

Dress Paragrapbs.

It begins to look as tho the infant Czarevitch might have a chance to grow up to be a good and useful citizen.—The Chicago News.

Gen. Leonard Wood has returned to the United States in order to give the younger Moros a chance to grow up with their country.—The Chicago Tribune.

It is now impossible to induce Southern negroes to go to Chicago as strike breakers. The watermelon season has opened in Dixie.—The Atlanta Constitution.

The Mikado would doubtless prefer to have peace declared while the Russian Government controls enough resources to meet an indemnity.—The Washington Star.

China is becoming so cheery that it is thinking of demanding that the peace envoys consult it as to what shall be done with its own territory.—The Chicago Daily News.

In all these graft investigations you will notice that "the man higher up" seems to bear a charmed life.—Atlanta Constitution.

It may be safe for the czar to change his mind often with his own subjects, but the Japs will not stand for diplomacy of that sort in the pending peace negotiations.—Atlanta Constitution.

A Chicago poet has moved to the suburbs somewhere near the Indiana line and evolved from poetry to poultry-raising. He declares with elation that he now eats regularly.—Atlanta Constitution.

A Constant Drain of Money.
Lake Charles American.

The Manufacturer's Record in a recent bulletin called attention in a rather striking way to the manner in which the money paid for fire insurance in the south is carefully carted north and used to build up that section of the country. From tabulated returns the Record shows that of \$35,000,000 paid annually for premiums the southern companies get but \$3,000,000. On this subject, the Record continues:

"It may be claimed that while admitting most of this large sum of \$32,558,306 is primarily shipped away, the bulk of it eventually comes back to the south in the way of losses, the companies retaining only a reasonable percentage as their underwriting profit for their risk and trouble. This is true, and it is not true. These premiums are cash in advance to cover periods running frequently as long as five years, and the laws of practically every state declare that only a pro rata of such premiums are earned for the actual time elapsed, so companies are compelled to charge themselves with the unearned premiums as a liability which the law says really belongs to the policyholder as a re-insurance reserve. Such reserves amount practically to 75 per cent. of premiums annually reported, so out of the \$32,558,306 received by them the nonresident companies owe the southern people \$24,428,780, or, in round figures, \$25,000,000 which large sum these companies have the use of free of all interest charges."

Louisiana according to this table, pays \$4,400,000 in insurance premiums, of which only \$600,000 goes to her own citizens. The yearly reports show that Louisiana is a profitable state for fire insurance companies. The rates charged are extortionately high, the legal restrictions are few and the losses never very large. We join the Record in inquiring, why not take care of our own insurance business and keep our money at home? If we must be robbed in premiums, why not let our own people be the beneficiaries?

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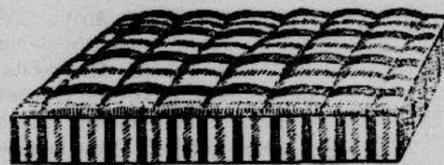
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