HOME EDITION

THE MINNEAPOLIS JOURNAL.

PARTLY CLOUDY TONIGHT AND SATURDAY.

HOME EDITION

20 PAGES—FIVE O'CLOCK. FRIDAY EVENING, AUGUST 24, 1906. PRICE ONE CENT IN MINNEAPOLIS.

INSURANCE AGENTS MUST BE TRUTHFUL

Committee Recommends Measure Forbidding Misrepresentation in Advertising Matter.

LOANS ON BONDS MUST BE AMPLY PROTECTED

Holding of Real Estate Except for Company Uses Will Not Be Permitted.

The committee of fifteen of the national organization of insurance commissioners was busy today in receiving reports of subcommittees and approving drafts of bills for uniform legislation, which, if adopted, will make a material difference in the operation of the big old-line life insurance companies. The committee was called to order in the capitol, St. Paul, today at 11 a.m.

The report of the committee on misrepresentations, including the draft of a bill, was approved. The draft, as presented today, included the following important section:

"No life insurance corporation, officer, director or agent, shall issue or circulate any estimate, illustration, circular or statement in any part misrepresenting the terms of any policy issued by it, or the benefits or advantages promised, or the dividends or share of surplus to be received thereon; nor shall any company use any title of any policy, or class of policies, misrepresenting the true nature thereof."

The committee on investments, H. R. Prewitt, Benjamin F. Crouse and Edward T. Young, presented a bill, in part a copy of the New York law, designating what investments shall be allowed.

As to Investments.

It provides that "no domestic life company, after June 1, 1907, shall invest in or loan on any shares of stock of any corporation other than a municipal corporation, nor, excepting government, state or municipal securities, shall it invest in or loan upon any bonds or obligation which shall not be secured by adequate collateral security or for more than one-third of the total value of the collateral security. Every such corporation which, on June 1, 1907, shall own any shares of stock other than public stock of municipal corporations whenever the same shall have been acquired, or any bonds or obligations of the kind above described, or said bonds or obligations shall have been acquired after March 1, 1907, shall dispose of said bonds and obligations within five years from the 31st day of December, 1906, and in each year prior to expiration of said five years, shall make such reduction of its holdings that may be approved in writing by the superintendent of insurance."

Loans on improved unincumbered real property are allowed to 50 per cent of the value of such property.

Property Restrictions.

Restrictions as to real property are as follows:

First—Handling of such property as shall be requisite for the convenient transaction of its business.

Second—Such as shall have been mortgaged to it in good faith.

Third—Such as shall have been conveyed in satisfaction of debts previously contracted.

Fourth—Such as shall have been purchased on judgment decrees and mortgages.

All such real property is not specified in the above subdivisions, not necessary for the accommodation and convenient transaction of business, shall be disposed of within five years after the company shall have acquired title to same, or within five years after the same shall have ceased to have been necessary for the acommodation of its business. Such property shall not be held for a longer period unless a certificate is secured from the superintendent of insurance.

The committee on fraternals, of which Edward T. Young of Minnesota is chairman, reported thru J. A. Hartigan, Minnesota's actuary.

Laws for Fraternals.

The committee's report was long. It holds that laws governing fraternals should provide,

First—That the rates be not less than those indicated as necessary by the national fraternal congress mortality table.

Second—Reserve must be accumulated according to this table.

The committee recommends that fraternal society members shall have full information in regard to amounts paid out for expenses. Moneys received by the society should be divided into three funds, first, for payment of current death losses; second, a reserve fund; third, an expense fund.

The committee further recommends:

First—That no new society shall be organized or admitted to any state after July, 1907, that does not collect adequate rates.

Second—All societies in any state should collect adequate rates from new members admitted after January, 1908.

Third—Members paying adequate rates should be in a class by themselves.

Fourth—Policy contracts should be limited to whole life and term life policies.

Fifth—All securities representing investment of reserve fund should be deposited with the state treasurer or other state officer.

Zeno M. Host, commissioner of Wisconsin, this afternoon presented a long report strongly advocating compulsory annual distribution of dividends to policy holders.

This evening the committee expects to draft a standard form of life policy.

Standard Policy Form.

Late yesterday the committee of fifteen adopted a bill presented by G. H. Adams of New Hampshire, providing for a standard policy and having the entire contract recorded in the policy, and that the agent writing the business in event of any controversy be considered the agent of the company and not of the assured. The Minneapolis Life Underwriters' association presented the committee with a typewritten address, in which they recommended conservative action, that the changes in present laws be few and general, opposed annual distribution of dividends, but advocated strict ac-

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PRESIDENT ADOPTS REFORMED SPELLING

Oyster Bay, Aug. 24.—President Roosevelt today announced that he has adopted the Carnegie reformed spelling and that he has instructed the public printer that all official documents from the White House, including president's messages, shall be printed in accordance with the recommendations of a spelling reform committee headed by Brander Matthews, of Columbia university.

This committee has published a list of 100 words in which the spelling is reformed. This list contains such words as thru and tho as the spelling for "through" and "though."

The president's official sanction of this reform movement is regarded as the most effective and speediest method of inaugurating the new system of spelling thruout the country.

Not only will the printed documents emanating from the president utilize the reform spelling, but his correspondence also will be spelled in the new style.

As the spelling reform committee shall adopt new reforms they will be added to the president's list and also to that of the public printer.

The simplified spellings adopted today by the president are those arranged on June 18 last by the Simplified Spelling Board. The list of 300 words is as follows:

Abridgement, accouter, accurst, acknowledgment, addrest, adz, affixt, altho, anapest, anemia, anesthesia, anesthetic, antipyrin, anti-toxin, apothem, apprise, arbor, archeology, ardor, armor, artizan, assize, ax.

Bans (not banns), bark (not barque), behavior, blest, blusht, brazen, braxler, bun, bur.

Caliber, caliper, candor, chapt, check, checker, chimera, civilize, clamor, clangor, clapt, claspt, clipt, clue, coeval, color, colter, commixt, comprest, comprize, confest, controller, coquet, criticize, cropt, crost, crusht, cue, curst, cutlas, cyclopedia, carest (not caressed), catalog, catechize, center.

Dactyl, dasht, decalog, defense, demagog, demeanor, deposit, deprest, develop, dieresis, dike, dipt, discust, dispatch, distill, distrest, dolor, domicil, draft, dram, drest, dript, droopt, dropt, dulness.

Ecumenical, edile, egis, enamor, encyclopedia, endeavor, envelop, eolian, eon, epaulet, eponym, era, esophagus, esthetic, esthetics, estivate, ether, etiology, exorcize, exprest.

Fagot, fantasm, fantasy, fantom, favor, favorite, fervor, fiber, fixt, flavor, fulfil, fulness.

Gage, gazel, gelatin, gild (not guild), gypsy, gloze, glycerin, goodby, gram, gript.

Harbor, harken, heapt, hematin, hiccup, hock (not hough), homeopathy, homonym, honor, humor, husht, hypotenuse.

Idolize, imprest, instil.

Jail, judgment.

Kist.

Labor, lacrimal, lapt, lasht, leapt, legalize, license, licorice, lyter, lodgment, lookt, lopt, luster.

Mama, maneuver, materialize, meager, medieval, meter, mist (not missed), miter, mixt, mold, molder, molding, moldy, molt, mullen.

Naturalize, neighbor, niter, nipt.

Ocher, odor, offense, omelet, oppresst, orthopedic.

Paleography, paleolithic, paleontology, paleozoic, paraffin, parlor, partizan, past (not passed), patronize, pedagog, pedobaptist, phenix, phenomenon, pigmy, plow, polyp, possest, practise, prefixt, prenomen, prest, pretense, preterit, pretermit, primeval, profest, program, prolog, propt, pur.

Quartet, questor, quintet.

Rancor, rapt (not rapped), raze, recognize, reconnoiter, rigor, rime, ript, rumor.

Saber, saltpeter, savior, savor, scepter, septet, sepulcher, sextet, silvan, similar, sipt, sithe, skillful, skipt, slipt, smolder, snapt, comber, specter, splendor, stedfast, stept, stopt, strest, stript, subpena, succor, suffixt, sulfate, sulfur, sumac, suppressf, surprise, synonym.

Tabor, tapt, teazel, tenor, theater, tho, thoro, thorofare, thoroly, thru, thruout, tipt, topt, tost, transgrest, trapt, tript, tumor.

Valor, vapor, vext, vigor, vizor.

Wagon, washt, whipt, whisky, wilful, winkt, wisht, wo, woful, woolen, wrapt.

GOPHERS ANSWER QUERY OF LABOR

Steenerson and Buckman Reply to Gompers' Question of Views.

By H. C. Stevens.

Washington, Aug. 24.—Letters from Representatives Steenerson and Buckman, in reply to one from President Gompers of the American Federation of Labor, are to be printed in the forthcoming number of the Federationist, the labor organ.

Mr. Gompers lets Buckman's reply stand for itself without comment, but in Mr. Steenerson's case he makes some comment. Both letters and comments are given herewith:

Buckman's Views.

Buckman—I favor an unqualified enforcement of the eight-hour law on government work (saving, of course, forced work of divers such as may be necessary to save property in emergencies). I have always favored strict regulation of immigration and more rigid restriction of undesirable immigration. While I believe America should offer a haven for the worthy and industrious of Europe, I do not believe it is consonant with our national welfare or duty to afford an asylum for the vicious and indigent.

"The Chinese exclusion act in my judgment is right and I do not believe it should be tampered with or evaded. Any system of law involving compulsory service, either civil or military, for free men will never have my support, and as to evils of the towing system I am agreed with you perfectly, and while I am not familiar with the seacoast methods, I have given the towing system on our Great Lakes a good deal of attention and have been led to believe the organization of seamen has in a very large degree cured old evils. I should be very glad to support such legislation as you suggest. I heartily disapprove of any governmental function being employed to coerce peaceful men, and, in this connection, I want to say I have no sympathy with the modern construction and maladministration of the fellow-servant laws by which corporations have been enabled to saddle responsibility for their own illegal acts upon their employes. No more do I believe it is the function of the government to deny any wage earner the right to ask for a betterment of his condition."

What Steenerson Says.

Stenerson—I would say that, so far as the bill of grievances is based on the assumption that existing laws are being violated and are not enforced, the same is more properly addressed to the executive and judicial branches of the government in whose hands the enforcement of the laws and penalties for their violation has been placed. However much we may deplore lawlessness everywhere, the remedy would seem to lie more in the direction of stricter enforcement and an appeal to the moral sentiment of the people than in the multiplication of legislative enactments. Regarding the other class of subjects mentioned and the failure of congress to enact proposed legislation, I will say that I am in sympathy with many of the measures and hope to aid in their enactment into law in the near future, that among these are the measures directed against monopolies in the products of labor and discriminations in the transportation thereof, and measures seeking to further safeguard life and limb of those employed in the transportation of interstate commerce as well as the traveling public. Without committing myself in advance of deliberate consideration to any specific bill, I assure you it will afford me pleasure to serve you and the people you represent.

Editorial Comment—The reform sentiment of the people certainly should find expression not only in efforts for the material and moral improvement of the conditions of the people, but also in the enactment of laws protecting their rights as well as the strict enforcement of existing laws made for their protection.

BIGAMY CHARGED TO LONG-LOST MAN

Prof. Charles Frye Arrested as Husband of Hurley, S. D., Woman.

Chicago, Aug. 24.—Professor Charles Frye, formerly superintendent of the Chicago Normal school, who returned to his home recently after an absence of thirty-one years, which he declined t oexplain, was today arrested on a warrant charging bigamy.

The proceedings against Professor Frye were begun by Mrs. Clara Goddard of Herley, S. D., who declared that he married her under the name of Charles Goddard. Professor Frye was released on bail. The preliminary hearing will be held tomorrow or Monday.

SEES A NEW COMET.

Cambridge, Mass., Aug. 24.—A cablegram has been received at the Harvard college observatory from Professor Krutz at the Kiel observatory, announcing that a comet visible thru a small telescope was discovered by Professor Kopff at Heidelberg university Aug. 22, 5:01 Greenwich mean time, in right ascension 22 hours 40 minutes 32 seconds, and declination plus 10 degrees 23 minutes. The daily motion in right ascension was given as minus no minutes 34 seconds and in declination plus no degrees and 2 minutes.

CHILE IS SHAKEN BY FRESH QUAKES

Continued Shocks Add to Destruction in Santiago and Valparaiso.

Rains Create Grave Menace of Epidemic in Stricken Metropolis.

Santiago, Chile, Aug. 23.—10 p.m.—(Delayed in transmission)—Another severe earthquake shock has just occurred here.

The news received here from Valparaiso continues to confirm the worst impressions formed of the situation there.

As a result of the strong measures taken to preserve order, at least 150 robbers have already been shot.

Bodies are still being taken out of the ruins and thus far about 700 have been buried. It is said that an epidemic is almost certain to occur as a result of unsanitary conditions.

The houses here are being more and more damaged by continued earth shocks. In addition to the one which occurred at about 10 p.m. last evening, there was another shock this morning.

Grave Menace in Rains.

Valparaiso, Aug. 24.—There were two slight earth shocks here last night.

Rain began falling again this morning increasing the sufferings of thousands who are living in tents. Many sought refuge in houses whose walls are in a dangerous state of ruin.

It is believed that if the rain continues much longer a serious epidemic is sure to break out.

Child, in Barrel, Saved.

About 10,000 workmen are employed in clearing away the ruins here, and in searching for bodies of those who lost their lives during the recent earthquakes and fire.

In the wreckage of a house todav workmen found a child alive in a barrel, which had protected it from harm.

The sale of articles of food is strictly supervised by the city and government officials to prevent any abuses in the direction of increase in prices.

PSEUDO-BARON FLED WITH WIFE'S JEWELS

Metal Worker Who Duped American Heiress Is Arrested in Germany.

Berlin, Aug. 24.—The Lokal Anzeiger today announced the arrest at Hamburg yesterday of a man who described himself as "Baron Santos von Dobrowski-Donnersmark," but who is said to be a metal worker named Konrad, who married an American heiress of good family in Manila, May 4 last.

The man is charged with having deserted his wife in Paris, taking with him her jewelry valued at $8,000 and a sum of money. His arrest is reported to be due to the American consul at Hamburg.

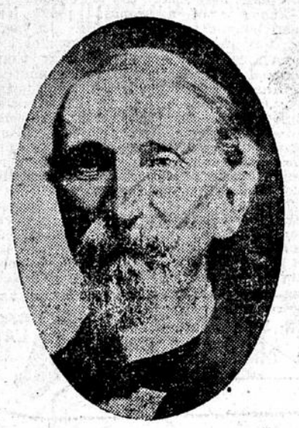
A great part of the jewels, it is said, had already been disposed of by the "baron," but the police seized the remainder.

MRS. VANDERBILT IMPROVES.

Journal Special Service.

Newport, Aug. 24.—The official bulletin of Mrs. Reginald Vanderbilt's condition is that she had a good night, was doing nicely and rapid recovery is expected.

IS POISONED BY IVY



GOVERNOR A. L. HARRIS.

Columbus, Ohio, Aug. 24.—Governor Harris is suffering from a severe attack of ivy poisoning, the result, he declares, of his visit to the maneuver grounds in Tuscarawas county. His case is peculiar in that it seems to have attacked his whole body, and there is all the characteristic itching without the usual severe eruption.

FORGER TAKES UP HIS BAD CHECKS

Duluth Young Man Saves Money and Reimburses Those He Has Victimized.

Special to The Journal.

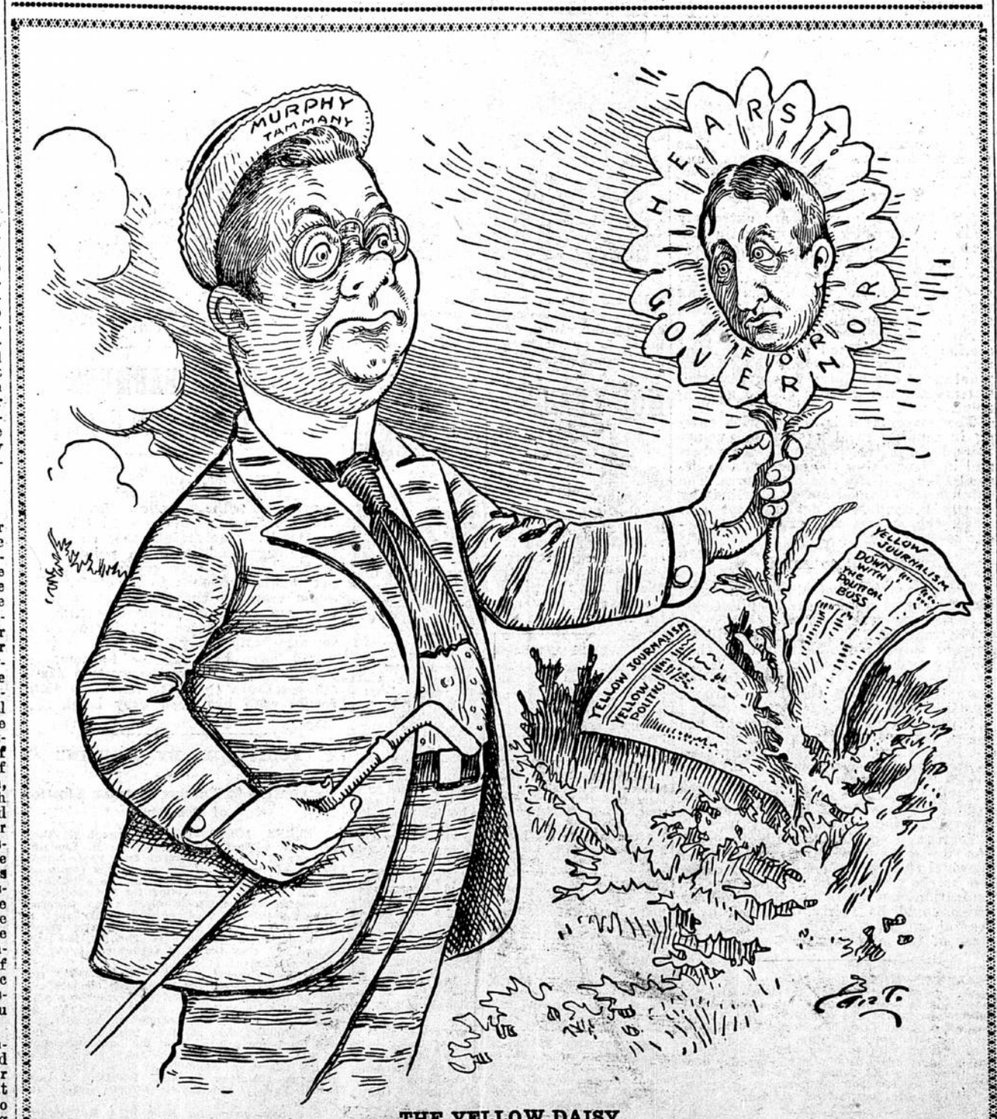
Duluth, Minn., Aug. 24.—What can be done in the way of reforming a man who has gone wrong in rough company is illustrated in the case of Archie Lane, who was sent to the reformatory from this city three years ago.

He was arrested for passing forged checks on which he secured $200, signing all with the name of the Alger-Smith Lumber company. When he was released on parole he went to work under supervision of Superintendent Frank Randall of the reformatory, to whom he sent all of his savings, and when his term was up he had accumulated a neat sum of money. He first sent the money to his former employers, Alger-Smith, thinking they had remitted for the checks. Learning that the business men on whom he had passed the checks were the losers instead of the lumber company, he came to Duluth yesterday and reclaimed all of the checks for the full amount.

The victims say that it merely bore out their good opinion of Lane. They were all loath to prosecute him, believing that his slip was all due to the bad company he was in at the time he forged the checks, and when he appeared and paid the obligations in full it more than reinstated him in their good opinions.

MILITIA TO KEEP NEW TOWN QUIET

Cheyenne, Wyo., Aug. 24.—Upon request of Sheriff Stough of Fremont county, Governor Brooks has ordered out Company B of the state national guard stationed at Lander, to proceed to the Shoshoni reservation to aid the sheriff in preserving order on the new town site on the reservation.



THE YELLOW DAISY.

The flower is not fragrant, but it seems to fit the color scheme of the New York manager.

INSURGENT CHIEF GIRDS FOR CLASH

Guerra Will Attack Cuban Cities ---Federal Troops in Pursuit.

Intervention of Roosevelt, Hope of the Distracted Government.

Politics in Rebellion Presents Grave Menace--- U. S. Guns Bought.

INSURGENTS ROUTED.

Havana, Aug. 24.—The first encounter in Santa Clara province occurred this morning. A detachment of rural guards attacked an insurgent band, commanded by Manuel Gonzalez, between Santo Domingo and Colon. The insurgents were scattered and some of their arms and ammunition were captured.

Havana, Aug. 24.—It is believed that a battle will be fought near Pinar del Rio, capital of the province, today, if Pino Guerra, leader of the insurgents in that vicinity, carries out his evident intentions of marching on that city.

Encouraged by his bloodless successes at San Luis and San Juan, Guerra is reported to be gathering recruits and threatening the capital.

The government has hurried troops to Pinar del Rio and will, it is believed, take the offensive, forcing a fight with Guerra if he approaches the city.

A decisive engagement is possible before night.

Crisis Draws Near.

All eyes in Cuba are turned towards the provincial capital of Pinar del Rio, for upon the ability of Pino de Guerfa to capture that city depends, it is believed here, the outcome of the insurrection.

The outcome depends on the loyalty or disloyalty of the people. It is undeniable that Guerra is gathering hundreds of veterans and others under his leadership, and it is impossible to estimate the sincerity of the people in Pinar del Rio who have been looked upon as likely to support the government.

Moves on Guanes.

Pino Guerra with most of his command, left San Juan de Martinez this morning with the object of occupying Guanes, situated on the extension of the Western railway which is not yet in operation.

The traffic manager of the Western railway reports that trains are running and the telegraph line operating to San Juan de Martinez today without any interruption anywhere.

Guerra yesterday captured the town of San Juan de Martinez, province Pinar del Rio. He says his policy is to occupy towns as peacefully as possible, to continue the local authorities in office at present and change the officials gradually and compel the government to annul the last elections and hold

Want Roosevelt Peace.

In this hour of the government's uncertainty many eyes are turned instinctively to the United States, not in the expectation of armed intervention, which the better informed realize would, except in the doubtful contingency that American interests were jeopardized, be quite impossible, but with the hope that the good office of her big neighbor may be used to restore tranquillity in the republic.

The part that the United States played in bringing about an end of hostilities in the far east and more recently in the happy termination of the squabble between Guatemala and San Salvador has made lasting impression on the Cuban mind.

May Be Grave Revolt.

The large American commercial interests in the island are expected to exert a strong moral force in support of law and order.

Meantime confusion exists as to where the lines may be drawn between the friends of the government and the malcontents. The most serious phase of the situation is the attempt of the disturbers to make the revolt a party affair. They claim to represent the sentiment of the liberal party which in turn maintains that it numbers a majority of the Cuban people. If these contentions are substantiated, the affair will assume a graver aspect. In this connection the admitted lukewarmness of the rank and file toward the government is significant.

Gomez Is Jailed.

Jose Miguel Gomez, who was a candidate for the presidency last fall, and who was arrested Aug. 21 at his residence near Sancti Spiritus, province of Santa Clara, arrived here from Batabano on a special train early this morning and had been escorted to the city jail before his arrival in this city became known.

Orestes Ferrara, who was the campaign secretary and manager of Gomez and who was with him in New York several months ago, after Gomez gave up his presidential campaign, was arrested in the city of Santa Clara today on the charge of conspiracy. Ferrara is suspected of trying to secure arms and ammunition in the United States for the use of the insurgents.

Not a Rebel; Gomez Avers.

Gomez in an interview said:

"I declare that I have never had any knowledge of this unfortunate conflict and that if I had conspired against President Palma's administration I have more than sufficient pride to boldly admit now. You may assure the people of the United States that I have not conspired to disturb the peace and prosperity of the country."

Gomez declared that he had been arrested because many of his friends were in arms and he reiterated his denial of complicity in the insurrection.

American Guns Ordered.

The government has ordered from an American arms manufacturing company four rapid-fire guns, and these pieces will manned by four or more members of the artillery branch of the American army now here.

If these guns prove effective four or more additional guns will be ordeed, and it is expected that experienced gunners can be procured for them from the United States. The United States has not been asked to do anything in the premises.

The subject of American intervention

Continued on 2d Page, 3d Column.

SOO LINE FLYER THROWN IN DITCH

Train of Eight Coaches a Complete Wreck at Richville.

Tho All the Cars Turned Over, None of Sixty Passengers Was Hurt.

Special to The Journal.

Richville, Minn., Aug. 24.—The Soo line flyer from Minneapolis to Winnipeg was ditched at this point last night at 11 o'clock.

Eight coaches were thrown into a ditch by spreading rails and all turned over, but none of the sixty persons on board received more than slight bruises and a shaking up.

About five hundred feet of track was torn up.

The train is the one that leaves Minneapolis at 5:40 p.m. Richville is 186 miles from Minneapolis.

RUINED BANK'S CASH SOUGHT BY MAD MOB

Sixty Policemen Overwhelmed by Rush of Chicago Depositors.

Chicago, Aug. 24.—Sixty policemen were overwhelmed today by a mad rush of men and women who were determined to get the first money paid out of the vaults of the ruined Milwaukee Avenue State bank. Receiver Fetzer had made arrangements to pay 20 per cent to 5,000 of the 22,000 depositors and everybody was anxious to be among the 5,000.

At daybreak the crowds began to gather around the bank and by 8 a.m. it was surrounded by 15,000 persons. The policemen detailed at the bank were unable to handle the crowd, the greater part of which was unable to understand the English language. Forty more officers were finally sent to the bank and even then order was restored with difficulty.

It seemed impossible to make the depositors comprehend that altho only 5,000 were to be paid today, the others would be paid just as much within the next few days. At one time the crowd threatened fairly to storm the doors, shouting in foreign tongues.

The receiver was all day paying the 5,000 and will pay as many tomorrow.

Stensland in London.

Special to The Journal.

Madison, Wis., Aug. 24.—In a letter, dated Aug. 7, from London, Peer O. Stromme, formerly a Chicago newspaper man, who knew Stensland well, says Stensland was in London several days before Aug. 7, and that when he went to call on him at his lodgings, he found he had gone to Flushing and the south of Europe.

Stromme knew Stensland well and at the time did not know of Stensland's trouble. He says later that Stensland seemed to have plnty of money. The theory is that he has gone to India.

KNEELS IN PRAYER; GROUND TO PIECES

Foot Wedged in Railroad Trestle, Girl Meets Terrible Death.

Journal Special Service.

Wilmington, Del., Aug. 24.—Kneeling in prayer, after she had struggled vainly to free her foot from between the ties of a Baltimore & Ohio railroad trestle, Miss Linda Rothwell, a charming young woman of this city, was ground to pieces by a freight train. Her aunt, Mrs. Richard Rothwell, and a young cousin, Richard Rothwell, were with her at the time and both were injured.

There was a farmer's fair at the park and hundreds of persons saw the tragedy, many women fainting. The party was crossing a trestle when a whistle around a bend in front of them warned them that a train was approaching.

The engineer saw the girl on the trestle and blew the whistle vigorously. He applied the airbrakes and reversed the engine. The drivewheels flew around backward, sending up showers of sparks that made the monster still more fearful, but the heavy train behind pushed it steadily on.

Nothing in the world could help Miss Rothwell then. She had to die and she knew it. Motioning her aunt and cousin to jump, she managed to kneel down on the trestle and folded her hands on her breast.

Beneath the trestle the crowd stood petrified with horror. There was no final scream from the victim. Only a crunching and a jarring of the locomotive. Half an hour after the accident Miss Rothwell's heart was picked up at the end of the trestle.

ACTORS IN SMASH-UP.

St. Thomas, Ont., Aug. 24.—A Wabash special train carrying two theatrical companies to Chicago and one to Detroit and the Canadian Pacific regular passenger train from Toronto collided at the crossing just east of this city today. Canadian Pacific Railroad Engineer Mackay of Toronto Junction was killed, Fireman Patterson of this city was seriously hurt, and Baggageman Alex Wiley of this city was probably fatally injured. None of the passengers on either train was injured.