

STRUGGLE BEGINS IN EMPIRE STATE

Will Governor Hughes of New York Succeed in Downing The Buckeye Giant?

SECRETARY TAFT IN THE LEAD

Ellyson of Virginia May Get Second Place on Democratic Ticket.

Special Correspondence.

New York, Jan. 15.—New York is just now the storm center of at least two presidential booms. The friends of both Gov. Hughes and Secy. Taft are proclaiming their candidates from the house-tops, and in an endeavor to capture the greatly coveted 73 electoral votes of the Empire state are putting forth every effort in their power. Thus far Secy. Taft would appear to have considerably the advantage of his opponent, chiefly by reason of the fact that he has come out in the open and given expression to his policies, whereas Gov. Hughes continues to pursue the policy of silence, a course not at all favored by those who might otherwise favor his candidacy. They argue that it is high time the governor should make known what is to be expected from him if he hopes to capture the delegates to the Republican national convention, and his reticence in this respect is regarded as only adding to the strength of Secy. Taft.

WOODRUFF FOR V. P.

Moreover, the latter made a very good impression in his recent address at Cooper Union in this city, especially among the laboring classes, toward whom he manifested a decidedly friendly attitude. Vice-here Secy. Taft conferred with a number of prominent Republican politicians, among them Timothy L. Woodruff, head of the Kings county Republican organization and Republican state chairman, and it is now said that one result of these conferences will be to place the former lieutenant governor of this state in nomination for the vice presidency. As a matter of fact, this is supposed to be the program arranged by President Roosevelt, who while determined not to be a candidate himself, is going to have a great deal to say as to the composition of the ticket to be voted upon next fall. The position of vice president is one which Mr. Woodruff is known to have coveted for several years past, but on several occasions he has stood aside at the behest of his party leaders. Now, however, he has no intention of relinquishing longer in the background and at the moment he would appear to have an excellent chance of carrying off second honors, especially as he has very strong backing among the financial interests here and is also extremely popular with the up-state element. Since, from all accounts, President Roosevelt is satisfied that he has a sufficient number of delegates to insure the nomination of Taft on the first ballot, he is supposed to be devoting his attention to securing for Woodruff the position which he has so long sought.

HUGHES' FRIENDS ACTIVE.

Nothing daunted by the attitude of the president in openly endorsing Secy. Taft's candidacy, the friends of Gov. Hughes are going ahead making extensive preparations to push his boom to the utmost. Several hundred thousands are being sent out to Republicans in all parts of the country by the committee of 25 of the Republican county committee, which was formed for the purpose of aiding Hughes' candidacy. These letters set forth the arduous task of opposing a candidate as unpopular as Hughes, and it is hoped that much good will come from them. The slogan of the governor's adherents is: "Nominate Hughes, for he is the only Republican candidate who would not carry New York state in the coming election." These are mailed, however, by those who are not quite so sure of this and who feel that, particularly with President Roosevelt's endorsement, Secy. Taft would make an equal match for the governor in the coming election. In a recent editorial the New York World said:

"Since the secretary of war returned from the orient his candidacy has shown a remarkable gain in strength. This gain is likely to be continuous. Taft is the most convincing and winning personality among all the aspirants for the Republican nomination. The World questions whether any combination of opposing candidates can arrest the nomination from Taft unless Roosevelt loses his great popularity and his administration is more widely discredited than it has yet been."

DEMOCRATIC CHAIRMANSHIP.

With the contest in the Republican ranks apparently narrowed down to Taft and Hughes, and with Bryan evidently the spontaneous choice of his party, much speculation is being indulged in as to the probable make-up of the Democratic National committee. Although it is as yet too early to foretell as to who will comprise this committee, there can be no gainsaying the fact that a Bryan man will be made chairman. There are those who would checkmate, if possible, the aspirations of the Nebraskaan, but realizing his growth through all over the country, as well as the fact that it would require a great deal of money to defeat him, and not being able to control the necessary capital for such a purpose, are going about very much after the manner of a hen with its head off. Being an out-and-out Bryan man, it is of course practically a foregone conclusion that Norman E. Mack, the present member of the national committee from New York, will be re-elected to that position. Now that the Chandler boom for president has collapsed, Democratic State Chairman "Fingy" Conners, the only man after national committee Mack's job, is hopping around like a chicken with his head off, endeavoring to crawl aboard the Bryan band wagon without doing the stunt in one jump.

While it is generally conceded that Bryan will be nominated at Denver,

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politicians are casting about for the most available candidate for vice-president, and are looking for a man who could bring the radicals and conservatives together. So far very few names have been presented for consideration. The more prominent ones being the present lieutenant governor of Virginia, J. Taylor Ellyson and Ex-Gov. Douglas of Massachusetts. Neither has expressed himself on the subject, but as the south is to be considered the chances of Lieut. Gov. Ellyson are excellent. He has numerous friends here in New York, both among the radicals and conservatives. As the Democratic party is anxious to do something to curry favor with the south, it is a foregone conclusion that Lieut. Gov. Ellyson would have no difficulty in securing the nomination should he desire it. As to his qualifications to fill the vice presidency, one need only look at the manner in which he conducts the legislature in Virginia.

IS LEMOINE A SWINDLER OR A GREAT INVENTOR?

Paris, Jan. 13.—The ramifications of the case of Lemoine, the "diamond maker," whom Sir Julius Wernher of the DeBeers Mining company is prosecuting for swindling him out of \$250,000, are attracting much attention, not only in France, but in England and throughout Europe generally. The case in one particular bears a resemblance to all the recent swindles, such as the Humbert safe mystery in France, the Chadwick affair in America, and the Drace case in England; namely, its solution depends upon a secret beyond the reach of investigation.

Lemoine's formula for the manufacture of diamonds is securely locked up in a bank in London, the officials of which, upon Lemoine's demand, refused to deliver it to the French court, which desires to make a trial of its efficiency in the presence of experts, who are now examining specimens of diamonds Lemoine claims to have manufactured. Meanwhile, Lemoine, who a few years ago was a canvasser for an advertising firm, but who since he began his present operations has lived luxuriously in a magnificent house in the Rue Pigalle, languishes in jail, offering, if released, to repeat his experiments and prove the legitimacy of his invention.

While Wernher is convinced that he was duped by clever legend and the public is amused at the many curious incidents of the case, there is enough division of opinion in the scientific camp to keep up a lively interest in the affair. Scientists point out that the substitution of a genuine diamond in an electric furnace would be impossible, as the temperature of the electric arc would transform the diamond into graphite.

Henry Moissan, winner of the Nobel prize, who died recently, produced microscopic diamonds from iron and carbon in an electric furnace at a temperature of 2,000 degrees, but they were of insignificant commercial value, and the majority of scientists say it is ridiculous to suppose that Lemoine succeeded where Moissan failed. Nevertheless, others like Wertz, the eminent chemist, are of the opinion that it is not impossible to produce chemical diamonds if the operation is performed under sufficient pressure to the proper solvent of carbon. Lemoine, it is known, unlike Moissan, uses chemicals and not metals. They doubt, however, the discovery of a solvent of carbon. They think Lemoine's crystals are silicate of carbon.

NOT TEDDY BEARS.

Two Grizzlies Born in the Bronx Zoo, One of Them Dying.

New York, Jan. 20.—Two births and a death was the Bronx zoo's Sunday contributions to the city's vital statistics. Two new born grizzly bears were found in the morning in the cage occupied by a pair of the big animals, Engineer and Vira, as they are known by the keepers. One of them had been frozen to death in the night. The other was barely breathing. The keepers and Physician Blair of the zoo, decided that the survivor wanted in a bad way and would need careful nursing. Grizzlies born in captivity are rare and a special effort was made to save the youngster. Keeper Alexander Ferguson took it home and placed it in his wife's car. The combination of frequent feedings of milk through a dropper to the cub and the warmth of a kitchen oven are doing wonders for the 10 ounce bear baby.

INSURANCE FALLS OFF.

Obnoxious Legislation Has Heavily Hurt Business.

That the life insurance interests of New York state intend to make a vigorous effort to have some modification in existing laws of the state passed at the present session of the legislature, is emphasized by the fact that the advertisement which the New York Life insurance company published today.

This advertisement is out of the common in that it deals largely with questions of legislation to the company's policy-holders and tells them that as they succeeded two years ago in passing life insurance through public opinion, so now, for their own protection, they must in the same way repeal and modify legislation. The policy holders are told that the reforms of two years ago were necessary, but that reforms discarded and endanger their own achievements when they

write vicious and dangerous principles into the statutes of the state.

The advertisement calls for the modification or repeal of four sections of the New York state insurance laws, and probably foreshadows to some extent what the insurance companies desire.

Following directly upon the fight begun on the insurance laws at Albany this week, the statement of the New York Life insurance company is especially interesting. The resolution of Assemblyman George M. Palmer, minority leader, asking for the appointment of a committee to investigate the Armstrong insurance laws appears to have been inspired by statistics presented by President Kingsley of the New York Life insurance company. These figures show a decrease of 50 per cent in the business of the principal life insurance companies in New York state.

SOCIAL AND PERSONAL.

Mr. John T. Buckle announces the engagement of his daughter Lulu to A. P. Mellstrup, the marriage to take place on Feb. 12.

Tomorrow night the Archaeological society will meet at the home of Mrs. Edwin Kimball, and a lecture will be given on American archaeology by Dr. Hewitt of Washington, D. C.

Mrs. T. B. Shannon will entertain her sewing club on Tuesday.

Mrs. Wallace Christie, formerly Mrs. Teenie Golding Lees of this city, is here from her home in California for a month's stay with relatives.

Judge and Mrs. A. V. Cherry leave shortly for Colorado to make their home.

Miss Mildred McMillan left Saturday for Denver to visit with her sister, Mrs. Samuel Adams.

The P. E. O. society met Saturday afternoon with Mrs. A. J. Gorham.

The marriage of Miss Vivian Williams and Wilmar Evans takes place today at the home of the bride's mother, Mrs. Overbeck.

Mr. and Mrs. W. D. Leonard have returned from a trip to Louisiana.

Mrs. William McCaskell will be the hostess at a luncheon next Thursday, at the Alta club.

The German club will meet next Wednesday with Mrs. G. B. Pfoutz.

Invitations have been issued by the Misses Pearl and Daisy Savage for Tuesday evening, when they will entertain at cards in honor of their guest, Miss Katherine Goble of Spokane.

Frank Knox and family have gone to southern California for a couple of weeks.

Cashier L. H. Fensworth of the Walker Bros' bank left for New York Saturday to meet his wife and children who have been in Europe. They will return together in about three weeks.

Mrs. George Airis entertained informally at bridge this afternoon, about 12 friends being present.

Mr. and Mrs. Wallace Bransford returned yesterday from a two weeks' stay in Idaho.

Mr. and Mrs. S. V. Derrah and son Robert left Saturday for Los Angeles, where the two latter will spend the rest of the winter.

Mrs. H. P. Henderson who has been in California for some time will return this week.

Mr. and Mrs. Thomas Kearns leave this week for New York and later will go to Europe for a stay of some months.

Mr. and Mrs. Joseph E. Caine will entertain next Friday night for their niece Miss Beth Dunbar who is visiting them.

Mr. and Mrs. Hubbard Reed have gone to California for a short stay.

Mrs. Sallie Boyer Payne who has been visiting in Springfield with her mother Mrs. Sarah Boyer will spend a few weeks in Salt Lake with her sister, Mrs. W. M. Rash before returning to her home in Denver.

Mr. and Mrs. E. W. Hall have returned from a holiday visit with their parents at Burlington, Kans.

Miss Linda B. Jessup and Miss Marguerite M. Jessup have returned from a month's visit at Pasadena with her mother, Mrs. C. B. Jessup, and sister Emily, a professor in the Polytechnic Institute there.

DYSPEPSIA-PROOF.

How Any Meal Can Be Thoroughly Enjoyed by Any Stomach.

Men, as a rule, are first discovered by their enemies. Their antagonists turn on the searchlight, and the proof of merit will lie in being able to stand the flash.

It was only in this way that Mr. White ever knew that dyspepsia was one of Mr. Black's worst enemies. Sitting face to face at a two-by-four table, he handed his afflicted friend the bill of fare:

Oyster Cocktail. Stuffed Olives. Boston Clam Chowder. Strained Gumbo. Sirloin Steak with Mushrooms. Roast Beef Hash. Boiled Ox Tongue with Sauerkraut. Lobster a la Newburg. Baked Pork and Beans. Combination Crab Salad. Hot Mince Pie. Pineapple Fritters.

Mr. White ordered a "little of each." Mr. Dyspepsia Black ordered crackers and a glass of milk. "I had such a big breakfast this morning," he said, "that I'll just take a bite to keep you company." But Mr. White could not be deceived: "I am afraid you can't stand the gleam, Mr. Black. Why don't you say you have dyspepsia and be done with it? You'll always have that hungry look anyhow as long as you have dyspepsia. Now listen. My stomach was in just as bad condition as yours at one time. But now I can eat anything at any time. For instance, this clam chowder or sirloin steak or even the lobster would be just as welcome to my stomach as your crackers and milk. You don't realize how this dyspepsia business is robbing you of your self, of your energy and ability to think quickly. I can't help notice it. You haven't the cheer and sociability you had three months ago. Now I'll tell you what to do," and thereat the cheerful Mr. White took a vial from his pocket and extracted a wee tablet. "There, there is a tablet that contains an ingredient, one grain of which digests 3,000 grains of food. For even the worst dyspeptic it's the only thing that really gives relief. The reason is it relieves the stomach of nearly all the work it has to do, digests everything in the stomach and stimulates the gastric juice. I can't get along without them. They are Stuart's Dyspepsia Tablets. You can get them anywhere on earth for 50c a package.

Yes, it is true, Stuart's Dyspepsia Tablets absolutely stop heartburn, nausea, indigestion, dyspepsia of the worst type, sour stomach, bloaty feeling and all eruptions and irritation, and freshen and invigorate the stomach. They cheer you up, and make you get at the good there is in your food. You will forget you ever had a stomach to worry you.

Send us your name and address today and we will at once send you by mail a sample package free. Address P. A. Stuart Co., 150 Stuart Bldg., Marshall, Mich.

SIXTY-THIRD YEAR

New York Life Insurance Co.,

346 BROADWAY

NEW YORK.

To the Policy-holders:

I submit below a condensed Balance-Sheet, based on market values December 31, 1907, showing the Company's condition on that date.

Perhaps in no other year of its history have conditions existed which enabled the Company to serve its policy-holders so widely and so directly. The following facts show, in a general way, actual cash paid to beneficiaries, loaned to and paid for policy-holders and invested for the security of contracts:

Paid to beneficiaries under 8,931 policies which matured by death of insured	\$22,761,594
Paid to holders of 2,354 Endowment policies which matured during the year	5,802,736
Paid to 2,423 Annuitants	1,774,484
Paid to owners of policies surrendered to Company	11,810,853
Paid premiums for policy-holders out of surrendered values	21,843
Paid dividends in cash to policy-holders	4,710,461
Paid premiums for policy-holders out of dividends	1,166,892
Direct cash benefits to policy-holders, over	\$48,000,000
Paid to 81,000 policy-holders in loans on the security of their policies at 5% and without fee or charge, over	27,000,000
Paid for investments to cover increase in legal reserve	28,000,000
Total Direct Benefits, Loans to and payments for policy-holders and Increased Reserves, over	\$103,000,000

As evidence of the efficiency with which your Trustees and the Officers of the Company have discharged their duties I invite your attention to these additional facts:

	1906	1907
Rate of interest earned on total mean investments in Bonds	4.16	4.24
Rate of interest on Bond investments of the year	4.02	4.34
Rate of income actually realized on Real Estate owned	4.85	5.03
Rate of income actually realized on Real Estate mtgs.	4.44	4.55
Dividends to be paid in 1908		\$6,200,000

The Company is sound in every part. That it retains the confidence of its members and that its assets are of a high order is conclusively shown by the fact that its cash income during 1907 was over \$102,000,000.

It is efficiently serving directly one million people, indirectly probably five millions, resident in every country of the civilized world. It could with increased economy and mutual advantage better serve directly two millions of people and indirectly ten millions.

As one of the forces in society which foster self-respect, cultivate providence, prudence and responsibility it ought, in common with all kindred movements to be allowed unlimited opportunity, under full publicity. At the present time this Company is by the State limited in its efficiency, limited in its usefulness, and limited in the provisions which it may make for the security of your contracts.

In 1905 the membership of this Company was disturbed and alarmed by revelations in life insurance, revelations which led directly to legislation by New York and by other States. It is impossible now to correct any of the misstatements, misconceptions and misunderstandings of that time; it is too early to attempt to justify either men or companies. Time will do that. But you then asserted yourselves through the force of public opinion, a force against which no man or any body of men can stand for any length of time. Life insurance as a whole was purified.

The sections of the Armstrong laws which demand publicity, compel economies, insure care in investments and protect you against improper transactions with your funds, have aroused a high sense of Trusteeship. They have benefited not only life insurance but all corporate life, and not a line of those sections should be repealed.

But there are other sections which are dangerous and reactionary. They have already checked the growth and progress of life insurance. This is a national calamity. The Companies of New York State, which for some years prior to 1905, added about \$500,000,000 a year to the volume of outstanding insurance, will probably record a large loss in 1907. In 1906 these Companies lost \$150,000,000.

In other words the laws have gone too far. Reform was necessary; but reform discredits and endangers its own achievements when it writes vicious and dangerous principles into the statutes of the State.

Against such legislation and against such results you ought now to assert yourselves through public opinion as emphatically as you did against evils in management in 1905. Your personal interests demand it, your duty as citizens who instinctively rebel against laws which open the door to paternalism and socialism also demand it.

Some of the laws which menace your interests and are the product of a false theory of statesmanship are:

1st. Section 87 (New York State Laws). This limits the free surplus a company may hold. The shrinkage in securities within twelve months represents a wider fluctuation by nearly two to one than the margin the law intends the companies to have for contingencies. The section is dangerous and should be repealed.

2nd. Section 83 (New York State Laws). This has substantially put an end to the issue of insurance on impaired lives,—a branch of the business which up to the enactment of these laws was perhaps unsurpassed in real usefulness. The section should be amended.

3d. Section 97 (New York State Laws). Under this law the State has undertaken to manage the details of business,—introducing a vicious principle into legislation. Seeking to prevent extravagance the law prevents growth. The section should be amended.

4th. Section 96 (New York State Laws). This law reverses the present struggle against combinations in restraint of trade, and directly restrains competition by arbitrarily limiting the output of life companies, even when that output is legally issued and is of unquestioned value to the State. The section should be repealed.

5th. Sections in the Laws of nearly every State in the United States imposing an income tax on life insurance alone and not on any other interest or business—thus raiding trust funds, penalizing prudence and thrift, and unjustly discriminating against property dedicated to a sacred use.

This company is not merely a corporation, something apart from you. It is yours,—your property to defend and protect.

The menace to life insurance just now is not in management, but in legislation. The people have been vigilant and effective against the former; the time has come for them to exercise their rights and their authority against the indefensible aggregation of the latter.

A pamphlet giving full information about the condition of the Company at the close of 1907 will be forwarded on request to any policy-holder or any other person interested in life insurance.

Further information about existing laws which are restrictive and dangerous, or about laws proposed from time to time in different legislatures threatening your interests will be gladly furnished, and inquiries regarding such measures are solicited.

New York, January 15, 1908. DARWIN P. KINGSLEY, President.

Balance Sheet, December 31, 1907.

ASSETS	LIABILITIES
Real Estate	Policy Reserve
Loans on Mortgages	Other Policy Liabilities
Loans on Policies	Premiums and Interest prepaid
Loans on Collateral	Commissions, Salaries, etc.
Bonds market value, Dec. 31, 1907	Dividends payable in 1908
Cash	Additional Reserve on Policies
Unpaid Premiums	Reserve for deferred Dividends
Interest and Rents, due and accrued	Reserve for other purposes
\$494,408,807.87	\$494,408,807.87

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