

POLICY HOLDERS IN ZONE OF WAR ASKED TO WAIVE Accident Companies Request Insured Persons to Assume Liability.

Heavy Losses Sustained on Lives of Lusitania Victims Drive Concerns to Seek Way Out—One Paid \$400,000 in Indemnities.

Policies Now Refused to All Applicants Unless They Agree to Keep Out of Danger Area—Many Philadelphia Men Sign Waivers.

Many prominent and wealthy Philadelphians have received a sharp reminder of the Lusitania disaster in the form of requests from accident insurance companies that they sign a "war rider" to be attached to their accident policies.

The "war rider" states that during the continuance of the war in Europe, Asia or Africa, and for three months after the declaration of war by the Government at war, the policies shall not cover accident or injury, whether fatal or non-fatal, sustained by the insured anywhere on land or sea.

Philadelphians are noted in insurance circles for the large number of big accident policies carried by its prominent citizens. The largest accident contract written by any company is one giving \$100,000 protection against death by travel accidents and \$50,000 protection against death by ordinary accidents.

WHERE RIDER APPLIES. The "war rider" in general terms, is not effective going west on the Pacific Ocean until after the Hawaiian Islands are passed, and going east on the Atlantic Ocean until a line is reached which is about 60 miles from the British Isles, but is effective in Europe, Asia, Africa and Australia, and on all islands and in the waters within this "war zone."

This accident insurance companies were so hard hit by the torpedoing of the Lusitania that they are going even further than asking that "war rider" be signed by present policyholders. No man today can get a new policy without the signature of the "war rider" in the leading companies unless he agrees in the application he signs that he will not visit Europe, Asia or Africa during the war.

Alfred Gywne Vanderbilt and Elbert Hubbard, who went down with the Lusitania, carried big accident policies like those being asked for by Philadelphia, and the claims under these policies have already been paid. The Vanderbilt and Hubbard policies were written some time ago and they have been secured just prior to the sailing of the Lusitania.

GERMANS SWEEP TO CRUSH RUSSIANS

Continued from Page One. The new offensive will probably be general and extend from the Baltic around the East Prussian border to the Vistula, west of Warsaw, for all the Russian troops in this section are being kept in readiness for concentration at the point where the Germans hope to break through.

CAMPAIN TO CONQUER RUSSIA.

The Petrograd correspondent of the Morning Post says that the German plan is to catch the Russian armies like a net between a pair of crackers. The German line of advance runs from the railway line and the River Pissa, with the marshes beyond the Galician line, 180 miles as the crow flies.

ALL WESTERN FRONTAL FIGHTING.

The Germans have an incalculable amount of fighting to face before they reach that area, the net to be cracked, and then his cracking is still to be done. It is all about frontal fighting. The German plan is to break through the British front by attacking against the narrow front and in this way what chance have they of attacking their forces against the united strength of Russia?

Vacation Day Precautions.

It is a good precaution to send yourself for a vacation and to be able to obtain your ticket in advance. The Philadelphia Men Sign Waivers.

MAID MARION'S KINDNESS ENDS MOURNFUL TALE OF A DOG



McCORMACK AND MAGISTRATE SCOTT. Only Kicks and Despitful Usage Greet McCormack Until Little Girl Befriends Him, and Her Plea to Judge Outweighs Jailor's Quotation From Scriptures.

Poor McCormack was actually kicked from pillar to post. If he lay on a shady spot on the sidewalk he was stoned. When he crawled into an empty box at a corner grocery he was kicked out. And so he had to keep walking. It was from sheer exhaustion that he dropped at last near Front and Girard avenue. Then he tried to get a drink from a horse trough, but he couldn't reach it. The stub of his nose was a full inch below the top when he stood on his hind legs and his parched wagging tongue lapped the wooden side of the trough.

And it was then that little Marion Green happened along. She saw the McCormack, a kindly looking Irish setter, was struggling in vain for a drop of water. His eyes spoke volumes as they glistened piteously at Marion. She lifted him while he bent his head and drank his fill.

The dog was more than grateful; he licked her hands and jumped about joyously on discovering some one who didn't kick him. And then two or three boys gathered around, and things again looked blue for McCormack. Marion had her skipping rope under her arm. She made a little noise and took McCormack to the Front and Master streets police station.

"This poor little dog has no home," she told House Sergeant Frank Lins. "All right," said Lins, "we'll fix him up." Marion patted him kindly and it took many good-byes before she could leave him. A physical wreck from overwork and bad treatment, the doctor says, Mrs. Lins had to undergo an operation for overwork. The doctor who examined her explained, "My God, woman, what have you been doing, pushing trains down on Washington avenue?"

In the strawberry season, the Lins family pick berries for a living, but at other times Mrs. Lins was wont to do odd jobs—anything from washing and scrubbing to gathering weeds and harkening in order to get money. The father, according to the son's statement, never contributed a cent toward the maintenance of his family. On Tuesday he came home at 80 South 8th street earlier than usual, and the wife, who had been working late, did not have the evening meal ready. Lins started beating her and she picked up a knife and stabbed him.

WOMAN WHO SLEW HUSBAND COLLAPSES AT INQUEST

Story of Prolonged Abuse Told at Hearing Before Coroner.

The utter collapse of Mrs. Nellie Lista, the Italian woman who stabbed and killed her husband, Luigi, on July 13, after the culmination, according to her children, of indescribable abuse which she had endured for a long period of her married life, evoked the sympathy of the courtroom this morning when the woman was brought in for the Coroner's inquest.

The wretched little woman was the picture of emaciation as she took her place in the dock, but she smiled bravely until her six children, ranging in ages from 3 to 21, trooped in, garbed in solemn black, and cast anxious glances in her direction. A physical wreck from overwork and bad treatment, the doctor says, Mrs. Lins had to undergo an operation for overwork. The doctor who examined her explained, "My God, woman, what have you been doing, pushing trains down on Washington avenue?"

RUSSIAN WARSHIPS SINK FAMOUS U-51, ATHENS HEARS

Submarine That Destroyed British Battleships Meets Fate in Black Sea.

Athens, July 16.—Russian warships have sunk the German submarine U-51 in the Black Sea, according to advices received from reliable sources today. The U-51 performed one of the most notable exploits of the war by proceeding from Wilhelmshaven to Constantinople through the Mediterranean, the longest trip ever undertaken by a submarine. Arriving at the Dardanelles May 8, she torpedoed and sank the British battleships Triumph and Malsesie, and then made a safe passage to the Ottoman capital. Her commander, Captain Otto Herring, was awarded the Order Pour le Merite by Kaiser Wilhelm for the Constantinople trip.

Would-be Suicide Recovering

A man supposed to be Leo Abeler, who is wanted by Pennsylvania and New Jersey police authorities on charges of embezzlement and larceny, who took poison on a Delaware river ferryboat last night, is recovering in Cooper Hospital, Camden.

LABOR SITUATION BETTER AT BRIDGEPORT

Three Arms Companies, in Addition to Remington Concern, Grant Eight-Hour Day.

BRIDGEPORT, Conn., July 15.—Possibilities of a general strike that would affect machinists all over the country were considerably less here today. Three arms companies in addition to the Remington concern today announced the granting of an eight-hour day, and it was freely predicted that before night other companies would follow suit. The fact that had issued the whip hand through the immediacy of war orders and the urgent need of speed in filling them—it was admitted, caused the companies to quickly capitulate.

The Manufacturers' Association has refused to act as a body on the matter of granting labor's demands. It became known that the committee on the subject last night, it decided to have the issue in the hands of individual manufacturers. Labor men saw in this action a victory. They pointed out it would be easier to deal with one employer than with 40. Arbitration was being suggested by manufacturers today. It was generally disesteemed by labor men, as they frankly state their belief in the captivation of all the manufacturers, if they only hold out.

EXPECTS INQUIRY INTO CHARGE AGAINST BERNSTORFF

Secretary of Labor Federation Thinks British Ambassador Spoke Adviseably.

WASHINGTON, July 15.—Though he would not positively confirm or deny the story that German agents paid \$300 to get the Remington Arms Works strike stand, Secretary Morris of the American Labor Federation, expressed today that if British Ambassador Spring-Rice made such a charge to the State Department he must have known what he was talking about.

FLOODS INUNDATE 2200 HOMES

Continued from Page One. part of the city was swept from its foundation and floated down the river. The Main street bridge, the largest in the city, was in danger of being carried away in minutes.

The two bridges connecting the two sections of the city are out of commission. Street car lines which operated over them are tied up. The temporary Pine street bridge, built after the 1907 flood, has been swept away. Water level on the floor of the Main street bridge and orders that trolleys and horses shall not cross it have been issued.

KANSAS CITY THREATENED AS MISSOURI RIVER RISES

KANSAS CITY, Mo., July 15.—Kansas City is threatened by floods for the fourth time in three months. The Missouri and Kansas rivers will send the rivers to high stages here. Just before noon the Missouri River here registered 27 feet, equalling the previous record mark this year.

100 FAMILIES RESCUED FROM RISING WATERS AT KENTON, O.

KENTON, Ohio, July 15.—The Seloto River rose within 10 inches of the 1911 flood crest and is rising 10 inches an hour. The worst flood in the history of Kenton is feared. A hundred families had been rescued up to 8 o'clock this morning. It is feared many lives may be lost. A Toledo and Ohio Central freight train hit a washout along the Seloto River on a south end of this city and Engineer Duwan Brown, the morning after a thoroughfare Thaw stood up in the automobile and posed for photographs. He was in exceptionally good humor.

GETS BARGAIN IN POTATOES

Cop Buys Carload for \$1 and Will Give Them to the Poor.

Policeman Matthew Buttery said he would take commercial advantage of his great bargain in potatoes. A carload of them was knocked down to him for \$1 at the auction sale at American and Master streets, the police report. He has sent two wagonloads to St. Vincent de Paul's Home for Destitute Children, and the rest he has stored in his cellar to give to the poor whenever they seem to need them.

Mrs. J. B. Cooper Sues for Divorce

Mrs. Joseph B. Cooper brought suit for divorce in Camden today as the sequel to her \$100,000 allegation suit against the late Mary Miller, filed yesterday. Her husband was awarded the Order Pour le Merite by Kaiser Wilhelm for the Constantinople trip.

Full Crew Law Violation Alleged

HARRISBURG, July 15.—McKeen Hooks Lodge, No. 311, of the Brotherhood of Railroad Trainmen, has filed an informal complaint with the Public Service Commission against the Pittsburgh and Lake Erie Railroad Company for violation of the full crew law in its Harrisburg district, particularly with reference to its conduct in yard service.

VON BERNSTORFF TELLS LANSING OF GERMANY'S ATTITUDE ON DEMANDS

Secretary of State Says Conference Was Highly Confidential—Refuses Comment.



Tension in Controversy Between Washington and Berlin Relaxed—Austrian Note on Arms Shipments Not Discussed—Nebraskan Not Mentioned.

WASHINGTON, July 15.—The recent German note to the United States on the subject of submarine warfare, as conducted by Germany against the commerce of the Allies, was discussed by Ambassador Count Von Bernstorff with Secretary of State Lansing at the State Department today for half an hour.

DOCTOR WEDS NURSE

Dr. George Enlon, chief resident physician at St. Luke's Hospital, has taken as his bride Miss Carolyn Banwarth, who was graduated as a nurse from the same institution last year.

INJUNCTION IS DENIED TO FOE OF TRANSIT

Continued from Page One. berger during the course of the proceedings that he might order the case to remain "status quo" was immediately approved by Mr. Ryan, who declared that the city had no intention in any case of proceeding either with the flotation of the \$6,000,000 loan or the actual construction work until action had been taken by the Public Service Commission.

BRITISH TO ALLOW NEUTRAL COTTON ONLY FOR OWN USE

LONDON, July 15.—The British Government hopes shortly to limit the export of cotton to neutral countries to the precise amount of actual need. The Marquis of Creva, Lord President of the Council and Liberal leader in the House of Lords, made an announcement to this effect in the upper house today. His statement was made in reply to a series of questions by Baron Charnwood regarding the supply of cotton and other material through neutral countries in the war, and whether the Government had found that the measures taken since March last were sufficient to prevent fresh supplies of cotton from reaching Germany had been successful.

GERMANY NOT IN POSITION TO BACK UP AUSTRIA'S NOTE

AMSTERDAM, July 15.—Germany will not insist too much upon the observance of the conditions of the Austrian note protesting against the shipment of war munitions from the United States to England and France, says the Gazette de Hollande, in commenting upon the document. "During the Spanish-American War Germany furnished Spain with war supplies; consequently she considers it unfair to let Austria take any decisive step alone."

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POLITENESS THE INFLEXIBLE RULE FOR CHICAGO BATHERS

Law Laid Down for Women and Men on Diversey Park Beach. CHICAGO, July 15.—Innocent manhood of Chicago, but for a plunge on the Diversey Park beach, will be protected by the authorities from the protected wiles of attractive femininity. With the Board has promulgated this set of rules for women bathers.

Our branches remain open Saturdays because 50 per cent of our "neighborhood trade" shop on Saturdays only throughout the year.

The branch store employs get days off every week to make up for Saturday Summer Holiday.

P. T. Hallahan

Maker To Wear Direct Est. 1870.

Hallahan's Good Shoes 919-21 Market St. Summer Holiday Tomorrow

Market Street Store closed all day tomorrow and every Saturday during JULY and AUGUST. We seem to be the only Market street shoe house observing the Saturday Summer Holiday!

Branch (60th & Chestnut Sts. Stores 4028-30 Lancaster Av. Open Every 5604-06 Germantown Av. Evening 2746-48 Germantown Av.

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