R'S FLIGHT
GARA FALLS

ellous Gyrations
ir by Birdman
Beechy

ls, N.Y., June 27—With
s biplane motor drown-
of the cataract and
fine momentarily ob-
ay and mist, Lincoln
alifornian aviator, today
above the falls swooped
rches of the upper steel
wn the gorge almost to
Rising again to the pre-
of the lower river
to the Canadian side
de a successful landing,
rst time that a birdman
ugh the air current and
nd leaping foam caused
alls and the rapids that
many adventurers to

the American and Ca-
azed with fascination at
s he rose to a height of
eet, twice circled above
and then made the long
the narrow passage un-
. His biplane came rac-
Horseshoe falls so low
lost to view for an in-
en winged close to the
eemed almost to skim
he made the bridge pas-
continued down the
to the whirlpool rapids,
water by not more than
e swerving aloft again.

Exciting Trip.

most exciting trip of
l Beechey after he had
To add to the difficulty
flight, a light rain began
took his seat in the bi-
before six o'clock. The
de from a baseball dia-
American side and he got
He mounted upwards
s in the direction of the
when he crossed the Am-
e was about 2,000 feet in
great sweeping circle he
d the north and over the
alls.
river he flew almost to
el arch bridge two miles
lls ,then coursed to the
en south again, always
he circled. On his second
t well to the southwest
ing his low flight towards
eel arch bridge under
was to pass. Swinging
north and travelling
les an hour he came on
than 200 feet of the
falls and swishing and
g at a speed estimated at
hour he dipped quickly
As he did so he caught
wash of the outlet of the
l which shoots out from
de of the precipice. At
n his final dip until the
s clear of the structure
ne more than thirty feet
lls.
through which he flew
n height and barely 100
de to side. The distance
nk of the falls to the
hich he made the dip is
rds.

N BOTTOM OF MINE.

ed Accident in Coal Mine
t Port Hood.

une 28.—Hiram Donkin,
nissioner of mines, told
Associated Press corres-
y that the accident to the
t Port Hood is unprece-
e annals of mining. The
occurred previously in
nines, but never at the
e mine, in this case 1,030
e tide level. The break
pected as would be a bolt
from a clear sky, and the
and mysterious thing is
ered at the extreme bot-
mine.
department has been tak-
ments at hourly intervals
e if the inflow continued
rate as at first. If any
minution is reported the
uld conclude that the
lling up with salt. With
far down there is more
than if it had occurred
r levels. The report of
ement had not come to
t from Port Hood.

Did Not Repeat Flight.

alls, N.Y., June 28.—Lin-
y, the aviator, today did
to repeat his sensational
terday over the cataract
e upper steel arch bridge,
series of spirals over the
led down the river almos
at a height of 2,000 fee
ace of a ten mile breeze.

Prairie

eing made
For all
nesteads in
ace River
Office :

sportation Co.
Edmonton.

DISTRICT NEWS.

IRMA

Bulletin News Service.

Mrs. Joseph Henderson and Alfey returned on Saturday, after a month's visit to friends in Washington.

Wm. Reese left on Sunday for Knox, Ind., and will return shortly with his farming outfit.

Messrs. Tate & McDowell disposed of their interest in the Tate & Idle store to Mr. Idle.

Mrs. Cris and Miss Creamer arrived from Edmonton on Sunday.

Over one hundred quarter sections have changed hands in the past twelve months in this district.

Dr. A. M. McGregor left for Calgary last week, where he is studying for a doctors' provincial examination.

Quite a number of people from the town and surrounding district took in the sports at Jarrow on Coronation day. Baseball, football and other athletic events were pulled off during the afternoon. Irma baseball team was lucky in winning by 2 to 6. The football team also got the honors, although only playing about seven minutes—the score being 1 to 0—the teams having to withdraw on account of rain. C. Toll won the 100-yard dash, and B. Ice won the long jump.

J. Tate, of the firm of Tate & McDowell, left for Stettler on Friday, where he has accepted a job as manager of a gents' furnishing store.

Charles Latimer, of Riley, formerly of this place, paid a short visit in town this week.

Messrs. W. B. Peterson, George Graham, L. Schaffner and George Johnston left Monday for Sedgwick to commence on the job of plastering 35 of the houses on the C. P. R.'s improved farms.

Charles Swailes returned last week from a two-months' trip to Michigan.

Mrs. J. W. Graydon is spending a couple of weeks with her sister, Mrs. Wm. Weekes, in Strathcona.

Irma, June 5th.

WETASKIWIN

Bulletin News Service.

A daring robbery was perperated on the train which left Wetaskiwin for the north at 20.43 Monday evening. A traveller boarding the train at this point was followed by a ruffian, who relieved him of something like $80. He then pulled the bell rope and before the train came to a standstill was lost in the bush a couple of miles north of the city. It is supposed he was a follower of the circus, and returning to the city left with the circus last evening.

Mrs. Middlemiss, who has been spending the past couple of years with her sister, Mrs. J. F. Fowler, left last week for Winnipeg, where she will reside in future.

Miss Annie McCallum returned home on Friday evening from her studies at the Brandon Baptist College to spend the summer vacation.

J. F. Franklin returned on Monday from Daysland, where he was assisting the staff of the Merchants' Bank, pending the arrival of the new manager of that branch.

Mrs. H. S. Craig returned on Tuesday evening from spending a few days with friends at the Capital.

The examinations in connection with the high schools throughout the Province go in progress this week, and these are anxious days for the students. There are ninety-six writing at the Alexandra school, all from Wetaskiwin and the surrounding district. The presiding officers here are Inspector McNally and Messrs. J. A. McGregor, and H. Kennedy of Edmonton. Mr. Stapleton is presiding at Camrose.

The Wetaskiwin schools close for the summer vacation on Friday of this week.

W. Gould, formerly telegraph operator at the depot, arrived in the city on Monday to spend a few days renewing acquaintances.

Mr. and Mrs. John Torrance leave on Saturday for different points in the east, where they will spend a three months' vacation.

Mrs. Jas. Cameron of Bashaw, arrived in the city on Tuesday to spend a few days with relatives.

Mrs. Dr. McKay was at Edmonton during the past week renewing acquaintances.

The Coronation of King George the V. was celebrated in this city in a fitting manner. A very heavy rain fell during the previous night, and despite the mud and the threatening rain during the day, large crowds were present at all the attractions. Fortunately, however, no rain fell to mar the pleasure of the day. The first event was a patriotic meeting at the Alexandra school, at which addresses were delivered by the chairman of the board, Mayor Fowler, Rev. P. McGougan, M.A., and W. J. Leggie. Miss Crocker sang an appropriate solo in excellent voice, and the children of the school joined in singing several patriotic numbers. The feature of the meeting was the presentation of a handsome medal commemorating the great event to every pupil of the schools present. In the afternoon a large crowd assembled on the recreation grounds to enjoy the programme of horse races and athletic events that had been arranged. No outside horses were entered and the local horsemen had everything very much their own way, but nevertheless every race was keenly contested and a good time was made. In the athletic events, the young folks took a very great interest and every race had a large number of entries. The big event of the afternoon was the football match between the Camrose club and the local boys. It was a very good game throughout, and at time some excellent playing was done. Both teams worked hard to win the money, and the score of 5 to 1 in favor of Wetaskiwin is no criterion of the game. The home boys had a speedier forward line than the visitors, which with good combination, accounts for the large score. In the evening the attraction was a baseball game between Ponoka aggregation and the Wetaskiwin team. This was a good game, delighting the fair crowd that attended. The result was a win for the locals, the score being 4 to 0. An enjoyable dance was given in the Angus hall in the evening.

Barnes' circus was in the city on Monday and attracted large crowds both from the city and country.

A quiet wedding was solemnized at the home of the bride's parents, Gwynne, on the 21st, inst., when M. Rud, manager of the Farmers' Co-operative Store at that point was married to Miss Esther S. Jensen, Rev. A. R. Aldridge performed the ceremony.

The ladies' auxiliary of Emmanuel church held a most successful garden party on the lawn of Mrs Gourlie on Friday evening last. Ice cream and strawberries were served.

David Niel purchased the feed and sale stable from A. W. Raymond. The new owner will take charge on July 10th.

STEADY PROGRESS OF WESTERN CROPS

Conditions Indicate Very Large Yield —Difficulties Which Beset Grain During Growing Period Last Year Not In Evidence.

Winnipeg, June 28—A spell of very warm weather, with occasional showers in some districts, has brought the growing grain along in fine style, and the outlook for a satisfactory yield is still most encouraging. The whole situation is more hopeful than at this stage in any previous season, and it is particularly so in comparison with last year. The month of June a year ago was dry, almost stifling, with a minimum supply of moisture. Hot weather is useful enough in its place, but it can be overdone, and it was very much overdone at that time. It came and it also stayed at a stage when the whole country needed and expected rain. The damage to the growing grain was so serious that even an abundance of moisture a month later could not retrieve the situation. Wheat, for instance, had headed out prematurely in several parts of Manitoba, and this, of course, withered up and died about the middle of the season. In some cases where the rains came in time to partially save the crop the kernels did not fill properly and only a low-grade of grain was secured. Taking the country as a whole the production was fairly heavy, but it would have been much larger if the crop had been favored with good weather during the critical month of June.

Different Conditions This Year.

This year the conditions are entirely different. Not only did the grain go into a soil which had been well prepared, but the development of the plants from the time when the seed was germinating was even, regular and rapid. As one farmer puts it: "If the weather had been made to order it could not have been more satisfactory." There is assuredly no shortage of moisture such as was responsible for the great loss in 1910. If any complaint is heard at all it comes from farmers who are cultivating low land, and who find that the water does not evaporate as quickly as they would wish. Many a field of wheat is partially submerged at present, and there is a question as to whether the grain there can withstand the excessive soaking. There is a sort of axiom in the west that it is impossible to secure too much precipitation before July 1. The growth this year, however, is about two weeks ahead of that of the average season, and it is freely stated that the grain can worry along for another month at least, without danger of injury. If the temperatures should rule as high as they have in Winnipeg during the past two days, the plant would undoubtedly suffer, but it is recognized that extreme heat is not sustained for more than two or three days at a time.

Wheat in Short Blade.

Despatches and other reports from various parts of the three Provinces are practically unanimous in their tenor. They all proclaim that conditions are excellent and they allow it to be inferred that a magnificent yield is to be the reward of the farmer at thrashing time now pushing on towards the day when it will head out. As it has passed safely through the preliminary dangers and difficulties one may reasonably survey the possibilities that lie before it. The goal of a safe harvest is still six weeks away and the intervening period is a very trying one for the delicate, sensitive plants. Certain developments, which in previous years have had a more or less serious effect upon the total production are to be carefully borne in mind at this stage. Drought is one of the great enemies with which the farmers have found it necessary to contend, and it has been responsible for the loss of millions of dollars worth of grain in the past. Present indications warrant the assumption that this element may be eliminated as far as the present season is concerned. No man is foolish enough to predict what the weather will do between now and the middle of August, but there is reasonable ground for believing that by far the great majority of the fields can give a good account of themselves without any further assistance from Jupiter Pluvius. In considering the supply of moisture it is pardonable to suppose that excessive rainfall will have caused as much damage this year as the shortage of it.

Some of the Dangers.

Another great foe to agricultural success in the west is early frost. The aggregate injury from this cause in a series of years is incalculable, but its most serious demonstrations have usually occurred in seasons when the growth was backward, and when a hurried development was necessary in order to bring the crop to maturity within a reasonable time. No such danger is in sight at present. The grain, as has been mentioned, is about two weeks ahead of time, and this advantage will prove to be an enormous benefit when the ripening period come due. With a fair show from now on the binders should be busy by the middle of August, and only an extraordinary period of cold weather during that month can cause any damage from frost. Hail is an item about which little can be said. It is liable to hit any spot in the whole west, and no amount of precaution or care can repel it. It is utterly and totally destructive, giving no chance of recovery to the grain, which it strikes. It seldom affects a large area in a particular season. Its range is usually confined to a few sections, and while there may be many severe hail storms during the growing period, the aggregate loss is comparatively small.

The Insect Family.

The other great class of crop destroyers is the insect family, and in this branch may be included rust. The latter has been known to work great havoc at times, and even where it may not appreciably diminish the total production it may have deteriorating effects upon the quality of the grain itself. Nothing has been heard of rust, so far this season, and there are no indications to show that it may interfere with a successful harvest. It is always to be regarded, however, as a possibility, and the country will not breathe freely until the liability of damage from this cause is removed. A little concern is being displayed in some parts of Manitoba about the presence of grasshoppers. They do not usually come in a wet season, and there is no apparent explanation for their advent this year, nor is there any definite information to prove that they have caused any damage. If they should increase and spread they could easily change the face of the whole situation.

Good Weather Still Needed.

A safe estimate of the probable outcome can only be made when all possible dangers have been carefully weighed. The development during the first half of the season has been uniformly favorable, on the whole, and there is every justification for hoping that this encouraging state of affairs will continue. It is certain that the brilliant prospects for the growing crops have aroused an unusual amount of enthusiasm throughout the three Provinces, and there is run almost general belief that the results will be most satisfactory. Much gratitude is due to the weather for the kindness it has displayed in the first two months of the season. All that is necessary now is that this benefaction should not be withdrawn for the balance of the growing period.

Figures of Wheat Acreage.

Figures issued by the Department of Agriculture of Saskatchewan all Regina tonight indicates that the total acreage under wheat in that Province is 5,598,235, an increase of 933,461, or just twenty per cent., as compared with 1910. The estimate for Manitoba is 3,329,072 acres, as compared with 3,118,092 a year ago, an increase of 220,980. The total for the two provinces is, therefore, 8, 937,307, an increase of 1,154,052 The figures for Alberta are not yet available, but there will probably be nearly 1,000,000 acres under wheat there, as compared with 620,000 a year ago. This would bring the total for the three Provinces to nearly 10,000,000 acres, and it may be even larger when the figures are revised and corrected later on in the season.

SAFETY FOR CHILDREN DURING HOT WEATHER

Every mother knows, or should know, the danger her baby runs during the hot summer months. Summer complaints come quickly and develop so rapidly that often before the mother realizes her baby is ill he is beyond all help. Every mother of small children should keep a box of Baby's Own Tablets in the house. A tablet no wand then will keep baby's bowels working regularly and his little stomach sweet—this is the secret of keeping baby healthy and of warding off cholera infantum, diarrhoe, dysentry and all other dread summer complaints. The tablets are guaranteed free from all injurious drugs and may be given to the newborn babe with perfect safety. They are sold by all medicine dealers or by mail at 25 cents a box from The Dr. Williams Medicine Co., Brockville, Ont.

BROTHER LOVE STILL STRONG.

Canadian Brothers in U. S. Meet After Years of Separation.

Omaha, Nebraska, June 28—After a separation of 49 years, James and John Miller, formerly of Cornwall, Canada, a town on the St. Lawrence river, met in Omaha last week. John coming from California to meet his brother, who has lived in Oaha since 1862. At times the two brothers did nothear from each other for years, but whenever one ade a change of address, he notified the other, in order that he might be found when wanted. Now that they are old men, the two brothers decided they wanted to see each other once more in life and the meeting was arranged.

The Miller brothers were born and raised in the town of Cornwall, in 1860. When 22 years old, John left home and went direct to California, where he has since resided.

Two years later James left Canada for the west, and has made his headquarters in Omaha ever since, although his adventurous life has led him to all parts of the west, saving the state of California, where his brother lived.

For many years James was a freighter across the Great Plains and at times, acted as scout and guide for immigrant trains.

Both men are now over 70 years of age. James will remain in Omaha, visiting his brother, for an entire month, after which he will return to his home in California.

CLOSE RED DEER INDIAN SCHOOL

This is Recommendation of Executive Committee of Methodist General Board of Missionaries—Boarding Schools at Saddle Lake, Hobbema and Morley.

Toronto, June 29. — An important step in missionary policy was taken today by the executive committee of the Methodist General Board of Missionaries in the adoption of a recommendation of the board's commission regarding Indian work in Alberta. The report favored the closing of the present Red Deer Industrial institute, and the establishment of three boarding schools at Saddle Lake, Hobbema and Morley.

The Dominion government would co-operate by putting up the three buildings, costing probably $20,000 or $25,000 each and giving a grant of $100 per pupil, while the missionary society undertakes the maintenance.

Rev. T. E. Shore, general secretary of foreign missions was authorized to arrange a conference of the Indian workers in British Columbia in August, probably at Port Simpson, with a view to developing and reconstructing the missionary policy affecting the Indians.

A loan of $5000 without interest was made by the committee toward the establishment of a church at Prince Rupert.

TRAIN COLLISION AT PHILADELPHIA

Engineer and One Passenger Probably Fatally Injured and Twenty Others Seriously Injured When Express Dashes Into Tender of Freight Locomotive.

Philadelphia, June 28.—The engineer and one passenger were probably fatally injured and twenty other passengers were severely cut and bruised tonight when an express train bound for Chesnut Hill collided with the tender of a freight locomotive at the entrance of the Philadelphia and Reading railway tunnel at Twenty-first and Hamilton streets.

After the engine had crashed into the tender, the first coach slipped past the obstruction, but the following coaches were thrown on their sides. The cars were filled with passengers, who were thrown into a panic.

Sprains require careful treatment. Keep quiet and apply Chamberlain's Liniment freely. It will remove the soreness and quickly restore the parts to a healthy condition. For sale by Druggists everywhere.

HEAVY SENTENCES FOR YOUNG ROWDIES

Several Magistrates Impose Severe Sentences on Captives in Police Crusade Against Rowdies on Sunday in New York.

New York, June 29—Severe sentences were imposed in seveal magistrates' courts yesteday upon young men convicted of rowdyism, arrested Sunday in the sweeping campaign waged against them by the "strong-arm squad," numbering one hundred policemen, detailed for the purpose, and by other policemen.

In the Manhattan avenue police court, Brooklyn, Magistrate Dodd sentenced three young men to thirty days in the workhouse. They were Henry Henitze, of No. 205 Bushwick avenue; Otto Schimmer, of No. 174 Montrose avenue, and Frank Foger, of No. 250 Maujer street. They were arrested on a Grand street car early Sunday morning. Nine other prisoners were warned not to appear again.

Alfred Rigina, sixteen years old, of No. 55 James street, Manhattan, arrested for attacking a guard on a West End train, Coney Island, was sent to the workhouse for thirty days by Magistrate McGuire in the Coney Island police court. Magistrate McGuire also doled out ten day sentences to John Logan, of No. 18 East Fifteenth street; John O'Neill, of No. 318 Sixth avenue, Brookly, and Frank Burke, of No. 766 Grand street.

Robert Troxwell, an automobile demonstrator, of No. 127 West Sixty-fourth street, who was arrested by Policeman Kennedy on a Ridgewood train on which there was a disturbance, was held by Magistrate Geismar for trial on a charge of assaulting the policeman.

Magistrate Commended.

Magistrate Smith, of Long Island city, recently commended by Mayor Gaynor for sending car rowdies to jail, yesterday imposed long sentences upon several offenders. John Norbeck, a machinist, fifty years old, of No. 157 Central avenue, Corona, who was arrested on a Corona car with an open knife in his hands, was sent to the county jail for sixty days.

Harry Kelly, of No. 747 First ave., Long Island city, whom Magistrate Smith declared was the instigator of the disorder at the Ninety-second street ferry, Astoria, on Sunday night, was sentenced to thirty days in jail.

Edward Conlon, of No. 221 East Eightyninth street, received the alternative of a fine of $10 or ten days in jail.

Mamie Ryan, nineteen years old, who was arrested with Kelly and Conlon, was reprimanded severely.

George Kelly, twenty-five years old, of No. 233 East Ninety-sixth street, whom the police say is a member of a band on the upper East side, was sentenced to thirty days in the workhouse by Magistrate Cornell, in the Harlem court, on a charge of disorderly conduct. In addition the court held Kelly in $1,500 bail on a charge of carrying concealed weapons in the form of brass knuckles. Policemen Howard and Treiber, of the "strong-arm squad," say that about fifteen young men suddenly began stoning a Second avenue car at Ninety-seventh street. All of the band escaped except Kelly.

Gaettano Ingracia, twenty-nine years old, of No. 518 East Eleventh street, was found in front of his home with a bullet wound in his abdomen early yesterday morning. At Bellevue hospital he refused to tell the names of his assailants. He cannot recover.

NEW STEAMER ON THE SLAVE LAKE

Boat Built and Owned by Verner Maurice, Merchant of Grouard has Been Tested and Has Made Her Trial Trip from Athabasca Landing.

Athabasca Landing, June 29—The new steamer, the "Slave Lake," built and owned by Verner Maurice, the progressive and enterprising merchant of Grouard, was steamed up this week and her machinery given a thorough test. On Thursday she left on her trial trip to Lesser Slave Lake with a fair cargo aboard, Capt. Van Dusen in command.

The steamer was constructed here at the Landing and is a monument to the skill of the builders and to the progressive ideas of Mr. Maurice, who is so well and favorably known to the whole north country that any further introduction of him to the public on our part is superfluous. All join in the general wish that Mr. Maurice may reap abundant rewards from his venture.

MOOSE JAW PROPERTY SALE

Old Court House Property and Buildings Brought $90,000.

Moose Jaw, June 28—At the auction sale today of the old court house property and buildings at the corner of High and Ninth Avenue, the whole property exclusive of the buildings realized $90,500. The property was divided up into lots o. 25 feet frontage. The first lot offered was the corner lot, High and Ninth Avenue. The buyer of this lot had the option of buying the next at the same price. The corner lots sold for $20,700, D. Y. McNair being the purchaser. The next two lots sold for $16,000 each to J. Battell. J. Colding bought the next two lots at $13,300 each. The sixth lot was sold to H. Wilson for $12,500.

The building now occupied by the Times was sold to J. Battell for $575. The bidding throughout was brisk and snappy. It will be noticed that all the buyers are Moose Jaw men.

When Mm. Grayson donated this property to the territorial government twenty years ago at a nominal value of twenty dollars each lot was set on the property

Searching for Alleged Homicide.

Superior, Wis., June 29—Sheriff McKinnon of Superior and a posse of armed farmers are searching for James Dager, a farmer, in the woods near Nelagon. Dager is charged with having shot and killed John Rolstedt, a neighbor, yesterday. The fugitive is heavily armed.

FAREWELL TO DUKE OF CONNAUGHT

American Ambassador and Mrs. Reid Are Host and Hostess to a Large Party—Sir Wilfrid Laurier is Among Those Present.

London, June 29—The American Ambassador and Mrs. Reid gave a dinner at Dorchester House tonight, which was ir the nature of a farewell to the Duke of Connaught, who is leaving after the King's visit to Ireland, Scotland and Wales, for Canada to assume the Governor-Generalship.

The Duke was accompanied by the Duchess, Princess Patricia and Prince Arthur of Connaught and the party invited to meet them formed a distinguished company of diplomats, statesmen and persons socially prominent.

Sir Wilfrid Laurier was among those present and many Americans and colonials attended the dance which followed the dinner.

The house was beautifully decorated with palms and orchids. There were one hundred and twenty diners, much the largest affair given by Ambassador and Mrs. Reid since they came to England.

70 DEGREES BELOW ZERO MARK

Toronto, June 28.—Only eight miles from Toronto the thermometer registered a temperature of 70 degrees below zero, and yet the official temperature in the city yesterday was 93 degrees in the shade.

The low temperature, however, was eight miles above the city, the record being obtained by a balloon sent up by Mr. R. F. Stupart, the provincial meteorologist, on June 8, which landed yesterday in the village of Alabama, N.Y.

The aneroid barometer showed the balloon had attained a height of nine miles before bursting and parachuting to earth, and that it was 70 centigrade when the machine had reached the eight mile limit.

Other balloons came down in Grande Isle, N.Y., and another four miles west of Niagara Falls.

MUCH MONEY PAID IN LIFE INSURANCE

Claims in United States and Canada Were $563,440,000 Last Year — Canadian Claims Were Over 20,000,000—The Claims in the City of Calgary Nearly $100,000.

New York, June 27.—Life insurance organizations of the United States and Canada distributed $563,440,000 in 1910, according to computations in The Insurance Press. The payments of the two countries to beneficiaries for death claims, matured endowments and other benefits under the policies of level-premium companies and the certificates of various life insurance organizations—assessment and the like—amounted to $381,440,000. The estimated total of the amounts paid by regular companies in dividends to policyholders, for surrender values, to annuitants, and on claims in foreign countries was $182,000,000.

Summation of life insurance payments of all kinds in 1910:

Claims paid in the United States and Canada	$381,440,000
Payments for dividends and for surrender values and to annuitants and foreign policy holders (est)	182,000,000
Grand Total	$563,400,000

Along all lines of benefits under policies—death claims, endowments and dividends—the transactions of the regular life insurance companies continued to increase last year, under the normal conditions that prevailed. New insurance for more than $2,600,000,000 of protecion was written, and, after the policy-account deductions, the insurance in force showed an increase of nearly $1,000,000,000.

An indication of normal business conditions in 1910, according to life insurance records in the New York insurance department, where 90 per cent. of the insurance in force throughout the country must be accounted for, was the decrease of disbursements for surrendered, lapsed and purchased polices. The amount of decreas was about $187,000, compared with $3,059,000 for increase in 1909 and $14,543,000 for increase in 1908.

For policyholders who were able to hold their protection throughout the year dividend payments were increased largely. The record of dividends paid by the companies that reported in New York showed an increase to the amount of $10,829,572, compared with $9,195,734 for increase in 1909 and $7,730,107 for increase in 1908. Several millions of dollars of dividends were applied for the purchase of annuities and paid-up additions to insurance carried.

A Notable Feature.

According to that record a notable feature of the transactions was that the amount of the dividend distributions ($72,875,538) was $17,470 in excess of the amount or disbursements for surrendered, lapsed, and purchased policies ($72,857,068).

Besides showing increase of the amount paid, the record accounted for $9,836,494 of dividends due and unpaid, including amount left on deposit, an increase of $1,641,829, compared with $1,361,864 for increase in 1909. Dividends declared on or apportioned to annual and deferred dividend policies in 1910, payable in 1911, amounted to $72,648,141, an increase of $6,015,647 over declared dividends for 1910. The amounts set apart, calculated of provisionally ascertained upon defered dividend policies had a total of $272,939,437, an increase of $5,580,103 for the year.

The increase of loans on policies was normal. According to the returns of companies to the New York department, the amount of the increase of the loan account was about $44,400,000. Increases in previous years were: 1909, $34,964,000; 1908, $55,450,000; 1907, $72,587,000; 1906, $27,379,000.

Business disturbances caused the increases in 1907 and 1908. Commercial credit had to be suspended and temporary embarrassments of individuals in minor affairs had to be relieved in the closing months of 1907 and the early months of 1908, and the applications for loans on life insurance were granted readily under the obligations assumed when the policies were written. Never before had general business disturbances caused so great appreciation of the value of investment of a part of the premiums as an available asset.

Toward the close of 1910 the indications were that hard times had not been acute enough to cause calls for loans on policies beyond a normal amount. Life insurance for the year have proved that the situation was sized up correctly.

A mistaken idea is that a loan is based on the face value of the policy. The fact is that the reserve of the policy is the basis of a loan, the reserve increasing in amount each year, if premiums be paid. Of course, the loan is a lien on the policy, reducing the amount payable to a beneficiary. Loan liens at the close of 1910 amounted to $441,396,468 for the companies that reported in New York. The figures prompt this warning: Don't borrow on life insurance and leave loans for widows and orphans to pay!

The promotion of new companies was continued to a small extent last year. Insurance commissioners' denunciation of reprehensible stock-selling schemes had effect on would-be promoters.

Business insurance boomed, the amount of new insurance ranging from $100,000 to $1,000,000. The appreciation of life insurance for protection of business interests has increased notably in the past three years. Chief executives and managers of departments of corporations, on whose energy and experience successful transactions depend, have taken insurance against the contingencies of financial loss and interruption of operations in the event of death.

Of the distributions of life insurance money in 1910, according to special reports from the companies, several were on account of commercial insurance. Of the insurance carried by the president of two corporations, who fell from a train and was killed in December, $75,000 was payable to each of the corporations.

The payments of fraternal orders and similar assessment or ganizations increased also in 1910. The year was eventful for fraternal insurance. After several conferences, a committee of the national convention of insurance commissioners and representatives of the national fraternal congress and the associated fraternities of America agreed upon a uniform bill for the regulation and control of the organizations by the insurance departments of the States, with the purpose of establishing adequate rates and attaining solvency. The bill was submitted at the sessions of the legislatures of many of the States this year. As for adoption, the record to date is not complete.

From reports sent to The Insurance Press have been tabulated the policies of $10,000 and upward to the number of 2,538. The largest insurance on an individual was for $475,250; the next largest $320,000.

Names of well known men in the list of payments: Chief Justice Melville W. Fuller, Justice David J. Brewer and Thos. F. Walsh, Washington, D.C.; Thomas C. Platt, George Crocker, Seth B. French, Judge Charles H. Truax, Louis Klopsch, proprietor of The Christian Herald; John H. Washburn, former president of the Home Insurance company; Dumont Clarke, president of the American Exchange National bank; Charles H. Treat, former United States treasurer, and John H. Huyler, New York; Leslie D. Warh, vice-president of the Prudential Insurance company; James B. Dill, East Orange, N.J.; OJtn Parson, banker, Oak Park, Ill.; Napoleon B. Broward, former governor of Florida; Hugh T. Inman, Atlanta; Benjamin F. Crouse, insurance commissioner of Maryland; Neil Burgess, Ezra F. Kendall and H. V. Donnelly, actors.

The number of women who had policies was noticeable. Mary B. Dun, of R. G. Dun & Co., has insurance to the amount of $200,000.

The largest of the amounts of claims paid is credited to the city of New York, three boroughs ($36,446,750), with Philadelphia ($14,072,000) second in the list and Chicago ($13,243,500) third.

Summary by States.

Amounts of claims paid by life insurance organizations in the United States and Canada during 1910:—

Alabama	$ 4,150,000
Arizona	600,000
Arkansas	2,700,000
California	10,500,000
Colorado	4,000,000
Connecticut	8,000,000
Delaware	1,000,000
District of Columbia	1,915,000
Florida	2000,000
Georgia	6,700,000
Idaho	500,000
Illinois	22,300,000
Indiana	8,400,000
Iowa	7,000,000
Kansas	3,600,000
Kentucky	7,500,000
Louisana	4,500,000
Maine	3,500,000
Maryland	7,500,000
Massachusetts	26,250,000
Michigan	9,750,000
Minnesota	5,000,000
Mississippi	2,900,000
Missouri	11,500,000
Montana	1,250,000
Nebraska	3,000,000
Nevada	325,000
New Hampshire	2,000,000
New Jersey	16,250,000
New Mexico	650,000
New York	69,500,000
North Carolina	3,500,000
North Dakota	900,000
Ohio	19,650,000
Oklahoma	1,600,000
Oregon	1,450,000
Pennsylvania	40,000,000
Rhode Island	3,500,000
South Carolina	3,300,000
South Dakota	1,000,000
Tennessee	4,100,000
Texas	6,850,000
Utah	650,000
Vermont	1,900,000
Virginia	5,250,000
Washington	2,600,000
West Virginia	2,500,000
Wisconsin	7,100,000
Wyoming	350,000
Canada	20,500,000
Total	$381,440,000

Insurance in Canadian Cities.

Montreal	$2,097,000
Toronto	1,077,500
Quebec	618,500
St. John	613,000
Winnipeg	326,000
Ottawa	225,000
London	223,000
Vanouver	194,000
Victoria	164,000
Hamilton	161,000
Halifax	150,000
Belleville	137,500
Fredericton	125,500
Kingston	122,000
Windsor	107,000
Calgary	99,000
Charlottetown	85,000
Westmount	82,500
Ingersoll	80,500
Kincardine	74,000
Sherbrooke	70,000
St. Thomas	65,000
Edmonton	61,000
Peterborough	55,000
Levis	51,000
Amherst	47,500
Moose Jaw	46,500
Sorel	45,000
Regina	42,500
North Bay	39,500
New Glasgow	37,000
Kentville	37,000
Brantford	35,500
Guelph	34,500
Moncton	34,500
Sydney	34,500
Barrie	34,000
St. Henri de Marcouche	34,000
Ahuntsi	33,000
Nelson	33,000
Cornwall	32,000
Clarence	30,000
Hull	29,000
Comaplix	28,000
Orillia	28,000
Picton	27,000
Port Arthur	27,000
Owen Sound	27,000
Brockville	26,000
Summerside	26,000
Oshawa	23,500
Woodstock	23,000
Long Lake	20,500
Harcourt	17,500
Lakeview	17,500
Notre Dame	17,500
Springfield	16,500
Pointe Claire	16,000
Almonte	15,500
Douro	15,500
Invermay	15,000
St. Sauveur de Quebec	15,500
Watford	15,500
Sault Ste. Marie	13,500
Lunenburg	11,500
Waterloo	11,500
Yarmouth	10,500

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