THE TRAMP QUESTION IN WESTERLY

Town Fathers Not Disposed to Be Lenient With Weary Willies—Strikers Show Emnity Toward New Teamsters—Commission to Decide on Need of New Court House.

There was some informal talk at the monthly meeting of the town council relative to ridding the town of even the occasional presence of the men who tramp from place to place, or travel on freight rather than passenger trains. Several suggestions were made, among them the uncharitable one of not permitting the unfortunate fellows to take a nap at night on the floor of the vacant store room of the police station, in the basement of the town hall. Here there is no steam heat, not even elevated plank beds, nothing inviting to the tourists, nothing fitted for the convenience of human life, and the unfortunate men apply for shelter there, not from choice, but from necessity, as that is the best the town affords. Even this is begrudged by some of the town fathers, who declared that it was about time to convince those unwelcome travelers that Westerly was no "soft spot" for them.

The kind-hearted police officers have given these fellows shelter in the uninviting room, but now some of the men higher up suggest that the police exercise care in granting applications for lodgings, housing only those whom they consider deserving ,and let the other fellows meander out on the highways and byways and seek shelter and rest on the lee side of a stone wall.

Naturally those human failures, whether sheltered in the cellar of the town hall or by the side of a stone wall, are hungry after a night of unrest. Should they happen to make a back door visit and ask for bread, it was suggested that they be stoned away and forced to go their way. One of the council members favored heroic measures to rid Westerly of the visitation of these fellows, and he considered these methods acts of charity.

Another suggestion was that the police be instructed to order all persons who applied for police station lodging across the bridge, out of the state, in the village of Pawcatuck, Conn. It was suggested that Officer Casey might be the man on the bridge and would prevent any such plan becoming effective.

Then it was suggested that there was a mission wood yard in Pawcatuck, and that all who applied for lodgings be directed there, where they would be lodged and welcomed by the management and pay for the same by labor in the wood yard; and all under the guise of charity.

No definite action was taken by the councilmen, and no specific orders were issued to the police to guide them in their future attempts in dealing with homeless men who may visit Westerly.

An automobile from the garage of Frank J. McCaw of Providence was disabled on the road about four miles from Westerly, Tuesday night. The driver claims that car was moving at a moderate speed when by reason of the wet condition of the road there was a sudden skid and the auto struck a rock by the roadside with full force, and the forward axle was bent beyond straightening outside of a blacksmith shop. The driver and his companion spent the night at the Dixon house, and sent for a new axle from Providence.

Wednesday morning the damaged automobile was brought to a local garage with the aid of a low-gear truck, and by noon was in condition to be driven to Providence. None of the occupants of the automobile were injured.

Teamsters who have taken the place of strikers in the employ of local contractors complain of the threats made by some of the strikers. Some of the teamsters are at work in the hauling of material from Quarry Hill to Watch Hill, and on the trips Tuesday they pessed large groups of striking laborers, but were permitted to drive on without interference with the teams The drivers were threatened, however. They were warned to quit the job or take the penalty of being shot if they persisted in driving the teams until the strike was settled. Those threatened are unable to point out the parties issuing the threats, and that is the reason why there has not been prosecution.

Representatives Harry Cutler, Abraham L. Atwood and Thomas J. Matthews, all of Providence, have been appointed members of the joint commission to inquire into the advisability of the erection of a new court house in Westerly. This committee will act with a committee of the senate and report to the present session of the general assembly. It is planned to have the court house built in connection with the new town hall to be located at the corner of Broad and Union streets. When the legislative committee visits Westerly the whole matter will be considered with a representative of the town council and the Westerly board of trade.

Local Laconics.

Miss Emma Langworthy is visiting her aunt, Mrs. John Lyon, in Pittsburg.

A regular session of the Third district court will be held in Westerly Friday.

John Catto has been granted a tavern license for the Bradford house at Niantic.

Ex-Councilman Simon P. Nichols of the Potter Hill road has purchased an automobile.

Dudley Phelps and family are the first arrivals at Watch Hill. They will open their summer home, Meadholme, Friday.

There is talk of reorganization of the Westerly Narrow Fabric company. The laborers' strike is the only one now on in Westerly.

Rev. Joseph Leishman Peacock of Westerly was elected a member of the Rhode Island Historical society at a regular meeting held Tuesday evening.

Adjutant General Abbott has appointed Rev. John Smith Lowe of Providence chaplain of the Rhode Island National Guard,with rank of captain.

Harold R. Maxson, son of Mrs. Margaret Maxson, of Westerly, is ill with typhoid fever at his home in New Rochelle. His mother has gone to assist in his care.

In the selection of officers and committees at the annual convention of Grand Army posts and Woman's Relief corps Westerly did not even receive honorable mention.

The joint session of the Sunday School Institute and Westerly Sunday school association will commence with services in the Congregational church this (Thursday) evening.

The presence of a gang of surveyors at the Arnold mill property revives the rumor that there is to be a lease or sale of the property, and that there is to be added increase in the industrial business of Westerly.

Bridgeport.—The reopening of Steeplechase Island, with trolley cars running into the island, and $40,000 to $45,000 worth of attractions, and everything necessary to make the place a first class family amusement resort, was guaranteed Monday by George C. Tilyou, lessee of the island, and Capt. Paul Boynton, for several years his local manager.

CAPITOL CHATTER

Little Sidelights on Legislators and Legislation

Rev. Mr. Range, representative from Guilford, in the absence of Chaplain Marshall, offered the prayer at the opening of Wednesday's session.

Governor Baldwin, Secretary of State Matthew H. Rogers and William Hammersly were named on Wednesday as state library committee for a period of two years.

A favorable report on the bill for the establishment in New London county of a home for the treatment and care of persons suffering with tuberculosis came into the house Wednesday from the committee on humane institutions, the report being accepted and a change of reference made to the appropriations committee, which will assign a hearing on the matter, probably on April 19. A similar favorable report came in relative to a home for consumptives in Middlesex county.

Representative Hyde of Canterbury was absent Wednesday, when the funeral of his sister, Mrs. Addison Greenslit, who died at Hampton, was held.

A small filibuster marked the proceedings in the house Wednesday in connection with the consideration of the resolution providing for the raising of a committee to investigate the conditions under which employes in the manufacturing departments of mercantile establishments work. Roll call vote was demanded by Representative Dunn of Windham and ordered by the chair and a proposition to indefinitely postpone action on a proposed amendment.

Various bills to amend the constitution of the state will be taken up this (Thursday) afternoon by the committee on constitutional amendments (house). Among these measures is one to limit the stated sessions of the general assembly and providing that the final disagreements between the two branches shall be continued to a joint assembly of both branches and increasing the veto power of the governor. This bill was introduced by Representative Whiton of New London.

Representative German of Danbury made the claim on the floor of the house Wednesday that he had seen telegrams during the morning from business men in various cities of the state, prevailing on members of the legislature to vote against any resolution providing for an investigation of mercantile establishments within Connecticut.

Charles D. Hine, secretary of the state board of education, Rev. Sherrod Soule of Hartford, a native of Windham county, and various other speakers, including several representing the African M. E. church and other organizations of colored citizens of Connecticut and Rhode Island, appeared before the committee on appropriations Wednesday afternoon in behalf of a bill appropriating $1,500 for the erection in the town of Canterbury of a memorial to Prudence Crandall, whose experiences as a teacher have supplied one of the most interesting chapters in the history of Connecticut. Secretary Hine pointed out that of all the monuments that Connecticut has erected to commemorate events or the achievements of its people, none has been raised for school teacher, and he urged that the bill be favorably considered and so reported.

"Standing room only" Would be barely adequate to describe the conditions in the hall of the house Wednesday afternoon, when the first hearing was given on the woman's suffrage bills. The chamber was crowded to the doors—the last inch of capacity taken by women of the state who are deeply interested in the important matter under consideration.

The pressure of the interests who are urging the passage of a public utilities bill is beginning to be felt by the members of the house who are leaders, and the interviews that occur are not always marked by that peace that knoweth no disturbance.

DISFIGURED WITH SCALES

"Some time ago I was taken with eczema from the top of my head to my waist. It began with scales on my body. I suffered untold itching and burning, and could not sleep. I was greatly disfigured with scales and crusts. My ears looked as if they had been most cut off with a razor, and my neck was perfectly raw. I tried two doctors who said I had eczema in its fullest stage, and that it could not be cured. I then tried other remedies to no avail. At last, I tried a set of the genuine Cuticura Remedies, which cured me. Cuticura Remedies cured me of eczema when all else had failed, therefore I cannot praise them too highly. I believe Cuticura Remedies are the best skin cure there is." (Signed) Miss Mattie J. Shaffer, R. F. D. 1, Box 8, Dancy, Miss., Oct. 27, 1910.

"I had suffered from eczema about four years when boils began to break out on different parts of my body. It started with a fine red rash. My back was affected first, when it also spread over my face. The itching was almost unbearable at times. I tried different soaps and salves, but nothing seemed to help me until I began to use the Cuticura Soap and Ointment. One box of them cured me entirely. I recommended them to my sister for her baby who was troubled with both eczema, and they completely cured her baby." (Signed) Mrs. F. L. Marberger, Drehersville, Pa., Sept. 6, 1910.

MARRIED AVIATOR.

Mrs. J. Sission Kitching and Charles F. Williard Wedded in San Francisco.

Westerly friends of Mrs. J. Sission Kitching were surprised Sunday, says the Westerly Sun, to hear of her marriage that occurred in California nearly five weeks ago. Mrs. Kitching is the bride of Charles F. Williard, one of the world's noted aviators, who has been exhibiting at Los Angeles. Mrs. Williard is well known in Westerly, as she has visited here many times at the home of her sister, Mrs. W. F. Loudon, of 44 Liberty street. Her mother, Mrs. James P. Sission, is here now, and it was only Sunday that she heard of the marriage.

Mrs. Sission lived with her daughter in New York. A few weeks ago she left for Westerly when her daughter left for a visit in California. Mr. and Mrs. Williard were married in San Francisco and they kept the marriage a secret as he had many good contracts in the flying art which he must keep, and which might be interfered with if it was known that he was a married man.

As part of their marriage trip they will go to Greece, where Mr. Williard has been engaged by the Greek army to teach them the art of aviation. They will leave soon for their European home and may stop off here in Westerly on their way east.

RECIPE FOR WEAK KIDNEYS

Kidney or bladder trouble are shown by such symptoms as backache, rheumatic pains and other well known signs. Treatment should be given at once before more serious trouble arises. The following simple prescription is from leading authority and is highly endorsed: Mix one-half ounce fluid extract buchu, one-half ounce marax compound, six ounces good pure gin. Take one to two teaspoonfuls after each meal and at bedtime. All well stocked drug stores have the above ingredients. Anyone can mix. This quickly restores weak, deranged kidneys, bladder and other urinary organs.

Good results always follow the use of Foley Kidney Pills. They give prompt relief in all cases of kidney and bladder disorders. Try them. Lee & Osgood Co.

Bristol.—The druggists of Bristol have organized in an association which will be known as the Bristol Pharmacists' association.

Torrington.—Miss May Lord conducted the services at the Methodist church Sunday in the absence of the pastor, Rev. M. P. Giffin.

Oakville.—The building business in Oakville promises to be brisker this spring than ever before.

Questions Asked

by those interested in the CHRISTMAS CLUB prompt us to explain.

Members joining CLASS ONE UP pay each week, or AS FAR IN ADVANCE AS DESIRED, one cent the first week, and ONE CENT ADDITIONAL each week for thirty-six weeks, the last week calling for thirty-six cents, and will receive, on December 11th, a check for with interest, if all payments have been made on time. **$ 6.66**

In CLASS ONE DOWN the order is reversed, thirty-six cents the first week and one cent the last week, the results being the same..... **$ 6.66**

In CLASS ONE BOTH UP AND DOWN the deposit called for is thirty-seven cents each week, and the result **$13.32**

Members of CLASS FIVE UP pay in FIVE CENTS the first week and FIVE CENTS ADDITIONAL each week up to one dollar and eighty cents the last week. Result..... **$33.30**

CLASS FIVE DOWN reverses the order. One dollar and eighty cents the first week and five cents the last week. Results..... **$33.30**

CLASS FIVE UP AND DOWN calls for one dollar and eighty-five cents each week. Result **$66.60**

Classes Two and Three in same proportion.

The Christmas Club serves as an attractive and easy way of accumulating funds for future needs and a help to those desiring to form the saving habit.

"Wishing" never saved dollars; "doing" has. Be a "Doer" by starting now. Members admitted every day until close of business Saturday, April 15th.

See circulars for details.

The Thames Loan & Trust Company,

The Bank of Friendly Helpfulness.

NOANK

Lobster Boats Taken Out of Winter Quarters—Rev. Andrew Potter Observes 78th Birthday—Meeting of Fire Company.

Three more of the local fleet of lobster boats have been taken from winter quarters and launched—John Dabolls, Louis Peterson's, and W. P. Latham.

78th Birthday.

Rev. Andrew Potter celebrated his 78th birthday Tuesday at his home on Water street. A large number of friends were present, many from New London. The afternoon was taken up in a prayer meeting and praise service. Mr. Potter received many handsome presents.

Death of Emilio Rossini.

Emilio Rossini, who has been ill with pneumonia, died at the home of Frank De Brassi, Tuesday night. He was 36 years of age and came here from Italy about five years ago.

Fire Company Meets.

The regular monthly meeting of the fire company was held Wednesday evening in their rooms on Cedar street. A large number of members were present.

In General.

Miss Julia Fitch has returned from a visit to friends in Providence.

Capt. Arthur Rafuse is visiting his family in Spring street.

Work was suspended in the shipyard Wednesday, owing to the rain.

Misses Hazel and Lois Ashcroft of Cedar street were recent callers in New London.

George Ashbey, Joel Singer and John Ellis were in New London Wednesday.

Mrs. Roman Sutherland and daughters, Ella and Mayme, called on friends in Westerly Wednesday.

Stanmore Lamb has secured employment on Dodges island.

Miss Herberta Ashbey of Pearl street was a recent caller in New London.

Mrs. Warren Wilcox of High street has returned from a brief visit to friends in Waterford.

STONINGTON

Good Score Made by Jolly Twelve—Local Masons Visit New London.

The Jolly Twelve bowling team ran up scores as below:

Team No. 1— 774, 806, 846, 774—3200
Team No. 2—1009, 787, 843, 940—3579
High single, Pampel, 210.
High four-string total, Lennartz, 659.

Mr. Moore of a Boston publishing company, was a caller here this week.

Beacon Replaced.

The United States light house tender Azalea came to Stonington Tuesday and set up the beacon on the west end of the east breakwater so it is in place again.

Williard G. Keigwin will sing in the Second Congregational church Sunday morning, the offertory solo, The Palms.

A number of members of Asylum lodge, No. 57, F. and A., went to New London to witness degree work, returing on a special car late at night.

Death of Mrs. Lyman.

Word was received here Monday of the death of Mrs. Lyman at her home in Buffalo, N. Y., on Sunday. Mrs. Lyman was a sister of Miss Maud Hayes, a summer visitor at Machipscot. She has within a few weeks been called to mourn the loss of two sisters.

Brief State News

Westport.—A Chicago artist, Ossip P. Lindle, is soon to join our local colony of artists.

Collinsville.—William S. O'Brien has left for Glenville, in the town of Greenwich, where he began his duties Monday as principal of a school with an enrollment of 500 or more.

Meriden.—Rev. Robert A. Ashworth, pastor of the First Baptist church, has announced plans for a rededication of the church and a dedication of the Miller Memorial organ, with exercises extending from the second week in April to the last Sunday of the month.

Waterbury.—Hundreds of men are out of work in Waterbury from one cause or another. Besides local men out of employment, the situation has been aggravated by numbers of other men who have come into Waterbury from other parts of the state hoping to find work.

Plainville.—Rev. Henry T. Walsh, pastor of the Church of Our Lady of Mercy, delivered a sermon Sunday. This was Father Walsh's first talk to his parishioners since he was injured about a year ago. He has not yet regained his strength and remained seated while giving the sermon.

New Haven.—Miss Julia Coonan, a graduate of the Connecticut Training School for Nurses in New Haven, started last week for Guam, P. I., where she will assist in the organizing of a government hospital. Miss Coonan has lately been connected with the government hospital in Washington.

Danger In Delay

Kidney Diseases Are Too Dangerous for Norwich People to Neglect.

The great danger of kidney troubles is that they get a firm hold before the sufferer recognizes them. Health is gradually undermined. Backache, headache, nervousness, lameness, soreness, lumbago, urinary troubles, dropsy, diabetes and Bright's disease follow in merciless succession. Don't neglect your kidneys. Cure the kidneys with the certain and safe remedy, Doan's Kidney Pills, which has cured people right here in Norwich.

Mrs Amy M. Wilcox, 28 McKinley Avenue, Norwich, Conn., says: "Doan's Kidney Pills are entitled to my highest endorsement. Off and on for some time I was annoyed to quite an extent by a dull, heavy ache across my loins and kidneys. Those who have had similar experiences will realize how much misery and inconvenience this complaint caused. A friend, knowing how I was troubled, recommended Doan's Kidney Pills and I procured a supply from N. D. Sevin & Son's Drug Store. They proved effective from the first, and it was only a short time before I was completely relieved."

For sale by all dealers. Price 50 cents. Foster-Milburn Co., Buffalo, New York, sole agents for the United States.

Remember the name—Doan's—and take no other.

Safe Medicine for Children.

Foley's Honey and Tar Compound is a safe and effective medicine for children, as it does not contain opiates or harmful drugs. The genuine Foley's Honey and Tar Compound is in a yellow package. Lee & Osgood Co.

Where to Buy in Westerly

INDUSTRIAL TRUST COMPANY
Westerly Branch
Capital .....Three Million Dollars
Surplus .....Three Million Dollars
Over Fifty Thousand Accounts.
Liberal, courteous and efficient in its management.

Hart Schaffner & Marx Clothes
ARE SOLD BY
I. B. CRANDALL CO.
Westerly, R. I.

FOR SALE
Two seven-room cottages, situated in different parts of the compact part of Westerly, R. I., each having 60 foot street front, and both having vacant land adjoining that can be secured at reasonable prices if a purchaser desires. Both having heat, electric lights, modern plumbing. Inspection invited.
Frank W. Coy Real Estate Co., Westerly, R. I.

Buy Your Shoes and Hosiery
and get a coupon on the Piano to be given away at
PURTILL'S
"ON THE BRIDGE."

Established 1901.
Harold L. Wells, O. D., Optometrist. Defective vision corrected by the proper adjustment of lenses. Room 9, Potter-Langworthy Block, Westerly, R. I.

HEAVY AND LIGHT HARNESS
MADE BY HAND.
Hand Made Work is Our Specialty. Whips and all Harness Supplies carried in stock. Factory Made Harness in stock at $12 and up.
E. E. SAUNDERS,
Successor to M. West Broad Street.

When Making Your Spring Repairs,

bear in mind our complete stock of

LUMBER

including many kinds of Flooring, Covering.

SHINGLES

Doors, Glazed Sash and Cellar Windows, Blinds, Veranda Posts, Clothes Posts, Fence Posts, Hitching Posts, Newel Posts, Mantels, Shelves, Stair Treads, Rails, Balusters, Thresholds, Mouldings in great variety, Brackets, Cased Sets of Drawers, "House Trim" generally, and Building Paper.

Special Price on Barn and Ceiling Boards

3-8 inch and 7-8 inch.

6 inch, 8 inch, 10 inch and 12 inch widths, in 10 ft., 12 ft., 14 ft., 16 ft., 18 ft. and 20 ft. lengths, planed both sides and matched and beaded.

THE EDWARD CHAPPELL CO.,
Central Wharf.
(Telephone.)

mar30daw

Makes Home Baking Easy

ROYAL BAKING POWDER

Absolutely Pure

The only baking powder made from Royal Grape Cream of Tartar

NO ALUM, NO LIME PHOSPHATE

HAIR REMOVERS ARE DANGEROUS

Physicians Say "Don't Use Poisonous Depilatories."

The extravagant claims recently made by unscrupulous manufacturers of hair removers in sensational advertisements unquestionably justify physicians in cautioning the public against the use of this class of depilatories. How many people have been enticed into using these dangerous preparations, with consequent injury to themselves, cannot be estimated, but only guessed at.

The preparations above referred to are invariably in the form of creamy pastes, which are to be spread upon the skin to remain until they dry. These contain Sulphide of Barium, an insoluble chemical, which cannot be dissolved; therefore cannot be absorbed by the skin. The very fact that you are told to leave these pasty compounds on the skin until they dry and cake and then lift off with a knife is proof positive that they are not absorbed. If they are, why do they still remain on the skin? The most they can possibly do is to remove the surface hair, which in consequence will reappear stronger and thicker after each removal.

There is only one logical and scientific way to remove hair, and that is by means of a liquid containing soluble ingredients which can be absorbed by the skin. DeMiracle, known all the World over as the only real superfluous hair remover, is just such a preparation. It is easily and quickly absorbed, and after you have used it you will note there is nothing left on the skin. It leaves the skin free from irritation, and what is more to the point, it is absolutely non-poisonous; therefore, it will not produce eczema or blood poisoning. Remember, no matter what claims are made to the contrary, no poisonous, pasty compound or so-called "liquid cure" ever did or ever will kill a single hair root, and we can prove it.

Beware of the fake free advertisers and others who by wording of their advertisements, try to give the impression that newspapers and other reputable publications endorse their worthless preparations. Don't be deceived by them. DeMiracle is the only preparation which is so endorsed.

DeMiracle is sold at all good stores, including Porteous & Mitchell Co.

No honest dealer will offer you a substitute on which he makes more profit.

We will send you a 52-page booklet containing full information concerning this remarkable treatment, as well as testimonials of prominent physicians, surgeons, dermatologists,medical journals and the principal magazines and newspapers. You should read this booklet before you try anything. Write to the DeMiracle Chemical Co., Dept. K 6, 1905 Park Ave., New York, simply saying you want this booklet, and it will be mailed, sealed, at once.

Note—All readers of this paper who are afflicted with superfluous hair growths are strongly advised to write for information concerning this wonderful method, which is endorsed the World over by eminent authorities, who have made a lifelong study of this subject.

Metropolitan Life Insurance Co.

OF NEW YORK

JOHN R. HEGEMAN, President

INSURANCE SUPERINTENDENT'S REPORT

The New York Insurance Department has had the Company under examination, pursuant to law, for about fifteen months. After this examination the Superintendent of Insurance said:

THOROUGHNESS.—"It is thought that no Company of this character under the supervision of any Insurance Department in the United States has ever been so thoroughly examined by such a Department."

PAYMENT OF CLAIMS.—"The claims received averaged from 600 to 800 each working day; the percentage of rejections is small, being in 1909 less than one-half of one per cent."

CAREFUL INVESTMENTS.—"On an investment of $100,000,000 in real estate mortgages this Company now holds through foreclosure but one piece of realty."

INDUSTRIAL POLICIES AT COST.—"On this basis this Company, from all of its departments, added to its surplus in 1909, after setting aside in that year as a liability its dividends and bonuses for 1910, about $800,000; in other words, the volume of its business being considered, seems to have furnished insurance substantially at cost."

PROGRESSIVE MANAGEMENT.—The Department Report shows during the last five years:

Reduction in the ratio of expense to premium income.. 7.13%
Reduction in the ratio of lapse to issue.....10.36%
Reduction of cancellations in first year of insurance.. 8.92%

ORDINARY DEPARTMENT

In 1910 the Company wrote a larger amount of Ordinary business in the United States and Canada than any other company, by TWENTY MILLIONS!

In 1910 the Company placed Ordinary Insurance up to the Limit of the Law

and was obliged to hold back hundreds of thousands of dollars of insurance by reason of the New York statute limiting amount in any one year.

MORAL: Get in early this year and avoid the rush at the end. Best plans; cheapest rates; all policies non-participating—that is, the money is not collected on promise of repayment in dividends, but is left in the pockets of the insured by reduction of premium.

INDUSTRIAL DEPARTMENT

OLD POLICIES.—A bonus has been declared to Industrial policy-holders amounting to nearly

SIX MILLIONS OF DOLLARS

payable in 1911 on Whole Life and Increasing Life and Endowment policies issued prior to 1907, which bonuses give reduction of premiums varying, according to period of persistence, from

EIGHT TO ONE HUNDRED PER CENT.

The Company added not one dollar to surplus at the end of 1910 out of income from Industrial policies.

NEW POLICIES.—The benefits on policies issued since January 1, 1907, are over

TWENTY PER CENT. GREATER

than the benefits promised by policies issued previously.

In the last eighteen years it has declared

TWENTY-FIVE MILLIONS OF DOLLARS

in voluntary bonuses over and above all requirements of policies.

WELFARE WORK FOR POLICY-HOLDERS

Extracts from the Report of the Superintendent of Insurance of the State of New York.

"No summary of this examination of the Metropolitan Life Insurance Company would be complete which omitted reference to certain agencies for social service which it has inaugurated and is now conducting."

"CAMPAIGN AGAINST TUBERCULOSIS.—Among the activities of this Company begun since the Armstrong investigation is its participation in the nation-wide crusade against tuberculosis. As to policy-holders, its work has thus far been confined to the dissemination of the literature of prevention and instruction; a work which its great Agency force and close contact with the industrial classes makes easy, as well as effective. As a matter of mere business economics, the Company's activities in this direction entitle it to the approval of the Department."

"NURSING SYSTEM.—About two years ago this Company inaugurated a system whereby trained nurses would, upon request, be sent to the homes of sick or bedridden policy-holders in its Industrial Department. . . . While this service has been but recently established, and while, therefore, the examiners are in some doubt as to its ultimate effectiveness either from the standpoint of saving the lives of policy-holders or minimizing unhealthy conditions, no one can make a personal investigation into what has already been done without being profoundly impressed with, not only the economic, but, more, the beneficent value of the work. Numerous cases where lives have been saved are already on record. Many instances showing improvement in home conditions due to the visits of the nurses are known."

LARGEST COMPANY IN THE WORLD

The largest amount of insurance in force of any Company in the world—$2,215,851,388, covering 11,288,054 policies. In 1910 the Company made the largest gain in insurance in force of any Company in the world.

Assets, - - - $313,988,334.00
Liabilities, - - 285,246,250.36

Paid to Policy-holders and Held for Their Security, - - - $605,394,613

MR. R. W. AMES, Supt., Shannon Bldg., 10 Shetucket St., Norwich, Conn.