

TO DELAY DEATH IS THE NEW PLAN

Life Insurance Presidents Propose Medical Examination Every Five Years.

BENEFIT WORKS TWO WAYS.

Companies Would Receive More Premiums and the Insured Would Enjoy Longer Life.

New York, April 2.—Five medical examinations of policyholders every five years as a means of prolonging human life was suggested in the Association of Life Insurance Presidents this afternoon by Dr. Burdette Foster, editor of the St. Paul Medical Journal and also a life insurance medical examiner. Such examinations, Dr. Foster declared, would reveal the incipient stages of unsuspected diseases that could be cured or whose progress could be materially retarded, and it would thus be possible to add five, or more years to the average longevity of policyholders. Of course such examinations could not be made compulsory, but Dr. Foster thought that the proposed innovation would be welcomed by policyholders since they realized the value and significance of it.

The life extension committee of the Presidents' association will consider Dr. Foster's suggestion. This committee has already in hand the proposition of Prof. Irving Fisher of Yale university that the life insurance companies should contribute financial aid to a campaign of health education. Prof. Fisher having declared that the general adoption of hygienic reforms would add 15 years to the span of life in this country.

TWO CHIEF AIMS.

"Modern medicine has above all, two chief aims, the prevention of disease and the recognition of its earliest signs in the individual," said Dr. Foster in today's address. "In both of these aims the business of life insurance has an immense interest, since the insurer we approach to their accomplishment, the more we add to human longevity. Prof. Fisher's recent plea for concerted action on the part of life insurance companies to lend their financial aid to the cause of preventive medicine is one which meets with my hearty sympathy and approval."

"Preventive medicine becomes more nearly an exact science all the time and while its possibilities are far from being realized, this is not because of its own exactness or shortcomings, but because the exactness has not yet been achieved to the fact that those diseases which cause the greatest number of deaths and the greatest amount of suffering are actually preventable. If money enough is spent to prevent them, the only way to win the battle against disease is to prevent the subject as an economic one, which is surely is, and one which appeals directly to their pocketbooks. I am glad that life insurance companies are beginning to be interested in it from this point of view. Its study will prove profitable to them and will afford a most valuable object lesson to the people."

TWO OBJECTS IN VIEW.

"As far as their policyholders are concerned, life insurance companies have two chief objects in view. First, that every policyholder shall be physically sound when his policy is issued, and second that he shall live as long and pay as many annual premiums as possible. These two conditions are also of great importance to the policyholders themselves because a low death rate means a smaller cost of insurance and also because every one wants to live as long as possible. All life insurance companies are careful, some more so than others, to see that their risks are carefully selected, and on the whole I believe that the medical examinations for life insurance in this country are rigorously and honestly made, and that the great majority of accepted applicants are sound at the time their policies are issued. This of course is as it should be, but so far as I know no effort is made by any life insurance company to keep in touch with the physical condition of its policyholders after their policies are issued. Life insurance companies will of course admit that anything which would add five or 10 or

AGONY OF ECZEMA BEYOND WORDS

Whole Body a Mass of Raw, Torturing Humor—Hair All Fell Out and Ears Seemed Ready to Drop Off—Clothing Would Stick to Bleeding Flesh—Hoped Death Would End Fearful Suffering.

CASE SEEMED HOPELESS BUT CUTICURA CURED HER

"Words cannot describe the terrible eczema I suffered with. It broke out on my head and kept spreading until it covered my whole body. I was almost a solid mass of sores from head to foot. I looked more like a piece of raw beef than a human being. The pain and agony I endured seemed more than I could bear. Blood and pus oozed from the great sores on my scalp, from under my finger nails, and nearly all over my body. My ears were so crusted and swollen I was afraid they would break off. Every hair in my head fell out. I could not sit down, for my clothes would stick to the raw and bleeding flesh, making me cry out from the pain. My family doctor did all he could, but I got worse and worse. My condition was awful. I did not think I could live, and wanted death to come and end my fearful sufferings."

In this condition my mother-in-law begged me to try the Cuticura Remedies. I said I tried, but had no hope of recovery. But oh, what blessing relief I experienced after applying Cuticura Ointment. It cooled the bleeding and itching flesh and brought me the first real sleep I had had in weeks. It was as grateful as ice to my burning tongue. I would bathe with warm water and Cuticura Soap, then apply the Ointment freely. I also took Cuticura Resolvent for the blood. In a short time the sores stopped running, the flesh began to heal, and I knew I was to get well again. Then the hair on my head began to grow, and in a short time I was completely cured. I cannot praise Cuticura enough. I wish I could tell everybody who has eczema to use Cuticura. My condition was so terrible that what cured me cannot fail to cure anybody of this awful disease. If any one doubts the truth of this letter, tell them to write to me. Mrs. Wm. Hunt, 135 Thomas St., Newark, N. J., Sept. 28, 1908."

Cuticura Soap, Ointment and Resolvent Sold Everywhere. Write for Free Book. Cuticura Soap, Ointment and Resolvent Sold Everywhere. Write for Free Book.

more years to the average longevity of their policyholders, so that they would pay just that many more annual premiums, would be an immensely valuable result of business. I believe that this very thing is possible, although of course I would not go so far as to state anything definite as to the average increased longevity that might be brought about. There is probably not a physician who has not many times in his experience detected, while examining a patient for some other purpose, the early signs of some beginning organic disease, of which the patient had no suspicion. In such cases the early recognition of the first evidences of the disease has enabled the physician to order the life of his patient as to prevent the further progress of the disease. If it is a curable one, or to retard its progress and to enable the patient to live much longer than he would have lived had the disease not been detected while lived.

MIGHT HAVE LIVED LONGER.

"Many persons die of kidney disease, of tuberculosis, of cancer, of diabetes, of heart disease, and of other diseases every year, and many millions of dollars are paid by the life insurance companies which have issued policies on the lives of those persons, who were sound when the policies were issued, and who might have lived much longer and paid many more annual premiums if the disease which caused their deaths had been recognized and properly treated in their earliest stages. These are the very diseases which figure most largely in our mortality tables. My contention is that it is perfectly possible to recognize, in many cases, the early signs of these diseases before the individual suspects that any evidence of disease is present, and that life insurance companies would save large amounts of money which they now pay in death losses by inaugurating a plan of systematic re-examination of all their policyholders at regular intervals, say every five years. This, of course could not be made compulsory on all policyholders, but I believe that the great majority, if the reasons for examination were explained to them, would be very glad to report to the medical examiner at a

specified time and submit to the necessary examination. "The expense to the companies would be trivial, and in certain cases where the policyholder was insured in two or more companies the expense might be easily divided. The details of the plan which I suggest would of course have to be carefully worked out by the companies, but I feel certain that by adopting some such plan as I have in mind, the statistics of life insurance companies would in a few years show a greatly reduced mortality with correspondingly increased profits to the business, and a lessening of the cost of life insurance. The whole tendency of modern medicine is toward the early recognition and the prevention of diseases, and the life insurance companies which first make a practical application of this principle to its business will not only bring about a revolution in the business of life insurance, but will also confer an immense and lasting benefit to the world."

PROTECTION IN LIFE.

"Would it not be a good thing for the business of life insurance, if the public were to learn that the companies, besides offering a protection to the family, after the death of the insured, were earnestly and seriously engaged in a concerted effort to protect the bread-winner during his life? I believe it would, and I believe that the business of life insurance and the profession of medicine, were to join hands on the platform of preventive medicine, they would both earn the gratitude of mankind. The financial rewards to the life insurance companies would also be great; the people would save largely in the purchase of life insurance, and the insurance would be lessened, and the medical profession while not profiting financially—indeed, preventive medicine is directly against the financial interest of the medical profession—would take pride in its share of the added benefits to mankind. Then preventive medicine becomes actually preventive of a large number of diseases, notably the communicable diseases, will become extinct, just as the bubo plague and cholera are now practically extinct in most highly civilized communities."

"The possibilities of properly directed scientific effort in the control of disease in animals have been amply demonstrated by the United States government in the work that has been done during the last 25 years by the department of agriculture in protecting horses, cattle and domestic fowl from the many pests which formerly were so fatal to those animals, and the millions expended by the government in this work have been returned many times in the form of increased profits to the farmers and stock raisers and have added immensely to our national prosperity. If the control of the diseases of mankind are not very different from the diseases of beasts, are not the diseases of man at least as great an asset to a nation as its horses? The government undertook the matter of protecting the lives of its horses and cattle because the people demanded it. When the people demand it, it will also undertake to protect the lives of its citizens. It is as simple a problem to drive typhoid fever out of the United States as it was to banish yellow fever from Havana and from Panama. The medical profession has for years been pleading for governmental aid in its efforts to prevent preventable disease. It has pleaded to deaf ears. Let the immense influence of the life insurance companies be brought to bear upon the government in this matter, and those ears will be deaf no longer. Whether, gentlemen, the directors of the companies represented in this is a small matter compared with the immense educational value to the people, or witnessing an active effort on the part of the great institutions which you represent, to prevent preventable disease and to add to human longevity."

Itch! Itch! Itch—Scratch! Scratch! Scratch. The more you scratch the worse the itch. Try Doan's Ointment. It cures piles, eczema, any skin itching. All druggists sell it.

LAMOREAUX TUNES PIANOS.

23 West 1st South, Ind. 3231.

TWO AMERICANS' FATE.

Hangs on Decision of Supreme Court Of Mexico.

El Paso, Texas, April 2.—Upon the decision of the federal supreme court of Mexico depends the fate of Ole E. Finstad and "Shorty" Coughner, Americans held in the jail at Chihuahua awaiting final action on their appeal from the conviction on the charge of murdering Robert Rutherford of Philadelphia, and Charles McMurray, another American. The latter is a brother-in-law of Finstad. Finstad and Coughner, both residents of Los Angeles, Cal., appealed their case to the federal district court at Juarez and the decision just rendered is favorable to them. The matter must now be passed

Heart Troubles

The heart may be weak just the same as the eyes, stomach or other organs. It often happens that a person is born with a weak heart. Then again disease, fevers, over-exertion, anxiety, nervousness, rheumatism, etc., weaken the heart. The result is shortness of breath, palpitation, pain in the heart, or in some of the nerves of the chest or abdomen. The heart should be strengthened with a tonic, and for this nothing equals Dr. Miles' Heart Cure.

"I had Lathrop last fall as I thought in a mild form. I was weak, tired, feeling, and short of breath, could hardly go about, and a good deal of the time sort of an asthmatic breathing and extremely nervous. I began taking Dr. Miles' Heart Cure and before long I was feeling much better. I had not taken this medicine, and shall not hesitate to tell others how much good it has done me."

MRS. F. J. NORTON, Freeville, New York.

Your druggist or Dr. Miles' Heart Cure, and we authorize him to return price of first bottle (only) if it fails.

Miles Medical Co., Elkhart, Ind.

open by the supreme court, sitting at City of Mexico. Cumberland and McMurray were killed at Finstad's ranch two years ago and Coughner was wounded. Finstad claimed that the crime was committed by Mexican robbers but in spite of this claim both he and Coughner were placed on trial at Chihuahua on the charge of murder and found guilty. They were each sentenced to 12½ years imprisonment until appealed to the federal district court.

READY FOR TOMORROW'S RACE.

Putney, England, April 2.—Both the Cambridge and Oxford varsity crews took final brief practice today this morning, and the latest form of the contestants in the rowing event of the year promised to furnish an interesting struggle tomorrow. The Cambridge men are good favorites, the Oxonians are quietly confident of their reliability to wear down their opponents in the latter part of the race.

MERMENTAU DAM COMPLETELY DESTROYED.

Lake Charles, La., April 2.—News has been received of the dynamiting and complete destruction of the Mermentau dam at Grand Cheniere, 40 miles south of here. The dam was built at a cost of nearly \$100,000 by the rice growers of southwest Louisiana. This is the

third time a dam there has been dynamited. For many years a bitter controversy has gone on between the rice-growers, through whose efforts the dam was built, and cattle-raiders of Cameron parish.

NO EARTHQUAKE AT MESSINA.

Rome, April 2.—There is no truth in the report that another earth shock has been experienced at Messina.

CORNELL STUDENTS SUSPENDED FOR HAZING

San Francisco, April 2.—Found guilty of hazing Harris Klein, a junior in the pharmacy department of the affiliated colleges of the University of California, five students have been suspended from the institution—Emil T. Komelchov, J. J. Giddings, and Ward W. Giddings, Roy Boone, Harvey Gilmer and Walter Johnson for two weeks.

Klein was subjected to a bombardment of eggs last Monday, and afterwards was held under a faucet by his tormentors who facetiously declared that he needed a shampoo.

The hazing was the result of Klein's refusal to contribute his share of the expenses of a dance given by his class recently.

Klein informed President Benjamin Ide Wheeler of the treatment accorded him, and after an investigation, the suspensions were announced.

CIRCULATION STATEMENT.

Washington, April 1.—The monthly circulation statement issued by the comptroller of the currency shows that at the close of business yesterday the amount of national bank notes outstanding was \$24,975,555, a decrease for the year of \$1,099,740 and an increase for the month of \$1,122,015.

The amount of circulation secured by United States bonds was \$68,142,394, an increase for the year of \$13,353,954, and for the month of \$10,523,045. The circulation secured by lawful money amounted to \$3,296,225, a decrease for the year of \$2,957,794 and a decrease for the month of \$1,431,490. The amount of bonds on deposit to secure circulation was \$61,357,130 and for public deposits, \$2,396,621.

CRAWFORD IMPROVES.

Corcoran, April 2.—The improvement in the condition of P. Marion Crawford, the novelist, continues today.

PUBLIC DEBT STATEMENT.

Washington, April 1.—The monthly statement of the public debt shows that at the close of business March 31, 1909, the debt, less cash in the treasury, amounted to \$1,622,776,530, which is an increase for the month of \$1,088,574. The debt is reclassified as follows:

Interest bearing debt \$ 913,317,480
Debt on which interest has ceased since maturity 3,792,356
Debt bearing no interest 296,166,694
Total \$1,513,426,530

This amount, however, does not include \$1,522,396,369 in certificates and treasury notes outstanding, which are offset by an equal amount of cash on hand held for their redemption. The cash in the treasury is classified as follows:

Gold reserve \$ 15,000,000
Trust fund 1,322,396,369
General fund 309,152,525
In national bank depositories 26,618,470
In Philippine treasury 4,428,537
Total \$1,726,586,302

Against which there are demand liabilities outstanding amounting to \$1,442,524,111, which leaves a cash balance on hand of \$283,062,191.

The total government receipts for March, 1909, were \$54,444,555, and the expenditures were \$54,444,555.

WRECK SALE at Levy's, 258 State

SEE THE YELLOW SIGNS!

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CONFERENCE VISITORS

Greatest Bargains in

Shoes, Hats, Caps, Clothing, Underwear, Etc., for the Whole Family.

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The regular use of Koffe-et in place of coffee has made such complete changes in the nervous conditions of some people that physicians who were indifferent to Koffe-et at first are now its best friends.

Hundreds of physicians in Utah use Koffe-et regularly themselves and advise its use by others.

Koffe-et is made of whole grains and fruits. It gives "tone" to the body by making rich red blood.

Koffe-et
builds you up
All grocers—25c

Our New Store—128 Main St.

1000 Solid Gold Baby Rings

To Be Given Away

Friday and Saturday
April 2nd and 3rd.

A SOLID GOLD RING FOR YOUR BABY!

Every baby may have a beautiful solid gold ring FREE. The only conditions are—the baby must have been born since January 1st, 1909, and it must be brought to our new store, 128 Main St., to get the ring on one of the days of our opening, April 2 and 3.

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NEWS

Men's and Young Men's Handsome Spring Suits

THAT "BARTON SYSTEM" Clothing for Men and Boys

are gems in Spring attire. Every garment beams with the season's freshness. Economy and honest values are woven into every article. Our assortment is one of the most complete offered in this city, embodying the newest fabrics, patterns, styles and combinations introduced as correct for the Spring and Summer of 1909.

Our Special To-morrow and Next Week

\$10.00 Suits at \$9.00	\$15.00 Suits at \$13.50	\$22.50 Suits at \$20.25	\$30.00 Suits at \$27.00
\$12.50 Suits at \$11.25	\$20.00 Suits at \$18.00	\$25.00 Suits at \$22.50	\$35.00 Suits at \$31.50

Boy's Knee Pant School Suit, \$5.00, \$6.00 and \$7.00 values at **\$3.95**

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Popular Clothiers to Men and Boys.