

WILLIONS FOR POLICY HOLDERS

Insurance Commissions Prepare Bill to Submit to Various State Legislatures.

TO EFFECT GREAT ECONOMIES

Provides for Annual Apportionment—Dividends to be Credited—Contingency Reserve Fund.

St. Paul, Aug. 24.—Millions will be held in reserve for the policyholders of life insurance companies and the cost of insurance will be materially lowered if a bill approved by the insurance commissioners at their session today meets with the approval of the various legislatures next winter.

The bill, which requires an annual apportionment and accounting of surplus of life insurance companies, it is maintained by many of the commissioners, strikes at the root of all the evil of the life insurance company, by holding their officers accountable for the enormous surplus funds accumulated under the deferred dividend contracts, under which nearly all of the large companies operate.

The matter of apportionment of the surplus was brought before the commission in a report printed by Zeno M. Host, insurance commissioner of Wisconsin, on "annual accounting and distribution of surplus of life insurance companies."

Associated with him on the commission which has this subject under consideration are Henry R. Prewitt, insurance commissioner of Kentucky; Thomas Drake, superintendent of insurance, District of Columbia, and B. F. Carroll, auditor, state of Iowa.

Some animated discussion followed the introduction of the bill by Mr. Host, which was deemed too radical for most of the commissioners present.

After some substantial changes, however, the bill requiring an accounting and distribution of surplus was adopted. It is thought that this bill, if passed by all of the states, will do more toward securing the economical management of insurance companies than anything else.

The commission believes that the competition which exists between the companies will make them eager to show a larger credit of dividends to the policyholders than their competitors. This will result, it is declared, in a substantial decrease in the expense of management and will also prevent the management from using the accumulated surplus for speculation or for private emoluments, such as the recent investigations by the Armstrong commission revealed.

The bill provides that "every life insurance company conducted on the mutual plan, or in which policyholders are entitled to share in the profits or surplus, shall make an annual apportionment and accounting of divisible surplus to each policyholder beginning on or before the second policy year, or on all participating policies hereafter issued, and each such policyholder shall be entitled to and be credited with or paid in a manner provided such a portion of the entire divisible surplus as has been contributed thereto by his policy."

Under the terms of the bill these dividends are to be carried as credits and shall, in the event of the death of the insured, be payable with the policy. Another important feature of the bill is a clause providing for a contingency reserve fund, on a sliding scale of percentages, such as has recently been enacted by the New York legislature.

COLORED SOLDIERS ARE ARRESTED FOR AIDING RAID.

Brownsville, Tex., Aug. 24.—Ranger Captain McDonald last evening caused the arrest of the following members of company C, Twenty-fifth infantry.

Sergeant W. O. Bower, Sergeant Geo. Jackson, Corporal David Powell, Corporal Madison, Privates John Holloman, J. H. Howard, J. H. Newton, Oscar W. Reed and J. H. Asker on the charge of being the principals in the recent raid which resulted in the killing of a citizen and the wounding of the chief of police. This morning after all preparations had been made for the removal of the negro soldiers to Fort Bayou, a higher message was received by Maj. Penrose directing him to hold the three companies here pending the arrival of Gen. Bell, chief of staff, to make a thorough investigation. Consequently there is some perturbation. Thought there is some reversal of the resolutions taken to see that none of the blacks enter the town. It has been determined to ask for a special term of court to sit in the case.

BIG ROBBERY IN RUSSIA.

St. Petersburg, Aug. 24.—A sum of money amounting to \$75,000, three-quarters of which belonged to the state, has mysteriously disappeared while in transit from Eriwan to St. Petersburg. Packages which were

A Woman's Gratitude

"For more than a year I had been a sufferer, completely broken down. I had not slept but two or three hours any night for weeks. I had such awful misery in my head, and oh, I was so irritable. I could not depend upon my judgment, and my memory was failing. I realized that I was losing my mind, and I thought the grave, or worse, the asylum, would be my doom. My doctor said my case was beyond the reach of medicine. I went to a druggist and told him my condition. He recommended Dr. Miles' Nervine; he was pretty sure it would help me, so I bought a bottle. That night I took a table spoonful, and fell asleep in a few minutes, the first rest I had in weeks, and oh, I will never forget that sweet sleep while I live. I have continued taking it, and sleep like a baby, and gain rapidly."

MRS. VIOLA BARKER, Orange, Texas.

Dr. Miles' Nervine is sold by your druggist, who guarantees that the first bottle will benefit. If it fails, he will refund your money.

Miles Medical Co., Elkhart, Ind.

DISFIGURING HUMORS



CUTICURA

Soap to cleanse the skin of crusts and scales, and soften the thickened cuticle, gentle applications of Cuticura Ointment to allay itching, irritation, and inflammation, and soothe and heal, and mild doses of Cuticura Pills to cool and cleanse the blood. A single Set is often sufficient to cure.

Addressed to the Imperial bank, when opened here, were found filled with lead, but experts declare that the seals had not been tampered with.

The weight of the package corresponded with the figures accompanying them, leading to the suspicion that the substitution may have been made before they left Eriwan.

ARRESTED FOR KIDNAPPING.

Officer Geo. Counts on Charge Preferred By Mexican Consul.

San Diego, Cal., Aug. 24.—Officer George Counts was arrested this afternoon by Deputy United States Marshal Place on a charge of kidnapping, preferred by Mexican Consul Diaz Prieto of this city. The charge has been made a matter of international correspondence for some time past, and Counts has been afraid to go on the other side of the line for fear that summary action would be taken against him there.

Nearly two years ago, while searching for Frank Burns, aged about 15 years, who was wanted on a charge of breaking into a house, Counts went on the other side of the line and induced the young man to cross on this side, where he was arrested, tried and sentenced to five years in the reform school.

The Mexican authorities have been wanting Counts punished for his method in getting a prisoner. He will be taken before the United States commissioner and held to the federal court at Los Angeles. It is stated that the offense is not a bailable one. Meanwhile Burns has escaped from Whittier and the last heard from him was at El Paso, Texas.

BIG RUSH AT BERKELEY.

Thousand Students Indulge in One, Almost Producing a Riot.

Berkeley, Cal., Aug. 24.—One thousand students of the senior, junior, sophomore and freshmen classes of the University of California participated in an exciting "rush" on the campus this afternoon, the occasion being an attempt of the freshmen class to effect organization. Before the disturbance ended many students had their shirts torn from their backs and were bruised and battered. The disorder approached a riot and lasted an hour.

As is the college custom, the freshmen gathered in the Harmon gymnasium to effect a temporary organization. The doors of the gymnasium were barricaded and the seniors and juniors stood guard outside as representatives of the faculty to prevent disorder. The sophomore, the strongest, under the leadership of F. O. Stanton, a football player of Los Angeles, made an attempt to break down the doors. Then the fight began. The sophomores were finally repulsed and the baby class was effectually organized.

PERNICIOUS ACTIVITY.

U. S. Marshal Youngworth of Los Angeles Charged With It.

Los Angeles, Cal., Aug. 24.—Affidavit charging United States Marshal Youngworth of this district with "pernicious activity in politics, have been forwarded to President Roosevelt by local Republicans.

The principal affidavit is made by Marshall W. Stinson, a well-known local attorney. He alleges that at the recent Republican primaries Marshal Youngworth was persistently active at the polls, urging voters to support a certain ticket and threatening him (Stinson) with arrest if the latter did not desert in the work which he was doing at the polling place. The affidavit further states that Youngworth caused police officers to be sent to a certain precinct to prevent Stinson's continuing his efforts there in behalf of one of the tickets being voted for. Youngworth claimed that Stinson's actions in approaching too near the booths was illegal. Stinson's affidavit, which was sent to the president, was supplemented by a letter of full explanation of the charges.

LYNCHED BY PEASANTS.

Samara, Aug. 24.—The peasants of the village of Kamrenka today seized four men suspected of setting fire to farm houses and hanged and lynched two of them and beat the others almost to death.

RUSSIAN TROOPS MUTINY.

Odessa, Aug. 24.—The Eleventh and Twelfth sapper battalions encamped at the summer camp, Morzovka, near Odessa, mutinied last night. They assembled at a political meeting, singing the "Marseillaise," and passed a resolution to approach the city, if called on. Officers of the battalions who tried to break up the meeting were beaten by the soldiers.

NO RELAXATION IN RUSSIAN RIGOR

Battle Against Revolutionary Forces to be Continued With All Means at Command.

ELECTIONS TO BE SAME DAY.

Ministers Instructed to Draw Up Projects for Necessary Legislation to be Submitted to Parliament.

St. Petersburg, Aug. 24.—At a protracted session of the cabinet this evening the conclusion was reached that, in view of the existing conditions, any relaxation in the rigor of the government's policy is utterly out of the question and that it is necessary to continue the battle against the revolutionary forces with all the means at command. It also was decided that the elections for members of parliament should be held on the same date throughout the empire, instead of over a period of several weeks, as was the case in the former elections, in order to prevent the opposition of the government consulting their efforts in various districts in succession.

All the ministers were instructed to prepare and have ready for submission not later than Sept. 15 the projects of necessary legislation, which will be divided into two categories, the first those which are urgent and should be enacted immediately in the form of temporary laws or administrative edicts, and the second such as will require to be polished by the cabinet before submission to parliament when it assembles.

FRYE IN TROUBLE.

Absented Himself Many Years, Now Arrested for Bigamy.

Chicago, Aug. 24.—Charles Frye, formerly superintendent of the Chicago normal school, and who returned to his home recently after an absence of 32 years, today he declined to explain, was today arrested on a warrant charging bigamy.

The proceedings against Prof. Frye were commenced by M. Geo. Goddard of Herley, S. D., who declared that he married her under the name of Charles Goddard. Prof. Frye gave bonds as soon as he learned that a warrant for his arrest had been issued and was at once released. The preliminary hearing in the case will be held tomorrow or Monday.

AMERICAN UNIFORMS.

Czar Examines Maj. Gibson's and is Much Amused With Green Khaki.

St. Petersburg, Aug. 24.—The attention of the military authorities has been drawn to the service uniform of the American army and its qualities of serviceability, and invisibility are greatly admired. At the conclusion of the recent guard maneuvers at Krassnoyarsk, Emperor Nicholas summoned Maj. Gibson in order to make a personal inspection of the olive green khaki which the major was wearing, saying he had been watching it for several days and had been struck by its inconspicuousness at a comparatively short distance, and he desired to call the attention of Minister of War Rudiger to the uniform. Maj. Gibson later, at Gen. Rudiger's invitation called at the ministry of war and showed the general suits of infantry and cavalry uniforms. The military authorities also are considering American accoutrements, including web cartridge belts and cavalry saddles, with a view to their adoption.

WELLMAN FIXING BALLOON.

London, Aug. 24.—Walter Wellman, leader of the Wellman-Chicago Record-Herald Arctic expedition, telegraphed from Spitzbergen Aug. 14, via Hammerfest, Norway, today, that the completion of the balloon has been greatly delayed owing to the magnitude of the work. Many minor defects have been discovered in the mechanical parts of the airship, and these are being repaired as fast as possible. The meteor work excellently and the balloon part of the airship is in good condition. Mr. Wellman says it will still be possible, weather permitting, to get away toward the pole during the first week of September. The buildings erected will provide a suitable winter for next year's operations if a start is not made this year.

MURDERED GIRL UNIDENTIFIED.

Los Angeles, Aug. 24.—Although the body of the murdered young woman whose decomposed remains were found in Tenesque canyon, Santa Monica, nearly a month ago, has been buried and public interest in one of the most mysterious murders ever committed in southern California has largely subsided, the authorities are still at work, and it is announced today that they have still some hopes of identifying the victim and eventually capturing the murderer. Officers are now nearly positive that the body is that of Miss Emma Powers, a young house servant in the employ of Mrs. Chapman, the proprietress of the Ocean View roominghouse at Ocean Park. Mrs. Chapman is a sister of Posey Hester, the young man who found the body in the canyon and against whom some suspicion at first was directed. Miss Powers disappeared during the early part of July, about the time the murder was committed. The identification of the murdered woman tallies with that of Miss Powers and the wearing apparel also was the same.

BIG FIRE IN NEW YORK.

New York, Aug. 24.—Nearly an entire block front of business buildings at West Fourth street between Mercer and Green streets were partially burned tonight, causing damage to a dozen firms exceeding \$250,000. The fire was confined to the upper floors of the buildings, but the great volume of water poured in by firemen before they controlled the blaze seriously damaged everything below. The fire started on the top floor of the six-story building at 21-23 West Fourth street, which is entirely occupied by Doughter Brothers, makers of hats and caps.

TREASURER WADE SHORT.

Concordia, Kan., Aug. 24.—J. E. Wade, county treasurer, cannot be found, and the county officers have taken charge of his accounts and are examining his books. A letter dated Crystal Creek, Colo., was received today from Wade, and in it the writer acknowledges a shortage of \$5,000 in the county's funds. He says he lost the money on the board of trade, and warns the officers not to attempt to capture him, saying he will not be taken alive.

MULE CAUSED HER DEATH.

Atusa, Cal., Aug. 24.—The coroner's jury in the case of Mrs. Rhoden, who was killed Wednesday in a collision here between a state coach and a Santa



TEETH preserved to middle age are pretty sure to last out one's life time. The greatest known preservative of the teeth is ZOZODONT. Why? Because being an Alkaline and Antiseptic Liquid, it penetrates the minutest crevices of the teeth, destroying the deadly mouth acids and purifying the whole tooth structure.

Fe passenger train, in which accident several others were seriously injured, today returned a verdict that no one was to blame for the accident. The collision was caused by the stubbornness of the male team attached to the coach.

WOMAN ATTEMPTS TO BURN HERSELF TO DEATH.

San Bernardino, Cal., Aug. 24.—Mrs. Josephine Burton, wife of Albert Burton, a teamster, residing on north D street, this morning, attempted a horrible death by saturating her clothes with coal oil and setting fire to them. The woman was a religious fanatic, and escaped from the county hospital, where she was being treated, last Friday.

Today she took a lamp filled with kerosene and poured the fluid over her head, saturating her hair and clothing. She then set fire to her clothing and in a moment was enveloped in flames. She ran screaming with pain until caught and the flames smothered. The physician who was called states that there is no possibility of the woman recovering.

NEW PEAK ON FIRE ISLAND.

Washington, Aug. 24.—The treasury department today received a brief report of a visit made by the officers of the revenue cutter Perry a few weeks ago to the new peak which recently sprang up on Fire Island, one of the

S.S.S. FOR THE BLOOD

The purifying action and curative properties of this great remedy have made "S. S. S. For the Blood" a household saying, and thousands who are today enjoying perfect health owe their recovery from blood or skin diseases to this universally used blood medicine. S. S. S. is made entirely from roots, herbs and barks which possess not only cleansing and healing ingredients, but building-up and strengthening properties to keep the blood in perfect order. No one can be well when the blood is impure; they lack the energy and strength that is natural with health, the complexion becomes pale and sallow, the vitality is weakened and they suffer from a general broken down condition. When the waste or refuse matter, which nature intends shall be thrown off, is left in the system because of a sluggish, torpid condition of the expelling members, it is absorbed into the blood, making this vital stream weak, sour and acid, and its condition is manifested by boils, pimples, rashes, blotches and other eruptions of the skin. S. S. S. goes into the circulation and removes every particle of blood taint or poison of every character, makes the blood fresh and strong and gives energy to the entire body. When the blood has been cleansed by S. S. S. all skin diseases and eruptions pass away and the smooth, clear skin, glowing with health, shows that the body is being nourished by rich, pure blood. Rheumatism, Catarrh, Sores and Ulcers, Scrofula, Contagious Blood Poison, etc., are all deep-seated blood disorders, and for their cure nothing equals S. S. S. It does not injuriously affect the most delicate parts of the body and can be taken with perfect safety by old or young. Book on the blood and any medical advice desired without charge.

THE SWIFT SPECIFIC CO., ATLANTA, GA.

Hair Falls. Losing it, day after day? And doing nothing to save it? As though you can lose your hair and keep it, too! Then stop this falling. Stop it at once! You can certainly do it with Ayer's Hair Vigor. It feeds the hair, gives it strength, keeps it in place. And it makes the scalp healthy, cures all dandruff, and keeps the hair soft and glossy. Try it and be happy!

This Useful Half Gallon Water Pitcher Free With Each \$1.00 Purchase. You get the best Teas, Coffees, Spices, Extracts, Baking Powder, etc. At the Most Reasonable Prices.

101 Kinds Tea, 97 Kinds Coffee, TO SELECT FROM.

National Tea Importing Co.,

Car. Third South and Main. Sole Importers of Shamrock Teas and Coffee.

GARDNER DAILY STORE NEWS.

Today we speak of Boys' Clothing. If the boys and their mothers are awake to the big values to be had in the reduced prices on all Suits remaining from the recent big Sale, it will be a day full of rush and hurry in this section. Some very splendid Waist values at 25c. Shirts, Ties, Collars, Pants, Hats. You can choose any Suit of Men's Clothing of mixed pattern in the store, remaining from the recent Sale, for \$7.50. Some big values here.

J. P. Gardner 136-138 MAIN ST. THE QUALITY STORE.

REMOVAL SALE! Everything to be Sold Before Sept. 7th. Everything to Go—Nothing Reserved. Big Reductions in All Departments! Solid Steel Range Sale! PRICE: \$30.00 Three Dollars Down and 10c a Day. We Lose Dimes; You Make Dollars during this Big Furniture Removal Sale! OUR EASY AND CONVENIENT TERMS: \$1.00 on \$10.00; \$10.00 on \$100. NO INTEREST. IXL FURNITURE & CARPET IXL INSTALLMENT HOUSE IXL THE COMPLETE HOUSE FURNISHERS. 48 E. Second South Street. Both Phones 490 Salt Lake City, Utah.