

PENSION'S STATUS UPSET PUBLIC MEN

Politicians Made Anxious Inquiries in 1914 About Insurance Company

FOUND AN IMPAIRMENT

Policy holders were not the only persons who in 1914 displayed anxiety in letters to the State Insurance Department relating to the tangled affairs of the Pension Mutual Life Insurance Company, which, according to State Insurance Commissioner J. Denny O'Neil, has a deficiency of more than \$1,000,000.

The wording of letters, written by politicians who at that time were closely allied with the Pennese wing of the Republican Organization, and which were found today among the dust-covered records in the office of the State Insurance Department at Harrisburg, shows that the writers were keenly interested in some features of the company.

One of the letters on file in the State Insurance Department is from J. Frank Graft, former chairman of the Senate Insurance Committee of Pennsylvania and living at Washington, Pa., dated June 25, 1914, and written on the stationery of the Senate of Pennsylvania, addressed to Fred C. Beecher, of the Insurance Department. Mr. Beecher is still attached to that department.

Mr. Graft's letter reads: "I wish you would give me your strictly confidential opinion of the Pension Mutual Life Insurance Company, of Pittsburgh, Pa. They claim to have disposed of all of the stock of the company up to a half-million and now propose increasing the capital to \$1,000,000. I will do nothing one way or the other, but want to know the standing of the company with the department. Kindly give me an immediate reply, as I am holding the party off on my proposition he may make. I would like very much to have your reply this week. With kind regards,

At the time Mr. Graft's letter was written it is charged the impairment of the capital of the Pension Mutual Life Insurance Company amounted to \$450,000. The answer to Mr. Graft's communication was written on June 29, 1914, by former Insurance Commissioner Charles Johnson, Pennese leader of Montgomery County, and was:

Replying to your inquiry relative to the affairs of the Pension Mutual Life Insurance Company, of Pittsburgh, Pa., permit me to say that an investigation by the department disclosed the fact that there was an impairment of its capital and the matter was reported to the Attorney General. He has issued a letter to the company requiring it to make good the impairment, amounting to about \$450,000, by July 1, after which time an examination will be made, and we have the assurance of the officers that all impairments will be made good by that time.

London D. Wood, president of the Pension Mutual Life Insurance Company and known as the "Insurance Wizard of America," is expected to return today from Pittsburgh, where he went Friday night to consult with his associates there. An injunction may be sought by attorneys for Wood today, to restrain the officers of the Police Beneficiary Association from attempting to collect death claims from the Pension Mutual Life Insurance Company. Members of the Police Beneficiary Association, numbering more than 4000 policemen, were insured in this company without the knowledge of the blue-prints. The premiums were paid by Colonel Sait H. Wintley, the "philanthropic insurance angel," until that transaction was exposed by the EVENING LEDGER.

A suit is now pending in the Court of Common Pleas, instituted by the Pension Mutual Life Insurance Company for the cancellation of that contract. Joseph W. Shannon, attorney for Wood, it is said will present the argument in Court of Common Pleas No. 1 today and also argue the injunction proceedings.

MINERS SEEK TO END 14-MONTH CAR STRIKE

Notify Wilkes-Barre Railway Men of Withdrawal of Support

WILKES-BARRE, Pa., Dec. 11.—Officers in the United Mine Workers of America are forcing an end of the strike on the Wilkes-Barre Railway, that has been on fourteen months. They have adopted a peace proposal that the strikers must accept or else be forced to lose the support of labor sympathizers in general.

Miner workers assert that the strike has now reached the point where hardships are being forced on the loyal unionists who have supported the men. Miners, shopgirls and factory employees are being considerably inconvenienced, and it is pointed out that several of them have deserted the jitneys and started riding the cars.

The peace-makers say that the strikers must take the best settlement they can obtain, and the mine workers have secured a proposal from the company that they demand the strikers to accept.

This proposal provides for the reinstatement of 199 of the 326 strikers. Of this number 139 are to be given regular employment and the remainder placed on the waiting list.

The company agrees to restore seniority rights whenever possible. The basic wages is that fixed by the board of arbitration, the interpretation of which caused the strike. The company is given the right to take back on such men as have not proved themselves objectionable. All suits against employees are to be dropped. A three-year agreement is to be entered into after January 1, allowing twenty-five cents per hour for first-year men, twenty-six and a half cents per hour for second-year men and twenty-eight and a half cents per hour for third-year men.

The miners have openly declared that this proposal must be adopted or the support of labor cannot be continued.

WOMAN LOSES HER BABY AND HUSBAND ENDS LIFE

Hospital Patient in Critical Condition Over Double Loss—Man Kills Himself in Ardmore

Much sympathy has been expressed in the University Hospital over the plight of Mrs. John Clark, of Ardmore. She has been grieving over the death of her baby, who was born only a few days ago, and yesterday, according to the police, her husband committed suicide. The woman's condition is critical.

The husband left his home in Ardmore yesterday morning and did not return. In the afternoon Mrs. James D. Winsor saw a man on the lawn of her place, and when she noticed him there several hours later she sent a servant to investigate. Clark was found dead with a revolver beside the body.

Suggestions for Men. Evening Dress Sets, Platinum Vest Chains, Thin Model Watches, Pearl Studs, Pearl Scarf Pins. Z. J. Pequignot Jewels, 1331 Walnut Street



MARRIED FIFTY YEARS. Mr. and Mrs. Adam F. Shuster are celebrating their golden wedding anniversary at their home, 1532 North Twenty-ninth street, today.

CHRISTMAS TREE IN PARK

Pitman's First Community Celebration to Be Marked by Singing of Carols

PITMAN, N. J., Dec. 11.—Nearly the entire town will take part in Pitman's first community Christmas celebration, plans for which are now being worked out by committees from the Mothers' Club and all other organizations of the town. A big Christmas tree will be placed in Ballard Park, in the center of the town. A feature of the lighting of the tree on Christmas eve will be the singing of carols by hundreds of children and by a large community chorus.

LURE OF CITIES BOOSTS PRICES, EXPERT ASSERTS

Migration From Rural Districts "Fruitful Cause," Ransdell Tells Commercial Congress

SOUTH BALANCE WHEEL

NORFOLK, Va., Dec. 11.—Abnormal growth of urban population, especially through migration from rural districts cityward, is one of the most "fruitful causes" of the high cost of living, according to Joseph E. Ransdell, who addressed the opening sessions of the Southern Commercial Congress, which opened here today.

Ransdell said emigration of farmers to-day also was one of the underlying causes of soaring food prices. "The increasing drift of population from the country to the cities in the United States should cause very serious thought," said Ransdell. "In 1900, 79.5 per cent of the population of the United States lived in rural communities. In 1910 only 55.7 per cent lived in rural communities.

"Between 1900 and 1910 the urban population increased 11,912,728, or 24.5 per cent, while the rural population increased 4,981,955, or 11.2 per cent. In six States, New Hampshire, Vermont, Ohio, Indiana, Iowa and Missouri, there was an actual decrease in rural population, and the New England States as a whole showed a decrease.

"It is a very interesting fact, not generally known, that the South is a mighty balance wheel for the nation. As stated, only 52.7 per cent of the population are rural dwellers. This is approximately the actual decrease in rural population, and the East the percentage is only forty-one per cent. If it were not for the South the average for the nation would be greatly changed and prices might now be even higher than they are."

This nation must be ready after the war to stand both as a producer and good customer in its relations to the world, Congressman of the Currency Williams told the congress. It must be strong but magnanimous. Williams doubted that there would be financial strain for this nation after the war, even though foreign countries should suspend specie payments.

CONFESSES BURGLARY, BUT DENIES MURDER

Man Surrenders in Chicago and Alleges One Crime as Alibi on Another Accusation

CHICAGO, Dec. 11.—Detectives are hurrying here from Salt Lake City today for Howard De Weese who, not known as a criminal and not wanted, walked into detective headquarters and confessed to being a professional burglar and is now held on a charge of murdering his wife.

De Weese says he was engaged in a burglary when his wife was murdered and faces the odd alternative of conviction for one crime to clear himself of another. He must go to the penitentiary for burglary if his alibi holds good in court, according to his own confession. The murder of his wife was after the \$10,000 in jewels she carried, De Weese said.

Mrs. De Weese was mysteriously murdered in Salt Lake on the night of September 25. Her head was crushed with a fatiron wrapped in a cloth. The two were known as Mr. and Mrs. C. D. Tobbin, and the woman was buried in a pauper's grave under that name when her husband fled, fearing suspicion would fall on him.

"I knew it was only a question of time until my wife would be identified. I wanted to clear myself of all suspicion," said De Weese, in explaining his action in giving himself up.

"I did not kill my wife. But I do not propose to go through life under the suspicion of murder. I would have been suspected as soon as the identity of my wife was established."

PLAN FEAST FOR CADDIES

Caddy boys of the northern suburban section will have a "caddy-white" Christmas this year, and they will have it four days ahead of the calendar Christmas—on December 21. Three clubs, the Huntingdon Valley Club, at Neshaminy, the Philmont Club, at Philmont, and the Old York Road Club, at Jenkintown, will distribute gifts, prizes and "nuts" running into thousands of dollars, it is said, to about 400 caddies. The clubmen will play hosts to the golf boys as an expression of their appreciation of the good work of the boys during the year. The three clubs have read the same hour of the same day for the dinner and the distribution of gifts.

PHILADELPHIA

HARMONY A PIPE BLEND. The first pipe-smoke to produce MILDNESS without sacrificing any of the natural RICHNESS of its tobaccos. Fifteen cents in the cream-colored nut brown tin.

PRESTIGE. PHILADELPHIANS MAY FEEL JUST PRIDE IN KNOWING THAT GREAT HONOR HAS BEEN CONFERRED UPON THIS HOUSE FOR THE PRODUCTION OF JEWELS AND DECORATIONS OF THE FINEST QUALITY—THE REPUTATION OF WHICH FOR DISTINCTIVENESS, ELEGANCE AND ORIGINALITY HAS BEEN ACKNOWLEDGED IN EVERY CITY AND STATE, AND ALL PARTS OF THE WORLD, AND IS ATTESTED TO BY THE FACT THAT THIS HOUSE HAS BEEN APPOINTED THE OFFICIAL JEWELERS TO. SOCIETY OF THE CINCINNATI, MEDAL OF HONOR OF THE UNITED STATES, SOCIETY OF SONS OF THE REVOLUTION, GENERAL SOCIETY OF WAR OF 1812, AZTEC CLUB OF 1847, ORDER OF INDIAN WARS OF THE UNITED STATES, MILITARY ORDER OF THE LOYAL LEGION OF THE UNITED STATES, MILITARY ORDER OF FOREIGN WARS OF THE UNITED STATES, NAVAL ORDER OF THE UNITED STATES, SOCIETY ARMY OF THE POTOMAC, ORDER OF BUNDESGE (MAGNA CHARTA), HEREDITARY ORDER OF THE DESCENDANTS OF COLONIAL GOVERNORS, NAVAL AND MILITARY ORDER OF THE SPANISH-AMERICAN WAR, THE VETERAN CORPS OF ARTILLERY OF NEW YORK, THE MILITARY SOCIETY OF THE WAR OF 1812, MEDAL COMMEMORATIVE OF THE CENTENNIAL ANNIVERSARY, 7th REGIMENT, NATIONAL GUARD, STATE OF NEW YORK, ORDER OF THE FOUNDERS AND PATRIOTS OF AMERICA, CENTENNIAL AND MEMORIAL ASSOCIATION OF VALLEY Forge, UNITED STATES MILITARY ACADEMY, CLASSES 1800-18 INCLUSIVE, UNION SOCIETY OF THE CIVIL WAR.

Bailey, Banks & Biddle Co. Diamond Merchants, Jewelers, Silversmiths, Heraldists, PHILADELPHIA

Banjo Strings That Reduce the Cost of Beef Steak!

BANJO strings and drum-snare—sandpaper and soap—lubricating oils and pharmaceutical preparations! What does it mean to your cost of living that Armour make these and hundreds of other inedible products? Consider the matter from another angle. Study the prices at which Armour buys and sells—and study, likewise, what Armour sells.

Armour pays the producer for a thousand-pound steer at the 1916 average of \$7.61 per hundredweight, \$76.10. But, dressed, this thousand-pound steer weighs only some five hundred and sixty pounds which, at the average Armour selling price of \$12.12 1/2 for 1916 up to November 1st (the time when these figures were compiled) brings only \$67.90, or \$8.20 less than the cost of the live steer! No logic is necessary to convince you that neither Armour nor anyone else can sell meat at a loss. Nor does Armour sell at a loss. The four hundred and forty pounds of remaining material is all used—every scrap of it. Yet, the fact remains that, through scientific study which has made possible the utilization of inedible portions in valuable by-products, the dressed carcass of a beef steer sells for less than the steer cost Armour. While this is a fact perfectly susceptible of proof were you able to watch the process, probably the way here to show you that it is so, is to give you an idea of how valuable some of these by-products are. Take pharmaceutical preparations, for example—sold only to the drug trade and medical profession. They come from every kind of animal—Pepsin from the lining of pigs' stomachs—Pancreatin from the hog also—Thyroids and Suprarenalin from sheep (the latter product so scarce that it requires 15,000 animals to make a pound, which sells at \$5,000)—Renet from calves—all these and many more, all bringing big prices. Or consider such items as Glue, Curled Hair, Bristles, Wool, Hides and Pelts, Lubricating Oils, Poultry and Stock Feeds, Fertilizers and many more. There is no waste in the real sense of the word; when you remember that even the tiny hairs inside cows' ears are clipped and saved for the making of superfine brushes, you will understand the truth of this. Only a large establishment with the Armour facilities for the scientific utilization of every part of every animal, could possibly effect these sweeping economies which keep meat prices at true-value levels, uninfluenced except by the relation of demand to supply. Hence, Armour's bigness becomes of supreme importance to the National Pocketbook! For, by any other method of handling, you would pay more for your meats—not merely a little more but enough more to pay for that part which under the small, local slaughter-house system, is not fully utilized. Convinced of the absolute soundness of this, it cannot be anything but common-sense for you to insist that only Armour meats and food products be served on your table.

ARMOUR AND COMPANY CHICAGO. Armour's Quality Products

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A genuine Pianola—a gift supreme. Player-pianos, so-called, are not Pianolas. There is only one Pianola, made exclusively by the Aeolian Company and obtainable only in certain pianos on sale at fixed prices only at certain appointed agencies throughout the world. The Pianola is the master player-piano, the only player-piano used and recommended by Paderewski and every other eminent pianist. Surely a gift like this would be a Christmas gift supreme. \$550. And just think, you can secure one of these genuine Pianolas as low as \$550. We will take your piano in exchange as part payment. We will gladly estimate on its exchange value. Catalogues will be sent on request. C. J. HEPPE & SON 1117-1119 Chestnut St. 6th and Thompson Sts.