

DEATH SUMMONS CALEB W. WEST

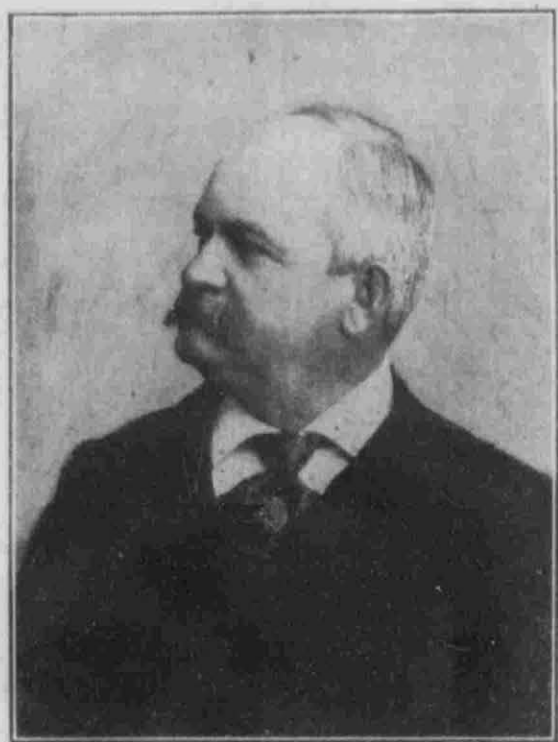
Utah's Last Territorial Governor
Dies in an Oakland
Hospital.

HIS CAREER IN THIS STATE.

Twice Appointed to First Civil Office
In Utah by President Grover
Cleveland.

Caleb W. West, once widely known as Utah's last territorial governor, a founder of the Salt Lake Chamber of Commerce, and a soldier of the Civil War who had fought in the ranks of the confederacy, died Sunday evening at Providence hospital, Oakland. Appendicitis was the cause of death, and for this complaint, from which he had suffered for two months, he steadily refused to allow an operation. What disposition was made of the body is not stated in the brief dispatch stating the fact that he had died.

Governor West left Utah soon after



CALEB W. WEST.

statehood and has taken no part in local affairs since that time. Twice he had occasion to order martial law in Utah, and both occasions were of a serious nature that might have led to bloodshed. The first resulted from the invasion of the state by the Coxey army of unemployed which passed through this section during the panic of 1893. On this occasion the military guard was kept along the Davis county line to prevent the "army" reaching Utah's capital, while Gatling guns were furnished for Ogden as a guarantee that public property would not be disturbed. Shortly after this the railroad strike of 1894 came on and Ogden was placed under martial law to prevent disturbances.

APPOINTED BY CLEVELAND.

Governor West came to Utah as the result of the election of Grover Cleveland as president of the United States. When Benjamin Harrison succeeded President Cleveland, Arthur L. Thomas succeeded Mr. West as governor of Utah, but upon the occasion of Mr. Cleveland's second election, Mr. West was restored to office, and served until the granting of statehood in 1896.

Governor West was born at Cynthia, Ky., May 25, 1834, was educated for the law, and practiced in his native town. After serving as a Confederate officer through the war, he became judge of Harrison county, Ky., and in this position made the acquaintance of such men as John G. Carlisle, Senator Blackburn, and Governor McCreary. To them he often expressed a desire to become governor of one of the western territories, and through their influence he was appointed to Utah in 1885, succeeding Governor Murray.

WELCOMED TO UTAH.

Upon his arrival in Ogden, May 6, he was met by delegations of citizens anxious to welcome him, as a deadlock had occurred between the legislature and Governor Murray which made a change imperative. W. W. Tyler, then an alderman, made an address of welcome, as did also Secretary Thomas. Reaching this city, the new executive addressed the people from the balcony of the Walker house, and won for himself a wide circle of friends. A few nights afterwards a Salt Lake theater reception was tendered to him under the auspices of the municipal authorities.

On May 6, Chief Justice Zane administered to him the oath, and immediately thereafter he visited the state prison, in company with Arthur Pratt, J. Barnett and Bellamy Roberts for the purpose of offering amnesty to prisoners whose continued detention for the purpose of the Edmunds law. This was in pursuance of a policy of conciliation, following the turbulent Murray administration. Soon after this he performed an Ogden, editor whom Hiram Powers had succeeded to a year's imprisonment for libel.

In 1885 Gov. West signed the first bonding measure for Utah. It was made necessary through the exhaustion of the revenues, and called for bonds in the sum of \$150,000. Of this amount \$50,000 went to the University of Deseret, \$50,000 to start an institution for deaf mutes, \$50,000 to improve Capitol hill, \$25,000 to build improvements on the "Fourth ward square," which was then to become a permanent "city square," and the rest to be used in founding the Agricultural college in Logan and the Reform school in Ogden.

THE LIBERAL MOVEMENT.
The most marked activity of Gov. West with the "liberal" movement in Utah politics was in 1890 when the question of Utah's statehood came before Congress. In common with P. H. Landon, H. S. Harkin, J. R. McPherson, and E. P. Perry he went to Washington to oppose the granting of statehood. At this time Fred T. DuBois appeared as the champion of the cause which had characterized his career since that time. He appeared

THE BEST COUGH CURE

A half-ounce of Virgin Oil of Pine, two ounces of Glycerine and a half-pint of Whisky, mixed, will cure any cough that is curable and break a cold in 24 hours. Take a teaspoonful every four hours. Ask your druggist for the genuine Leach's Virgin Oil of Pine compound pure, prepared and warranted by the Leach Chemical Co., Cincinnati, O.

before the congressional committee declaring that the Mormons in Idaho should be entirely disfranchised.

Gov. West praised the Mormon people for their hardihood, their sturdy pioneering, and spoke of certain concessions which looked forward to statehood through a solving of what he called the "irrepressible conflict" between the Church and the government. Soon after this hearing in Washington, Gov. West's resignation was called for on account of the election of President Harrison. He resigned it, and was immediately succeeded by A. L. Thomas, secretary of the Utah commission, under Gov. West. Again, four years afterwards, he found himself reappointed upon the beginning of President Cleveland's second term, and served until Gov. Hiram Murray took over affairs as a representative of the people of the state. He made many personal friends. In the most serious phases of the public agitation in which he took part, his opponents spoke well of him personally. A member of the legislature in severely criticizing his public position on one question, halted to pay him a personal tribute for his unflinching hospitality and generous cordiality in meeting people of all shades of opinion. He himself was never implicated personally in the attempts to profit out of the perturbed state of affairs in Utah, while many others, espousing similar views to those he advocated, were so involved.

INSTALLATION OF MILITARY SOCIETY

Interesting Exercises Carried Out
In Local Posts Saturday
Night.

THE PART THE WOMEN PLAYED

Col. F. M. Sterrett Delivers Stirring
Address—Pretty Testimonial to Mrs.
Emma Ramsey Morris.

The fact that their home city is preparing to entertain the national organization of which their posts are a part, added much interest to the election of officers of the Salt Lake Grand Army posts Saturday evening. Besides the usual formalities accompanying the installation, there were features of the program that would have been impracticable but for the coming encampment. Col. F. M. Sterrett delivered an entertaining address on the part that women played in the Civil War. A soldier's daughter, sister, or wife, Mrs. Emma Ramsey Morris, daughter of a Civil War veteran, who has often sung the "Flag Without a Stain" at Grand Army meetings.

Officers were installed by Lucian H. Smyth as follows: Commander, J. H. Walcott; junior vice commander, John Clark; chaplain, D. G. Galy, surgeon, A. B. Lawrence. This over, the officers of the Women's Relief corps were installed, as follows: Mrs. Ellen Short, president; Mrs. Augustus Dean, senior vice commander; Martha Campbell, junior vice commander; Christine Jenkins, secretary; Mary Dodge, treasurer; Adeline Patterson; chaplain, Mary Lacey; patriotic instructor, Lillian Duncan; press correspondent, Margaret Meskill; guard, Alfreda Lane; assistant guard, Mrs. Bird; conductor, Mrs. Lawrence; assistant conductor, Mrs. Zimmerman; color bearers, Lizzie Smeltzer, Christine Cook, Mrs. Stuart and Mrs. Farrell.

MRS. MORRIS HONORED.
Following the installation Mrs. Morris sang "The Flag Without a Stain," after which Comrade Thomas Loughney stepped forward and presented her with the gold flag on the back of which was inscribed "Flag Without a Stain." A token of esteem, presented to Mrs. Emma Ramsey Morris by the G. A. R. department of Utah.

Col. Frank M. Sterrett, in discussing the part of the women's organization in the Civil War said:

"On the walls and the corridors of time are hung the pictures of the great women of history. They have achieved renown and have held exalted rank in every department of life's activities. Some of them have arisen to high military distinction. They have led mighty armies, and at the forefront in the white heat of battle have inspired men to lofty deeds of heroism.

"The history of toil and privation, of Indian wars and depredations, deeds of daring in the chase and in defense of pioneer homes, have been the portion of the women of the Puritan and the Cavalier, incident to the growth of the thirteen original colonies, was well calculated to produce 3,000,000 people deeply imbued with the holy fire of liberty.

"A woman, Harriet Beecher Stowe, in one volume did more to bring about the great war between the states than all the pulpits and rostrum orators in the Union.

"Pushing from the Atlantic border into the forests of the interior, the Puritan moved westward north of the fortieth degree parallel, and the Cavalier moved westward south of the parallel until the civilization of Plymouth rock and the civilization of Jamestown met in armed and bloody conflict on the plains of Kansas. This was the forerunner of the most stuporous war of modern times.

THE ARMY NURSE.
"In that war the army nurse and the woman's sanitary commission performed deeds as important and oftentimes as heroic as those on the battlefield, which have been enshrined in immortal song and story, and true to her mission since the war, she has been the auxiliary and ally of the Grand Army of the Republic, the greatest semi-military body ever organized and maintained on the earth.

"The women of Salt Lake City will not be found wanting when their part of the work connected with the third national encampment of the Grand Army of the Republic is taken up. In all the past national encampments they have been a most important and conspicuous part.

"In September of 1907, I saw 11,000 Union veterans of the Civil War march down Broadway to Stratford Springs, in a torrential downpour of rain, and the matrons and maidens of that city, not to be outdone by these aged men, with bare heads and sunken cheeks from which the rain fell in streams for hours steadily stood along the line of march and cheered the men of 61-65 to the echo.

CARING FOR SOLDIERS.
"During the year of 1908, the noble matrons and fair daughters of the city of Deseret, U. T., prepared for hospitality, comfort and refreshment for the vanishing army, and carried them out at the forty-second national encampment in a manner so perfect as to stamp that woman's work more firmly in the history of this country. It was under their management that the availability of public ground and private residence was secured, and the veterans were housed in comfort, and when gathered, fell upon the heads of 25,000 men who averaged 67 years of age as they marched over the streets, amid the waving of a most profuse display of national colors, and to the blare of trumpets, the sound of martial music and the wild yells of the boys.

"It was largely through woman's work that 42,000 school children were taught and sang the prominent patriotic songs of the nation, and largely through woman's work that 2,500 school children formed and executed the most perfect living flag ever produced on this continent. Its red, white, and blue undulations were as regular as the billows of the sea. It will remain a blip in the memory of every one who has passed the scene. The mighty chorus of the children's voices, united with an exalted unifying as from the breath of God. Its influence for good will be everlasting.

ANNUAL ENCAMPMENT.
"The good people of Salt Lake City are preparing for the largest average annual gathering in the United States. The magnitude of this work is scarcely over fully comprehended in the beatings of the host city. The executive committee which has just been formed and announced through your daily press, will with 25 other committees, have charge of the work. I have advised that a woman's reserve committee, consisting of at least one member of each church society, woman's clubs or organizations of every kind, and one from each school, be appointed by each of such organizations, who will, when appointed, elect their own officers and conduct all the affairs with which they are charged.

"That this woman's committee will perform these duties fully up to the standard of those who have preceded them I have no shadow of a doubt. I pledge myself to give the best there is in me to this work."

A PLAIN TALK WITH THE POLICY-HOLDERS OF THE New-York Life Insurance Co.

346 Broadway, New York.

SIXTY-FOURTH ANNUAL REPORT

To the Policy-holders:

The work of your Company during 1908 and its condition at the close of that year deserve more than ordinary consideration and study. Your interest in the brief tabular exhibits attached is two-fold. You have the responsibility and the anxiety of policy-holders; you have also a wider interest. Commerce is more than business; it is the great civilizer. Life insurance is more than mutual protection; it is a great social force. Let us, for a moment, consider that aspect of these figures.

If a considerable portion of the wealth created yearly by society could be gathered on a pro rata basis, invested so as to earn a reasonable rate of interest, and then under an exact and scientific program be turned into cash instantly at any point and applied to the relief of human distress, a long step would be taken toward the social betterment of men. There would be neither charity nor confiscation in such a plan. It would not eliminate ambition or initiative; but it would greatly reduce poverty, ignorance, and their familiar fruits.

But society is not organized in that way. In the struggle for existence the weak are brutally driven to the wall. Property itself is not always money, and money saved is frequently worth less than its full value, because it is not well placed or is not quickly available.

There is, nevertheless, a large section of society more wisely organized than society as a whole, a guild of men and women whose weak ones are not trampled on, whose property at the time of greatest need is always available and is always money. This is life insurance.

Life insurance is what society would be and it does what society would do if society were organized as suggested above. If society, instead of life insurance, accomplished these results, we might begin to hope for a speedy realization of some of our social ideals. But conditions and results achieved are no less real and no less valuable socially, because they belong to what we call business. Life insurance achieves such results daily, with certainty, with justice and with large benefits to society.

As a policy-holder in the New York Life Insurance Company, you were a part of such a plan in 1908, and indirectly you were busy producing just such results every month in that year.

WHAT YOU DID IN 1908.

Consider for a moment this Company—and by this Company, I mean, primarily, its membership—as it was at the beginning of 1908, and consider what it has accomplished within twelve months. One year ago the Company consisted of people insured under about 980,000 policies, citizens of every considerable country. They were under definite contracts with each other which called for scientific co-operation and mutual protection. They had paid such sums into a common fund that all their matured obligations had then been met, and, on January 1st, 1908, against an ultimate average obligation of about \$2,000 per policy, there was accumulated about \$525. The membership was under definite contracts duly to provide the difference between the sums accumulated and the sums ultimately due.

What happened during 1908? You directly reached and relieved the beneficiaries under 9,000 policies when their chief resource had been taken away by death; your relief went into the 46 states and 6 territories of the United States, and into 44 other countries. The total of this relief, as expressed in money, was \$22,131,290.77. But that is only a part of the story. You sent these families, not property, but money; you reached them immediately and just when need was greatest. In doing that you really did more. You did what no other organized body of men could do, except those similarly organized. You paid to these beneficiaries a partial equivalent for the property value of lives cut off prematurely.

Most insuring persons are young. They have strength of body, a reasonable mental equipment and an average training. When they assume the obligations of home and children they, in effect, make a contract with society, but the burden of that contract for a time is on society. They are themselves their chief asset. But the bank will loan no money on that asset when life is extinct, and very little when life is at its full. If that asset fails, these men default to society, and society has no remedy except the orphanage and the reformatory.

A large portion of the death claims of 1908 represented the salvage of the one really valuable asset which these families had, a resource which, by all the ordinary rules of business, was totally lost. These payments prevented social defaults and to that extent made the orphanage and the reformatory unnecessary.

It is worth while for you, as policy-holders, to know something of the other things which you accomplished in the year 1908. You paid in all to your own membership, \$49,191,258.40. This total includes death-claims, annuities, dividends, maturing endowments, maturing deferred dividend policies and surrender value for contracts sold to the Company. You loaned to your own membership, on the security of their own policies, \$28,000,000. For your own protection, you increased the general funds of the Company (book values) by about \$42,000,000. This

increased the security behind each average ultimate policy obligation by about \$46.

All this represents mutual help of the first order. Compare it with your other investments and your other activities in 1908. Did you do any better work during the year? Was it not worth while? Would you not like to see more of it done by your Company in 1909? Would not an almost unlimited amount of such work carefully and effectively done be a public benefit?

HOW YOUR WORK IS LIMITED.

But here a curious condition confronts you. In the extent of your work, and in that alone, you are not advancing. For example, in 1908, you issued about 63,000 new policies, and from various causes you lost 69,000. It is a startling fact, that if you had taken into your ranks in 1908 enough new members to make good the number that dropped out, making no growth whatever, you or your representatives would have violated the criminal law of New York State. Notwithstanding the high character of all you did in 1908, notwithstanding your willingness and ability to do more of it, the laws of New York State are such that your Company near the close of the year had to slow down the busy wheels or risk committing a misdemeanor.

This particular law—Section 96 of the Insurance Laws of New York—has been in full force for two years. It places an arbitrary limitation on the legitimate activities of life insurance men. Its direct effect on your Company has been the reduction of a plant capable of insuring 150,000 people a year to a plant insuring less than 65,000 people a year. It has reduced our outstanding business about \$68,000,000 and reduced the number of families protected by our guild by about 20,000.

Aside from all questions of its constitutionality and the repugnance with which every healthy-minded American views such legislation, the law is a curious one for New York State to enact. New York is the "Empire" State and boasts of it. It has a city which, with reason, aspires to the commercial and financial supremacy of the world. The story of the city and the State is filled with the names of great men and is the record of great achievements. The State and the city are what they are, not alone because of their location, but chiefly because the men of the State and of the city have strongly utilized great opportunities.

It was strange logic which impelled the Legislature of such a State to conclude that admitted evils in a great business could be cured by limiting its volume. The Legislature of the State has never before applied this doctrine to any business, and in my judgment the people do not approve such legislation.

THE PRESENT STATUS AND FUTURE POSSIBILITIES.

I call your attention to the general facts contained in the Balance Sheet and statement of Income and Disbursements attached hereto. I think you will there read the answer to the query that uninformed people so often make, "Why do life insurance companies need such great accumulations of money?"

Our ultimate obligations at their face value approach two thousand million dollars; our assets for all purposes (market values) are about five hundred and fifty-seven millions. Every dollar of those assets is absolutely necessary under a clearly defined program in order to liquidate our liabilities, both actual and contingent. Our assets are large because our liabilities are large. Our liabilities are large because we are doing a large work of the kind I have described.

You understand, of course, that the time has passed when life insurance companies will attempt to defeat or repeal legislation by any indirection or by any process which will not meet the approval of the most scrupulous mind. Bad legislation you can readily defeat, unfair taxation you can easily abate. You can do this by the creation of public opinion and by direct appeal to the men who represent you in legislation.

Legislation follows what it believes public opinion to be. You are numerous enough to influence public opinion materially. To do this you must have that reliable information which will convince your judgment, and such information we propose to make easily accessible. You can have it for the asking. We hope to place it before you during the coming year in a series of "Plain Talks to Policy-holders" through the public prints. If we convince you, then act as you would on any kindred question which involves both your personal interest and the public well-being.

In any case, study the figures attached. Study them as you would the balance sheet of your own business. Commend or criticize them if they deserve either. But above all, observe what a far-reaching, equitable and enduring program of self-help you are a part of in the daily work of the New-York Life.

James R. Thompson

President

New York, Jan. 14, 1909.

Balance Sheet, January 1, 1909.

ASSETS		LIABILITIES	
1. Real Estate	\$ 12,645,969.97	1. Policy Reserve	\$459,209,411.00
2. Loans on Mortgages	58,706,413.36	2. Other Policy Liabilities	6,357,583.57
3. Loans on Policies	87,316,641.44	3. Premiums and Interest prepaid	2,763,130.84
4. Loans on Collateral	500,000.00	4. Commissions, Salaries, etc.	1,011,983.34
5. Bonds market vals. Dec. 31, 1908	375,516,651.02	5. Dividends payable in 1909	7,602,905.16
6. Cash	9,124,131.44	6. Additional Reserve on Policies	3,129,402.00
7. Renewal Premiums	7,413,992.69	7. Reserve for deferred Dividends	67,181,561.00
8. Interest and Rents due and accrued	6,062,846.84	8. Reserves for other purposes	10,030,693.85
Total	\$557,286,670.76	Total	\$557,286,670.76
INCOME, 1908.		DISBURSEMENTS, 1908.	
Premiums:		Payments to Policy-holders:	
On New Policies	\$ 5,424,856.35	Death Losses	\$22,131,290.77
On Renewed Policies	72,069,813.64	To Living policy-holders	27,059,967.63
Annuities, etc.	904,255.31	To Beneficiaries under Instalment contracts	154,801.80
Interest and Rents	23,352,186.86	Paid to Agents and Medical Examiners	4,320,057.72
Other Income	624,882.13	Taxes, Licenses and Insurance Depts. Fees	962,385.25
Total	\$102,435,994.29	Other Disbursements, including Real Estate Expenses and Taxes	5,542,906.08
		For Reserves to meet Policy Obligations	42,263,985.04
		Total	\$102,435,994.29