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THE JOURNAL

LUCIAN SWIFT, J. S. McLAINE, MANAGER, EDITOR.

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Insurance Dividends Again.

"An Insurance Man," writing to the New York Times, denies that deferred dividends have anything in particular to do with the present insurance problem. They are merely incidental, he claims, growing out of the fact that the companies charge a premium which is greater than the mortality demands and assume a rate of interest less than is actually earned. Thus the companies have something of a surplus, which they apportion to their policyholders in so-called dividends. But it is merely incidental, and it makes little difference in his estimation whether these dividends are apportioned annually or every twenty years. In fact, if there is any advantage, it is in favor of the deferred dividend which amounts to more than the total of twenty annual dividends and comes along at a time of life when the insured needs it most.

Having demonstrated that annual dividends is a great cry and little wool, "Insurance Man" goes on to show that annual dividends were apportioned among the companies of ante-bellum times and that they failed miserably. He does not say it was because they paid annual dividends that they failed, but he does say there would have been few if any failures had they used the deferred distribution plan, because this would have given them "an impregnable defense between the legal reserve and impairment." This is rather remarkable after "Insurance Man" had been at such pains to prove that dividends, whether annual or deferred, were merely incidental. "If the Charter Oak's dividends," he claims, "had been deferred, it would have had millions of a surplus above the legal reserve to go upon in case of stress. It did not accumulate its dividends, and when the hard times came it failed." The Charter Oak argument is of no account since it was not the hard times but the dividends which caused it to fail, but the fact that it was doing business on an unsafe assumption of mortality and an unwise selection of risks and because its premiums were so low to mature its contracts with or without favorable terms. The insurance contract is supposed to be so safe as to be maturable thru any kind of commercial times.

But how would "Insurance Man's" argument as to dividends look if applied to the New York companies under investigation? Suppose they are earning less rather than more than the assumed rate of interest, then would it not follow that instead of having an impregnable defense between the legal reserve and impairment, they needed the dividend fund to cover up the fact that they were not earning the assumed rate of interest? In this

case would not their deferred distribution plan be a measure of safety for themselves rather than an advantage to their policy holders? And would not the fact that these companies decline to assume any liability on their books for the time fund indicate that they meant to be safe anyway? Some of the New York companies will not apportion their surplus on their books, they will not even admit a liability, but if asked by a policyholder what his surplus is estimated to be at, say, the end of the eighth or ninth year, will reply that there is no record of anything to the credit of the contract and will not until the end of the dividend period. Inasmuch as the policyholder has already bound himself to accept any settlement the company may offer, he may get something and he may get nothing. The company is not liable. It has protected itself while it made a great pretense of protecting him. Perhaps this will explain the \$100,000 salaries and the \$1,000,000 commissions paid.

The president will not lack for subjects of importance and popular interest, when he comes to write his message. It is possible already to forecast some of the efforts of the sensational headline writer when that document is given to the newspapers. Look out for: "Hot Stuff from Teddy," "Teddy Throws the Harpoon," "Bl. Game Brought Down by the Bear Killer."

McClellan Again.

The renomination of Mayor McClellan by the democrats is thought to be the beginning and the end of the New York municipal campaign. Everyone looks for the election of the Tammany ticket with McClellan at the head. The republicans, after firing for some time with the Citizens' Union, have broken off negotiations and will select a republican ticket and will undoubtedly endorse District Attorney Jerome for reelection. Tammany will not support Jerome, but the chances are still fair for his election since he will get many democratic votes, which will go to him thru admiration of his fearless conduct of his office in the past. Tammany will reap four years of power out of the present mix-up, since the last legislature extended the term of the mayor of Greater New York.

The administration of Mayor McClellan, while not ideal, has been just good enough to prevent a crystallization of opinion against him. Many of the reformers, like Dr. Parkhurst, have good things to say of him, and few have any hope of a coalition strong enough to beat him, nor do they know that they would improve conditions if they could beat him. Opposed to Tammany is the Odell machine which, if such a thing be possible, more odious to the people of New York than Tammany.

Three Witnesses.

James J. Hill, Richard A. Olney and Professor Ripley of Harvard have recently testified on the railroad question. Mr. Hill, speaking as a railroad man who views railroading as a private business, doesn't see why the government should make such a noise about the managers' ears. Mr. Olney, speaking as a lawyer, while admitting the tremendous power of the railroad managers, doubts the power of congress to curb it, and still more the ability of congress to substitute anything better in its place. Professor Ripley agrees with neither of the other two.

The Battleship Mississippi.

If so soon I'm to be done for, What in the world is I begun for? This old bit of doggerel invented for the case of a politician who had been suddenly discovered and as suddenly thrust back into obscurity might be applied to the plight of the battleship Mississippi. Naval experts have shown a disposition to disqualify this ship before she starts. While just launched and not 50 per cent completed, she has the misfortune to be denounced as obsolete. It is said to be better to be "a has-been" than a "never was." The battleship Mississippi shines in both roles at once. She is the only ship in the navy which will have the unique distinction of being sunk by expert opinion before the enemy got a shot at her.

has come a development in battleship building which might have been foreseen, but which was not. The battleship's increase in displacement alone in the past five years equals the total weight of any ship we had in the war of the rebellion. From battleships of 10,000 to 12,000 tons the sea-going nations have advanced to ships of 16,500 tons, and now the naval experts of the United States want to lay down one of 18,000 tons. Nobody knows what the limit is to be, but there is no reason to suppose that if a ship of 18,000 tons can be navigated, handled and fought, that one of 20,000 or even 25,000 cannot. The limit will not be one of weight, but rather of speed and seamanhip.

The case of the Mississippi represents a wavering of opinion on the value of battleships. At the time she was laid down, congress put a limit on her displacement, having gotten a scare somewhat upon the value of battleships. Now, however, Togo has brought the battleship back into favor and the nations are looking toward building larger, swifter and more formidable ones.

Valuations and Tax Levies.

The Tribune thinks Minnesota cities do themselves an injustice by their unreasonably low assessment of property for taxation. It advocates a higher valuation in the expectation of a correspondingly low tax levy.

Possibly that might result, but probably the tax levy would not be proportionately lower. But beyond that there is the objection to a high valuation, that it raises the proportion of tax which the city must pay to the state. All other sections of the state are crowding down valuations to the lowest limit and if Minneapolis, for instance, were to raise her valuations as suggested Minneapolis would be paying a much larger proportion of the state tax than she now pays, and experience justifies the statement that she is paying enough already.

Our tax system is a good deal of a botch and this struggle to reduce valuations is one evidence of it. If Hennepin county, for instance, were obliged to pay to the state, not its proportionate state valuation, but in proportion to the amount of money levied for local taxes, we could adopt the suggestion of our contemporary and make a fine showing with a high valuation and a low tax rate. There is nothing we need to do in this state more than to revise our tax system, but there is nothing that seems to be more remote in point of realization.

A Crippled Committee.

The senate committee on Panama canal is somewhat crippled. Senator Mitchell of Oregon is chairman, but he is under indictment and is not likely to appear. The second man on the committee is Senator Platt, who needs the feeble spark of life he has to keep the people from getting a postal express. The third man Senator Millard of Nebraska, and nobody up there knows what he stands for. The Nebraska State Journal (rep.) says:

"Senator Millard is notoriously a friend and creation of the interests that have been opposed to the canal from the beginning, but he may surprise even his friends by taking hold of the canal problem with vigor and give the president some much-needed support in that enterprise." He may, but the Lincoln paper does not seem wildly enthusiastic over the possibility.

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Mr. Schiff says "It was all Hyde." Perhaps he means that it was a skin game.

Elliott's paralytic is begun in his face. Now if it had only started in his face.

The Open Book

"HEART'S HAVEN," BY KATHARINE EVANS BLAKE OF MINNEAPOLIS. MORE THAN A SLIGHTFUL ROMANCE.—There is far more than a merely charming story in Heart's Haven, the new novel by Katharine Evans Blake of this city, which was mentioned in the news columns in this paper last Sunday.

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To speak concretely, no one is going to carry off the nomination for governor next year without Julius H. Block. The hefty state treasurer is, in fact, saying much—he seldom does, in fact, but he has said enough to show that he intends to be a factor in the next convention, and will make the strongest fight that is in him for the place at the head of the ticket. He is fully aware that there will be no holiday task before the nominee, when it comes to measuring swords with Governor Johnson. He is convinced, however, that it will take a St. Peter to defeat a St. Peter governor, and he is more than anxious to make the effort. It is evident now that Block has secured pledges of support from men of influence in a good many sections of the state, and that some of them are already busy in his behalf, building up an organization for next year. As far as possible Block seems to have been impartial in picking his men, taking them from both sides of the late unpleasantness. However, he has been credited with being both a Dunn and a Collins candidate by different people.

Block's activity means that any other man who wants to be governor must get to work before very long, and keep busy until election time. There is not much feeling against the big, good-natured man from St. Peter, but there are a good many republicans who think they would prefer some one else. Their principal objection to Block is that he is not a speaker, and would be at some disadvantage in a swing-around-the-circle campaign. However, they have no organization as yet, and it is hard to do effective work without a candidate.

The rallying point for a good many of the republicans is Samuel Lord of Kasson. While Senator Lord has declined

to state his intentions, friends are already booming him, and say that he will be found in the running when the convention meets. "Senator Lord is what you would call a receptive candidate at this time," said a friend from a neighboring county who has been inclined to market just the same, and at the proper time he will be an active candidate." The man from Kasson has closed an honorable service of eight years in the state senate, and has been inclined to retire, but he has a strong sense of independence and broad-mindedness, and he is an able lawyer, with capacity to "make good" on the stump. The worst that can be said against him is that he is not a "taken hold" man, and that his acquaintance over the state is not extensive, but he has a good many friends, including most of his colleagues in the late senate, who are doing missionary work for him. There is a sense in the Lord campaign is on, and when the Dodge county statesman gets ready to drop his passive attitude he will find a good nucleus for organization already made.

In all the field of possibilities, these two are the only ones who seem to have their minds made up to run for governor. Peter E. Hanson is considered a receptive candidate, but he seems inclined to maintain that attitude and let the nomination come his way if it will. If the republicans of the state think that his record and antecedents make him a wise choice, Ripley B. Brower who declines voting persuasion to run for governor, and has his eyes fixed on Buckman's seat in the national capitol. Frank M. Eddy says he gave the people a chance last year, and they missed it, but he seems inclined to market that attitude and let the nomination come his way if it will. If the republicans of the state think that his record and antecedents make him a wise choice, Ripley B. Brower who declines voting persuasion to run for governor, and has his eyes fixed on Buckman's seat in the national capitol. Frank M. Eddy says he gave the people a chance last year, and they missed it, but he seems inclined to market that attitude and let the nomination come his way if it will. If the republicans of the state think that his record and antecedents make him a wise choice, Ripley B. Brower who declines voting persuasion to run for governor, and has his eyes fixed on Buckman's seat in the national capitol. Frank M. Eddy says he gave the people a chance last year, and they missed it, but he seems inclined to market that attitude and let the nomination come his way if it will. If the republicans of the state think that his record and antecedents make him a wise choice, Ripley B. Brower who declines voting persuasion to run for governor, and has his eyes fixed on Buckman's seat in the national capitol. Frank M. Eddy says he gave the people a chance last year, and they missed it, but he seems inclined to market