

News of the Insurance World

Radical Action Is Unlikely.

The committee appointed by the International Association of American Surety Underwriters to eliminate some accident policies met in New York City last week. Representatives of seven companies were present at the meeting. While nothing was given out for publication, because no plan had been completely formulated, it is said no radical changes will be made.

Advocates of the proposed reform believe the committee will eventually decide to recommend no action which will at all knowing ones see that the recommendations of the committee will take the form of a definite wording of the double indemnity clause in the policy, so that the construction of the courts on the character of the coverage will not be as broad as it is now.

No attempt, it is said, will be made to restrict the companies regarding accumulations. A strenuous effort, however, may be made to stop the practice of some companies of selling a contract which provides for the full accumulations of 50 per cent of the principal amount during the first year.

Many of the conservative companies believe an extra premium should be charged to those who own and operate their own automobiles.

Some time ago two companies issued a contract for which they charged a rate of \$2 for each \$1000 of insurance, providing for double indemnity in case the policyholder were hurt through an automobile accident. It is learned that both companies lost money and have discontinued issuing the insurance.

Conference of Company Agents.

A conference of the New York Life company agents will be held at Atlantic City, N. J., on October 2. Among those who will go from Utah are: D. H. Livingston, H. L. Nelson, W. R. Nelson and R. C. Hill of this city; William Kayaville, Messrs. Livingston and Nelson will also attend the national convention of Life Underwriters, which meets at Memphis, Tenn., on October 15. The party will leave for the east on Wednesday of this week.

Foreign Fire Companies.

A tabulation has been made of the business of the foreign fire insurance companies in the United States, showing their loss and expense ratios in this country and in their world-wide business. All except six of the companies showed a materially higher loss and expense ratio in the United States than for their general business, the exceptions being the Liverpool & London & Globe, the North British, the Royal Exchange and the State.

Done on Life Insurance.

Commissioner Davis, who is now in California on a visit, was interviewed by the Tribune at San Francisco on the question of life insurance. Among other things he said:

Life insurance is a necessity of our modern life. It is no longer the luxury of the rich, the speculation of the man of moderate means, the gamble of the poor. It is the index of civilization, the shelter of the widow and orphan, the sure support of the aged. It is the symbol of material freedom and independence, as worthy to be taught by the frugal and prudent as by the public as the gospel of spiritual salvation. Activity of companies and agents in securing business is commendable. I have no patience with ultra-conservatism in the insurance propaganda, which is only another name for mental or moral laziness.

Car Insured for Big Amount.

The Bertrud Tagelbat says the life of the car of all the Parisians is insured in an English company for \$3,000,000. The insurance, so the story goes, was taken out when the emperor was yet a boy and a premium of \$600 a year has been paid annually ever since. King Victor Emmanuel of Italy, according to this story, is insured for \$2,000,000. King Edward VII. of England for the last two years of his life was insured for \$450,000.

Insurance Notes

Edwin Patrick of San Francisco has been appointed Pacific coast manager for the Detroit Fire & Marine.

The Field Advocate is the name of an agency publication issued by Manager Fred C. Hastings of the Salt Lake office of the Mutual Life.

The New York Life, in a recent bulletin advises its agents not to talk politics to prospective policyholders.

The Modern Woodmen of the World are completing an eight-story home office building at Omaha, which will be dedicated October 3, during the Omaha festivities, Ak-Sar-Ben, with elaborate ceremonies.

F. W. P. Rutter, general manager and secretary of the London & Lancashire Fire Insurance company of Liverpool, England, will reach Salt Lake shortly on his way to the Pacific coast. He is making an inspection of company agencies.

The Prudential Life Insurance company has been awarded a medal by the international exposition at Dresden for its exhibition of graphic charts showing the death rates in manufacturing industries and the increasing need for safety appliances for the prevention of accidents.

Secret and Fraternal Societies

All notices for Fraternal news department should be left with the city editor not later than midnight Saturday.

Muscovites.

Q. B. Kelly, czar of Kremlin Kazan, this city, has ordered the minister of records, L. E. Hubbard, to have the noble assembly for inspection on Wednesday night at 8 o'clock at I. O. O. F. temple.

I. O. O. F.

Salt Lake lodge No. 2, I. O. O. F., held another of its big meetings last Friday night. The first degree was put on in the usually excellent style. Captain Suggden having the team in fine shape. The candidates said it was the best they had ever had in their lodge.

R. N. A. 4986.

R. N. A. No. 4986 met last Monday with their candidate at the home of Recorder Faletts, 836 South Seventh East street, Monday evening. All R. N. A. members and their friends are invited. A special invitation is extended to the M. W. A.

Pythian Sisters.

Hermion Temple No. 2, Pythian Sisters, held a social dance and card party at K. of P. hall, 1st Second East street, on Saturday night.

Silent Unity.

The ladies in the class of Silent Unity meet every Tuesday afternoon at 2 o'clock with Mrs. Alice B. Parker at 107 North Main street. The subject for study is "The Constructive Power of Thought." All are cordially invited.

Auxiliary Typographical Union.

The ladies of the auxiliary and their husbands will be entertained at a social and card party at the residence of Mr. and Mrs. E. A. Canine, 101 South Second East street, on Wednesday, September 25. All printers and their families are cordially invited.

Danish Brotherhood.

Apollo lodge will meet next Friday evening. Inasmuch as several matters of importance will be taken up and voted on, the officers are expecting a large crowd of members will be present. The joint committee representing the lodges in the city and the Murray lodge will meet tomorrow night at No. 49 East First South for discussing the arrangements for the reception of the supreme president, E. P. Smith, who will arrive here on October 2. Every member of the committee appointed by the three lodges is asked to be prompt in attending this meeting, which begins at 8 o'clock.

Fraternal Union of America.

Evergreen lodge No. 101 will meet in regular session tonight at the lodge room at the Ed Pelozo building. It is expected that all the officers will be present for a class of candidates for initiation. The degree team is also asked to be prompt in attending the meeting. The new form of initiatory work will be gone through under the direction of Captain E. O. Peterson at the last meeting for making arrangements for the fall and winter season. The following committee will make its report this evening: Henry Duncombe, Elizabeth Johnson, Edwin A. Havel, Ada O. Aveson, Alice Bloomquist and Angie Cronson. The committee will make its report this evening.

Equitable Fraternal Union.

The E. F. U. will meet Tuesday evening at 8 o'clock in the hall, 225 Moore building. There will be initiation. All friends are invited.

Macabre.

The Ladies of Liberty No. 2 and their friends will be entertained Thursday afternoon at a card social from 2 to 5 o'clock by Lady Doreen at her home, 147 Windsor avenue. All Lady Macabres and their friends are cordially invited.

There was a banner crowd out last Thursday night at the "freezer" of tent No. 2, and not only was the attendance the largest of the season, but the meeting was one of interest and entertainment from start to finish. Record Keeper Miller had gotten hold of an Orpheum ticket's sawdust, and started part of a candle burning, the one who guessed nearest the length of time for the candle to consume itself to be entitled to the ticket. This aroused considerable interest and was won by Sir Knight D. O. Comgish. One candidate was given the degree.

Dr. Hanchett somehow rolled in a five-gallon keg of cider, and Record Keeper Miller made a few passes and out came



An American woman simply can't—

Paris styles are fascinating, but many of them are so extreme that American women simply can't wear them. This drawing, which has just come to us from the French capital, shows one of the very latest Parisian modes as it was worn on the street.

Every woman will admit that it is captivating, but still— If you are interested to see how smartly the impossibly extreme new styles of Paris are adapted to suit the sensible American taste, get a copy of Woman's Home Companion for October.

Get it at news-stands—15 cents, or send 15 cents to

WOMAN'S HOME COMPANION

381 Fourth Avenue, New York

FEELING IN WORLD OF FINANCE

Stock Market Boredom Relieved; Advance in Prices Follows.

Sept. 22.—The stock market showed itself refractory to the light conditions of the money market. Any relaxation saw a rallying tendency, but was most pronounced at the close. The quick rebound in which pressure was removed was followed by selling at the lower end of the market, but the necessities of self-protection at that time relieved the pressure on stock market borders.

WEATHER FORECAST.

WEATHER FORECAST FOR SALT LAKE AND STATE OF UTAH—FAIR MONDAY MORNING.

WEATHER OBSERVATIONS.

Table with columns for Temperature, Wind, and other weather observations for various locations.

Diabetes Mellitus

Joseph Allen, Manufacturer, New York, N. Y., has discovered a new method of treating Diabetes Mellitus. The physicians who have treated patients comfortable until the end of their lives.

CHANGING CALPS

Changing Calps, a hair treatment, is causing a revolution in the hair world. It is a new method of treating the hair, and is causing a revolution in the hair world.

DENTAL CO.

Honest Work, Honest Prices. The Main Street, Salt Lake City. We treat you right.

HEAVY ORDERS ARE PLACED FOR STEEL. NEW YORK, Sept. 22.—The most important development in the steel situation last week was the placing of contracts for 200,000 tons of rails, mainly for 1913 shipment. The New York Central is the first of the large eastern systems to cover its next year's requirements, having just distributed orders for 150,000 tons of standard sections. Other rail contracts placed included 50,000 tons additional for the Santa Fe, 40,000 for the Great Northern, 23,000 for the Lackawanna, 19,000 for the Harriman lines and 6000 tons additional for export to China.

School Opens This Evening. Your Preparation For Advancement Will Be Thorough if Taken in Y. M. C. A. Night School. INSTRUCTION GIVEN IN: Accounting, Advertising, Arithmetic, Bookkeeping, Boys' School, Fifth Grade, Sixth Grade, Seventh Grade, Eighth Grade, Business English, Business Law, Cardwriting, Commercial Drawing, Drafting, Mechanical, Topographical, Economics, English for Foreigners, Northern Europe, Southern Europe, English Grammar, Extemporaneous Speaking, Typewriting.

Advertisement for Y. M. C. A. Night School, including details about enrollment and instruction.

Advertisement for Children Ory for Fletcher's Castoria, including details about the product and its benefits.

Advertisement for Royal Baking Powder, including details about the product and its quality.