

## INSURANCE MEN MAY DEBAR "SCIENTISTS"

Whether or not policies shall be issued to men and women who hold to the tenets of Mrs. Mary Baker Eddy, is a question which is engaging the attention of life insurance companies and fraternal societies in this and other cities. Insurance men generally take the stand that Christian Scientists should be placed in the category of "bad risks," but, as the law stands, no discrimination can be made against persons who pass the physical examination because of their belief in the doctrines advanced by Mrs. Eddy, and until a way is found by which members of this sect, numbering nearly two hundred thousand, can be legally debarred the life insurance companies are helpless.

President John A. McCall, of the New York Life; Henry B. Stokes, of the Manhattan Life Insurance company; an official of the Equitable, and the medical examiner of the United States Life Insurance company, all said yesterday that the relation of Christian Science to life insurance had been discussed informally by the companies mentioned, but as yet the matter had not gone beyond the consideration of the medical examiners. They expressed differing views as to the policy to be pursued.

### EACH ONE FREE TO ACT.

Christian Scientists who were seen had no definite opinions to express, but in the absence of Mrs. Laura Lathrop, the First Reader of the "Second Church," at Sixty-eighth street and Central Park West, her assistant, Miss Foss, said that each member of the sect would be free to meet the proposed discrimination as he or she might see fit.

Life insurance, she added, was not in harmony with the Christian Science faith. "This is a matter for the medical examiners to determine," said John A. McCall, through his son, to a Herald reporter, who called at his home yesterday. "As matters stand there is no question in the policies written by the New York Life that would cover Christian Science. In fact, I might say the same for all of the companies."

"We are bound, under the law, to

accept all persons who pass the physical examination. We have never asked any applicant as to his religious leanings, and personally I doubt whether the Christian Science movement has assumed proportions which would warrant any action at this time. I suppose that members of this sect adhere to nature's first law the same as other people. But, as I said, this question lies within the province of the medical examiners."

A member of the medical staff of the Equitable Life Assurance Society admitted that Mrs. Eddy's disciples were regarded with disfavor by the examiners. He said that conferences had been held quite recently, and that some definite action might be expected in the near future. Christian Scientists, he intimated, would not be wholly debarred by the life insurance companies, but would be compelled to pay a high premium on the ground that they held at defiance the accepted laws of nature and are therefore "bad risks."

### NEW AND NOVEL POINT.

"I have discussed this matter with our medical directors," said Henry B. Stokes, president of the Manhattan Life Insurance company, "and it is still under consideration. The point raised is new and novel and I would rather not speak more fully at this time."

Dr. John P. Mann, chief medical examiner of the United States Life Insurance company, said he had nothing in common with Christian Science; however he was not prepared at this time to state what his company's plans were.

"I do not know," said one of Dr. Mann's assistants, "how many Christian Scientists have cast an anchor to windward by having their lives insured, but the number is, I am told, quite large. In my judgment Christian Science should be squelched as a fake and humbug, and I believe the life insurance companies would be upheld by the courts for refusing to issue policies on the lives of Mrs. Eddy's followers."

Mrs. Laura Lathrop and Mrs. Adelaide Stetson apparently do not preach when the weather is wet. Neither could be found last night. Miss Foss, when seen at the Christian Science Temple at Sixty-eighth street and Central Park West, said:

"This is a matter for each individual member to settle for himself or herself. We are bound, under the law, to

self. I believe some of our members took out insurance policies before entering the faith. These will be protected by the law, of course. Whether or not members have had their lives insured since they embraced Christian Science I do not know.

"But," she added, "Christian Science and life insurance are scarcely compatible. Our faith renders us independent of insurance companies. We look to God to care for and protect us and those who may be left behind when we go to a higher life in His realm."—New York Herald.

## THE RUINS OF QUIRIGULA.

(Continued from page nine.)

to look around. The bay and harbor are good, and are capable of accommodating a large fleet of vessels of the heaviest tonnage. The town is not much save a government house, a hotel and a few native huts. The hotel was large enough, and the prices were high enough, (\$8 per day) but it was rickety and mean, and about as dirty as hotels usually become. The view, however, was beautiful. From the veranda one could see the broad bay on the one hand and the shore and mountains covered with forests of trees on the other. At the head of the bay is a little Indian town called Santa Tomas, picturesquely nestled among the trees.

Yesterday morning we returned to Guaman, and stopping long enough only to thank those to whom we were under obligations, we saddled and came on to San Pablo, and today came to this town. We are near the Honduras line, and are within a day's drive of the ruins of Copan.

BENJ. CLUFF, JR.  
Jocotan, Guatemala, April 24, 1961.

### A CHINESE DIGNITARY.

He Comes to Examine into American Commercial Methods.

San Francisco, May 31.—Among the passengers landed from the City of Peking today was Loo Chin An, a Chinese dignitary who is a Tao Tai, or deputy commissioner of commerce, Loo Chin An has been commissioned by the government to visit the United States and examine into its commercial history and methods, with a view of adopting whatever may be good in them for the Celestial kingdom. He says that his government entertains very friendly feelings toward the United States for the unselfish action of this government during the recent Chinese troubles.

## NOT A BARGAIN WATCH, BUT A WATCH AT A BARGAIN.



WE REFER to those dainty gold filled Elgin and Waltham Watches for the Ladies that we are selling for

# \$12.75

A Poor Watch is a bad investment at any price—we recognize this fact and offer our patrons only such watches as have genuine merit.

Any person dissatisfied with our \$12.75 Watch can have the money refunded within thirty days after purchase.

We solicit mail orders and will send this watch to any address C. O. D., subject to inspection.

### Description of Watch:

Ladies' O size, Hunting gold filled case, guaranteed for twenty years. Elgin or Waltham, Nickel Movement.

**J. H. Leyson Co., Jewelers,** 154 MAIN STREET.

## EDUCATIONAL.

### LATTER-DAY SAINTS' UNIVERSITY

Five of our leading students have discontinued on account of work outside—John Astin, John U. Hicks, Henry Peterson, Don Clayton and Ralston Gibbs. They will, however, take the examinations and get credit.

Our school has been presented with two books—"Women of the Bible," by Prof. Willard Dore, formerly president of the college, and "The Rise and Fall of Nauvoo and Missouri Persecutions," bound in one volume by Elder B. H. Roberts. Both will be used as reference works in our theology classes, and the latter may be used as a text book in church history. Both books are of high literary merit, and both have made a most favorable impression among the faculty.

The next term of the business school opens next Monday. Already a number have entered, and the summer term promises to be exceptionally large in number and good in the quality of the work, a number of the regular teachers being engaged to teach.

Prof. Mills went to Jordan Stake Sunday school conference last Sunday, and will attend the conference in Bingham Stake tomorrow.

The commercial class at a recent meeting decided to contribute a small sum each for the purpose of establishing a reference library in the business school. Later they contributed \$65 which will be expended according to their purpose. The names of all the contributors will be written upon a large card by Instructor Todd, and framed. This class is one of the most enthusiastic that ever belonged to the school. On Wednesday evening next they will hold a meeting at which Mr. Mat Thomas will speak.

The Provo team was here Tuesday and played with our boys who, in turn, visited Provo on Wednesday. Each team won a game. Out of three games our nine have won two. Tuesday evening both teams and their friends banqueted in the business college rooms.

Class day will be celebrated by college students next Wednesday. A varied program has been prepared by the students, who have made all the arrangements and selections therefor. Following is the program, which will begin at 2 p. m. in the business college assembly room:

College song . . . . . School Address . . . . . D. F. Smith  
Vocal solo . . . . . Hazel Jones  
School reminiscences . . . . . May Hamilton  
Piano solo . . . . . Julie McMurrin  
Recitation . . . . . Lillie Shipp  
Vocal solo . . . . . Raul Edmunds  
Poem . . . . . Leona Taylor  
Piano solo . . . . . Ethel Davis  
Recitation . . . . . Vida Fox  
Life of Rip Van Winkle . . . . .

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with the government to introduce manual training into the schools in the Philippines. Mr. Hager will sail from San Francisco July 1. The best wishes of the Salt Lake High school will follow him.

Joseph Richards has been awarded the prize offered by Mr. Harwood for the best drawing of the Venus de Milo. George Barry's work received favorable mention.

The Wednesday morning program was a very entertaining one and all of the entertainers were highly applauded. Mr. John Field rendered three cornet solos as follows: "The Holy City," "Answer" and "Allice, Where Art Thou?" He was accompanied by Mr. Beesley. Prof. Lyman, of the State University addressed the school, taking for his subject, "Two Roads." Prof. Lyman's talk was a plea for higher education, and was very practical in its nature. Miss Hope McIntyre sang "The Fairest of the Rural Maids" and one other number. Miss Harriet McIntyre accompanied on the piano.

The following visitors have registered this week: Mrs. Harry Jackson, Pearl M. Dreher, Gladstone V. H. Cairns, Charles Stevenson, Mrs. C. H. Stevenson and Bertha Hampton, city; W. H. Clapp, Minneapolis, Minn.

Several members of the mining school of the University of Minnesota, visited the school this week. They have been making a thorough study of the mines at Park City.

### NERVO-VITAL AILMENTS.

Their Radical Cure Warranted by the Dr. Bennett Method of Applying Electricity—Read and Investigate.

Do not linger along in your misery until your ailments have reached an incurable stage. If you are suffering from any form of Weakness, Loss of Vigor and Vitality it is simply a crime to neglect yourself or delay your cure. Nature has furnished a remedy in Electricity which will cure your phase and cause of human ills. It is a sure, speedy and safe cure in every case where the proper current is applied right. If you are suffering from any form of these peculiar and baffling Nervous Ailments I will warrant to cure you and the person is right—within the reach of all ailments. The use of my method of applying Electricity to the human system has been granted to me by the United States Government as a reward for my diligent study and experiment. I call my Electrical Appliance an Electric Belt because it is the proper name for it—the Appliance being a Body Battery worn around the body as a belt, but you must not confuse it with the many so-called electric belts now being offered the public.

My success has called forth many worthless imitations. Imitations are bare-metal electrodes covered with a thin piece of sheepskin. They will not give a current. Never purchase an imitation of a standard appliance. The genuine is not as expensive as the counterfeit.

My New Electric Belt is guaranteed to cure Varicose, Nervous Disorders and Weakness in either sex; restore Lost Vigor and Vitality, cure Rheumatism in any guise, Kidney, Liver and Bladder Troubles, Constipation, Stomach Disorders, all Female Complaints, etc.

Call upon or write me today. I have written two valuable books on Nervous Ailments and Their Cure By Electricity, which are given or sent free, postpaid, for the asking. Communications strictly confidential. Consultation, advice and diagnosis without cost. Sold only by

**Dr. Bennett Electric Belt Co.,**  
110 to 114 Union Bldg., Denver.

Brokerage House of  
**JOHN C. CUTLER, JR.,**  
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**STOCKS & BONDS**  
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## READING THE HAND.

Professor Sterling has already read the palms of a number of leading citizens. A number of them will be published from day to day. Out of this list the following have been selected for today's issue:



**PALMER HOUSE**  
Formerly the St. James Hotel, 325 South Main Street (near Third South St.)

**PROFESSOR STERLING.**  
THE CELEBRATED PALMIST AND PSYCHOLOGIST

who is now in the city and is recognized by press and public everywhere. All are pleased and delighted with his readings. Multitudes visit his parlors daily and are happy. Palmistry is an exact science, and it excites the wonder and admiration of the most skeptical. Professor Sterling can be consulted on all matters pertaining to the welfare of the human race. Your hands reveal all questions of life, pertaining to marriage, sickness, death, changes, travels, divorces, separations, lawsuits, business transactions, wills, debts, mortgages, lost or absent friends, mining ventures, etc. Consult Professor Sterling. He is acknowledged the greatest living authority on palmistry and all his work is done in manuscript form, and is strictly confidential. Office hours are 10 a. m. to 9 p. m. daily and Sundays.

Palmistry has been reduced to a science, and following are some of the results obtained by Professor Sterling of well known persons in this city:

W. W. LEWIS, Collector.  
You must not let your mind worry so much because you will have sorrow if you are not careful.

F. FOX, Butcher.  
Blessed with making friends, great self-respect, inspired ambition; will become a leader.

E. M. CANNON, Fire Insurance Agent.  
You are modestly successful in your undertakings; guard your health; your most successful life is yet to come.

G. DINKLAKE.  
One who is destined to prominence and wealth; you have a high temper when once aroused but good judgment is shown.

W. A. ALDER, Salesman.  
There is a venture ahead of you and you will meet with success; you must not invest in land in the south.

W. J. LYNCH, Bookkeeper.  
Your aim in life is to elevate others; you are always on hand to do good.

W. L. McLEOD, Optician.  
You struggle to obtain and live to acquire.

Palmer House (formerly St. James), 325 South Main street. Room 6. CHARGES 50c. and \$1.00.  
Prof. Sterling does not publish private readings in the daily paper.

Schramm's Gobbles of Goodness are delicious and refreshing. They're more—they appease the thirst. This is because everything that goes into them is pure. This point we never overlook in anything. Pure goods assimilate easily, poor ones don't. Have you tried ours yet?

**F. C. SCHRAMM,**  
Prescription Druggist,  
Where the cars stop, McCormick Building.

Schramm's Gobbles of Goodness are delicious and refreshing. They're more—they appease the thirst. This is because everything that goes into them is pure. This point we never overlook in anything. Pure goods assimilate easily, poor ones don't. Have you tried ours yet?

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**ZION'S SAVINGS BANK AND TRUST COMPANY.**  
No. 1 Main St., Salt Lake City, Utah.  
ESTABLISHED 1872.  
DEPOSITS \$2,715,718.00.

SAVINGS ACCOUNTS OPENED 27,500.  
Interest paid semi-annually at 4 per cent per annum on all deposits.  
LORENZO STONE, President.  
GEORGE M. CANNON, Cashier.

L. S. HILLS, President.  
MOSES THATCHER, Vice-President.  
H. E. YOUNG, Cashier.

**U. S. DEPOSITORY.**

**DESERT NATIONAL BANK,**  
SALT LAKE CITY, UTAH.

CAPITAL SURPLUS \$1,000,000.  
Safety Deposit Boxes for Rent.

**M'CORMICK & CO.,**  
BANKERS,  
Salt Lake City, - - - Utah

**The State Bank of Utah,**  
SALT LAKE CITY.

HEBER J. GRANT, - - - President.  
WM. B. PRESTON, - - - Vice-President.  
HEBER M. WELLS, - - - Cashier.  
CHAS. S. BURTON, - - - Assistant Cashier.

Heber J. Grant, - - - Heber M. Wells, - - -  
Joseph F. Smith, - - - Byron G. Ross, - - -  
Chas. S. Burton, - - - P. T. Forsgren, - - -  
Wm. B. Preston, - - - Isaac Hatch, - - -

Commercial Banking in all its branches.  
ACCOUNTS SOLICITED.  
Special attention given to country banks.

**NATIONAL BANK OF THE REPUBLIC.**  
U. S. DEPOSITORY.

Frank Knox, President. Geo. A. Low, Vice-President.  
W. F. Adams, Cashier.

CAPITAL PAID IN - - - \$1,000,000.  
Banking in all its branches transacted.  
Exchange drawn on the principal cities of Europe. Interest paid on time deposits.

**THE DESERT SAVINGS BANK.**  
DIRECTORS:

W. W. Ritter, President.  
Moses Thatcher, Vice-President.  
Elias A. Smith, Cashier.

James Sharp, John R. Barnes, John C. Cutler, David Eccles, W. Carter, George Romney, John E. Winter, D. M. Perry, E. R. Eldredge, W. F. James.

Four per cent interest paid on savings.

**COMMERCIAL NATIONAL BANK.**  
CAPITAL PAID IN, \$1,000,000.

General Banking in all its branches.  
Directors—Dr. Theodore Meyer, John Dally, O. J. Salisbury, Mayan G. Thomas, Marshall, W. F. Noble, George Downey, John Donnellan, A. F. Holden.

**WALKER BROS., BANKERS.**  
SALT LAKE CITY, UTAH.  
Established 1880.

General Banking Business Transacted.  
SAFETY DEPOSIT BOXES FOR RENT.

**WELLS FARGO & CO'S BANK.**  
SALT LAKE CITY, UTAH.  
Established 1852.

Promoted a General Banking Business.  
J. E. DOOLEY, Cashier.

**T. R. JONES & CO., BANKERS.**  
150 South Main Street.

**B. H. SCHETTLER,**  
BANKER,  
22 MAIN ST. - - - OPPOSITE CO-OP

Established 1841.  
THE OLDEST AND LARGEST.

**R. G. DUN & CO.**  
THE MERCANTILE AGENCY.  
GEORGE RUST, General Manager.  
Utah, Idaho and Wyoming.  
Office in Progress Building, Salt Lake City, Utah.

# TABERNACLE

MONDAY  
EVENING, **JUNE 3rd.**  
ENTERTAINMENT

In Aid of the

# Japanese Mission.

Fourth Act "Faust,"  
Tabernacle Choir.  
Evan Stephens, Director.  
Salt Lake Male Chorus,  
E. W. Arthur, Director.

The Great Organ,  
John J. McClellan.  
Arthur Shepard, Pianist.  
H. S. Goddard, Baritone.

W. C. Clive, Susie Mann, Violinists.

Bessie Dean Allison,  
Mable Cooper,  
Judith Anderson,  
Contraltos.  
Lizzie Thomas Edwards,  
Soprano.

MALE QUARTETTE:  
John D. Spencer,  
H. G. Whitney,  
H. S. Ensign,  
George D. Pyper.



## Missionaries.

ELDER HEBER J. GRANT,  
ELDER LOUIS A. KELSCH,  
ELDER HORACE S. ENSIGN,  
ELDER ALMA O. TAYLOR.

## ADMISSION

to Any Part of the Tabernacle, 50 cents. Tickets Now on Sale. Mail Subscriptions to George D. Pyper, 403 Templeton Building.