

LIFE INSURANCE BOOM IS GENERAL PROSPERITY SIGN

Amazing Business Growth in Philadelphia Offices Seen as General Index.

City Underwriters and Officers of Home Companies Declare Strong Upward Trend Shows Awakened Interest in All Lines.

Prospects Loom Brighter Than for More Than a Year—Volume of Policy Contracts Shows Depression Caused by Early Months of War Is Overcome.

Growth in the volume of business done by Philadelphia offices of several of the country's greatest life insurance companies, which have been steady for the last six months, have astonished officials of the companies and brought them to the view that business prospects are brighter than they have been for more than a year. In one case business done in June of this year increased 40 per cent. over that of June, 1914.

Insurance officials credit the increase to improving business conditions. War orders for steel and iron products and textile merchandise are mainly responsible for the revival, but one of the important factors is the strengthened confidence brought about by realization of the unlikelihood of the United States being drawn into the European war.

Officials of the Provident Life and Trust Company, the Penn Mutual, the Northwestern Life and the Mutual Life found awakened interest in all lines of business and a decided improvement in their own, and are optimistic as to the future.

The increasing volume of business has been gradual, gaining weight each month until in the case of one company the records of last month exceeded any other in its history of its existence. For the first six months after the war started insurance, like every other business, suffered a sharp decline. But new interest was seen in January, and since then the improvement has been marked. The culmination was reached in June. Officials of all companies were certain the upward trend would continue throughout July.

INDEX ON CONDITIONS. Life insurance, the officials believe, is the surest index to business conditions that can be found. Though it is admitted to be a necessary, the public view of it places less importance upon it than upon fire insurance. Hence, the officials argue, if life insurance is attractive to business men their own business must be improving.

William A. Ashbrook, agency secretary of the Provident Life and Trust Company, which found the most marked improvement in business for the first six months of 1915, said today:

"We have found astonishing improvement in our business. Throughout the year we will show a great increase for the first six months of 1915, as against the same period a year ago, but it is in Philadelphia that the improvement has been most marked. In June we had \$1,000,000 worth of business. In June of this year our business increased to \$1,100,000. In May, 1914, we did \$757,000. For the same month of this year we did \$1,000,000. The two months compared for each year show \$2,100,000 for 1915, against \$1,800,000 for the year before.

The Penn Mutual Life, another company with its home office in Philadelphia, found corresponding increase in the Humphreys, superintendent, credited the improved business to better business conditions.

"ALL LINES PROSPER." "The first five months of this year were \$32,000 greater than for the same period in 1914," he said. "We will be \$10,000 ahead of last year. We have \$100,000 more in nearly all lines of insurance. In the East the stronger confidence is inspiring a corresponding increase in the West, which I toured recently, and find that the outlook for crops is lifting business spirit to its normal pitch.

C. C. Winburn, of the Mutual Life Company of New York, predicted that completed reports for the first six months would reveal an increase over the same period in 1914 of \$600,000.

"We have adjusted ourselves to the new way of having the world at war," Mr. Winburn said. "After nearly a year of it we find that we can go on as very much the same way and that nothing awful is going to happen to us. The longer we stay out of it the more sanguine grows business. However, fear that when the war is over there will be another adjustment which will be as serious as the one we have successfully passed."

The Northwestern Mutual Life Insurance Company, of Milwaukee, also found Philadelphia business improving. The first six months of 1915 show a gain of 20 per cent. over the same period last year. Leonard Hoffman, manager of the Philadelphia office, said: "Our business for the six months' period that year was \$1,300,000 against \$900,000 for a year ago.

PASSENGERS TURNED AWAY; DOMINION MAY TAKE ARMS

American Liner's Mysterious Cargo Closely Guarded on Pier.

Announcement was made today by the American Line that the steamship Dominion, the only passenger ship in the Philadelphia-Liverpool service, will carry no more passengers to or from Europe until further notice. This reverses the last step in the chain of passenger service to England out of this port. The only remaining passenger-carrying ships coming here are operated by the Italians. The entry of Italy into the war has demoralized this service until no regular scheduled sailing obtain.

The Dominion will continue in the Liverpool service, unless she is commandeered by the British Government, as was her sister ship, the Haverford and Merlin. The vessel is expected to reach at Fair Isle, at the foot of Washington avenue, in a capacity cargo of foodstuffs and war supplies. The recent report that the Dominion does not apply to the Dominion, as this vessel has the British flag and is subject to destruction of capture if stopped by a German submarine.

It is rumored that the reason no passengers will be carried is that the steamer will take back a large quantity of ammunition. This could not be verified. The vessel is closely guarded, and only those known to the watchmen are permitted to board. It is reported that the Dominion was on the pier as late as 10 o'clock for the ammunition run.

KIN ASK GUARDIAN FOR JULIAN C. HARE

Petition in Court Declares Him Unable to Care for His Property.

Relatives of Julian C. Hare have filed a petition in Court of Common Pleas No. 5, alleging that he is a weak-minded person, unable to take care of his property, and liable to dissipate and lose the same and become the victim of designing persons. They asked that a guardian be appointed, and Judge Staake has fixed September 20 for a hearing on the petition.

Julian C. Hare is a citizen of Philadelphia, but is actually sojourning at Biarritz, Province of Bas-Pyrennes. His only living relative and next of kin are the grandchildren, of Charles Willing Hare, who are his first cousins, and they all join in the petition. They are Emilen Hutchinson, Margareta Hutchinson, Elizabeth C. Hare, R. Emmott Hare, Mary H. Hare and J. Montgomery Hare.

It is set out in the petition that Julian C. Hare is entitled to a large income under the will of Louise De Peetre and Edmund De Peetre, amounting to \$1,000 a year, and that the Pennsylvania Company for Insurances on Lives and Granting Annuities has in its possession, as trustee accumulated income amounting to \$25,000. John G. Johnson and Morris H. Saul are counsel for the petitioners.

NEGRO WOMEN INSISTENT WILSON STOP LYNCHINGS

Committee He Refused to See Ordered to Call Again.

A resolution instructing a committee appointed by the Northeastern Federation of Negro Women to continue its efforts to meet President Wilson and enlist his aid in opposing negro lynchings in this country was adopted by that body today. The federation is holding its 12th annual convention at the Allen African Methodist Episcopal Church, 17th and Bainbridge streets.

A report by this committee showed that in May the President declined to meet them, on the ground that he was too busy with affairs of State. Since that time, it is pointed out, he has conferred with a committee representing the National Woman's Trade Union League on matters pertaining to the war in Europe. The latter body represents a comparatively small number of persons, it was said, while the Federation of Negro Women's Clubs has 6000 members and is appealing on behalf of the 10,000,000 Negroes in this country.

It was asserted at the meeting this morning that 70 Negroes were lynched in the United States last year without having fair trial. This condition and general discrimination against the Negro, the committee asserted, could not be materially corrected, if he would.

A telegram was sent by the federation today to Governor Brumbaugh requesting that he refuse to honor requisition papers for Frederick Brown, wanted for murder in North Carolina. The appeal is made on the ground that the man will not have a fair trial if he is returned to that State.

FOUR NOTED BIKE RIDERS IN 50-MILE RACE TONIGHT

Carman, Didier, Madonna and Linert at Point Breeze.

A 50-mile motor-paced race is scheduled to take place tonight at the Point Breeze Park Motordrome. Four of the greatest pace followers in America will face the starter, namely, Leon Didier, the game little fellow who will carry along the colors of France; Vincent Madonna, the long-distance champion of Italy; Victor Linert, of Belgium, and the present world's champion and American, Clarence Carman.

Leon Didier, the Frenchman who electrified the fans two weeks ago by his wonderful riding, is going to make the champion ride the race of his career, and the two other foreign riders, Madonna, the Italian, and Linert, the Belgian, are also out to win the big event tonight. So Carman will have to be at his best to get a clean-cut win over his three foreign rivals.

PLAIN MEMORIAL TO FRANKLIN

Bronze Tablet in Franklin Institute Would Mark Invention of Stove.

Benjamin Franklin, besides doing many good and great deeds, invented a stove, as every schoolboy knows. In fact, he was the inventor of stoves, as the term is understood today. The Franklin stove was a portable affair placed in a fireplace, but it functioned in a comparatively easy task to develop from it the heating and cooking stoves of today, whether wood, coal or gas is used as fuel. Because of these facts, several prominent stove manufacturers and others who have profited by Franklin's invention have agreed that some further recognition is due to his memory, and that such recognition should be given in Philadelphia, where the first stove was made.

These manufacturers and others propose to place a bronze tablet bearing a suitable inscription in the Franklin Institute, and in addition they hope to establish one or more scholarships in the Franklin Institute, to be known as "Franklin Stove Scholarships." Funds for the work are to be raised by contributions of \$5 or more from stove manufacturers and dealers and others whose business has been made possible by Franklin's invention. Circulars have been sent to hundreds of dealers by Clemens V. Roberts, of the Roberts & Mander Stove Company.

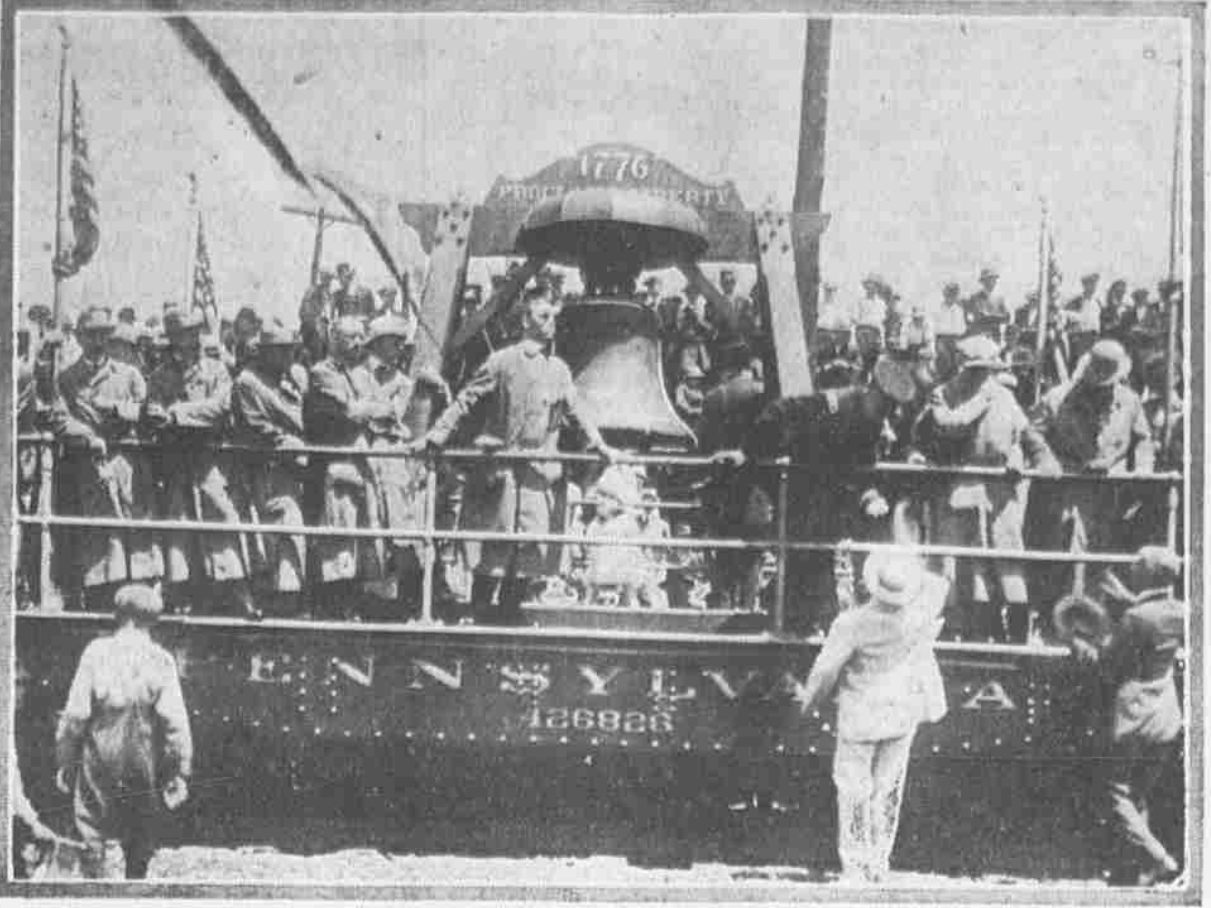
Contributions should be sent to Frank K. Chew, editor of the Metal Worker, 22 West 39th street, New York city, who is acting as treasurer of the fund.

NEWSPAPER'S WIDENED SCOPE

Press Associations Hear Discussion of Improved Facilities.

SAN FRANCISCO, July 8.—Representatives of press associations discussed "The Content of the Journal" at this forenoon's session of the International Press Congress with delegates from virtually every nation on the globe among the thousands present. Declaring that the United Press played a prominent part in making a new order of things in the world, it was practically impossible for a newspaper to adopt the aggressive policy which marks the progressive newspaper of today. He paid a tribute to the achievements of the United Press during the present war and asserted that it had ably withstood this greatest test to which any press association has ever been put.

CITIZENS TURN OUT TO GREET LIBERTY BELL AT LIMA, O.



The Liberty Bell has met enthusiastic receptions at every stop along its route to the coast. At Lima all the school children and city and State officials greeted its arrival. The picture shows State Representative William H. Wilson standing in front of the bell surrounded by members of the Councilmanic Committee.

VETERAN ROBBER CAUGHT

Man Believed to Be Oldest House-breaker in Country Captured.

Gottlieb Dull, probably the oldest house-breaker in the country, is slated for what may be his last jail term. The prisoner has served in at least a dozen penitentiaries throughout the United States, the police say, and is agile and full of fight despite his 67 years.

He was held for court today at a hearing before Magistrate Grella at the 28th and Oxford streets police station. Dull was captured by a policeman as he was about to enter a house at 26th street and Girard avenue. He also robbed the home of Mary Sell, of 17th street and Glenwood avenue, the police say, of jewelry valued at \$100.

An oil lamp, igniting the nightgown of Miss Mary Moore, 230 Harrison street, North City, fatally burned her early today at her home. Her screams aroused members of the family, who tore the blazing garment from her, but not before she had been burned about the head and body. She was rushed to the Cooper Hospital, Camden.

Five-year-old Olive Molineaux, daughter of Thomas Molineaux, 230 Harrison street, North Cramer Hill, died early today at the Cooper Hospital, from burns received at a bonfire yesterday. Her grandmother, Mrs. George W. Molineaux, was burned to death several years ago.

The police are investigating a fire which occurred early today at 829 South 10th street, following a discovery that when the flames were first reported the front door of the building was found open and a key was inserted in it from the outside. The first floor of the house is occupied by Antino Catona, a tailor. Two families occupy the upper floors. They escaped uninjured, as the flames were confined to the tailor shop. The loss is estimated at \$50.

Daniel Koessner, an employee of the Evangelical Home for the Aged, at Old York road and Hunting Park avenue, was in a serious condition in the St. Luke's Homeopathic Hospital today, the victim of two thugs who assaulted him for the purpose of robbery last night.

FORMER JURIST'S FUNERAL

Prominent Men Pay Tribute to James T. Mitchell.

The funeral of Supreme Court Prothonotary and former Chief Justice of that court, James T. Mitchell, was held at 10 o'clock this morning from the chapel of Oliver H. Blair, 1839 Chestnut street. Mr. Mitchell died Sunday at his home, 1722 Chestnut street.

The services were conducted by the Rev. Francis M. Wetherill, of Old Christ Church. Interment was made in North Laurel Hill Cemetery. Honorary pallbearers were Simon Gratz, D. Newlin Pell, J. Hay Brown, William P. Potter, John P. Elkins, John Stewart, Hampton L. Carson, M. Hampton Todd, Francis Shunk Brown, William L. Schaffer, Samuel W. Pennypacker and William Brooke Rawley.

Among those who attended were John H. Fow, Colonel Alexander Colesberry, Senator Boies Penrose, Judge Mayer Sulzberger, Judge William H. Shoemaker, Judge Norris M. Barratt and Assistant District Attorney William Findley Brown.

RESCUED FROM Susquehanna Rapids

LANCASTER, Pa., July 8.—After clinging to a stump in the rapids of the Susquehanna for more than four hours, Charles P. Andst, of Bainbridge, was rescued by Harry H. Kraut, in a motorboat. Andst endeavored to cross the river in a rowboat, but upset. He was holding the stump with a death grip when Kraut discovered him.

Excitement of "4th" Proves Fatal

LANCASTER, Pa., July 8.—Excitement caused by the exploding of fire crackers outside his home in Columbia, was named as the cause of death of Peter Heineman. Mr. Heineman suffered a stroke of paralysis on July 5, and died soon after. It is the only Independence Day fatality reported from this section.

DESTROYER LAUNCHED AT THE CRAMPS' YARD

Conyngham, Fastest of Her Class of Warcraft, Slips From the Ways.

Naval officers from the League Island Navy Yard and officials of the William Cramp Shipbuilding and Engine Company stood on the grandstand this morning while 13-year-old Anna Conyngham Stevens, of Rydal, Pa., broke a bottle of champagne on the bow of the torpedoed destroyer Conyngham, and the ship slid down the ways into the Delaware River off Cramps' Shipyard.

Miss Stevens, who christened the new ship, which will be put into commission by the United States Government, is the daughter of John Conyngham Stevens, after whose ancestors the ship is named. The Conyngham displaces 1000 tons of water, a displacement of 40 tons more than the torpedoed destroyers Winslow, O'Brien and Nicholson, built at Cramps' as sister ships of the new vessel.

The dimensions of the Conyngham are: Length, 310 feet; overall length, 315 feet; beam moulded, 29 feet, 10 inches; beam extreme, 29 feet, 6 1/2 inches. She will carry a battery of four 4-inch R. S. guns and four 6.5m. twin-deck torpedo tubes.

The keel of the Conyngham was laid in November, 1912. The engines have already been placed in the destroyer and within three months work on fittings and armament will have been completed. The Conyngham is expected to approach a speed of 30 knots an hour. She will be one of the fastest destroyers in the navy.

Orchestra Manager Resigns

Ralph Edmunds, business manager of the Philadelphia Orchestra, has resigned according to an announcement by Andrew Wheeler, secretary of the organization. No reason has been given for Mr. Edmunds' resignation. Arthur L. Judson, advertising manager of Musical America, has been appointed as his successor, and Louis A. Mattson, who has been connected with the association for a number of years, will be the assistant manager. Mr. Judson will take up the duties of his new position about the 1st of August.

Bail Withdrawn, He Goes to Prison

William S. Grier, released on \$4000 bail some time ago by Magistrate Rooney, when accused of embezzling \$2,000 from the Cordy Cobb Company at 15 South 10th street, where he was employed, was sent to Moyamensing Prison today, when Harry T. Badesy, who had furnished half his bail, withdrew it.

FORESTRY, GAME AND FISH COMMISSIONS TO CO-OPERATE

Agreement Reached by Officials of the Three Departments.

HARRISBURG, Pa., July 8.—Agreement was reached today by officials of the State Forestry, Game and Fish Commissions that wardens, rangers, protectors and others employed in similar duties will co-operate in the enforcement of laws relating to these services. This understanding was reached under the terms of an act recently passed directing the commissions to operate in conjunction in so far as their police powers are concerned.

The Attorney General's Department called the conference and outlined the law and arranged that in case of forest fires all field men will be called into action. At the request of the Fish Commission special instructions were issued for men of all services to unite in the arrest of fish pirates when necessary.

Wacker on Molly Pitcher Commission

William S. Wacker, an attorney of this city, was appointed by Governor Brumbaugh today as a member of the Molly Pitcher Monument Commission, to supervise the erection of a monument over Molly Pitcher's grave at Carlisle. An appropriation was made by the last Legislature. Other members of the commission appointed today are Roy L. Schuyler, of Lock Haven; William A. Rupp, Carlisle, and Herman A. Miller, Easton.

DIXON The Dependable Tailor There's Art in Outing Trousers —To the average man trousers are trousers so long as they fit well and are comfortable. But—how few possess this skill! —To the tailor who makes them, they're a difficult problem. —To Dixon they're a source of justifiable pride. —For here they're cut with the skill of an artist, to measurements that are exact. White Flannel Trousers \$6 to \$8 Prompt Service—Quick Delivery 1111 Walnut Street

ITALIAN SINGER WOOS NURSE

Interfered With by Hospital Authorities, He Makes Love at Distance. Earle Casaro, a former opera singer, declined to give a recital at the Philadelphia General Hospital because he was refused permission to see one of the nurses with whom he was in love. He left the institution last night in a rage and climbing a ten-foot wall opposite the place, courted the nurse by gesticulations at a distance. He was progressing nicely when the hospital authorities interrupted his wooing. Casaro met the nurse on an Indian reservation. He wiggled a kiss just before he jumped from the wall.

U. S. Contract for Lancaster Firm

LANCASTER, Pa., July 8.—For the fifth consecutive year, the Lancaster Clamp Window Company has received the contract for window shade pulls in all of the Federal buildings in Washington.

Delicatessen that lends an edge to the jaded appetite

A cool, shaded room, a spic-and-span table decorated with greens—a plate of spicy slices of cold ham, tongue or corned beef—crisp young lettuce leaves surrounding delicious potato salad—snappy crackers and tasty cheese—a tall, cooling glass of iced Caricol—can you imagine anything more inviting on a real hot day?

These are the sort of things—and there are scores of others just as good at Martindale—that make the summer luncheon a delight. Lots of suggestions at the Martindale Delicatessen Counter.

Viv Hams, "little hams from little pigs," 20c lb. Sliced Boiled Ham, sweet and nutty in flavor, 45c lb. Sliced Boiled Tongue, 60c lb. Delicious Dried Beef, 48c lb. Corn Beef, boiled and sliced very thin, 40c lb. Potato Salad, cooling just to look at it, 15c lb. Ham or Beef Bologna, 21c lb. Summer Bologna, very tasty, 48c lb. Meat Loaf, 32c lb. Lunch Roll, 32c lb. Peanut Butter, a delicious, nourishing spread, 20c lb. Old Fashioned Apple Butter, 35c a large crock. Olive Butter, 10c jar. Camembert Cheese, 30c box. Swiss Cheese, 40c lb. Roquefort Cheese, 50c lb. 62 other tasty cheeses. Sweet Pickles, 30c pt.; 55c qt. Sour Pickles, 15c doz. Large Queen Olives or Stuffed Olives in jars, 30c pt.; 55c qt.

Iced Tea?—Caricol, of Course Caricol stands in a class by itself among iced teas. Composed of just those growths that make that wonderfully good flavor when served cold. Refreshing, delightful, the tea for the luncheon or the middle of a hot afternoon. And remember the economy—only 34c lb.; 5 lbs., \$1.60

Thos. Martindale & Co. 10th & Market Established in 1860 Bell Phones—Filbert 2870, Filbert 2871 Keystone—Race, 500, Race 591

Time is Flying! Come NOW to Perry's Reduction Sale of Summer Suits!

No mere handful of a couple of hundred Suits, but thousands of Suits in scores and scores of beautiful patterns and conservative, quiet styles

Reductions on such Suits are parallel to discounts on U. S. Government money.

Within your reach today!

\$9.50; \$10.50; \$11.50 for regular \$12 and \$15 Suits

\$15.50; \$16.50 for regular \$20 Suits.

\$19.00; \$21.00 for regular \$25 Suits. and so on upward!

\$10 Palm Beach Suits \$7.50

Regardless of ANY Prices, these Summer Suits are of that Character which men of clothes-knowledge and critical tastes desire to wear!

Trousers at Reductions! \$2.50 & \$3 trousers.....\$2 \$4 trousers.....\$3 \$5 & \$6 trousers \$3.50 & \$4 \$5 Outing trousers....\$3.75

This Is Your Day! We Close at 5 P. M. Saturday at 1 P. M. Come early!

PERRY & CO. "N. B. T." 16th & Chestnut Sts.

BLANK'S Luncheon, 50c IN OUR DELICIOUSLY COOL DINING SALON Business Men's Luncheon, 40c AT LUNCH COUNTER 1024-26 Chestnut St.

A NEW MEASURE of automobile design, performance and values has been set by the Packard "TWIN-SIX" Arrange for a ride It will be convincing The 1-35—Wheelbase 135 inches. Price, with any open body, f. o. b. Detroit - \$2,950 The 1-25—Wheelbase 125 inches. Price, with any open body, f. o. b. Detroit - \$2,600 PACKARD MOTOR CAR COMPANY of PHILADELPHIA 319 North Broad Street