wright, the manager of the Idaho Falls branch of the concern. Mr. Wright is a capable young business man.

Stephen Hays is having a two story eight room house erected on Second West street, between First and Second South, at a cost of \$3,000. It is being built by Architect W. E. Ware, who is also planning a double house for John Almond and his sisters to be built on Second South street, between First and Second West. It will be constructed of brick and stone, will contain rooms in each apartment and will cost \$8,000.

H. Klenke has purchased a two story eight room brick and stone residence at Seventh South and State streets, of George Morrow for \$5,000.

The directors of Z. C. M. I. held their regular monthly meeting yesterday afternoon, and elected Joseph F. Smith vice president in the place of the late George G. Cannon. The vacancy on the board was filled by Reed Smoot.

The ... Swan Fountain Pen

Having all desirable qualifications and no objectionable features is

The Best.

They are fitted with "Mable, Todd & Co." Gold Pens made in all grades of points from

Stub to Extra-Fine.

Thus enabling the writer to possess the most satisfactory

Fountain Pen

Obtainable.

Mable, Todd & Bard, Mfrs. 110 Fulton St., New York.

For sale by CANNON BOOK STORE, (The Deseret News, Proprietor) C. R. Savage, Margretis Brothers, Salt Lake News Co., Barrow Bros., Kelley & Co.

The genuine bears the name "Swan" on label.

Taken when exhausted or depressed from overwork, worry or insomnia, nourishes, strengthens and imparts new life and vigor.

A tonic for debilitated men and women.

For impaired vitality

Horsford's Acid Phosphate

For impaired vitality

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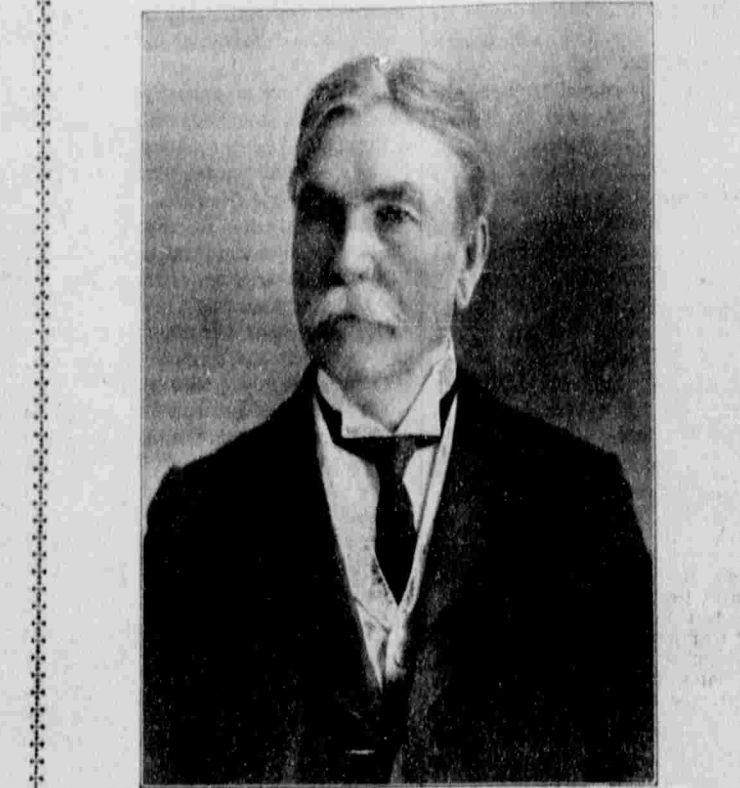
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PROF. WILLIAM P. STEWART.

decorated with palms and carnations, while at each place was a beautiful boutonniere and an elegantly printed menu card. The covers were of red and the interior pages of blue, tied together with a knot of white ribbon. Upon the front was the inscription: "The Mutual Life Insurance Company, New York, Richard McCurdy, President," surrounded by a white wreath under which was the name of the guest. The invitations, too, were elaborate as was all of the stationery which the "News" had cart blanche in getting out.

About forty of the Utah and Idaho agents of the company were at the banquet, as well as numerous other guests, including Gov. Wells, Prof. Stewart and Hon. B. H. Roberts. A delicious menu was served, after which a most interesting address was delivered by Prof. Stewart. A synopsis of what he said follows:

PROF. STEWART'S ADDRESS.

"Gentlemen—Before expressing my appreciation of your host's graceful tribute to my presence, and before beginning the role of your instructor, I wish to take you with me for a few minutes, as by the avenues of thought, into the presence of those who are to be credited with the making of this occasion, and through at a far distance from us, whose wishes for our well being are even here made manifest.

First, there is a telegram from the company's superintendent, Mr. Geo. T. Dexter, which reads:

New York, May 17, 1901.

Rulon S. Wells, Salt Lake.

Extend to every representative our cordial greetings and best wishes for an enthusiastic meeting through two thousand miles apart we shake hands with each of you in pledge for a large business from Utah and Idaho.

GEORGE T. DEXTER, Superintendent.

Some of you may not know that our Mr. Dexter carried the rate-book like you, and that he came to his present high position through his own personal merit and by virtue of those plans of the company which give the beginner at the foot of the ladder not only the right, but the encouragement and opportunity, to climb to the top. Gentlemen, let us salute our Mr. Dexter with our first round of applause, an applause not only due to the agent gone higher, but to the man in the now officer whose practical mind, enriched with the lessons of experience and broadened with the contact of thought with thought, has planned for you this happy surprise. (Applause.)

And now, gentlemen, in like manner, let us visit with the general manager, Dr. Walter R. Gillette. (Applause.) There are many physicians in the ranks of learning, and on the pinnacles of professional science, and it is not to disparage any one of these in the slightest that I say there are doctors and doctors—there are the great and still the greater, and that by a call of an august recognition, one of the greatest of these has become the head of the great managerial system of the greatest life insurance company in the world. Gentlemen, his mind is in touch with ours on this occasion. He has also voiced the lightning. Let us listen and applaud.

New York, May 17, 1901.

Rulon S. Wells, Mer. Salt Lake.

Extend my hearty felicitations to all our agents; tell them that we are ahead of last year's record and that I have every confidence that they will do more than their share to keep our flag well to the fore.

W. R. GILLETTE, G. M.

"And now, gentlemen, to the more abstract relations of the company, to the most subtle and less tangible adjustment of its parts—to the presidency

sun, and that even the central luminary himself takes cognizance of the earth. Gentlemen, I now read you the message that fitly gives the climax to our audience with the sky, telegram "D." (Applause.)

New York, May 17, 1901.—Rulon S. Wells, Manager, Salt Lake.—Accept my assurances of esteem and appreciation of your efforts and hope for your success in this first year of the new century.

RICHARD A. MCCURDY, President.

Gentlemen, this was from the president, Mr. Richard A. McCurdy, in his special honor, let us forget for the minute that we are men, and in the happy exuberance of the spontaneity of youth let us stand upon our feet and give forth the welcome to three cheers and a tiger. (Prolonged applause.)

PROF. STEWART INTERVIEWED.

Talks Interestingly of Country vs City Life and Their Relationship.

Few insurance experts of the world have attained the eminence enjoyed by Prof. William P. Stewart, the expert act ary in the service of the Mutual Life Insurance company, of New York, who is now in this city.

Mr. Stewart has been a professional act ary for thirty-three years. He has been connected with the Mutual Life Insurance company in that capacity for fifteen years and during this time his work has taken him all over the world. He is one of the few professional actuaries of the country; is eminently scientific, and is perhaps one of the best traveled Americans in the country. No one is better qualified to pass judgment on the surface characteristics of a community or the general surface expressions of its activity and present progress.

During the progress of the banquet in his honor tendered at the Knutsford hotel this afternoon by Mr. R. S. Wells, resident manager of the Mutual Life, a representative of the "