

GERMANY CONFIDENT, AWAITS PEACE PROPOSALS: BERLIN, Dec. 9.—"If our enemies will make peace proposals compatible with Germany's dignity and safety, then we will be ready to discuss them," said Imperial Chancellor Dr. von Bethmann Hellweg, addressing the Reichstag today. He made clear, however, his belief that it would be folly for Germany to propose peace "as long as in the enemies' countries the guilt and ignorance of the statesmen continue to entangle with confusion all public opinion. Being conscious of military success, Germany now declines responsibility for further continuation of the war, the chancellor added, at the same time declaring that the supplies of food and copper are sufficient to carry the war another year.

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Germans Attacking Border--Greece Cannot Long Remain Neutral

INSURANCE ASSETS BEING USED TO BOOST ECONOMIC PROGRESS

(Associated Press)
NEW YORK, Dec. 9.—The ninth annual convention of the Association of Life Insurance Presidents met in New York today for three days' discussion of such subjects as the development of city communities, farming activities, and of railroad facilities, and the part which life insurance investment funds play in all three.

"Policy Reserve Investments in Relation to Economic Progress," was the broad general topic, and federal officials and transportation and agricultural experts were invited to join with the life insurance men in discussing ways and means to still further advance this progress.

The chairman of the convention, William D. Wyman, president of the Berkshire Life Insurance Co., of Pittsfield, Mass., reported that the assets of life insurance companies of the country had practically doubled in the last ten years, and said this was characteristic of the ability of the American people to amass large funds rapidly and without much ado.

The assets now amount to nearly five billion dollars, said Mr. Wyman, and by investment in city and farm real estate, and in the bonds of railroads, states, counties and municipalities and school districts, they were advancing the economic progress of the country. He stated that the life insurance companies, as a class, are now the largest holders of farm mortgages in the United States, having outdistanced the banks. The farm mortgage loans made by the life insurance companies are largely in the West and South. As against a total of less than one million dollars in all the Eastern and Middle Atlantic states, those in the Northwestern states alone amounted to \$284,000,000.

"While the assets of American life insurance companies have doubled in the last ten years, the amount loaned by them on real estate mortgages has increased more than two and a half times," said Mr. Wyman. "Of the assets held by life insurance companies at the end of last year, over \$1,700,000,000 were invested in real estate mortgages.

Statistics which have just been collected by the association show a separation of these investments between farm loans and other kinds of real estate securities, for 148 out of the 250 life insurance companies in the United States. These 148 companies

had 98 1/2 per cent of all real estate mortgages held by American life insurance companies.

"These reports show that \$655,000,000, or 39.03 per cent were at the end of 1914 invested by these 148 companies in farm loans; \$993,480,000 or 59.24 per cent were invested in other real estate securities in the United States; while the balance of \$28,971,000, or 1.73 per cent were invested in real estate securities of other countries, chiefly in Canada. As the value of farm lands and improvements, according to estimates of the United States Census Bureau, is only a little over 30 per cent of the total value of all real property in this country, it appears that life insurance companies have shown a marked preference for farm loans as compared with city and village loans.

"We are hearing much today of the Rural Credit problem and are being told that the farmers in some sections of the country are often compelled to pay exorbitant interest rates," he continued. "If this be true, we must look for its cause outside of the rates which life insurance companies are receiving upon their farm mortgage investments, because we find the average rate on all our farm loans to be but 5.55 per cent. This is indeed surprising when we learn that farm loans average, with companies chiefly engaged in making such loans, but \$2.50 each, while the city and village loans of companies chiefly engaged in making such loans, average \$75,000 each, and yield an average interest return of 5.13 per cent.

"Lenders of money are beginning to realize that they should give consideration to how capital supplied by them is going to be used, whether to provide luxuries and encourage extravagance, or to improve values and increase income from the properties taken as security. The rule applies alike to city, village and farm properties, and I believe the time will soon come—if it has not already arrived—when there will be a better understanding and closer co-operation between borrowers and lenders, to the end that borrowers may be better enabled to meet their obligations at maturity, and lenders may be made to feel more secure in the investments they are making."

SAVED HIMSELF FROM JAIL WITH HIS BLOOD

(Special to the Yuma Daily Examiner)
NEW YORK, Dec. 9.—Henry Troller, a chauffeur, was arrested on a charge of forgery. In order to make good the amount he obtained, he went to a hospital and sold a pint of his blood for \$15. The blood saved the life of Miss Sarah Wilson.

INSURANCE PAID, BUT HE TURNS UP AGAIN

(Special to the Yuma Daily Examiner)
BELLEVUE, Ia., Dec. 9.—Two years ago a man was killed on a railroad. A friend believed the body to be that of Matt McAllister. The body was exhumed and wife, friends and relatives identified it, even to physical defects. The Court of Honor paid his widow \$1,000 insurance, and she bought a home. The other day Matt McAllister turned up well and hearty. He had been working on a ranch in Canada and knew nothing of the report of his death.

EPWORTH LEAGUE TO HOLD A WEINIE ROAST

The Epworth League will hold a business meeting and weinie roast at the Crouch home at the Mission on the Indian reservation Saturday evening, December 11. Each lady is to bring a dozen weinies and each gentleman a dozen buns and everyone bring a cup. They will meet at the Methodist church and go over in a body. Everybody come and have a good time.

EUNICE E. KRYGER, President.

CHURCH AND COUNTRY LIFE HEAD SAYS "LANDLORDISM BEATS WAR"

(Associated Press)
COLUMBUS, O., Dec. 9.—Big work for rural churches in the United States was mapped out here today by prominent agriculturists and church leaders of more than a score of denominations, attending the national conference of the Commission of Church and Country Life which opened yesterday and will conclude tomorrow evening with an address by President Wilson.

Public meetings of the commission are being held in conjunction with business sessions of the Federal Council of Churches.

The program adopted today provides that movements shall be instituted in every state within the next year to make rural churches participate in these activities: Good roads, better farming and extension of agricultural college work, public health and sanitation, temperance and law enforcement, consolidation of schools where possible, social and recreational centers, community beautification, celebration of religious and patriotic holidays and boys' and girls' agricultural contests.

These activities are to be managed in addition to regular religious work.

To accomplish this program, rural churches must co-operate not only with each other, but also with such organizations as the Grange, Y. M. C. A., Y. W. C. A., and school authorities, the conference decided. The report on this enlarged func-

tion of rural churches was presented by a committee headed by President Kenyon L. Butterfield of Massachusetts Agricultural college, former member of the American rural credits commission, which toured Europe two years ago. Plans were formulated to put this program into effect, with each state as a campaign unit. These will be announced locally later.

Bad business methods in most churches was the subject of another report by a committee of which Prof. J. Walter Fiske, of Oberlin, O., was chairman. It contained recommendations for "a campaign of education, involving the instructing of church treasurers and trustees on standard methods of financing, budget systems, adequate methods of securing contributions, with definite and regular payments, simple system of parish accounts, and periodical auditing."

"Any church's spiritual condition and financial status are closely related," the report commented.

It added: "There is no use denying the fact that thousands of country churches are quite unnecessary, because the community had plenty before these came. Rural business men have a right to refuse to support these churches and to focus their support on such institutions as are actually efficient in community service."

"The tenant system of farming is paralyzing the energies of religious forces at present," said Rev. S. L. Morris of Atlanta, in an address today. He is executive secretary of the home missionary society of the Presbyterian church, South.

"Men who do not own their homes and who in all probability will be missing by another year have no great incentive either to build or maintain the neighborhood churches," Rev. Morris added. "No wonder it has been said that greater than pestilence or famine is the curse of landlordism. Besides, the spiritual interests of the rural church are usually not benefited by the system of absentee pastors." He said he hoped more young men would enter the field of rural church work.

Great Britain Will Yield—Over 2,000,000 British Workmen Unionized--Russian Cavalry Raiders Capture German Division Staff.

BOARD OF PARDONS TO IGNORE THE APPEAL

(By Associated Press)
PHOENIX, Dec. 9.—The Arizona State Board of Pardons stated today they will not interfere with the execution of Ramon Villa Lebos tomorrow, in deference to the appeal of the Carranza government, transmitted thru Secretary of State Lansing, asking for a delay on the ground that prisoner did not have a fair trial.

MEXICO AND U. S. EXCHANGE AMBASSADORS

(By Associated Press)
WASHINGTON, Dec. 9.—Elisco Arredondo, has been named as Mexican ambassador to the United States, and Henry Fletcher, now U. S. ambassador to Chili, is practically certain to be named ambassador to Mexico.

ENGLAND YIELDS TO THE AMERICAN PROTEST

(By Associated Press)
WASHINGTON, Dec. 9.—Ambassador Page has advised the State Department that Great Britain has acceded to the American protest against any requisitionings of ships belonging to the American Trans-Atlantic company. The ships Hocking and Genesee, already seized will be held pending prize court proceedings, as demanded by the U. S. No other vessels will be seized.

2,000,000 BRITISH WORKMEN HAVE FEDERATED

(By Associated Press)
LONDON, Dec. 9.—Over 2,000,000 workmen, affiliated with the Miners Federation, Railway Men, and Transport Workers Unions, have organized the largest labor alliance in the history of the country today for offensive and defensive action in the matter respecting wages, conditions of work, etc.

GERMAN TROOPS ARE AT THE GREEK BORDER

(By Associated Press)
LONDON, Dec. 9.—The German troops are reported at the Greek border. The allied lines are reforming and fighting almost within the Greek territory. Greece cannot therefore retain her non-committal attitude. The Bulgars are reported to have captured more Serbian towns. Salonika dispatches state that there has been heavy fighting during the last twenty-four hours, with the French artillery slaughtering the Bulgarian troops. Serbians are reforming an army of 20,000 in Albania, where they are being attacked by warlike tribes according to dispatches from Berlin.

ENTIRE GERMAN STAFF CAPTURED BY RUSSIA

(By Associated Press)
PETROGRAD, Dec. 9.—The entire staff of the eighty-second German division has been captured by Russian cavalry raiders.

PRUDENTIAL LIFE INSURANCE OFFICE ROBBED

(By Associated Press)
CHICAGO, Dec. 9.—Three armed men robbed the Prudential Life Insurance offices here today. They took seven thousand dollars from a girl cashier just after she had removed it from the vault. They bound her back to back with another girl.

NO FOOD SHORTAGE IN CONSTANTINOPLE

Correspondence of the Associated Press

CONSTANTINOPLE, Dec. 8.—Crops in Anatolia have been successfully harvested, notwithstanding the shortage of farm help. The yield is reported a good average crop everywhere. Anatolia is the granary of Turkey, and the report that its harvest is under cover assures the capital its food supply for the winter months. The chief difficulties in the provisioning of the city are connected with transportation. The Anatolian Railway Company had been compelled even before the war to reduce its service somewhat, and military demands have still further reduced the available freight capacity. The city prefecture has, however, succeeded in reaching an agreement with the war department by which regular grain shipments from Anatolia will be made. It is also hoped to secure some foreign grain in the near future, and there are no fears that a sufficient supply of grain will not be available for the capital.

A more serious question has been that of securing enough petroleum. Electric lighting was introduced in Constantinople only a few years ago, and very few houses have it. Vast quantities of petroleum are used. In normal times Russia, Rumania and America were the main sources of supply. Today the only source available is the Rumanian Steua Ramana, and supplies from this company have recently been most irregular and small. The Black sea between the Rumanian and Turkish coasts is sharply watched by Russian torpedo boat destroyers, and only small quantities of oil have come through in lighters. The needs of the army have also compelled the appropriation of most of the oil that had been stored up, and Rumania has now prohibited the export of oil.

Rish deposits of coal will make it possible to overcome the shortage in this fuel. With the assistance of German engineers, new mines have been recently opened up, and the coal secured is declared to be but little inferior to Cardiff coal. Sugar, coffee, tea and other articles have risen considerably in price, but it is asserted that there is no chance of a real want of anything in Constantinople.

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DID SHE SWALLOW POP'S STORE TEETH?

(Special to the Yuma Daily Examiner)
CAPE MAY POINT, N. J., Dec. 9.—Did she or didn't she. Mrs. Florence Lindsey, aged 49, declares she swallowed her husband's false teeth when she playfully put them in her mouth. The X-ray failed to disclose them in her stomach and she is suffering no pain. The teeth are missing—that's sure.