

SUCH IS LIFE—Ingenious Junior!

By Charles Sughroe



RISK CONCERNS HIT HARD BY LOST AND STOLEN GEMS

\$60,000,000 in Gems Lost or Stolen in Year.

New York.—These are sad times for insurance adjusting companies that investigate loss or reported loss of jewelry. The insurance companies, it seems, are having to pay and pay and pay—more so than ever before in the history of the business.

It is estimated that from \$55,000,000 to \$60,000,000 worth of jewelry was reported lost or stolen last year and in nearly all of the cases the claims were paid. The percentage of recovery was just about one-tenth of 1 per cent.

But that is not all. The number of false claims is greater than ever before and in the majority of cases the companies have to pay just the same, being unable to obtain positive proof of fraud, even though the circumstances are suspicious.

Many Cases Frauds.

An executive of an adjusting company in John street—a company that represents fourteen of the largest insurance companies in the world—says at least 90 per cent of the reported disappearance of jewelry in 1931 was false.

Such losses fall in the category of "mysterious disappearances" of jewelry, and last year saw an increase of about 50 per cent in the number of

these strange, inexplicable disappearances, claims totaling approximately \$800,000 for the country at large. Most losses, however, were reported in New York city.

"As I said, we have reason to believe that at least 90 per cent of such claims are false," said the executive, who asks that his name be not used, "but we seldom are able to prove the fraud so we try to effect a compromise to avoid litigation."

Old man Depression, who never is let out of anything these days, gets the blame.

"Most of the losses are reported by persons at one time wealthy," the executive explained, "but who have had reverses. Ever so often we get claims of losses almost immediately after serious reverses in business. Such cases look suspicious on the face of them nine times out of ten, but, as usual, proof is lacking, so we pay."

In only one case the company handled last year did the claimant, a woman, confess fraud. Her reported loss was investigated so persistently and she was questioned so thoroughly that she finally wilted and admitted her jewels were nesting in a vault, safe from loss. The claim was dropped and the insurance company obligingly forgot to prosecute.

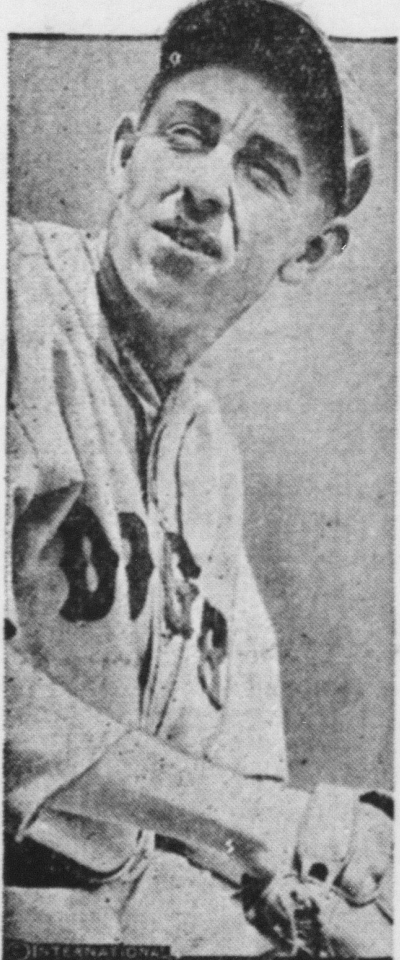
In addition to the "mysterious" losses, this particular company handled claims totaling close to \$1,000,000 as the result of holdups and burglaries in 1931. This represents an increase of about 75 per cent over 1930.

"Claims have been falling off steadily this year," the executive continued, "mainly because so many were pressed in 1931. Last year we were getting an average of 100 claims a month. People once wealthy became hard up. Suddenly their jewelry disappeared. In most cases there were suspicious circumstances, but in the absence of proof we had to pay."

"You see, most jewelry policies are written to insure against any sort of loss, and losses are difficult to check up. A woman can say she accidentally dropped her bracelet from a ferry-boat. What can we do? How can we prove that she did not? We have to pay the claim."

Another unusual aspect of the business since the depression is that almost invariably those who have supposedly lost their jewelry refuse offers of replacement. They want cash. The companies usually offer to replace the lost or stolen jewelry, but last year only 5 per cent of the claimants accepted the offer.

Bud Is Making Good



John (Bud) Clancy, a recruit from Jersey City, has been playing first base regularly with the Brooklyn Dodgers and has proved his right to be considered a big leaguer. He is a south-paw both in the field and at bat.

POTPOURRI

Snakes

There are approximately 2,000 different kinds of snakes. They range in size from five inches to the huge tropical reptiles of forty feet. They inhabit all regions of the globe except the polar. Animal life is their chief food, but some exist on eggs. Most species reproduce by laying eggs, although some give birth to their young.

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Fashion Hits High Note



The new, higher waistline favored by fashion leaders for fall is shown in the printed dress with velvety sash, shown above.

PENITENCE

By THOMAS ARKLE CLARK
Late Dean of Men,
University of Illinois.

"Repent," the prophets in Holy Writ were wont to advise sinners, and that was the cry of John, the forerunner of the Great Teacher. Penitence, I suppose, is sorrow for sin committed, human regret that one has violated moral law. It has always been interesting to me that a call to repentance has usually been strengthened by a statement of the penalty which would fall if the sinner failed to change his point of view. It was generally in order that they might "see the wrath to come" that offenders were urged to penitence.

Is it sorrow, then, for the offense against law or is it fear of the consequences which is most often the impelling motive to repentance? I should not want to say.

Warner, who had really been brought up very well and who had never been in any real need of money, was caught forging various checks. He was apprehended, arrested, and put in jail. His father came to see me to adjust such matters as could be adjusted.

"The boy is very penitent," he said. "His stay in jail has given him time to think what his conduct is leading him to, and he is sorry, I assure you, for what he has done."

"Is he sorry," I asked, "for what he has done, or is he humiliated by the fact that he has been detected in a rather crude violation of law, and for the legal and social consequences which he is facing?"

"I don't know," the father replied. "Maybe if he had never been caught he would never have been sorry."

Jenson, who was working by the hour, got into a straitened financial situation. He needed money and so devised the system of marking up his hours when he handed in his time check. The thing was detected shortly, as such things are sure to be.

"I am thoroughly ashamed of what I have done," he said to his employer, "and more sorry than I can tell you. I have hardly slept or eaten since my crime has been discovered."

"Would you have lain awake at night, and would you have been sorry if you had not been found out?" he was asked, and he didn't know.

True penitence is sorrow for sin—not sorrow for having been discovered.

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Wouldn't a perfect world be horrid?

RARE LEE PHOTOS NOW IN MUSEUM

Famous West Virginia Cottage Made Shrine.

White Sulphur Springs, W. Va.—Two rare photographs of Gen. Robert E. Lee and his wife, Mary Custis Lee, have been received here as the result of a nation-wide search for memorabilia of General Lee to be exhibited in the President's cottage at White Sulphur Springs.

The photograph of Mrs. Lee, granddaughter of Martha Washington, is hand-tinted and decorated by herself, and that of General Lee bears his signature. Both photographs were hand-tinted and signed as gifts from the Lees to Mrs. Susan F. Pendleton, a close friend of General and Mrs. Lee.

The photographs were acquired from a direct descendant of Mrs. Pendleton. Together with other recently discovered memorabilia of General Lee, they will form a part of the exhibit of early American Presidents, generals and statesmen which will be available to the public in the President's cottage which has been turned into a museum.

For the purpose the President's cottage has been completely restored. In the old White Sulphur barroom Patrick Henry declaimed against Colonial oppression, and Presidents Jefferson, Madison and Monroe made journeys here by horseback and stage to talk national politics with the great men of their day.

The President's cottage was built in 1816, and upon President Van Buren's visit to White Sulphur in 1837

he took his residence in the cottage and went for a deer hunt, together with his secretary and a group of politicians from Washington.

The cottage was thenceforth known as the President's cottage, and was successively occupied by Presidents Tyler, Fillmore, Pierce and Buchanan. When Presidents Grant and Arthur arrived they were housed nearby in one of a row of cottages known as "Baltimore Row."

Composer Works 25 Years to Get Song Published

Green Bay, Wis.—Roland J. Lemieux, Green Bay, one of the country's foremost composers of popular songs and music for banjos, mandolins and guitars, tried for 25 years before one of his compositions was published. During the past ten years he has had 600 songs published, some of them in textbooks for teachers of string instruments.

GABBY GERTIE



"Gravel roads are the torments that try women's soles."

French Poilu Faces a Diet of Sardines

Paris.—The word "sardine" may in the near future be greeted by the French soldier with epithets similar to those which "plum and apple" used to provoke from his British comrade.

The sardine trade has been in difficulties for some time, and those who are suffering from this depression have been inspired by the idea that the army ought to save the situation.

An influential delegation has asked the commissariat department to insinuate more and more of the oily little fish into the diet of the poilu. Nothing definite has yet been settled, but the case for the deputation is, roughly, that a big consumption of sardines by the military would be good both for the military and the industry.

Banker Turns Clown

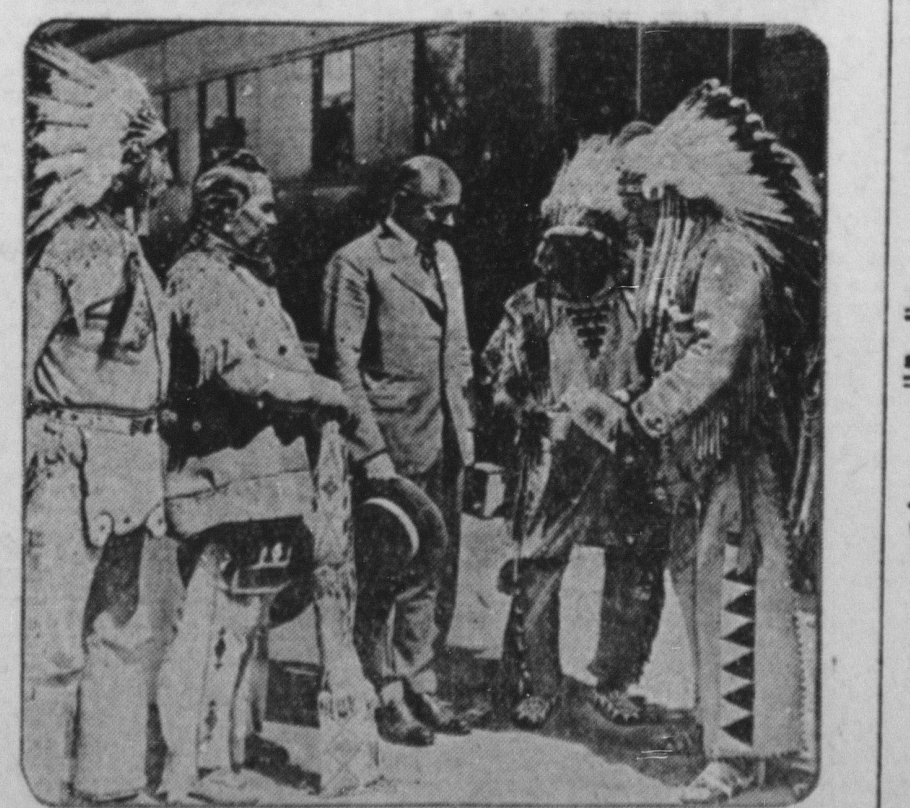


Harper Joy, vice president of an investment bank of Spokane, Wash., always liked the circus, so when his vacation time came he joined one as a clown and spent two weeks under the big top, having the time of his life. Here is Mr. Joy in his makeup.

Father Sage Says:

The average motorist can make sixty miles an hour easier than he can make twelve payments on the car.

Indian Chiefs Give Woodcock Water



When Colonel Woodcock, federal director of prohibition, made a visit recently to Glacier National park he was greeted by a group of Blackfoot Indian chiefs; and though he was thirsty and warm, all they gave him to drink was a cup of sparkling spring water from the "Land of the Shining Mountains." Left to right with the colonel in the photograph are George Bull Child, Owen Heavy Breast, Mike Short Man and Theodore Last Star.

ODD THINGS AND NEW—By Lane Bode

IT TAKES 50 MUSCLES TO MAKE A FROWN—

... BUT ONLY 13 TO PRODUCE A SMILE...

A SINGLE TOMATO PLANT Owned by J. S. Vance, Oskisham, Mass., PRODUCED 1,429 TOMATOES IN ONE YEAR.

PETERSON MADE 100 BILLIARDS IN 26 SECONDS... La Salle, Ill. 1922.

TAKEN FROM LIFE... EPITAPH ON A PHOTOGRAPHER, Hudson churchyard, England.

(WNU Service)

Mercolized Wax Keeps Skin Young

Get an ointment and use as directed. Fine particles of gold and silver keep off all defects such as wrinkles, liver spots, tan and freckles disappear. Skin is then soft and velvety. Your face looks years younger. Mercolized Wax brings out the hidden beauty of your skin. To remove wrinkles use one ounce Mercolized Wax dissolved in one-half pint weak beer. At drug stores.

REPAIR CRISIS COMING SOON

Avoidable Home Neglect Costs Millions; Save by Painting Now.

Home owners and others throughout the United States face an avoidable burden of \$200,000,000 for repairs and replacements next spring, that can be prevented by adopting proper precautions this fall. A crisis that has been approaching for several years will be reached this winter, and "a vigorous offensive program," to lessen its seriousness will be inaugurated at once, according to an announcement by the Acme White Lead and Color Works, Detroit White Lead Works, W. W. Lawrence & Co., Lincoln Paint & Color Co., the Lowe Brothers Co., John Lucas & Co., Inc., the Martin-Senour Co., Peninsular Paint & Varnish Co., the Sherwin-Williams Co. Newspaper advertising in every part of the United States will be used to tell property owners of the danger from further delay in making needed repairs and replacements.

"Millions of dollars can be saved by giving buildings proper care this fall. They have been exposed to the elements three, four and five years, through neglect and postponement of needed work. Property and equipment cannot go longer lacking proper protection, without further serious injury.

"When a woman's home is saved from foreclosure by a coat of new paint which led to a renewal of the loan on the house, as has just been reported from a small Middle Western town, it is easy to see that other benefits than just those of property protection can be derived, too, from adopting the correct safeguard methods.

"Prices of good paints are the lowest in fifteen years. Enough good, dependable paint to protect all the badly weathered surfaces on the average home can be bought with a few dollars. The general buying public has already begun responding to advance promotion through our distributing and retail channels. Encouraging orders from large key industries and railways are simply the forerunner of a pick-up through all the various industries. We are entering a paint market of huge proportions. We are moving with greater confidence than in many months."—Adv.

Worms in your child? Act Quickly!

Picking at nostrils. Grittling the teeth. Loss of appetite. These are symptoms of worms. Rid your child's body of these ruinous parasites that sap health and strength. Give Comstock's Dead Shot Worm Pellets. Prepared like confections. Children take them without suspecting treatment.

COMSTOCK'S WORM DEAD SHOT PELLETS

11¢ a Box of Druggists W.H. Comstock, Ltd. Morrisport, N.Y.

Plethora "How are things, Joe?" "I never saw cheap vacation trips so plentiful."

Try Lydia E. Pinkham's Vegetable Compound

Flying Into a Temper

Touchy... irritable! Everything upsets her. She needs Lydia E. Pinkham's Vegetable Compound to soothe her nerves and build up her health by its tonic action.

A reporter despises being handed a wisecrack when he wants a fact.

Constipation POISONS YOUR SYSTEM

Housewives who are kept indoors working and caring for others commonly neglect themselves. Sick headaches, backaches, and worn out feeling are symptoms of poison in the system, caused by constipation. Don't neglect nature's warning. Take Dr. Morse's Indian Root Pills to clear your stomach and intestinal tract. A favored remedy for fifty years. At all druggists.

Dr. Morse's INDIAN ROOT PILLS Mild & Gentle Laxative