KEEPING THEIR EYE ON WILSON

HE WILL FURNISH KEYNOTE FOR EXTRA SESSION.

NEW MEN EAGER FOR WORK

There Will Be Some Difficulty in Confining Congress to Tariff Revision—Panama Canal Tolls Provision Sure to Be Thrust Upon Congress—Committee Getting the Tariff Bill in Form for Submission to Both Houses.

Washington, March 16.—Congressional circles are keeping a close watch on the White House for any indication of a change of sentiment toward the consideration of other subjects than the tariff at the special session that is to convene early next month. It has become increasingly evident with each day of the last week that currency reform, Philippine independence, Panama Canal tolls, woman suffrage and other leading issues are to be forced upon the attention of the country before the tariff session is well begun; and that it will be difficult to withstand the pressure to have them taken up for action before adjournment.

While the older members of both Houses of Congress are urging an early adjournment of the approaching session, there are scores of new men in the Senate and House who are willing and eager to "stay all summer" if necessary, to secure legislative action upon subjects in which they are interested. The reorganization of the Senate last week constituted an important development in the progress toward a program of general action. The new committees organized Saturday will be ready to begin work before the special session convenes, upon the subjects that are considered of first importance.

President Wilson has had numerous urgent appeals made to him to include other things than the tariff in his program for the session. Conferences last week with congressional leaders left the way open for recommendations upon many other subjects, and the impression prevails among Democrats at the capital that Congress will be given an opportunity to take up currency legislation and some other matters after the success of the tariff revision has been made sure.

A Knotty Problem.

The Panama Canal toll issue cannot be evaded in the opinion of Democrats of both houses who have been advocates of the repeal of the free toll provision in the law, which will become operative as soon as the canal is opened next fall. President Wilson's attitude on the subject has not been made known, but many prominent Democrats claim he would welcome a repeal of the free toll provision before it goes into effect. Representative Sims will reintroduce his resolution to accomplish this end soon after the new Congress convenes and will attempt to secure action upon it.

The tariff revisionists of the House are making headway in committee satisfactory to the Democratic leaders, and the revision legislation will be ready for caucus approval when the extra session convenes. The Democrats have gotten over the hard places in the revision scheme, have virtually finished with the 14 schedules of the Payne-Aldrich law, and will take up administrative features of the tariff tomorrow.

Some Minor Changes.

With that part of the work disposed of, there will be a final smoothing out of the whole plan, a careful analysis of the effect on federal revenues that would follow each change tentatively agreed upon and then a full consideration of the income tax plan, with a view to making any amount of needed revenue.

Democratic tariff measures of the last Congress have been followed in the main, though many relatively minor changes have been made, particularly to meet attacks that the Republican side have made during the past tariff debates. There have been some additions to the first list of the present law. The fight against free lemons has been compromised with an agreement for a substantial cut in duty. There have been numerous reductions agreed upon in the big schedules, much along the lines indicated while the hearings were in progress.

Chairman Underwood and his associates, who have been working on the revision plan since January, expect the House to pass the committee's revision bills without much opposition. The more radical revision forces of the Senate have developed additional strength, and it is claimed now that the House bills will be passed quickly by the Senate and that in some cases the House rates may be cut even lower.

BECOMING LESS FRIVOLOUS

Baroness de Meyer Expresses Her Opinion of American Women.

Special Dispatch to The American.

New York, March 16.—The Baroness de Meyer, who is touring the United States with her husband, expressed the opinion today that American women are becoming less frivolous, and that the former insatiable desire for pleasure and excitement is giving away to the desire for entertainment that is both instructive and pleasant. The Baroness is the daughter of Prince Carraciolo, of Rome, and the granddaughter of King Edward VII.

"The general opinion abroad about the American woman," said the Baroness, "is that she is intelligent but not intellectual. It would be a splendid idea, a great blessing to both America and Europe, if some American women would go over there and lecture and tell us something about the real life in America, especially those among us who are not fortunate to be able and come and look for ourselves.

"If some American woman whose position entitles her to speak about the real American society would go to Paris and London and talk on the subject of America she would be a huge success. But for goodness sake send us real Americans. When I say send us real Americans I say so advisedly. A great many of the barbaric impressions we Eurbpeans have about this country have been given us by the detrimental criticisms of Americans themselves.

"Many Americans, especially women, think that they must attack anything that is American and praise all that is foreign as soon as they come to the other side. They think that it proves their culture. They try to create the impression that they are Americans only by name.

"Paris is full of Americans who have a grudge against their country for some reason or other, and they condemn it whenever they have a chance. They think they make themselves popular in that way, but they only make themselves absurd.

"If I were asked to what the singular prosperity and growing strength of this country ought mainly to be attributed I should unhesitatingly answer 'To the superiority of their women.'"

COLD WEATHER AGAIN

Frost Indicated in the South During the Present Week.

Special Dispatch to The American.

Washington, March 16.—The Weather Bureau's official forecast for the coming week follows:

Low temperatures for the season will prevail the greater part of the coming week over much of the country east of the Rocky Mountains, with frost Monday and Tuesday in the Southern States, except the central and southern portions of Florida.

With the exception of light local snows along the northern border and rains in the North Pacific States, the weather will be generally fair during the next several days.

The next disturbance of importance to cross the country will apepar in the Far West Tuesday or Wednesday and prevail over the Middle West about Thursday and the Eastern States Friday or Saturday. This disturbance will be preceded by raising temperature and be attended by local rains during its movement eastward over the United States.

AWAITS RESULTS OF TESTS

Rex Lee Paris Considers Taking Friedmann Remedy.

Special Dispatch to The American.

Saranac Lake, N. Y., March 16.—Rex Lee Paris, whose father-in-law, Charles H. Finley, offered Dr. Friedmann a million dollars for a tuberculosis cure effective in 95 of 100 cases, is improving in health here. He will not take the Friedmann treatment until the result of the vaccine used in the recent tests in New York are shown to be good. Mrs. Paris, daughter of Mr. Finley, said tonight:

"We are waiting the results of the tests in which Dr. Friedmann is giving his serum in New York. If the results warrant it, arrangements will be made for Mr. Paris to secure the treatment. It is impossible at this time to tell when this will be."

Vessel Inspection Discontinued.

Philadelphia, March 16.—The inspection of vessels at the government quarantine station at Reedy Island, Del., was discontinued today. In the future vessels entering this port will be inspected by federal officers in conjunction with the state inspectors at the Marcus Hook (Pa.) quarantine station.

Retired Naval Officer Dies.

Chelmsford, Mass., March 16.—Lieutenant Commander Charles How Greenleaf, United States Navy, retired, died at his home here tonight. Death was due to angina pectoris and followed a brief illness. Lieutenant Greenleaf was 75 years old. He was a veteran of the Civil and the Spanish wars.

THE TARIFF AND ITS HUMAN SIDE

REDFIELD BELIEVES IN MODERATE REDUCTION.

New Secretary of Commerce, in an Address as Part of a Unity Church Course on Problems of the Day at Mont Clair, N. J., Gives His Views of the Relation Between Tariff and Labor.

Montclair, N. Y. March 16.—William C. Redfield, the new secretary of commerce in President Wilson's Cabinet, delivered an address here today on The Tariff on Its Human Side, as part of a unity church course on problems of the day. Mr. Redfield said, in part:

"Believing as I do in a real, though moderate and balanced, reductions of the tariff, I believe in it chiefly because it means the birth of a new moral and mental life to our industries. The tariff has tended to destroy our belief in our own powers, to diminish our industrial self-respect. So I look, when the necessary readjustments are over, for the blood of a new life to be poured into the veins of American industry. I look for the recognition by the master of the true values in the men, for a larger faith in our own brains, for an increase of our courage, for an abolition of much that divides and for the coming of much that shall unite.

"I hope for the time when the payroll will not be thought the measure of cost, but when that shall be controlled by the value of men and by the quality and quantity of their product. Certain things of great human value we must do. We must learn to appreciate that the man in the shop is the most valuable thing in it; that, in order to be most productive, the conditions which make for his best conservation must be produced and maintained. It will be no harm to the nation if abnormal profits are cut down. Public opinion will not tolerate maintaining them at the cost of those who toil.

"The class of those who claim profits guaranteed by law, separating them from others by this privilege, may, indeed must, disappear. The prosperity of the nation does not depend upon the making of profits by any part of it. We shall be happier far when the temptation so to do shall have been removed and steadfastness shall replace cowardice and capital shall deal with labor as an ally, not an antagonist."

AT OPENING OF DRYDOCK

Rear Admiral Cottman, Who Presided, Well Known Here.

On March 1 the biggest event in the Northwest was the opening of the wonderful drydock at the Puget Sound Navy Yard at Bremerton, Kitsap county, Wash., and the man who did the honors on the great occasion was one who has many friends and relatives in this city, Rear Admiral V. L. Cottman.

Although the Admiral left the Naval Academy in the late 60s, after previously having taken his degree at Mount St. Mary's College, he has never lost touch of his friends in Baltimore, and news of the successful opening of the drydock was received with much interest by a large circle here. The new drydock is one of the largest in the world, measuring as it does 863 feet in length, 145 feet in width and 47 feet in depth. It is built of concrete lined with granite. A picture which N. R. Cottman, a brother of the Admiral, who is a resident of Baltimore, has just received shows the giant dock holding the first-class battleship Oregon, which looks like a small boat in the mighty receptacle, which is capable of holding any battleship in the world.

Only a few months ago ex-President Taft visited the Puget Sound Navy Yard, of which Admiral Cottman is at present commandant, and expressed himself as extremely pleased with the excellent condition of affairs which he there found. Owing to the much-criticised rule existing in the Navy which decrees that a man, no matter how robust and capable he may be, must leave the service when he reaches the age of 62, Admiral Cottman will be forced to resign February 13, 1914, although he is said by his friends to be able to do efficient work for many more years.

Admiral Cottman has been in the public eye on a number of occasions. Probably he achieved his greatest fame during the memorable trip of the collier Brutus from San Francisco to Manila a few years ago. The Monterey, to which the giant collier was firmly attached by means of cables, escorted the huge ship, which was under the command of the Admiral, safely to its destination, although, owing to stormy weather, it was feared once or twice that the vessel would never get there.

In addition to his brother, N. R. Cottman, Admiral Cottman has the following relatives in Baltimore: Clarence C. Cottman, J. Hough Cottman, Mrs. James W. Boyle and Dr. Thomas Q. McCormick. It is believed that the Admiral will visit his brother in this city immediately on his retirement.

REAR ADMIRAL V. L. COTTMAN AND EX-PRESIDENT TAFT

Rear Admiral Cottman, who is a graduate of St. Mary's College and the Naval Academy and who has a number of relatives in Baltimore, is at present commandant of the Puget Sound Navy Yard, at Bremerton, Wash., where he recently officiated at the opening of one of the largest drydocks in the world. Admiral Cottman is to be retired February 14, 1914, when he will reach the retiring age of sixty-two. He is still vigorous and strong. The above picture was taken a few months ago, when Mr. Taft inspected the Navy Yard at Bremerton.

TRUST-BUSTING WILL CONTINUE

THE NEW ATTORNEY GENERAL TO PUSH THINGS.

Standard Oil Will Be the Subject of Nationwide Investigation, and If It Is Found Impossible to Keep the Giant Corporation Within the Law by Other Means, Individuals Will Be Prosecuted.

Washington, March 16.—Investigations begun during the Taft administration are being continued with unabated energy by Attorney General McReynolds. New inquiries are expected as soon as the forces of the Department of Justice can reach them.

By direction of the Attorney General, the Standard Oil Company inquiry will be pressed to conclusion as rapidly as possible to determine whether the decree of dissolution has been violated. Grand juries probably will be called upon in some instances to develop the real situation. In sections of the country where special agents of the Department of Justice are unable to ascertain the facts, grand juries, it is understood, will be summoned to probe to the bottom.

It has not yet been decided whether proceedings will take the nature of indictments or a petition of contempt of court, if it is finally concluded that the decree has been violated. The inquiry, nation-wide in scope, is declared to present many difficulties requiring much time to solve. If it is found that there is an absence of competition through a community of interest, it would be futile, it is pointed out, to prosecute only corporations, because corporations cannot be imprisoned. The government, under such circumstances, it is added, must find the individuals responsible for any possible misdeeds of corporations.

Other important trust investigations which are being continued include those of the American Can Company, the American Smelting and Refining Company and the United Fruit Company. The new administration also faces the question whether to dismiss or continue the so-called Coffee Trust suit, revolving about the Brazilian valorization plan.

IN HONOR OF ARCHIE BUTT

Bronze Medallion for the Memorial Bridge at Augusta.

Special Dispatch to The American.

Washington, March 16.—Major Archibald W. Butt, military aid to President Taft, will be memorialized in the city of his birth when a bronze medallion, the work of Henry Price, a sculptor of New York, is unveiled on a conspicuous portion of the memorial bridge in Augusta, Ga. The bridge was subscribed for by the public, and the medallion was made possible through the generosity of the friends of Major Butt.

Mr. Price wrought the bronze with photographs of the dead aid as models. The work was not delivered until a brother of the dead officer came from England and declared it a striking likeness of Major Butt.

Much of Mr. Price's work has been done abroad. His best-known work is the statue of Queen Victoria, in front of the Royal Military Academy, Woolwich, England.

WITH CHRISTIAN HONORS

Impressive Funeral Services for an Indian Chief.

Washington, March 16.—Hollow Horn Bear, last of the great chiefs of the once powerful Sioux, was given a Christian funeral here today in St. Paul's Catholic Church. Chiefs of the Blackfoot, Crow and Sioux Indians, resplendent in feathers and colors, followed the body to the altar with heads bowed in grief. Kneeling in the front pews of the candle-lighted church the red men paid their last homage to the dead chief. The funeral attracted a great crowd.

The body, accompanied by Chief Johnny Green, was taken tonight on its journey to Cookston, S. D., to be buried with the warrior ancestors of Hollow Horn Bear. The wife and daughters of the dead Indian are believed to be on their way to Washington, and the Commissioner of Indian Affairs will attempt to intercept them, so that they may join the body on the homeward trip.

INVENTS FLYING BOAT

Germany Interested in Connecticut Man's Achievement.

Special Dispatch to The American.

New Britain, Ct., March 16.—So interested is the German government in a new type of flying boat invented by Nels Nelson, of this city, that it has sent word to the aviator to build two of the machines and ship them abroad at his own price. If the boat lives up to the expectations of its young inventor it will have a tendency to revolutionize flying.

Nelson, who has had much success in the past two years as an aviator, says the new boat will be able to fly from Hartford to Albany at an altitude of not more than 10 feet. The craft can make 50 miles an hour in the water and 65 in the air. It is constructed more for pleasure than for commercial purposes.

JURY FAILS TO AGREE

Third Trial of Dr. Hyde May Be Without Result.

Kansas City, Mo., March 16.—Another day of fruitless effort to agree, the jury, that since Thursday has been trying to decide upon the guilt or innocence of Dr. B. Clarke Hyde, who is charged with the murder of Col. Thomas H. Swope, was sent from the courtroom late today to be locked up for the night. Judge Porterfield announced that he would again call them before him at 9 o'clock tomorrow morning. It is believed that if the jurors at that time have reached no verdict they will be discharged and the third trial of Dr. Hyde will have passed without result.

Texas the Greatest Crop Producer.

Washington, March 16.—Illinois again has yielded to Texas the honor of being premier crop-producing state of the Union. Iowa holds her position as third, while Ohio has lost to Missouri the honor of fourth place, the Department of Agriculture announced today. During 1912 Texas produced $407,160,000 in 12 crops reported quantitatively by the government, corn, wheat, oats, barley, rye, buckwheat, flaxseed, rice, potatoes, hay, tobacco and lint cotton.

PANAMA CANAL TOLL PROBLEM

APPEAL ISSUED FOR REPEAL OF EXEMPTION LAW.

The Trustees of the Carnegie Endowment for International Peace Urge as an Act of National Honor the Repeal of the Law Exempting American Coastwise Vessels From the Payment of Panama Canal Tolls.

Washington, March 16.—Declaring the United States ought to be most scrupulous of all nations in the keeping of its treaty obligations, "even to its own hurt," the trustees of the Carnegie Endowment for International Peace tonight issued an appeal to the American people to bring about, as an act of national honor, the repeal of the act of Congress which exempts American coastwise vessels from payment of Panama Canal tolls.

The appeal is in the form of a statement, and was issued over the signature of the society's president, Senator Elihu Root; Joseph H. Choate, former ambassador to England; Luke E. Wright, former secretary of war; Charlemagne Tower, former ambassador to Germany; Nicholas Murray Butler, president of Columbia University, and other members of the board of trustees.

The issuance of this statement is the latest work of the society, which was founded in 1910 by Andrew Carnegie, when he endowed it with $10,000,000. The brochure sets forth the history of the various treaties that have been negotiated by this country with Great Britain regarding the building and control of the Panama Canal.

United States' Pledge.

It is declared, quoting from the language of the several treaties between the two countries, that it was the purpose of the American government to construct and maintain the Panama Canal for "the benefit of mankind on equal terms to all," and that all treaties on the subject are based on this intention and resolve, many times reiterated by official representatives of the American government."

Continuing, the brochure gives the history of the negotiating of the treaty, concluded on April 4, 1908, in which it is stipulated that in the event of "difficulties arising of a legal nature or relating to the interpretation of existing treaties these difficulties shall be referred to the permanent court of arbitration at The Hague," and declares that "in special sense the United States is bound to observe faithfully and without question" this treaty. It declares that the republic ought to be "absolutely faithful to its word, even to its hurt."

Benefit of Mankind.

In conclusion the statement of the trustees says:

"The greatest interest of the United States as a free nation is to represent worthily before the world the principles of civil and religious liberty and the public efficiency and well-being which those principles develop, and thereby to promote the adoption of these principles the world over. This is a great material as well as a great moral interest. In comparison with this large interest, the interest of the United States in its coastwise vessels sinks into insignificance. By securing the repeal of that part of the act of Congress on the Panama Canal which provided for the exemption of American coastwise vessels from the payment of tolls the American people would embrace a precious opportunity to prove that they understand their highest interest, and recognize their duty to promote it "for the benefit of mankind."

ELOPED LAST DECEMBER

Society Belle Weds Chauffeur and Is Happy.

Special Dispatch to The American.

Washington, March 16.—Following the example of Jack Geraghty, the Newport chauffeur, whose marriage to Miss Julia French was a nine days wonder of the smart set, William F. Storty, a Washington chauffeur, eloped with Miss Gertrude W. Middleton, a friend of Mrs. Geraghty, on December 17 last. The news of the elopment has been kept a secret even from the bride's mother. The chauffeur bridegroom and the society bride, well known in exclusive circles, have set up housekeeping in a modest flat. Mrs. Storty refused to discuss the affair and would say only "we are happy; that is enough."

Miss Middleton met the handsome chauffeur three years ago. At that time he was in the employ of C. H. Butler, official reporter of the United States Supreme Court. Storty became acquainted with Miss Middleton and frequently took her autoing. The acquaintance ripened into friendship and last December Miss Middleton accepted him. On December 17 she told her mother she was going to a matinee. Instead, she met Storty and went with him to Alexandria, Va., the Gretna Green of Washington lovers. There they were married.

Charged With Killing Four.

Quincy, Ill., March 16.—Charged with the murder of his father, mother and sister, and a young woman schoolteacher, who lived at his home, Ray Pfanschmidt, a 21-year-old youth, will be put on trial here next Tuesday. He is accused of having beaten the four to death with an ax as they lay asleep in their beds and later setting fire to the house. The murders were committed September 27, 1912.

Nine-Tenths of the People of Today are Victims of Debility

This New Ailment Which Was Unknown a Few Years Ago Has Now Assumed All the Proportions of a Peril That Is National. Tona Vita Is Already Bringing Fresh Vigor and Vitality To Many Thousands That Have Long Been Feeling Rundown and Nervous.

Nervous debility is extremely prevalent all over the United States.

The boasted American push and success is being bought at a tremendous expenditure, because it would not be exaggerating to say that 90 per cent. of the American people are afflicted with this run-down condition.

So prevalent has nervous debility become that it has assumed the proportions of a national ailment. This should make Tona Vita the national tonic.

Tona Vita has been bringing new vigor and vitality to many thousands of people who have expressed their symptoms as being run-down. It has saved hundreds of people, wrecked by nervous debility, from the operating table, since one of the commonest symptoms of nervous debility is the fact that the patients believe they are suffering from all kinds of organic ailments.

A few of the symptoms that it has lately relieved are:—a feeling of being overstrained; sick headaches; night sweats and a general run-down feeling.

A fresh consignment of Tona Vita has been delivered to all drug stores in Baltimore and there will be many local citizens who will soon be feeling that the vigor and vitality of youth has once more returned to them.

—Advertisement.

Insurance Statements

S. HILLEN MacSHERRY,

General Agent for Maryland,

204 Union Trust Bldg.

Baltimore, Md.

BY THE INSURANCE DEPARTMENT.
CONDENSED STATEMENT SHOWING THE CONDITION OF THE NATIONAL SURETY COMPANY OF NEW YORK DECEMBER 31st, 1912.

Total income during the year.....$4,083,417.36
Total disbursements during the year....3,098,742.55

ASSETS.

Real estate owned by Company.....	$181,343.03	
Mortgage loans on real estate.....	11,390.57	
Bonds and stocks owned by Company (book value)	5,501,200.38	
Cash in office and in banks and trust companies	790,438.37	
Premiums in course of collection.....	1,125,276.39	
Bills receivable	1,797.67	
Interest and rents due and accrued.....	45,065.25	
Other ledger assets—Advances, etc.....	330,760.75	
Gross assets		$7,987,212.41
ASSETS NOT ADMITTED.		
Premiums in course of collection due three months or more	$500,077.36	
Book value of ledger assets over market value.....	144,779.85	
Other ledger assets.....	149,667.59	
		794,524.80
Total admitted assets		$7,192,687.61

LIABILITIES.

Unpaid claims and expenses of settlement		$1,128,138.63
Total unearned premiums.....		2,142,043.81
Commissions, brokerage, etc.....		125,039.80
Salaries, rents, expenses, etc.....		11,228.64
Estimated amount hereafter payable for Federal, State and other taxes.....	55,915.89	
Dividends due stockholders.....	60,126.00	
Return premiums	7,673.27	
Reinsurance premiums and cosurety due.	91,032.64	
Premiums unadjusted	68,474.95	
Bond and mortgage.....	8,500.00	
Total liabilities, except capital.....		$3,638,573.83
Capital actually paid up in cash	$2,000,000.00	
Surplus over all liabilities.....	1,554,113.78	
Surplus as regards policyholders.....		3,554,113.78
Total liabilities		$7,192,687.61
Premiums on Maryland business in 1912.		$40,104.64
Losses paid in Maryland in 1912.....		4,967.27

STATE OF MARYLAND, OFFICE OF THE STATE INSURANCE DEPARTMENT, BALTIMORE, MD., February 22, 1913.—I hereby certify that the above is a true abstract, taken from the annual statement of the NATIONAL SURETY COMPANY for the year ending December 31, 1912, now on file in this Department.

WM. MASON SHEHAN,
Insurance Commissioner.
mh10-law3w

SULZER CHANGES FRONT

Grants Reprieve to Condemned Man After Repeated Refusals.

New York, March 16.—With his electrocution set for an early hour tomorrow for the murder of Patrick McBreen, known as Paddy the Priest, a saloonkeeper of this city, John Mulraney received the welcome news at Sing Sing Prison this afternoon that Governor Sulzer, in Albany, had granted him a reprieve of 60 days. Mulraney had already donned the clothing provided by the state for the execution when the word reached the prison.

Although he repeatedly declared he would not interfare in the case, Governor Sulzer was moved to act by a personal appeal from the condemned man. Mulraney sent him a special delivery letter, saying that he was "the victim of the underworld's code of honor," which condemns a "squealer." The convict asked for an opportunity to produce new evidence, which, he declared, would prove his innocence. In a statement issued at Albany the Governor explained that Mulraney's letter had convinced him that there was an element of doubt as to his guilt and he has instructed District Attorney Whitman to investigate the condemned man's story.

Almost simultaneously with the issuance of the reprieve, Supreme Court Justice Davis granted an order here, staying the execution until Mulraney's attorneys have an opportunity to present further arguments for a new trial. Justice Davis granted a stay on the ground that the prisoner may be able to prove an alibi.

AFTER THE FIREBUGS

New York Commissioner Prepares Bill for State Legislature.

New York, March 16.—"We have the firebug fraternity on the run; what we wish to do now is to turn our victory into a complete rout."

Fire Commissioner Joseph Johnson thus expressed himself today in a statement regarding what is called his "firebug bill," which will be introduced in the legislature at Albany tomorrow by Assemblyman Walter. The bill provides for stringent regulations for the issuance of fire insurance.

"We don't purpose to let up at all," continued the Commissioner in his statement, "until we make it impossible—or pretty nearly so—for dishonest people to obtain fire insurance policies. Our bill will mainly require written application from would-be insurers and also previous inspection of property on the part of the company as well as a recommendation on the part of agents or brokers through whom these applications pass. False statements in the applications will constitute a misdemeanor. I am sure this bill will put a stop to a large percentage of incendiary fires."

When the Commissioner's bill comes up for hearing a deputation consisting of New York Fire Department representatives, insurance experts and others interested in its passage will go to Albany. The train will be called the "firebug special."

Centenary of Livingstone.

Blantyre, Scotland, March 16.—The centenary of the birth of Dr. David Livingstone, the African explorer and missionary, was celebrated by the people of his birthplace today. Despite the falling snow a crowd gathered in the kirkyard of the Memorial Church, where Mrs. Livingstone-Wilson, the sole surviving child of the great explorer, unveiled his statue. Those present included Dr. Wilson and Miss Wilson, grandchildren of Livingstone, who are proceeding at an early date to Central Africa as medical missionaries.

Insurance Statements

CONDENSED STATEMENT SHOWING THE CONDITION OF THE PHOENIX MUTUAL LIFE INSURANCE COMPANY OF HARTFORD, CONN., DECEMBER 31st, 1912.

Total income during the year.....$7,254,764.82
Total disbursements during the year....5,270,366.59

ASSETS.

Real estate owned by Company.....	$769,300.00
Mortgage loans on real estate.....	20,468,661.23
Loans to policyholders on the Company's policies	4,618,829.62
Premiums notes on policies in force....	83,417.54
Bonds and stocks owned by Company (book value)	6,943,171.00
Cash in office and in banks and trust companies	608,078.43
Agents' balances	5,773.17
Interest and rents due and accrued....	496,564.55
Market value of real estate over book value	6,500.00
Net uncollected and deferred premiums..	442,195.21
Gross assets	$34,380,498.55
ASSETS NOT ADMITTED.	
Agents' balances more than three months due.....	$8,203.19
Present value of amounts not yet due on supplementary contracts	63,361.00
Liability on cancelled policies	15,382.65
Total policy claims.....	91,859.69
Dividends left with Company	245,437.39
Premiums paid in advance....	26,730.56
Interest paid in advance.....	111,680.16
Commissions due to agents....	9,587.83
Salaries and other expenses due or accrued.....	1,744.59
Estimated amount hereafter payable for federal, state and other taxes.....	61,297.66
Dividends due policyholders..	925,626.35
Special reserves.....	19,933.83
Medical examiners' fees.....	4,632.00
Unassigned funds (surplus)....	1,139,202.02
Total liabilities.....	$34,296,116.21
Amount at risk in United States December 31, 1912.....	$147,652,325.00
Amount written in Maryland during 1912 (ordinary)	234,074.00
Premiums in Maryland in 1912 (ordinary)	70,725.22
Losses paid in Maryland in 1912 (ordinary)	14,423.51
Losses incurred in Maryland in 1912 (ordinary)	14,423.51

STATE OF MARYLAND, OFFICE OF THE STATE INSURANCE DEPARTMENT, BALTIMORE, MD., February 13th, 1913.—I hereby certify, that the above is a true abstract, taken from the annual statement of the PHOENIX MUTUAL LIFE INSURANCE COMPANY for the year ending December 31, 1912, now on file in this department.

WM. MASON SHEHAN,
Commissioner.
mh15-3t

J. F. FOY,

General Agent.

AMERICAN BUILDING.

BY THE INSURANCE DEPARTMENT.
CONDENSED STATEMENT SHOWING THE CONDITION OF THE MASSACHUSETTS ACCIDENT COMPANY, BOSTON, MASS., DECEMBER 31st, 1912.

Total income during the year.....$368,113.92
Total disbursements during the year.....254,708.50

ASSETS.

Bonds owned by Company (book value)..$165,000.00		
Cash in office and in banks and trust companies.....	31,718.07	
Premiums in course of collection.....	7,277.45	
Bills receivable.....	1,326.72	
Interest and rents due and accrued.....	1,926.26	
Furniture, fixtures and supplies.....	7,500.00	
Gross assets.....		$214,758.48
ASSETS NOT ADMITTED.		
Bills receivable.....	$1,336.72	
Furniture and fixtures, supplies, stationery, etc.....	7,500.00	
Premiums in course of collection due three months or more	1,778.43	
Book value of ledger assets over market value.....	3,040.00	
		13,655.15
Total admitted assets.....		$201,103.33

LIABILITIES.

Unpaid claims and expenses of settlement.....	$25,610.37
Total unearned premiums.....	38,712.77
Commissions, brokerage, etc.....	1,270.19
Salaries, rents, expenses, etc.....	2,159.91
Estimated amount hereafter payable for Federal, State and other taxes.....	2,890.89
Reinsurance premiums.....	735.41
Total liabilities, except capital.....	$71,379.54
Capital actually paid up in cash.$100,000.00	
Surplus over all liabilities..... 29,723.79	
Surplus as regards policyholders.....	129,723.79
Total liabilities.....	$201,103.33
Premiums on Maryland business in 1912..	$4,100.66
Losses paid in Maryland in 1912.....	1,441.45

STATE OF MARYLAND, OFFICE OF THE STATE INSURANCE DEPARTMENT, BALTIMORE, MD., January 29, 1913.—I hereby certify that the above is a true abstract, taken from the annual statement of the MASSACHUSETTS ACCIDENT COMPANY for the year ending December 31, 1912, now on file in this department.

WM. MASON SHEHAN,
Insurance Commissioner.
mh10,17,24

WELLS & McCORMICK, Attorneys.

CONDENSED STATEMENT SHOWING THE CONDITION OF THE COMMERCIAL CASUALTY INSURANCE COMPANY, OF NEWARK, N. J., DECEMBER 31st, 1912.

Total income during the year.....$370,286.25
Total disbursements during the year.....252,073.19

ASSETS.

Mortgage loans on real estate.....	$90,9.0.00	
Bonds and stocks owned by Company (book value).....	411,597.50	
Cash in office and in banks and trust companies	57,546.99	
Premiums in course of collection.....	77,756.35	
Interest and rents due and accrued.....	6,407.01	
Agents' balances.....	855.76	
Gross assets.....		$644,863.61
ASSETS NOT ADMITTED.		
Premiums in course of collection due three months or more....	$9,843.16	
Book value of ledger assets over market value.....	6,117.50	
		15,960.66
Total admitted assets.....		$628,702.95

LIABILITIES.

Unpaid claims and expenses of settlement	$78,925.54
Total unearned premiums.....	134,665.99
Commissions, brokerage, etc.....	14,177.41
Salaries, rents, expenses, etc.....	390.99
Estimated amount hereafter payable for federal, state and other taxes.....	2,687.41
Reinsurance premiums.....	79.89
Total liabilities, except capital.....	$250,833.64
Capital actually paid up in cash. $250,000.00	
Surplus over all liabilities..... 127,869.33	
	377,869.33
Total liabilities.....	$628,702.95
Premiums on Maryland business in 1912..	$70.58

STATE OF MARYLAND, OFFICE OF THE STATE INSURANCE DEPARTMENT, BALTIMORE, MD., January 31, 1913.—I hereby certify that the above is a true abstract, taken from the annual statement of the COMMERCIAL CASUALTY INSURANCE COMPANY, for the year ending December 31, 1912, now on file in this department.

WM. MASON SHEHAN,
Insurance Commissioner.
mh3-law3w

Woman's Safety

Always demand Tyree's Antiseptic Powder, as it contains no poisons. Prevents infection, and heals diseased tissues, 25c and $1.00. All druggists. Booklet and Sample free.

J. S. TYREE, Chemist, Washington, D.

ADDRESSED TO WOMEN

Hot Flashes—Dizziness

Are among the most common of the many danger signals nature sends in advance of that period in a woman's life when her delicate organism undergoes an important change. It is a warning. Serious consequences may follow any carelessness just at this time. Your health must have first consideration.

Dr. Pierce's Favorite Prescription

Makes Weak Women Strong Sick Women Well

This Famous Prescription has brought relief under these circumstances to thousands of women during the past forty years. It can now be had of medicine dealers in liquid or tablet form as modified by R. V. Pierce, M. D., or send 50 one-cent stamps for trial box of tablets.

Every woman is invited to write and receive confidential and sound medical advice, entirely without cost, from a physician who makes ills of women his specialty.

Consultation Free

Address: Faculty Dr. Pierce's Invalids' Hotel Buffalo, N. Y.

Dr. Pierce's Pleasant Pellets regulate and invigorate stomach, liver and bowels. Sugar-coated, tiny granules, easy to take as candy.

"Bedfast—For Two Years"

MRS. GEORGE EWELL writes:—I know your medicine helped me wonderfully. I was so weak and nervous I could not sleep. Had a very poor appetite. Had such an aching between my shoulders and such dreadful headaches. My tongue would be heavily coated every morning and would get so dry. I am 45 years old. Have been having "change of life." I doctored a great deal but your medicines helped me more than all the doctors. I took six bottles of "Favorite Prescription" and three of "Golden Medical Discovery." I can now sleep good at night. My tongue is not coated and your medicines have removed many of my symptoms. I know if I had taken six bottles more I would have been cured. I was about bedfast for two years, now I do all my work and attend to my garden and chickens. I cannot praise Dr. Pierce's medicines too highly.

Address furnished on request

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THEO. N. VAIL, PRESIDENT

Money needed at any time, at any distant point, can be safely, easily, quickly sent by telegraph. New reduced rates on request at any Western Union office.

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