

LIFE INSURANCE WAYS ON TRIAL

A Prominent Banker Cautions Americans to Study Companies Before Insuring.

Chicago, June 26.—Walter Wellman, in a New York special to the Record-Herald, says: "American life insurance is not on trial, but American life insurance management is on trial. There is no reason why policyholders should become alarmed. A great majority of the companies are not only safe and solvent, but well managed. The interests of the policyholders in these companies are thoroughly protected, and they are getting, or will get in due time, according to their contracts, every dollar that is due them."

"Unfortunately, there are a few badly managed companies. But even these are not so dangerous. There is no danger of their failure. They will pay out all claims. The only danger is that they may not do so as well as they ought to do by their investors."

"Hence my conclusion, after a survey of the whole field, and pretty intimate knowledge of the inner workings of many of the companies, is this: 'No reason exists why the American public should lose faith in life insurance. It is as great, as strong, as beneficial as ever before.'"

"But there is every reason why men who contemplate taking out policies, or changing the policies which they now have, should make careful study of the business and discriminate between those which are well managed and those which are not."

"The lesson of recent events is that no man should go into life insurance blindly and rashly, taking every thing on faith. He should take the trouble to inform himself as to the methods and prospects of the companies whose policies he is considering, and in my opinion, publicity is the best cure for extravagant life insurance management."

"Every company should be required to publish in the newspapers at least once a year every fact and figure bearing on its operations, every item of expense, every investment."

"The foregoing is the answer which I received when I asked a well-known banker who has had long experience in life insurance, for a general statement of his views as to the present status in life insurance and the effect thereof upon the future and the interests of the holders of the five millions of policies in the United States."

MORTON'S AX IN EQUITABLE Small Fry Officeholders Will Be Separated from Sinecurers.

New York, June 26.—Paul Morton will deal this week with the horde of small fry officeholders in the Equitable who hold sinecures of one kind and another. There are a hundred or more of these jobs, many of them with exorbitant salaries. Morton's ax is directed against the sinecures of the Equitable. Some are actually paid for doing personal work for higher officials of the society.

Solicitors Desert Company. New York Sun Special Service.

Hartford, Conn., June 26.—But one faithful woman solicitor remains in the local office of the Equitable Life Assurance society and the seven agents of the society here have deserted it. The district manager, John F. Johnson, said today that he had resigned and himself will leave Friday and become connected with another company.

"I do not know what will be done with the Hartford office of the Equitable," said Mr. Johnson. "It is impossible to sell a policy in this city. All confidence has been shaken and the agents have been forced to desert. All funds to agencies have been discontinued. Some of these settlements of the troubles, but they only seem to deepen."

MINNESOTA INDIAN LANDS TO BE OPENED

Washington, June 26.—Acting Commissioner Fimple of the general land office today announced that 37,800 acres of land in White Earth, Red Lake, Fond du Lac and Chippewa reservations in Minnesota would be opened to entry Aug. 15.

These are lands from which little timber has been cut and are now subject to homestead entry at \$1.25 an acre. Divided by land districts, 10,821 acres are in the Cass Lake district, 2,136 in the Crookston district and 24,842 acres in the Duluth district.

HOW DEALERS WOULD EVADE CIGARET LAW

Special to The Journal. Lincoln, Neb., June 26.—The days of the cigarette are numbered in Nebraska if the law which becomes effective July 1 is enforced.

After that day it will be an offense to sell, give away or manufacture the "cotton" cigarette. Cigar stores and tobacco men must dispose of their wares before the law becomes effective and must not sell cigar paper which may be used for rolling purposes.

The law was passed by the last session of the legislature and may be enforced by fine and imprisonment. It is said the dealers will enclose the cigarette with a tobacco leaf wrapper and sell the new article in defiance of the law.

GEORGE E. MACKLIN DEAD. Philadelphia, June 26.—George E. Macklin, general manager of the Pressed Steel Car company of Pittsburgh, died today of consumption.

Scratch it on Your Slate with a Nail. Coffee does injure many people. There's but one way out. Quit and use POSTUM. "There's a Reason."

HIS LIFE AS COST OF HEEDLESSNESS

Pleasure Seeker Who Failed to Obey Warning Is Killed on Scenic Railway.

Chicago, June 26.—In view of several hundred pleasure seekers, Charles Worthmiller, a switchman, was thrown from the engine, running at a rate of scenic railway at a South Side pleasure resort, falling to the ground, fifty feet below. He died soon afterward at the resort emergency hospital.

When the scenic train departed down the incline, high in the air, Worthmiller and a companion were seated in the front of the car. As the car was being elevated to the depot, Worthmiller stood up. He was warned of the danger, but paid no heed to the caution. When the car started on its trip down the incline, running at a rate of seventy-five miles an hour, the man waved his arms and shouted. At the next instant the car bounded up a curve. The joy caused Worthmiller to lose his balance. He threw his arms out to catch himself and as he did so struck one of the posts. He was thrown from the car head foremost.

When he was picked up he was unconscious. He had landed on his head, fracturing his skull.

New Elevator to Woman's Floor At the Plymouth Corner Entrance.

CONGRESSMEN 'GAINST CHANGE

Irrigation Committee Not in Favor of a Department for Reclamation Service.

Seattle, Wash., June 26.—Members of the congressional committee on irrigation were entertained at Seattle while on their way to eastern Washington.

Senators Wendell and Dubois and Representative McCreary and Senator Reeder said they were opposed to any change in the operation and administration of the reclamation service, as suggested by Senator Carter of Montana, where the jurisdiction of the department of the interior.

The party left for Yakima, where they will inspect the Yakima project.

A SECOND FOLK OR LA FOLLETTE

McGovern of Milwaukee County Makes a Record in Prosecution of Graft.

Special to The Journal. Milwaukee, June 26.—District Attorney Francis McGovern of Milwaukee county may be the folk of Wisconsin, and the successor to Governor La Follette, or he may be merely starting out on the road to personal ambition, the graft petty interest, which has confessedly existed in the most popular section of the state for years.

Opinion on this subject is divided, but today McGovern declared that he has proceeded far enough in his investigation to venture the prediction that what has so far been unearthed in the line of official corruption is but the suggestion of what is to follow.

Mr. McGovern is a La Follette republican and so far in his administration the indictment of the office in following up the graft inquiry and prosecution, he has secured many indictments and several convictions. The indictment of several of the men in the supreme court, most of them being sent back for new trials on technicalities, but today McGovern declared that before the present grand jury adjourns the indictment of several of the men who are supposed to have furnished the money to aldermen and supervisors in consideration of their votes will follow.

The most emphatic of Mr. McGovern's graft investigation which started over a year ago, and which, so far, has resulted in conviction of only one—Mike Dunn—on a charge of receiving \$1,500 for a building permit.

The declaration of Mr. McGovern indicates that as far as he is concerned the quest of the men who have accepted two or three tons of coal or an overcoat or so for their vote for a bay window or a new suit is an end.

Had the supervising investigating committee gone on with its work, there is no doubt that many of the officials who are now in the state penitentiary, and who are preparing to take up their residence in the house of correction or the penitentiary, would have been immune from punishment.

The supreme court of Wisconsin has decided that anyone testifying in his own case before an inquisitorial body is immune from punishment, and this has resulted in several of the convicted grafters being freed by the supreme court.

District Attorney McGovern scoured the superintendent of the department in his investigation and now proposes to follow his conspiracy charges.

Inventors. America's Best 10c Cigars.

ONE BOILED EGG IS LUNCHEON FOR TWELVE

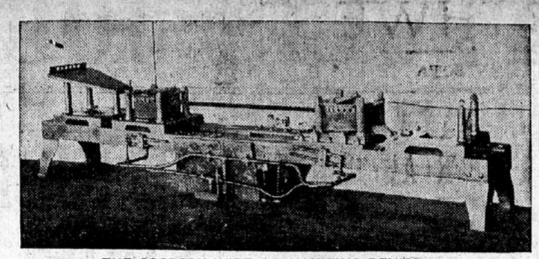
New York Sun Special Service. New York, June 26.—Luncheon for twelve, the principal dish one hard-boiled egg, sounds preposterous, but Chicago was served yesterday in the restaurant at Dreamland, Coney Island, and found ample. Eggs of the variety served are worth \$800 a dozen. It was laid by an ostrich from the farm at Jacksonville, Fla., which has a number of birds on exhibition at Dreamland, and weighed five pounds.

LARGEST COMMUNION. Three Thousand Partake at Convention in Des Moines.

Des Moines, Iowa, June 26.—The largest communion service ever held in Iowa was celebrated in the Auditorium last night in connection with the Christian jubilee convention in session in this city. Fully 3,000 participants in the communion. Rev. D. D. Dungan delivered the address.

MILWAUKEE BOODLER FINE. Edward Strauss, a Former Supervisor, Owes to Bribery.

Milwaukee, June 26.—Edward E. Strauss, a former supervisor of Milwaukee county, pleaded guilty today to bribery in connection with a contract on the county hospital, several years ago and was fined \$500 by Judge Tarrant.



THE GOODSON WIRE GALVANIZING DEVICE.

COUNTRY GIRL ON TRIAL FOR MURDER

Antoinette Seidensticker Pleads Not Guilty to Killing Young Shipp.

Special to The Journal. Wheaton, Minn., June 26.—Dressed in a close-fitting suit of black, looking the unsophisticated little country girl that she is, Antoinette Seidensticker appeared before the district court in session here and pleaded "not guilty" to murder in the first degree of which she stands charged by the grand jury. A pretty little girl, looking fresh and innocent, she seemed to fall to catch the awful importance of the charge against her, as the county attorney read the indictment detailing the facts of the crime.

On May 25th little Antoinette, telling her father she wished to drive to town to consult an oculist, took the team and buggy and drove to this place, reaching here about noon. Going directly to a hardware store she borrowed a revolver and requested that it be loaded, saying that a wolf had followed her on the way to town from the farm, and she thought perhaps she might have use for the weapon.

The revolver was willingly loaned to her and she drove four miles south of Wheaton to the farm of Mrs. L. P. Deal, where Herman Shipp, the murdered man, was working.

Driving up to the yard Shipp entered the buggy and rode some rods from the house. Witnesses say the couple appeared to enter into a heated discussion; later the rig was driven back, near the house. A shot was fired, Shipp fell forward across the dash of the buggy, the team ran ten or fifteen rods up the road, when the buggy caught in a wire fence and the horses stopped. Four more shots were fired and Mrs. Deal, who was first at the scene, found both man and girl apparently dead.

Believing this to be true, Mrs. Deal left for a neighbor's to use the telephone in reaching the police. Before she returned, persons driving along the road, found the murdered man still in the buggy, the revolver on the seat, and the girl ten feet away by the road in a dazed condition, blood flowing from her abdomen from two shots fired at close range.

The child was taken to the home of Mrs. Deal, and after this time, where she lay for several days in a half crazed condition, but afterward completely recovering.

On examination it was found that two shots entered the girl's flesh, at the base of the ribs, both glancing, and inflicting but slight wounds. Shipp was not thru the left lung, the ball severing the pulmonary artery, causing instant death. On first inquiry, the child begged to be left to die, and made the statement that she and her lover had agreed to die together, and she had kissed and then shot him dead, using the remaining four shots in the attempt on her own life.

The case is the first before Judge Flaherty of Morris, Minn., a woman jury defending and Edward Rust, county attorney and ex-Judge F. J. Steidl prosecuting.

NEWSPAPER PUBLISHERS EXPOSE PAPER TRUST

Milwaukee, Wis., June 26.—All the newspaper publishers of Milwaukee are cited to appear in the hearing of the case of the federal government against the General Paper company, which is severing the paper trust in Milwaukee. L. T. Boyd, representing the Milwaukee Journal, today told of the difference in prices now and before the organization of the General Paper company, and that the price was \$2.50, the contract made for paper prior to the organization of the paper companies, the price was \$1.70 a hundred pounds, and that now the price is \$2.50.

Before the year 1900 contract bids were received from all over the country, but since the General Paper company organized, only one bid was received.

While experiments up to date have been made by the inventor, it is contended that the inventor states that it can be applied as well to metal plates, nails and any small metal devices which it is desired to protect from the weather.

SAVED BY THUNDERSTORM

Cleveland's Wholesale District Threatened by Fire and Wind.

Cleveland, Ohio, June 26.—Fanned by a stiff northwest gale, the flames, which broke out early today in the center of the wholesale district, threatened a terrific fire, but a thunderstorm intervened and checked the blaze.

NEW OIL INSPECTORS

Elrod of South Dakota Makes the District Appointments.

Special to The Journal. Pierre, S. D., June 26.—Governor Elrod today announced the following as new oil inspectors: E. C. Moulton of Warner, reappointed for the northern district; James Nash of Platte, for the southern district; to succeed Emil Brant of Hurley; Nels Brakke of Lead for the Black Hills district; to succeed R. E. Grimshaw of Deadwood.

To New York in 18 Hours. "The Pennsylvania Special" of the Pennsylvania Short Line makes the run from Chicago to New York (905 miles) in 18 hours. It leaves Chicago every day at 2 p. m., arriving at New York next morning at 9:45. Returning it leaves New York every day at 3:55 p. m., arriving at Chicago next morning at 8:55.

The business man's opportunity. Today in Chicago, tomorrow in New York. The next morning back in Chicago.

Rock Island System (Will sell homeseekers' tickets to Oklahoma, Arkansas, Indian Territory, Texas, Kansas, Nebraska, Colorado, Utah and New Mexico, every first and third Tuesday.) For literature and information call on A. L. Steece, City Passenger Agent, 322 Nicollet Ave., Minneapolis, Minn.

A BIG THING IN THE WIRE TRADE

Continued from First Page.

When he came to try galvanizing with lead, however, he discovered, to his amazement, that the lead amalgamated with the iron in ideal fashion, thus providing the galvanized wire which had been sought in vain for many years.

While the process has not yet been thoroughly analyzed to account for the physical phenomena involved, it is true in a general way that the molecular excitation produced by the electric current both upon the wire and upon the galvanizing material creates a condition which makes a perfect union of the two possible.

Anyone at all familiar with the practical uses of the metal knows that lead is practically the most nearly indestructible of the baser class. So strong was the desire for iron wire protected with lead that several years ago one manufacturer put upon the market a wire which was simply rolled up in a thin sheet of that metal. This was extremely expensive and not wholly satisfactory, for the lead coating would gradually peel between the joints of the lead casing and the iron inside would oxidize.

Zinc has been used as a galvanizing metal purely because it seemed to be the only metal which could be made to stick to the iron. Nevertheless it has been an extremely awkward metal to use, for the iron itself is stiff and brittle. The zinc galvanizing on wire exposed to the weather is particularly susceptible to the sulphuric acid contained in city smoke and rapidly disintegrates. It is so stiff that when the iron is bent sharply the zinc is apt to splinter and buckle.

Lead will resist the action of sulphuric acid in the air and wire galvanized with lead can be hammered, twisted and bent sharply without the protecting coating splintering or showing the slightest signs of disintegration. A practical comparative test, some of the Goodson wire was placed in a sulphuric acid solution of the same strength used by the manufacturer in reaching the market. Similar pieces of zinc wire were placed in the same solution and disintegrated in a few hours, while the wire protected by lead after many days.

Practical Machine Operated Here. The Goodson machine has been set up in Minneapolis and operated at the shops formerly occupied by the Globe Iron Works on University avenue SE, near the railroad crossing. The device consists of a heavy iron frame holding two iron melting pots containing about 150 pounds of lead each. They are connected by a horizontal shaft in the center and a half in diameter and four feet long, which is inserted in each melting pot well below the surface of the molten metal. Under each melting pot is a rose gas burner to hasten the melting of the lead when the process is started. Beneath the bed of the machine is a transformer which takes a high voltage current and alters it so that the energy produced is just what is needed for the melting pots to be fitted with ball-bearings so it can advance or recede upon the bed of the machine as the connecting tube now practically perfecting the galvanizing process.

This motion operates the rheostat, which is that just enough electricity will be taken to insure uniform heat. After passing thru an electric annealing process the wire is conducted into one of the melting pots thru the metal from where it is passed thru the tube into the other crucible. Thence it rises perpendicularly forty feet to a pulley on the roof of the shop. By thus keeping the wire vertical while the protecting coat of lead is cooling, the coat is made absolutely uniform in thickness and ready for the trade.

The company which will handle the Goodson invention is the Goodson Electro-Galvanizing company, 115 Broadway, New York City. Its officers are: President, Judge Charles M. Pond; vice president, Frank M. Nye; treasurer, James A. Eckman; secretary, August Eckman.

These officers, after leaving the Goodson, make up the board of directors.

Company E—Sergeant Kees, 92; Sergeant Spurr, 88; Private Conway, 79; Private Bone, 91; Private Parsons, 107; Private Sullivan, 99; Private Foler, 81; Total, 628.

Company C—Lieutenant Olson, 92; Lieutenant Anderson, 113; Sergeant Wittstedt, 93; Sergeant Schmidt, 102; Private Schultz, 100; Private Sorrenson, 102; Captain Little, 88. Total, 629.

Company A—Lieutenant Whitaker, 114; Lieutenant Kall, 120; Sergeant Benton, 81; Sergeant Peterson, 83; Sergeant Brown, 85; Sergeant Peterson, 98; Private Peterson, 108. Total, 631.

Company G—Sergeant Boyne, 98; Sergeant Nelson, 97; Private Boyne, 108; Sergeant Nelson, 107; Private Mahoney, 113; Private Harrington, 97; Private Boyne, 108; Sergeant Nelson, 92; Sergeant Smith, 110. Total, 737.

Company D—Lieutenant Johnson, 106; Sergeant Haskins, 88; Sergeant Nesseth, 103; Corporal Berg, 87; Corporal Satrum, 99; Private Johnson, 85; Private Holmes, 53. Total, 615.

Company B—Private Goddes, 129; Sergeant Bird, 119; Sergeant Colwell, 104; Private Chouinard, 113; Sergeant Giddings, 104; Private Day, 99; Lieutenant Dahl, 108. Total, 769.

Field, Staff, Band and Hospital Corps—Major Lieutenant Fennell, 97; A. C. Howard, 118; F. J. Britton, 121; Fred Britton, 123; Simpson, 109; Sodahl, 118. Total, 810.

Last Day in Camp. The encampment of the Third is fast drawing to close. Tomorrow morning camp will be broken. Company D of Zumbrota will be the first to leave, boarding the regular 9:25 a. m. train and transferring to the Chicago Great Western railway at Red Wing. The main body of troops will leave camp by special train at 10:40 a. m., going thru to St. Paul, where the companies will branch off by separate routes to their home stations.

Camp Lakeview will then be deserted until July 6, when the Second regiment arrives, together with the battalion of artillery and the engineer corps.

Dress parade last evening was reviewed by Adjutant General Wood and Lieutenant Colonel Gerlach, U. S. A., retired, the regiment passing in review twice. The largest crowd of visitors was in camp for dress parade and band concert that has been present any evening thus far.

The guard detail today is: Officer of the day, Captain Yochem; Company B, officer of the guard, Lieutenant Hitecock; Company I, supernumerary officer of the guard, Lieutenant Andres, Company E.

Rock Island System (Will sell homeseekers' tickets to Oklahoma, Arkansas, Indian Territory, Texas, Kansas, Nebraska, Colorado, Utah and New Mexico, every first and third Tuesday.) For literature and information call on A. L. Steece, City Passenger Agent, 322 Nicollet Ave., Minneapolis, Minn.

THE NEW STORE

Pre-Inventory Prices Proving Popular! They can't help being so, the way we're cutting things. Only a very few days 'til stock counting, and those few days must work wonders—will, if price cuts any figure.

Silks. 24-inch All Silk Foulards, heaviest and best quality corded wash silks, big line of choice styles and colors; short lengths in fancy taffetas, etc.; 50c, 75c, 85c and \$1 qualities, at yard..... 25c

Louise Silks, soft and silky, 24-inch crepe de chine, all colors and black; best 24-inch satin foulards, very choice designs and colors; shirt waist suitings, all kinds, colors, descriptions, etc.; worth 85c, \$1, \$1.25. 45c

Underwear. Women's Swiss ribbed Vests, pink, blue and white, low neck, sleeveless. Regular 15c value..... 8c

Jewelry Dept. 3-inch hairpin, extra fine polish, worth 25c; Tuesday..... 17c

Handkerchiefs. Ladies' all linen hemstitched, the kind that would never sell below 15c if hand hemstitched..... 6c

Men's Wear. Men's Half Hose—An endless number of good styles of the 25c, 35c and 50c kinds (see window), two pairs for 35c, or per pair..... 19c

Ladies' Neckwear. Windsor Ties—A grand collection of all the new color combinations in all kinds of silk; our regular 25c line; choice..... 17c

Dress Goods. Novelty wool suitings, bright plaids, vigoreaux and overshot effects, mattelasse suitings, granite jacquards, illuminated checks, etc.; 39c, 49c, 59c yard qualities..... 16 1/2c

Imported Nub Voile Suitings, all wool Sangliers, Panama cloths, fancy mohairs, crispines, Armure royals, imported rice cloths, chevots, etc., black, white and all colors; widths to 50 inches and worth straight to \$1.25 yard..... 35c

Special Shoe Snaps. Women's Oxford Ties, over 500 pairs of different styles to pick from; kid and patent tips, soft, flexible sole style; former values to \$2.50; on special sale at..... 75c

Cleanzoff. The famous Cleaner, for white kid or canvas shoes or Oxfords; cleans lace curtains and collars, hat bands, straw hats; easy and clean to handle; Special, per package.... 19c

\$2 Corsets 98c. Pre-Inventory sale, P. D., J. B., G. D., C. B., R. & G. and American Ladies Corsets and Girdles, worth to \$2.00. Choice of 50 styles for..... 98c

Raincoats. The Half-Price Sale of Rain-Proof Coats is a winner. Tuesday we will offer just as good styles and values as on Monday. Every lady should have a rain coat. The prices run up from..... \$4.98

ANOKA COMPANY WINS THE PRIZE. COMPANY G MEN OF PRINCETON WERE SECOND. Records of Third Regiment Soldiers Who Participated in the Shoot at Lakeview—Largest of Season's Crowds Witnessed Last Night's Review—Camp Broken Tomorrow.

CUT PRICE SNAPS REFRIGERATORS. Beginning Tuesday morning we will place on sale our entire line of Refrigerators at CUT PRICES. NATIONAL—Zinc lined. Size 31 inches wide 19 1/2 inches deep, 43 inches high; 65 lbs. ice capacity, regular price \$14.00..... \$11.27

GURZON, IN PIQUE AT KITCHENER, TO RESIGN. Simla, India, June 26.—It is freely rumored that the viceroy, Lord Curzon of Kedleston, has either already tendered his resignation or shortly will do so in consequence of the decision of the home government whereby Lord Kitchener, commander-in-chief of the forces in India, has been put in complete control of the army in India.

Tan Bluchers. Children's and Men's' dark tan Kid Bluchers lace shoes, sizes 5 to 8 and 8 1/2 to 11, 98c; sizes 11 1/2 to 12..... \$1.25

J. J. HILL IN COURT TO BAIL CHAUFFEUR. New York Sun Special Service. New York, June 26.—James J. Hill, president of the Great Northern railway, was on his way to Lenox, Mass., yesterday in an automobile, when his driver was arrested in Lafayette boulevard for speeding. The driver was held taken to the nearest police station and then hurried to Harlem court.

Healthful, Refreshing, Appetizing! Drink DUFFY'S 1842 CIDER. Recommended by the Best Doctors Everywhere. Sterilized, Carbonated, Non-Alcoholic. It Contains No Preservative. OUR BOOK ON CIDER FREE. AMERICAN FRUIT PRODUCT CO. Rochester, N. Y.