

The Spokane Press

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An Iowa Boy's Climb

From messenger boy to manager: That is the story of the upward climb of Mr. J. J. Welch, manager at Des Moines, of the Western Union Telegraph company.
Mr. Welch did not at first aspire to be a manager of a big telegraph business. He hoped only to be an operator. And so in pursuance of his ambition he smuggled an old key sounder into the attic of his village home and began to practice. While other boys of the Iowa village slept Welch pounded away at the key. He mastered the code and became an adept at sending messages.
Then he applied for a place. The man laughed at him. He was only a messenger boy and he was very young. The man did not know he had a man's ability.
But the eager boy watched for his chance. It came one night when he was left in charge of the station while the night operator went to a dance. A wreck occurred on the road, and the operators at headquarters rather wondered at the sharp, quick touch and snappy style of the sender at the Pella end of the line.
The story leaked out and Welch got a station.
Then his ideal was hoisted a bit. He wanted to be more than an operator in a dinky railroad station. He was soon ready for promotion and got it. He was sent to Chicago and Boston and elsewhere and made good wherever he went. He did more and better work and quicker work than was expected of him.
There was only one thing to do with Welch—promote him.
And there is no doubt this Iowa boy now has his eye on something better. He will get it.
His story is not unusual. It is the common story of well directed ambition and effort.
The only way to win success is to deserve it.

It Costs Too Much

This country is being justly criticised over the world for its flagrant disregard of the sanctity of human life.
For instance.
The Austro-Hungarian consul at Pittsburg reports to his government the indefensible killing and wounding of many of his countrymen in the mills and factories of the Pittsburg district.
The consul says the general public hears but little of the frequent fatalities and accidents that happen to employes in and about Pittsburg. He says they are caused largely by a disregard of the reasonable protection of life and limb. He quotes from the coroner of Alleghany county in confirmation. The facts seem to justify the accusation.
They make more dollars and ruin more lives under the pall of Pittsburg smoke than anywhere else in all the world. The great steel district takes into its capacious maw human flesh and blood and spews out dead and cripples.
The complicated machinery employed compels great risk. The danger increases when there is neglect to provide the proper safeguards.
There are places besides Pittsburg where human life is cheaply estimated. The railroads of the country kill and maim their hundreds of passengers and their tens of hundreds of employes.
We are getting rich. To do so we immolate human victims upon the altar of our commercialism.
We build our civilization upon the bones of our humble workers.
We are in advance of all the world. To pay for that advance we maintain a death roll in times of peace.
It is too costly.

The Gardener's Flowers

One would scarcely suppose that plants and flowers are sensible to human love and hate.
Or that metals may be poisoned and restored by antidotes or that they may be overworked and refreshed by periods of rest.
Science has demonstrated that both of these statements are true.
Recent experiments have shown that certain flowers are sensitive to words of praise or blame long continued. These flowers will expand in sweetness and beauty under affectionate treatment and if they are disparaged and sneered at will languish and die, as of a broken heart.
The mysterious thing we call animal magnetism affects the sensitive flower as it does the human.
What a wonderful mastery is that of man. Things both organic and inorganic are subjects of his influence.
And a realization of his power should make him very kind.
If one should be careful of his moods toward the little plant of the woods that it may blossom into fragrance and beauty how much more careful ought one to be toward the tender human flower that it may blossom into sweetness and fragrance!
For is not a little child of more precious worth than many flowers?
The Head Gardener has so made the tiny human plant that if you love it the flower will open its petals to the sun and bend gratefully and graciously toward you. If you neglect it or hide it continually or put it in a noisome place it will droop and wither and languish.
Be careful of the Gardener's flower, lest he hold you guilty of its destruction.

All classes of sports from baseball to ping pong, from horse racing to dominoes are sidetracked today through interest in the big welter weight championship go at the S. A. C. C. tonight and there's nothing else to be talked of but the ability of Martin Duffy to whip "Honey" Mellody and vice versa.

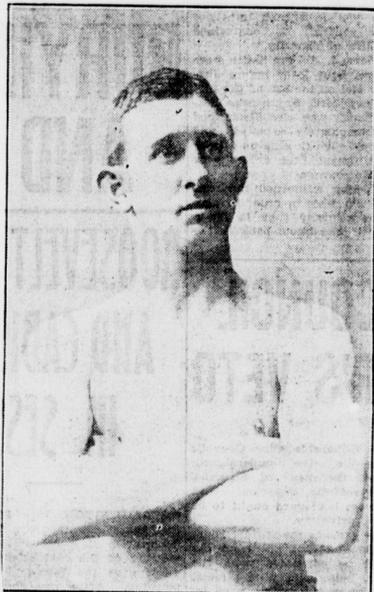
It is the biggest go put on in Spokane and on it hinges practically the white championship of the world as today Mellody and Duffy are recognized as the rightful claimants.

The seating capacity at the club is bound to prove inadequate and there is danger of large numbers being turned away because of the lack of room.

From as far away as Butte on one side and Seattle on the other lovers of the championship game began to pour in the city today.

Seattle sent a delegation headed by the Clanceys and Butte showed up on the late morning trains with about 40 representatives of the "Greatest camp on earth."

From the Idaho towns come many to attend the contest and remain over for Idaho day at the ball park next



MARTIN DUFFY.

Sunday. The present indications are that the seats will be entirely sold out long before the doors open.

And there won't be any chance for an overflow meeting either.

Both men are in fine fettle and both will weigh in at 3 o'clock this afternoon from one to two pounds under the agreed weight, 145.

Duffy claims his defeat by Mellody before was due to a fluke and to his lack of training. He says that this time he will certainly prove to be the white haired boy and carry the championship dangling to his belt.

Mellody, on the other hand says that he beat Duffy once and that he is just as confident of doing it again. The betting odds favor Mellody.

Eddie Quinn will referee tonight but John L. will not hold the watch as Manager Peckham of the Cineograph declared himself overlooked in the arrangements made to have Sullivan lay off for one or two performances.

Owing to the wounded vanity play of the Peckham clan John L. and his partner, Jim McCormick, will not be permitted to attend the fight—which is too bad.

Telegrams have been received from Jimmy Gardner and Buddy Ryan announcing their desire to challenge the winner tonight.

Ryan and Gardner are matched to fight in Butte on Miners' Union Day and each is anxious to try for the championship again.

Although it is announced in the despatches that the two are to go on at the welter limit, 142 pounds, it seems hardly possible for Buddy to make the weight and stay strong as he has been over for many moons.

Gardner is likely to have the edge if Ryan does go down to weight and it will give Jimmy the chance to fight either Duffy or Mellody for the championship.

There's a sure hoodoo along with that Boise baseball aggregation this week. Rain and nothing but rain has stopped the game for two days in succession and although the managers chucked up a little sun this morning they are still in fear and trembling over the washing away of the prospects for the carrying out of what is left of the schedule.

President Williams announced today that two games will be played Sunday. This being Idaho Day it is just as well that one game was laid over as it will undoubtedly add to the interest.

Bobbie Johnson's debut in Spokane under the sobriquet

of "Young Frisco" slightly stirred up the local men who were looking for something easy for Kid Scaler.
But there's no use being alarmed over the fact that Carroll brought his best man to meet the local boy. The deal was on before to match the two for a bout at Tacoma but the fat purse hung up for the 10-round preliminary proved too enticing to Carroll.

Everybody looks for Scaler to get his tonight, but there's always a chance of the tough little Spokane fighter to win out, even against odds.

There's one thing sure and that is that Scaler will go in the ring tonight carrying the best wishes of about all the spectators.

It was decided this morning to put on Roy Gray and Tom Callahan for a four round prelim.

A meeting between John L. Sullivan and Fred Russell will be held at the office of The Press at 3 o'clock this afternoon to arrange for a match between Russell and Sullivan's sparring partner, Jim McCormick.

WILLIE B. GOODE.

INSURANCE LIABILITIES

By Jos. J. Devney.

CHAPTER III.
When a company issues a policy and accepts the premiums it is obvious that it creates a liability. It must assume this and account for it in its annual report. This liability is not so large at the end of the year as the total premium collected at the beginning of the year, because a portion of the money has been used to help defray the expense of management and another portion to help pay death losses which occurred during the year. Nearly all the remainder of the premium, however, is a liability on the company which it must invest in prescribed securities so as to meet the deficiency in future net premiums on the policy. This is the legal reserve.

When the premium is paid the next year the same general process of distribution takes place; part of it is used for expenses, another part to pay current death claims, and still another portion, the legal reserve, goes to its proper fund and is invested. Thus at the end of the second year the company is liable for the legal reserve on the policy of both the first and second years, together with the interest which it must have earned according to law.

As this policy grows older the liability of the company increases from year to year, and the assets must increase at least in like proportion in order for the company to remain solvent. Thus companies that have a large amount of insurance in force must necessarily have on hand adequate assets in order to meet future obligations. This is a feature that is often overlooked by the uninformed. They see companies accumulating great amounts of assets for which they believe there is no necessity.

As long as the company continues to place more new business on its books than that which terminates, the assets must necessarily increase because its liabilities will be constantly increasing. If a company discontinued writing new business, however, there would come a time when the liabilities would decrease because of business passing off the books in the natural way, and hence the assets would also decrease until the last dollar was paid out to the last survivor, for as every policy is fully protected, any old line company properly conducted would be enabled to pay the last survivor the full face of his contract.

To secure the best results for policy holders, however, it is a prime necessity for some new business to be written each year so that the company will not die out as above stated, for if it did the last survivor

ing policy holders would be forced to bear all the expense and thus their dividends would suffer.

It is interesting to note from whence dividends are derived. They come from three principal sources as follows:
(a) The saving made in the loading for expenses because of an economical management. Through this source, also, the policy holder is returned any excess charged to provide for possible contingencies such as widespread epidemics, panics and the like that did not occur.

(b) The saving in mortality by a careful selection of risks so that fewer deaths occurred than were provided for in the premiums.
(c) The excess interest earned on the reserves over that necessary to meet future obligations. Suppose a company places its reserves at such a figure that it will only be necessary to earn an average of 3 1/2 per cent on them. If it actually earns 5 per cent, then the interest accruing from the 1 1/2 per cent excess goes into the dividend fund.

There are several minor sources of dividends such as profits on the sale of property, profits on non-participating business and profits on lapsed policies, although on modern contracts the profit from this latter source is very small because of the equity which the insured receives in case he surrenders his policy before maturity.

Surplus.
As we have seen, it is necessary for a company's assets to at least equal its liabilities, but good business practice further demands that a safety margin be maintained, and therefore companies always keep their assets in excess of their liabilities. If in any case the reverse were true the company would of course be declared insolvent.

The percentage of assets over liabilities varies in different companies as it is governed by varying conditions, and each company's condition is peculiar to itself. First, the dividend earnings are carried in the surplus until they are distributed to policy holders and, obviously, in companies which distribute dividends annually the percentage of assets to liabilities, as a rule, will be smaller than in those which defer distribution of dividends for a stipulated number of years. Annual dividend companies distribute dividends as they accrue, while the deferred distribution companies hold them in their surplus fund until the time for distribution. As dividends on many policies are not payable for 20 years it is not difficult to see how a large surplus may be accumulated.

OLDFIELD AND FLETCHER WILL MEET MAY 20



H. W. FLETCHER.

When Barney Oldfield, automobile track monarch, threw down the gauntlet to all drivers of racing machines, the deft was taken up in an unexpected quarter. H. W. Fletcher, winner of the W. K. Vanderbilt, Jr., 10th mile race at Ormond, was the man who accepted the challenge, and the pair are matched to race on one of the eastern tracks May 20. They will meet at five and 10 miles, and should a third be necessary, it will be decided by the flipping of a coin.

Fletcher is a dark horse among track races. He was also a mid-night equine at Ormond, and his chance of success in the century was "pooh-poohed" by drivers better known to fame, yet he managed to show them all up, and it was his first race, too.
What he can do with a man like Oldfield, admittedly the greatest man on the track today, remains to be seen, but from the exhibitions he has already given in this country and Cuba, Fletcher is not to be regarded as a "come on," even by Oldfield.

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MARTIN DUFFY

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At club house of S. A. A. C., with good preliminaries.

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