

POLICYHOLDERS MUST ORGANIZE

International Committee of N. Y. Life and Mutual Says it is Necessary.

IT MUST BE DONE THIS YEAR.

Only Opportunity to Obtain Complete Control in One Election—An Address Issued.

New York, July 9.—The International Committee of Policyholders, organized to overthrow the present management of the New York Life Insurance Company and the Mutual Life Insurance Company of New York, effected a permanent organization at a meeting here today by the election of the following officers:

Chairman, Richard Olney of Massachusetts; vice chairman, Gov. J. Frank Hanly of Indiana; executive committee, Alton B. Parker of New York, Gov. J. E. Johnson of Minnesota, Charles Emory Smith of Philadelphia, Marlow N. Higginbotham of Illinois, A. M. Sheek of Tennessee, Gov. Henry Roberts of Connecticut, Gov. Samuel W. Pennypacker of Pennsylvania.

Finance committee, Thomas B. Warramaker of Pennsylvania, F. D. Neiderhous of Missouri, Samuel Eaton of Utah, Samuel Undermyer of New York (counsel), Seymour Eaton (secretary), G. R. Schugham (organizer).

The general committee formally addressed to the list of its members the names of Lord St. Oswald and Harwood Bannard, M. P., to represent the English policyholders. After the meeting the committee issued an address to policyholders explaining the inception of the committee and outlining its plan of action.

Reeling that the voting power has gradually been transferred from the policyholders to a few officers centered in New York, the address says that it is necessary for the 1,200,000 policyholders to organize without delay as this year under the law recently enacted affords the policyholders their only opportunity to obtain complete control in one election, while hereafter only half the directors can be chosen in any one election. The text of the address is as follows:

COMMITTEE'S ADDRESS.

"To the policyholders of the New York Life Insurance Company and the Mutual Life Insurance Company: At the request of policyholders and committees representing policyholders in your companies in the United States and foreign countries, the undersigned have consented to act as a committee to represent your interests under the name of the 'International Policyholders' Committee,' and herewith submit for your consideration the following statement of facts:

FACTS ARE SET FORTH.

"First—These two insurance companies are mutual companies, that is to say they are owned by the policyholders. The enormous accumulated assets of over \$300,000,000 represent the premiums which you as policyholders have paid.

"Second—The law requires that the policyholders of a mutual company shall elect from among themselves directors who shall be responsible to all policyholders for the intelligent and faithful management of the company's affairs. As the law formerly stood, it was practically impossible for the policyholders scattered throughout the world to vote. In 1905, even after the agitation began, there were 2,528 votes cast, mainly proxies, in the two companies, out of a total of over 1,200,000 policyholders, or less than one-fifth of 1 per cent.

"Third—It gradually became a recognized custom among the officers to secure through agents proxies made out to the president or some other officer of the company upon the delivery of the policy. In this way the voting power was gradually transferred from the policyholders to a few of the executive officers centered in New York.

CONTROLLED BY THE FEW.

"Fourth—Thus it came about that the control of these two companies was gradually taken out of the hands of the policyholders and came under the absolute domination of a few executive officers. In this way the system has grown the extravagances and other abuses, some of the particulars of which were brought out under legal pressure by the Armstrong investigating committee. The self-appointed directors are still in control and will continue to do so unless the policyholders take action to change the system.

"Fifth—At the last session of the legislature of the state of New York, the state which issued the charters of these two companies, there was enacted a law which gives to policyholders their actual voting rights. The law cancels all previously issued proxies and provides that any proxy given in advance of Oct. 18, 1906 shall be void. It fixes the date for the election of directors. It gives to the policyholders the privilege of nominating their own candidates and the right of vote by ballot as in ordinary elections, and to record that vote by mail. We emphasize the fact that now is the only opportunity for obtaining complete control of your properties at one election as hereafter under the law only one-half of the directors can be chosen in any one year.

SHOULD ORGANIZE.

"Sixth—To secure the benefit of such

OPERATION AVOIDED

EXPERIENCE OF MISS MERKLEY

She Was Told That an Operation Was Inevitable. How She Escaped It.

When a physician tells a woman suffering with serious feminine trouble that an operation is necessary, the very thought of the knife and the operating table strikes terror to her heart, and her hospitals are full of women coming for just such operations.



There are cases where an operation is the only recourse, but when one considers the great number of cases of menaenag female troubles cured by Lydia E. Pinkham's Vegetable Compound after physicians have advised operations, no woman should submit to one without first trying the Vegetable Compound and writing Mrs. Pinkham, Lynn, Mass., for advice, which is free.

Miss Margaret Merkley, of 275 Third Street, Milwaukee, Wis., writes:

Dear Mrs. Pinkham: "Loss of strength, extreme nervousness, shooting pains through the pelvic organs, bearing down pains and cramps compelled me to seek medical advice. The doctor after making an examination, said I had a female trouble and menaenag and advised an operation. To this I firmly objected and decided to try Lydia E. Pinkham's Vegetable Compound. The operation quickly healed, all my troubles disappeared and I am once more strong, vigorous and well."

Female troubles are steadily on the increase among women. If the monthly periods are very painful, or too frequent and excessive—if you have pain or swelling low down in the left side, bearing-down pains, don't neglect yourself, try Lydia E. Pinkham's Vegetable Compound.

A law it is necessary that the 1,200,000 or more policyholders should organize into such working force as to secure harmony of action in the selection of candidates for directors. Associations of policyholders have been formed in various parts of the United States and in foreign countries, each independent of the other. These associations have united in an appeal to your committee to act with the entire body of policyholders in the selection of candidates for directors, 36 for the Mutual and 24 for the New York Life.

"The foregoing and the grave abuses of trust that gave rise to such legislation made necessary the organization of your committee. Neither the committee nor its general counsel will accept any compensation for their services. Our nominees will be representatives of every section as far as possible, but under the law one-half of your committee must be residents of the state of New York.

"It will be no part of the duty of this committee further to investigate the wrongs and abuses, some of which have been exposed by the recent legislative investigation and by the investigation of the grand jury, which is still under way. Within the brief time which the Armstrong committee was able to devote to that phase of their investigations it was impossible for them to touch upon the administration of the subsidiary banks and trust companies or to go beyond the mere surface of the abuses which were uncovered.

SUITS TO RECOVER.

"Certain suits have been begun to recover monies claimed to have been misappropriated, wasted or lost, and it is charged that other suits should be commenced. The further investigation, the prosecution of such suits as have been begun, and the commencement of further suits if any for restitution will devolve upon the new management. Those matters will constitute no part of the duty of this committee. It will rest with you to determine whether such efforts to secure restitution can be prosecuted with greater freedom and justice to you by the directors under whose administration the acts were perpetrated, or directors named by them, or by a new management which has had no connection with and is under no obligation to the old officers.

"When from the names which we now invite you to submit to us for consideration we have nominated candidates for directors, we shall have discharged the responsibility resting upon the policyholders. The election of candidates will be entirely in your hands. The directors now in power have nominated or will nominate for each company what is to be known as the administration ticket, the machinery of which they now control through their possession of your property to defeat your candidates and elect themselves or their nominees.

DISREGARD INFLUENCE.

"As your representatives in this campaign we advise you to disregard the influence which will be brought to bear upon you by the local paid agents and to exercise in this as in any other election your own independent and individual judgment in the choice of the man you shall from this time forward act as the trustee of your insurance savings.

"If you as a policyholder will intelligently exercise this personal choice and do what you can to instruct your immediate friends who are policyholders as they shall not be misled by the efforts of paid agents the success of this campaign in your interest is assured.

\$1,000 REWARD IF NOT PURELY VEGETABLE.

The fact that S. S. S. is a purely vegetable preparation, containing not the slightest trace of mineral in any form, has been one of the strongest points in its favor during its forty years of existence. It is recognized everywhere not only as the best of all blood purifiers, but the one medicine that can be taken with absolute safety by the youngest child or the oldest member of the family. Next in importance to removing the cause of any disease is the condition in which the system is left after a course of medical treatment. Medicines containing mercury, potash or other strong mineral ingredients often do permanent injury by eating out the delicate lining and tissues of the stomach, producing chronic dyspepsia, unfavorably affecting the bowels and so damaging the system that even if the original cause of the disease has been removed, it is left in such a deranged and weakened condition that the health is permanently impaired. S. S. S. enjoys the distinction of being the only blood medicine on the market that does not contain a mineral property in come form. Being made entirely of roots, herbs and barks it is absolutely harmless to any part of the system, and while curing disease adds strength and health to every part of the body. S. S. S. removes all poisons, freshens and purifies the blood and gives better and more lasting results than any other blood medicine. S. S. S. is the very best treatment for Rheumatism, Catarrh, Scrofula, Sores and Ulcers, Skin Diseases, Contagious Blood Poison and all troubles due to an impure or poisoned blood supply. Besides being the King of blood purifiers S. S. S. is the best and most invigorating of all tonics.

THE SWIFT SPECIFIC CO., ATLANTA, GA.

SKIN ECZEMA IN WORST FORM

Black Splotches All Over Face—Produced Severe Itching—Year's Treatment by Physicians Did No Good and Became Despondent—Affected Parts Now Clear as Ever—Alabama Lady's

CURE BY THE CUTICURA REMEDIES

"About four years ago I was afflicted with black splotches all over my face and a few covering my body, which produced a severe itching irritation, and which caused me a great deal of annoyance and suffering, to such an extent that I was forced to call in two of the leading physicians of my town. After a thorough examination of the dreaded complaint, the doctor said it to be skin eczema in its worst form. They treated me for the same for the length of one year, but the treatment did me no good.

"Finally I became despondent and decided to discontinue their services. Shortly afterwards, my husband in reading a copy of a weekly New York paper saw an advertisement of the Cuticura Remedies. He purchased the entire outfit, and after using the contents of the first bottle of Cuticura Resolvent in connection with the Cuticura Soap and Ointment, the breaking out entirely stopped. I continued the use of the Cuticura Remedies for six months, and after that every splotch was entirely gone and the affected parts were left as clear as ever. I have not felt a symptom of the eczema since, which was three years ago.

"The Cuticura Remedies not only cured me of that dreadful disease, eczema, but other complicated troubles as well; and I have been the means of others being cured of the same disease by the Cuticura Remedies, and I don't hesitate in saying that the Resolvent is the best blood medicine that the world has ever known." Lizzie E. Sloide, 540 Jones Ave., Selma, Ala.

Oct. 28, 1905. "I have used Cuticura Soap, Ointment, Resolvent, Pills, in form of Cuticura, and have cured my skin of eczema, and have cured my husband of eczema, and have cured my children of eczema, and have cured my friends of eczema, and have cured my neighbors of eczema, and have cured my country of eczema, and have cured my world of eczema, and have cured my universe of eczema, and have cured my God of eczema, and have cured my Devil of eczema, and have cured my Angels of eczema, and have cured my Saints of eczema, and have cured my Prophets of eczema, and have cured my Kings of eczema, and have cured my Priests of eczema, and have cured my Rulers of eczema, and have cured my Judges of eczema, and have cured my Lawyers of eczema, and have cured my Doctors of eczema, and have cured my Ministers of eczema, and have cured my Teachers of eczema, and have cured my Parents of eczema, and have cured my Children of eczema, and have cured my Friends of eczema, and have cured my Neighbors of eczema, and 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