

Life Insurance as It Is Conducted by the New Zealanders

A PROPOS of the legislative investigation now being made into the business methods of certain American life insurance companies having their headquarters in New York city, it is comforting to recall the fact that there is at least one country on the globe where such a state of affairs could not exist. In faraway New Zealand the government conducts a life insurance department which not only offers its policies at a low premium, but has the security of the state behind it as its guarantee to investors. By open competition with individual concerns it prevents any ordinary combination from keeping up excessive rates, and there are no high salaries, officials to absorb the annual receipts.

It is an ideal theory. In America an insurance of \$5,000, which may cost a person who has arrived at middle age \$200 annually, in New Zealand may be obtained for one-third that expense. In America legislative inquiry has already thrown so much light upon the complex and devious management of the insurance business that a distrust of the whole system has become general. In New Zealand the entire responsibility is borne by the colonial government. There can never be any failure until the country becomes bankrupt.

It is true that New Zealand is in the antipodes, but it is not too remote for comparison. It is an isolated group of islands lying in the south temperate zone with a climate similar to that of the best part of America. Roughly estimating, it is of the area of the kingdom of Italy, or the United Kingdom, or the Philippines, or twice the size of New England. If some seismic disturbance should submerge all of the United States except the states of Michigan and Illinois, there would remain almost the exact counterpart of New Zealand, in form, size, soil, climate and population. The comparison falls at one point only—the south Pacific colony contains no great city like Chicago. New Zealand's policy of isolation and nationalization attracts her population to the country and makes large cities impracticable.

The United States and New Zealand have many other points in common. The predominant element in both is Anglo-Saxon. Each carried the blood of Britain, as well as her laws and institutions, to its island shores. The same colonialization has progressed

on similar lines, although New Zealand has been populated with a less diverse influx. The discovery of gold in both countries was followed by a marvelous growth. Such strides have New Zealanders made in material prosperity that when the roll of the nations is taken from which America might take pattern profitably. One of the fairest and most logical remedial measures ever tried in the colony and one which has proved its usefulness from the very moment of its adoption is the workman's "compensation for accident" act.

The principle upon which the measure was instituted is based on the assumption that it is neither by the wish nor by the conduct of either employer or employee that accidents happen, but that in spite of that fact a steady percentage of accidents occurs. They are thus incidental to production, and the business which yields the profit should bear this part of the expense of pro-

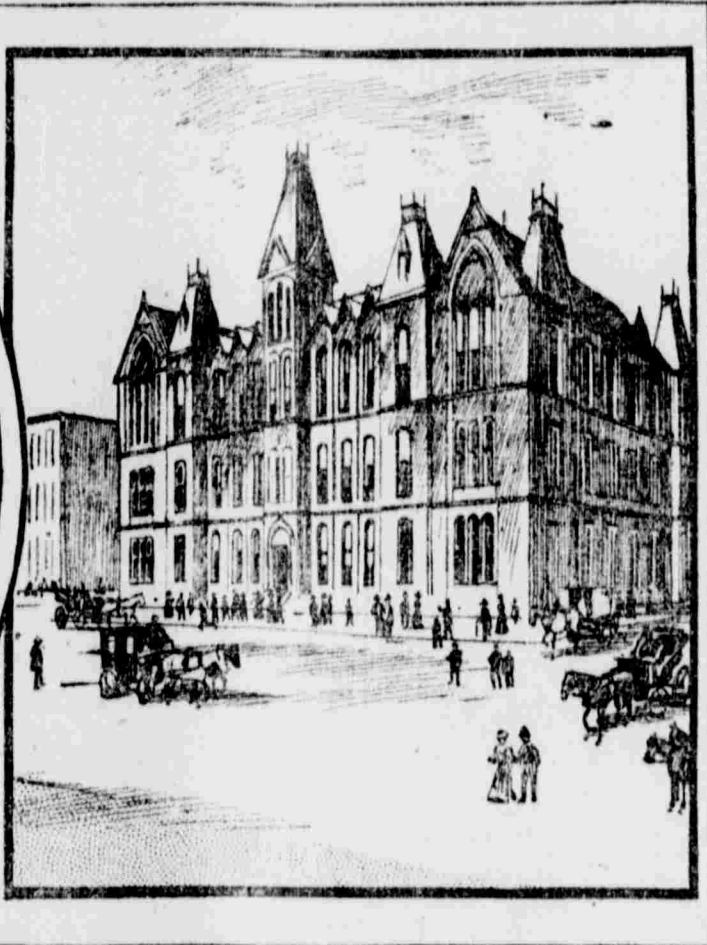
ducing. Therefore a sum must be paid to every injured worker and, if the accident prove fatal, to his family. The only exception to this rule is when it can be established to the satisfaction of the court of arbitration, which adjudicates these cases, that the employee was empowered to include accident insurance, thus compelling any combination of existing insurance companies of a similar kind to keep the tariffs down to reasonable premium value. The advantage to artisans and laborers from a governmental benefit of this nature

can hardly be computed. It practically relieves them from the burden of accident insurance and compels a provision for their possible disability which they are almost certain to neglect if left to their own initiative. It has worked admirably in New Zealand, and there is no reason why it should be less effective in America.

Still another measure of relief until



POSTOFFICE DEPARTMENT, WELLINGTON.



GOVERNMENT LIFE INSURANCE BUILDING, WELLINGTON.

called for per capita wealth this distant appearing of the British cross may never first, with \$1,500 for each man, woman and child. Then follow the inhabitants of the British Isles, with \$1,400; those of Australia, with \$1,350; those of France and the United States tied at \$1,300.

Charmingly, the insurance is by no means the only New Zealand institu-

tion which has been modeled after the American pattern. The principle upon which the measure was instituted is based on the assumption that it is neither by the wish nor by the conduct of either employer or employee that accidents happen, but that in spite of that fact a steady percentage of accidents occurs. They are thus incidental to production, and the business which yields the profit should bear this part of the expense of pro-

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THE GIRL WARRIOR WHO IS FIGHTING THE TURKS.

The warlike looking maiden herewith illustrated is Miss Christina Atanava, a young woman of culture and formerly a schoolteacher, who during the war of a Macedonian revolutionist and went into the mountains to fight the Turks. Recently several of her pupils were



brutally murdered by a roving band of the sultan's troops, and Miss Atanava escaped but narrowly from a similar fate. She was so infuriated by the dastardly conduct of the enemies of her race that she enlisted in a band of insurgents and has become an expert guerrilla fighter.

OLDEST DIARY IN EXISTENCE.

The oldest diary in existence is said to be that preserved in the Japanese family of Hosokawa. It has been duly maintained by the various heads of the family for four centuries. An English commentator notes that about twenty years ago a dispute over precedence arose between two branches of the family and that this was promptly settled by recourse to the diary and the discovery of the record of a dinner given 200 or 300 years ago by the founder of the family to the founder of the side line.

REV. GOSHEN ON CITY BUILDING.

Congregational Minister Makes Practical Talk Based on Scripture.

CITES NEEDS OF SALT LAKE.

To Attract Capital Improvements Should be Made and Harmony Prevail.

City building was the principal theme of Rev. Dr. E. I. Goshen at the First Congregational church, yesterday. He pointed out that according to the Scripture account the first city was built by a murderer, Cain, and that in the Old Testament "city" often is a synonym for wickedness. The New Testament idea is somewhat different. There we find the Apostle talking about from city to city, meaning that from those centers of population, their word would go out in all directions. What they spoke in the city today would be heard in the country tomorrow.

The speaker then referred to the cities in the Middle Ages. People flocked to the cities to find refuge against the marauding bands. They went out to their farms in the day-time and returned to the cities at night. He then cited statistics showing the phenomenal growth of cities of today, both in number and size. The reason for this growth is, he said, the use of all kinds of machinery in the fields of labor. Machinery now does in a few hours what formerly many laborers spent a long time on. The displaced laborers naturally gravitated toward the cities. The modern city now, the speaker continued, presents more than that is good, also much of the opposite. In the city is gathered the best of the arts, the sciences, etc. There the virtues are liberally represented. But there are also the poverty, the vice, and the misery of humanity. The city, therefore, presents a problem of its own, different from that of the country.

The speaker now turned to the important question of city government. He related the well known fable of the trees that were asked to become kings, but one by one declined because they had something else to do. Finally, the bramble consented to become king, and, he said, the bramble class had been ruling ever since. As long as continued, as you good men refuse to make sacrifices for the good of the community, so long you will have cheap men in the councils. He quoted a Chicago paper on the character of one of the members of the council of that city, to the effect that this man, though ignorant, covetous, and immoral, holds the purse strings of Chicago, and rules the city. This, he added, might be said with truth of cities much smaller than Chicago.

The speaker then argued that it is dangerous to elect good men to offices. It often happens that they become rogues, not because they are bad, but because those who ought to sustain them and watch over them, fail to do so, and they become the victims of those that are always vigilant. The responsibility, he said, is ours, not theirs. He referred to Glasgow as an example of what can be done in the way of good city government. There, he said, the public utilities are made to pay the public expenses, while here, for instance, we are giving away valuable property.

all these advantages, good roads. He illustrated the necessity of this from the history of Greece and Rome. The latter city became mistress of the world because all roads led to Rome. Greece could never attain to national unity on account of the lack of roads.

Our city, the speaker continued, is badly served. We use the very worst material for paving, while we have plenty of rock close by that could be used in the form of macadam. City prisoners could be set to work on road building, to great advantage.

The smoke nuisance next received the attention of the speaker. He declared that we have the dirtiest sky here, and the purest air, and yet we are compelled to breathe this air contaminated with soot. This should not be. Smoke consumers are a lot, and we should see to it that the smoke is consumed.

The speaker further denounced, in strong terms, the fact that we have in the very heart of the city, a cesspool of iniquity. Let us, he said, create a sentiment against this so strong that Commercial street be cleaned out, and iniquity driven to some outside district, where those who want it must go unprotected by the prestige of a business district. We cannot build a great city, until virtue is protected.

Another point which the speaker very much emphasized as necessary, if we will build up a great city was harmony. In vain, he said, are our efforts to attract capital, unless harmony can be established. We know, he continued, that unfortunate things have transpired in Utah, but he expressed his belief that there is a general desire to do right now, and if that is true, the past should be past. You cannot advertise Utah as a pesthouse and expect to attract capitalists. You cannot send out maps, with Utah marked black, as has been done, and hope to attract good settlers. In conclusion, he said, our efforts for tolerance and brotherly love. Wrongs, he said, can only be righted by rights, intolerance by tolerance, and vice by virtue. He hoped all our good neighbors would become tolerant and charitable.

AT THE Y. M. C. A.

Rev. E. I. Goshen made a stirring address yesterday afternoon in the Y. M. C. A. on "The Man Who Measures Up," speaking from the text, "Lord I pray Thee to open the eyes of the young man." The speaker said that multitudes walk through life's journey blinded to the higher joys unable to see the spiritual beauties nothing only the material things the qualities that one must meet in this conflict.

Face the problems of the day; do not withdraw into solitude in the hope of finding God. Keep in touch with humanity understand the sorrows and burdens of men. Men are not born when they enter the world; they are only born when their life only begins when they begin to live spiritually, with open eyes. Do not expect to learn on creed or theology. Do not fear because of change in your vision and view. Faith is no danger, for faith is eternal. Truth will never suffer anything from restatement. Without spiritual vision no content, no satisfaction can come to mankind. Riches will give no pleasure, the beauties of art cannot be appreciated, culture counts for nothing until there comes the clarified spiritual vision that gives insight into truth.

A BAD SHOOTING AFFRAY.

One Man Killed, Another Mortally Wounded in New York.

New York, Dec. 10.—Following a shooting affray in which one man was killed and another perhaps mortally wounded tonight, three men, charged by the police with having been concerned in the affair, barricaded themselves in a tenement in Franklin street, West New Brighton, Staten Island.

COLORED SCHOOL DESTROYED.

Birmingham, Ala., Dec. 10.—The Lauderdale school, colored, located in North Birmingham, was destroyed by fire tonight, entailing a loss of \$45,000, with insurance estimated at about \$7,000. About 500 pupils were endangered.

LIVES LOST ON LAKES.

During Season Just Closed They Numbered Two Hundred and Fifteen.

Chicago, Dec. 10.—According to figures just compiled, the death list on the Great Lakes during the season now closing has been the heaviest of any year since big steel vessels began to be used on the lakes. A total of 215 lives were lost. Of these 116 were lost during the three great storms this fall.

DEMANDS OF CHINESE TO END ANTI-AMERICAN BOYCOTT

Hongkong, Dec. 10.—At a meeting of the boycott committee of the Chinese guilds and American merchants here today the former drew up the following demands, the granting of which, they said, would be necessary to bring the boycott to an end.

"First—A distinct definition of the term labor."

"Second—That legislation affecting the Chinese must have the approval of the Chinese government."

"Third—That American consuls in China be authorized to accept certificates for admission to the United States of Chinese, except laborers, without hindrance, except in cases of fraud."

"Fourth—The issuance of passports by the Chinese or other governments for submission to American consuls preparatory to the granting of certificates."

"Fifth—Medical examination prior to departure, to be conducted by American doctors and one European doctor, the latter to be appointed by the Chinese government."

The sixth and seventh demands call for most far-reaching legislation of Chinese residents and travelers in the United States.

The eighth demand repudiates exceptional registration.

MAL HUGH SWAIN ACQUITTED.

Houston, Tex., Dec. 9.—Mal Hugh N. Swain, U. S. A., retired, was today acquitted of the charge of murder in the second degree in connection with the slaying of Charles W. Jones, secretary of the Houston Fire and Marine Insurance company, of which the father of Swain was at one time president.

On the first trial Mal Swain was convicted and given a sentence of twenty-five years in the penitentiary.

KILLED PLAYING FOOTBALL.

Russville, Ind., Dec. 10.—Grover Mason, aged 18 years, who was injured during a football game between local teams last week ago, died yesterday at his home here.

BERNHARDT IN NEW YORK.

New York, Dec. 10.—Sarah Bernhardt, who tomorrow night will begin a series of performances marking her farewell appearance in New York city, arrived here today.

IN MEMORY OF GARRISON.

Boston, Dec. 10.—The memory of William Lloyd Garrison, the abolitionist, was honored in many churches throughout the city today, this being the 100th anniversary of his birth.

ATTORNEYS, NOTARIES and real estate men will find a full supply of legal blanks at the Deseret News Book store.

THE BEST VALUES

Ever offered in SALT LAKE CITY—Your opportunity to buy a nice Christmas Present

Genuine Felt Boots, in Black, Brown, Blue, Green and Red— \$1.00	14 Styles Strap Slippers for Evening Wear, \$1.45 to \$1.85 values— 98c
Mittens, Gloves, Socks, etc., \$1.50 values— 79c	FANCY DRESS Slippers, Steel and Jet Heels, Opera Heels, \$1.50 to \$1.99 values, at— \$2.98
Ladies' Felt Shoes, Leather Soles, \$1.50 values— 98c	MISSES' and CHILD'S FELT SLIPPERS Red, Black, Green, \$1.00 to \$1.25 values, at— 2.50
	Don't forget the head of the house. He will enjoy a pair of fine house slippers. We have 12 styles, \$1.00 to \$1.50 values up to \$1.85, at— 2.75
	MEN'S CAVALIERS TAN BLACK, WINE, per pair \$1.00 to \$1.25 values, at— 45c

SEE OUR WINDOW AND KNOW WE GIVE YOU SHOES AND SLIPPERS JUST AS ADVERTISED.

Romney Dependable Shoes, 258 South Main Street.

GARDNER DAILY STORE NEWS. 11 SHOPPING DAYS TILL XMAS.

Let wisdom guide your selection of Gifts for Men And you will give only articles of a useful and practical nature. Things to wear, for instance. Not to mean just every day clothes alone, tho' they are always acceptable. But the novelties in apparel that all Men like to possess, but seldom buy for themselves. Many such novelties here, designed especially for Xmas tokens. Qualities that make it a long-lasting pleasure to receive them.

HOUSE COATS Most popular of all gifts for Men. Bright plain shades and two-tone effects. \$3.75 to \$15	GLOVES Easy to choose and sure to please. Unlined dress gloves. 75c to \$2.25 Lined dress gloves. 50c to \$3 Fur gloves. \$1 to \$5 Wool gloves. 25c to \$1.50
BATHROBES In fancy Eiderdowns. \$4 to \$12	NECKTIES A Grand Xmas array. All fashionable shapes and patterns. 25c to \$2.00
FANCY SUSPENDERS In single boxes. 50c to \$3.50	Suits, Overcoats, Fancy Vests, Canes, Umbrellas, Traveling Cases, Hats, Sweaters and Shirts. All suitable for Xmas Gifts.



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