

GUARANTY LIFE INSURANCE BY DEATH IN WAR That Is the Promise Given Almost Invariably by Companies in This City DIFFER ON NEW RISKS

The following two questions were put by the Evening Ledger to more than 20 leading life insurance companies doing business in this city:

(1) Would life insurance policies carried in your company by members of the National Guard be affected in any way in the event of the United States engaging in war with Mexico, and if so to what extent?

(2) If a citizen of the United States in good physical condition should apply to you for life insurance, at the same time informing you that he was about to join the National Guard, would you issue him a policy, and if so on what conditions?

These questions were asked in view of the fact that the integrity of the life insurance held in the various companies by members of the National Guard is at present a matter of vital importance to the members of their families and their dependents.

They were also asked because unquestionably many members will be anxious to increase their insurance if possible, while those who are not insured may wish to become insured.

Then there are no doubt a number of men who would join the National Guard but are hesitating because they are not insured.

In answer to the first question virtually all of the leading life companies answered that members of the National Guard holding their policies fully insured and if premiums were paid promptly should the policies become claims through death in war or in camp the claims would be promptly paid.

There were, however, a few exceptions where some companies had issued policies containing a clause providing that if the insured during the first year, or the first two years of the policy, would be in any kind of military or naval service, and the policy became a claim through death, the liability of the company would not exceed the one or two premiums paid.

In answer to the second question, the replies were various. Some companies would not issue any policy to a man about to join the National Guard. Others said their companies would issue only endorsement policies, others would issue any policy, but with a special extra premium usually equal to 10 per cent. of the face of the policy, in addition to the regular premium.

There were still others that would issue any policy with the extra premium, but would limit the face of the policy to \$10,000. Many representatives of companies whose home offices are in New York or elsewhere were awaiting specific instructions from headquarters before giving a definite answer, and others said they would accept any such application for insurance and leave the final decision with the executives at the home office.

One company which probably has on its lists more active officers than any other company in the country and professes to like that class of business makes no restrictions in such policies, and makes special provisions for payment of premiums when officers are on foreign service or in foreign ports, and also extends special privileges in the payment of death claims under similar circumstances.

As to accident insurance, the procedure of the companies is far from uniform, some policies providing for cancellation at once in event of the insured engaging in military or naval service. All accident insurances, even under the most favorable circumstances, expires at the end of each policy year, and the company can place whatever restrictions it pleases before issuing a new policy.

BATTERY B OF CAMDEN ARTILLERY LEAVES FOR WAR CAMP AT SEA GIRT

Guardsmen, Recruited to Full Strength, Off at Noon Preparatory for Service Along Mexican Border

CAPT. BARNARD AT HEAD

With every officer and man, horse and gun present or accounted for, Battery B, Field Artillery, National Guard of New Jersey, started at noon for Sea Girt, a point of mobilization for the New Jersey Guardsmen.

The starting point, 7th and Stevens streets, Camden, and the armory, 5th street and Wright avenue, were heavily jammed before the hour for departure. Many of the battalions had been quartered at the armory overnight, the large social hall on the second floor having been converted into a messroom.

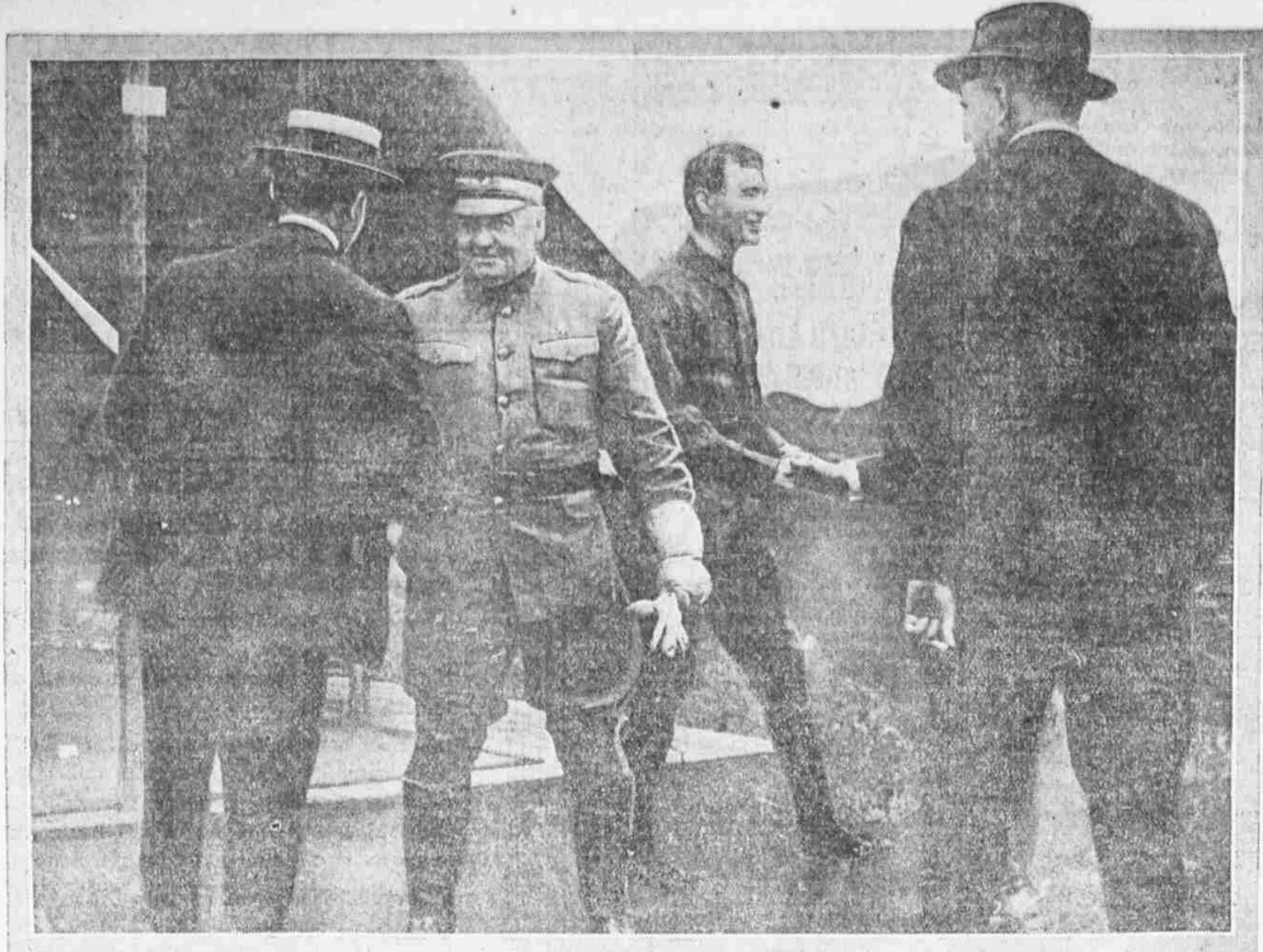
Two members of the battery were injured in the loading of the guns and caissons. Patrick Coyne, a private, suffered serious injuries to his legs and arms, which necessitated his removal to Cooper Hospital. First Sergeant Charles Richards was thrown from his horse when a saddle girth broke. His head and arms were severely hurt, but after the injuries had been bandaged at Cooper Hospital, he insisted upon rejoining the battery and departed with it for Sea Girt.

Lieutenant Charles V. Dickinson, one corporal and one private were left at the armory to finish up business attending the departure. They will go to Sea Girt in a day or two. Lieutenant Dickinson, like many of his mates, is prominent in Camden social circles, and is also an expert gun grinder. In the ranks are many of South Jersey's elite, the battery enjoying a reputation similar to that of the 6888 Central Postal Directory, Aldine Truscott and his brother, Corporal Dale Truscott, are sons of J. Linn Truscott, vice president of the Camden Fire Insurance Company and director of several corporations. Private M. S. Sears is a member of Hetherington & Sears, coal and coke brokers. Corporal Whitehall King belongs to N. Z. Gilman & Co. Captain Barnard belongs to an old Wendenah family, and Quartermaster Sergeant Albert Loughhead is descended from Pleasant Collingsworth.

Corporal Herman Ahrens, formerly a captain in the Delaware National Guard, is socially prominent in Wilmington. When he came to Camden a short time ago, he entered the battery as a private. The battalions were not hungry when they set out for Sea Girt. Those who guarded the equipment train overnight reported to the armory at 9 o'clock this morning. Captain Barnard ordered the detail of four men comprising the detail to report for mess. They informed him they were not hungry. Inquiry revealed that a kindly woman had supplied the detail with 20 sandwiches and two quarts of coffee at 5 o'clock and that this example had been followed by others.

The other members of the battery ate breakfast at the armory. George Middleton, chief cook of the battery, Mess Sergeant R. G. Roberts and two assistants served the ration. Wives and sweethearts of the soldier boys watched the work of mobilization. They sat in the galleries while the packing of equipment was going on, and after that had been shipped turned to bid farewell to the artillerymen.

NEW JERSEY COMMANDER ALREADY ON FIELD AT SEA GIRT



Brig. Gen. Edwin W. Hine, commanding the 1st Brigade Infantry, N. G. N. J., is shown here at his headquarters. He is the figure facing the camera. Mobilization will take place at Sea Girt today and tomorrow.

FUNSTON AGAIN BEGS MORE TROOPS AS PERSHING FORCE IS MENACED

Continued from Page One militia will be the first to go has not been revealed, though the consignment apparently will be beyond 50,000, thus involving assignments from many States.

CLASH OF CARRANZISTAS AND U. S. TROOPS REPORTED NEAR NAMIQUIPA

EL PASO, June 21.—War between the United States and Mexico today appears imminent as a result of the firm stand taken by President Wilson in his note to the Carranza Government, according to the belief expressed by military men here.

Sniping at truck trains carrying supplies to the United States troops under Brigadier General John J. Pershing in Mexico was reported from Columbus. The snipers are believed to have been Carranzista soldiers.

Unconfirmed reports received here state that already a fight had occurred south of Namiquipa.

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WASHINGTON LAYS PLANS TO MEET ANY ATTACK BY CARRANZA ARMY

WASHINGTON, June 21.—There was speculation on all sides today as to the probable course of the President should Carranza order an attack on General Pershing's men in the face of the American Government's solemn warning. It was generally believed that a line containing in the note that military disposition of northern Mexico had been considered as an alternative at times when the situation beyond the border appeared critical—might indicate the plan of action should war now be forced upon the nation.

As a preliminary step to such an occupation and pending the organization of an army of the size such an undertaking would require, it was regarded as possible that a general advance from the border to a line paralleling the head of General Pershing's column at Namiquipa might be undertaken. With American forces disposed along such a line, holding important towns and strategic points from the Pacific to the Gulf coast, there could be no fear of serious hostilities at the

WILSON NOTE REACHES CARRANZA AID; FIRST CHIEF REITERATES PEACE HOPES

MEXICO CITY, Via Galveston, June 21.—Secretary of Foreign Affairs Aguilar, after reading the American reply to Carranza's May 22 note, today declined to comment on it in any way before he presented it to Carranza.

He said the document would be laid before Carranza during the day, but was uncertain as to what time. Officials let it be known that the American reply had been received.

Another demonstration by workmen took place last night before the national palace. Several thousand employees of street car lines and factories gathered to assure General Carranza of their loyalty.

Hundreds of schoolchildren and a large number of women were in the crowd. Carranza again addressed this assemblage, repeating his previous statements that Mexico was not seeking war with the United States. "There was no disorder."

General Mujica, Governor of the State of Tabasco, informed General Carranza last night that many Americans in his territory did not wish to leave the country in case of war and asked permission to remain. Carranza sent an immediate reply, instructing Mujica to permit the Americans to remain and in all cases to give them the same protection accorded other foreigners.

"MOSQUITO" FLEET OF AMERICAN NAVY ORDERED TO MEXICO; MAY BLOCK PORTS

WASHINGTON, June 21.—The forces of the army and navy were being distributed today to wedge all Mexico in an iron grip should hostilities be forced by the de facto Government. Almost every destroyer on the active list of the navy was under waiting orders. Supplies and munitions were on board and steam was up, ready at signal to throw a line of war craft along both coasts of Mexico and effectively blockade every port of that republic.

The first destroyer division of the Pacific fleet was ordered to steam south from San Diego today to take positions selected by Admiral Winslow where aid could be given

Imperiled Americans and the craft held in readiness for stern work should it become necessary. All light-draft gunboats also were in readiness for blockading duty. The Administration is determined that its embargo on all munitions and machinery for their manufacture shall be made absolute unless Carranza suddenly today of heart disease. He attended the convention last night with Mrs. Jenkins and took part in the grand march.

Mr. Jenkins became ill shortly after returning to his hotel but did not regard the attack as serious and planned to leave for home today. He died shortly before daybreak before a doctor could be summoned.

AMERICANS NOW IN MEXICO CITY PROMISED SAFE CONDUCT TO SEA

WASHINGTON, June 21.—Mexico City is quiet and the de facto Government has promised that all Americans there will be afforded the utmost protection, according to a dispatch from Consul General James I. Rodgers to the State Department, received at noon today. He and his associates have been promised safe conduct to the border should hostilities come. Mr. Rodgers' dispatch was as follows:

"The city is now quiet and there have been no disturbances. Myself and associates have been assured of safe conduct to the seacoast should it become necessary. This assurance, however, is simply precautionary. The American newspaper correspondents have elected to remain here with me and will accompany me from the city if I go."

"The de facto Government has ordered a train placed at my disposal for tomorrow (Thursday), on which I will send the remaining members of the American colony here to Vera Cruz. The authorities have promised an ample guard to protect this train from the bandits."

EL PASO, June 21.—H. Hochstetter, the United States Consul at Hermosillo, who has reached the United States through the assistance of Governor De La Huerta, states that there are a number of Americans in the Yaqui Valley, who are in grave danger. Mr. Hochstetter said he was unable to communicate with them to warn them, and has asked that the Navy Department be requested to look after their safety.

Yaqui Valley is infested with Yaqui Indians, a wild tribe that respects the life of no man, be he Mexican or American. All the Americans at Guzman have taken passage on boats for San Diego. Consul Hochstetter reports that he was subjected to insults by Mexicans all the way from Hermosillo to Nogales, but that no personal injury was attempted.

Any advancing Mexican force would be subject to attack from the rear should it move northward of this advanced line.

PERSHING SAFE There is no fear here for the safety of General Pershing and his men. The exact disposition of the troops, and even the exact number now beyond the border, constitutes military secrets. There is reason to believe, however, that about 12,000 regulars are posted at the advance camps or along the line of communications. Relief expeditions are said to have been organized at various border points, ready to dash forward in flank attacks on any large Mexican force which might attempt to assault General Pershing's entrenched camps or cut him off from his border base of supplies.

One column, with strong artillery support, is said to be ready to cover Pulpit Pass, the military highway through the mountains between the States of Chihuahua

NEW JERSEY'S CITIZEN SOLDIERS REACH CAMP AHEAD OF SCHEDULE

Enthusiastic Cheers Greet First Squadron of Cavalry on Their Arrival at Sea Girt

4TH REGIMENT THERE ALSO

SEA GIRT, N. J., June 21.—With enthusiastic cheering greeting them as they passed through here, Troops A and C of the 1st Squadron, cavalry, reached their camping headquarters on the Buckleway farm at 10:45, 15 minutes before their scheduled time. The squadron is commanded by Major William A. Bryant, of Montclair, and his organization is complete.

The 4th Regiment of Jersey City, commanded by Colonel Arthur N. Steele, arrived at 11:15. An eleven-hour change in their leaving time brought the Jersey City men into camp an hour before their scheduled time of arrival.

As the command passed into the State encampment reservation and passed in review before Governor Fielder and his staff, who welcomed them from the front veranda of the Little White House, the crowds cheered. Tents were hustled to the site and the men had their camp practically made in record time.

More than 100 teams were kept busy today unloading the cars containing supplies for the commissary department. Wagons, clothing, bedding, furniture, provisions of all kinds were tracked into the stables by special train arrangements, and as fast as the cars were unloaded they were hauled away to make room for incoming supplies.

PARCEL POST

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Leave Atlantic City—5:10; 6:30; 6:50; 7:00; 7:15; 7:35; 7:45; 8:10; 8:30; 9:00; 10:00 A. M.; 12:00 Noon; 2:00; 2:55; 4:00; 5:00; 6:00; 6:00; 9:00; 10:50 P. M.

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