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FEW POINTERS ON LIFE INSURANCE

Much More Money Goes In Than Is Ever Paid Out.

NEW YORK'S BIG COMPANIES

A Few Comparisons As to Who Gets The Money--Too Much Money Sent Out of This Community--Insurance Slaves--People Dependent.

Of late some of the life insurance companies have been undergoing investigation in New York, and the developments are enough to shake confidence in the business. The following is from a recent editorial in the New York World:

The immense profits to the promoters of this system can be roughly figured upon the amount of income and of funds diverted. The amount of premiums received by the Equitable last year was \$62,643,837. Its interest and receipts from investment were, in addition to the premiums, \$16,432,859. The receipts of the Mutual Life were for premiums \$62,920,077 and for interest and other receipts \$18,070,887. For the New York Life the corresponding figures were \$80,566,577 and \$16,334,095. Making an aggregate of receipts in a single year of over a quarter of a billion dollars.

The payment to policyholders, including payments of all kinds for death claims, for matured endowments, annuities surrendered, ceased policies and all dividends, were hardly two-fifths of the exact figures being: Equitable, \$36,389,047; Mutual, \$34,484,275; New York, \$40,288,583.

The actual expenses of management, to use the phrase of the official reports, were nearly half of what the policyholders received. Excluding taxes, the disbursements other than to policyholders were: Equitable, \$15,773,097; Mutual, \$15,517,520; New York, \$18,328,476.

These enormous figures may be dry reading, but they are convincing proof that the policyholders not only fail to receive the interest on their payments and the dividends to which they are entitled, but that they do not even get back the amounts they pay in.

If one-third the money that is sent out of Bellefonte to keep up life insurance—for speculators and Wall street gamblers to use in creating fortunes for themselves that run up into the millions—were kept in this town and invested in manufacturing enterprises the entire community would be more prosperous and many a poor drudge would be a successful manufacturer. The ambition of too many of our young men, unfortunately, is to be able to carry a five or ten thousand insurance policy. As a result, they never are able to accumulate enough to venture in business; and very often beat everybody so as to turn their cash over to some big insurance company in New York. As a whole, we believe life insurance does more injury than good. In too many instances it stifles the ambition of young men to become independent—for want of capital—and makes them dependent all their lives. They lead a hand-to-mouth existence, have one simple goal: pay their dues and exist on the balance, or beat the community. Is this not true? Ask our town merchants if the life insurance victims are not largely on the delinquent column of their ledger, not being able to pay promptly for the necessities of life.

This money goes out of the community by devious routes and every time it is handled some official of the company gets a nip out of the principal. In New York the Wall street gamblers use this idle money to wreck railroads and form gigantic trusts, all of which ultimately must be borne by the people. True, a certain portion does come back in the payment of death claims and matured policies, but when all is considered, generally speaking, there would have been more genuine prosperity for the community had the money remained right here, been used to conduct and enlarge some industry, helped some young man to launch out in some new commercial enterprise and made himself felt and useful in the community, instead of a slave to life insurance.

It would be folly to denounce the good features of life insurance, when some of the best financiers and largest merchants approve of it. It is a good thing, but when taken in excess, it overbalances all the good that can accrue. The business has been overdone in our mind, and the young man working on a salary, carrying five or ten thousand insurance, is the one that has hobbled himself in the great struggle of life. Take life insurance in homeopathic doses, be careful who sells it to you, and be mighty particular from what company.

One Week of Court.

The list of jurors for August Term of Court was drawn on Saturday, and for but one week, as business before this term always is slack. At this term the murder case from Osceola will come up and may consume considerable time. Just what will develop in this case remains for trial in Court.

DEFIED THE GALLOWES.

Murderer Garman Fulfills a Boast By Killing Self in Jail.

Milwood Garman, of Millintown, Pa., the convicted murderer of William A. Murray, Sunday night made good his boast that he would never be hanged, when he chose a far more horrible death by drinking carbolic acid.

When Sheriff Schmidt entered the cell to give the prisoner his breakfast he found Garman lying in bed. A two-ounce vial, partly filled with carbolic acid and lying on the window sill, first attracted the attention of the startled Sheriff. Then he beheld the burned lips and pain-contorted face of the prisoner—the mute evidences that Garman had at last succeeded in ending his life.

HIS SECOND ATTEMPT.

It was Garman's second attempt at suicide. When he left the court room on June 16, as death sentence was pronounced on him, he shouted: "I'll cheat the gallows yet! I'll never be hanged!" Soon after that he tried to hang himself with a rope attached to the cell door. The rope broke, and he fell to the floor. The sound aroused the Sheriff, who saved the man's life. Since that time a strait watch had been kept over him to prevent a second attempt.

Garman, who was the brother of John M. Garman, former Democratic State Chairman, was convicted for shooting William A. Murray on December 23 last in a quarrel arising over a suit for divorce, which Murray had filed against his wife, and in which he named Garman as co-respondent.

No date for the hanging had been set by the Governor.

FISH-POLE AT CELL WINDOW.

Where he secured the drug is a mystery; but it is the general belief that someone from the outside placed the bottle on the end of a fish-pole and elevated it to the window of Garman's cell.

MRS. MURRAY VANISHES.

The shooting of Murray, of which Garman was convicted, occurred during an altercation between the men over the alleged intimacy of Garman with Murray's wife, which had become public scandal and caused Murray to apply for divorce, naming Garman as co-respondent.

Mrs. Olive Murray, the widow of Garman's victim, played a conspicuous part in the trial, taking the witness stand in behalf of the alleged paramour. Two days later she mysteriously disappeared from her old haunts, and Jesse Derring, who was accused of harboring Garman during the time he was a fugitive after the shooting, disappeared at the same time. The two have since been seen together, it is alleged, at Huntingdon and Altoona. Derring leaves a wife and three small children in Millin.

Houseman Family Reunion.

The tenth reunion of the Houseman family was held at Lakemont park on Saturday, at Altoona, says the Tribune, but owing to rain the attendance was smaller than in former years. The opening address by Rev. Samuel Houseman, of Colyer, Centre county, was very interesting. Other addresses by William H. Houseman, sr., and John Houseman, of Millheim; E. C. Houseman, of Spring Mills, and Prof. C. W. Corbin. The following persons from out of the city were present:

Rev. Samuel Houseman and wife, of Colyer; Mrs. J. A. Prudeaux, of Smith Mills; Mr. and Mrs. Piaget, of Pittsburg; Dr. William Prudeaux and family, of Cherry Tree; R. Lytle and family, Johnstown; Caroline Houseman, Virna Lytle and Miss Corles, of State College; John Baney, Howard; Mr. and Mrs. Shilling, Lock Haven; John Houseman and daughter, Millheim; E. C. Houseman, Penn Hall.

Big Time at Snow Shoe.

The Snow Shoe Driving Park association will celebrate the opening of their new grounds on July 4. The main features of the 4th of July entertainment will be a match race between Rebe, 2.16½, owned by W. D. O'Brien, of Snow Shoe, and Frank C., 2.19½, owned by Fred Mosebarger, of Bellefonte, for \$300 a side to decide the rivalry between Bellefonte and Snow Shoe as to which town owns the fastest horse.

A game of ball, Winburn vs. Peale, for a \$50 purse, the winner to take all.

Secured a big Contract.

G. Edward Haupt and Theodore Haupt received word on Saturday from the State Fish Commission at Harrisburg that they had been awarded the contract for putting in the new concrete fish ponds and water ways at the Bellefonte hatchery. This contract was put out for bids and the bid of the Haupt Brothers was the lowest and they got the contract. It means a big lot of work as 33 fish ponds besides water ways and other extensive improvements are to be constructed.

—Fewer Gallons; Wears Longer.

LOT OF GRAFTERS ARE SENTENCED

For Extorting Money From School Teachers.

SCHOOL DIRECTORS IN JAIL

Corruption In The Public Schools of Shenandoah Successfully Exposed--Following The Example of Public Men, Honored By \$20,000 Statues.

In the eastern part of this state graft has become so notorious in the school systems that no one could get a position unless the directors received their divey. In Shenandoah a lot of directors were arrested, tried and convicted on the charge recently. Last Saturday Judge Marr sentenced Joseph Bierstein, David Feist and Jacob Noll to a year in the penitentiary, when he made the following timely remarks:

"You are obliged to plead guilty because of being surrounded by testimony from which there could be no escape. We have been petitioned by citizens and by letter to deal leniently with you. Crime of this kind appears to be rampant. You recklessly and defiantly went ahead and perpetrated this vicious wrong with which you are charged, and for a few paltry dollars brought this disgrace upon yourselves and your families.

"Graft and conduct of this kind will not be tolerated by this court, whether the violators hold high or low offices, and no matter what their station in life may be. The system of graft and boodle seems to have permeated not only this county but the entire state, and so far as we are able to do so it will be broken up. Make up your minds that this is the last time you will ever be called upon to appear before us."

Gordon Brown, of Shenandoah, may be elected by the republicans as school director, but he will be unable for some time to perform the duties of the office, as he has been sentenced to fifteen months in jail for grafting, Justice Shoemaker, who settled cases for money, gets off with a fine of \$300 and ejection from office; he is seventy-two years old. The police force, consisting of a chief and four patrolmen, goes to jail for thirty days for taking illegal fees. Thus far twelve men have been convicted and sentenced for corruption in office in this small community, and there are others. Several other counties, also, are overhauling their officials.

In sentencing the five men convicted of grafting, on Saturday, Judge Marr, of Schuylkill county, deprecated the increasing prevalence of that crime in this state. It is extending in all directions, he said, substantially, and has become an element of danger in every county in Pennsylvania. It will have to be wiped out he added and by way of proving his faith by works he sentenced each of the delinquents before him to imprisonment a year and a fine of one hundred dollars. The punishment was not severe, but it will serve the purpose of admonition.

The graft in Pennsylvania is the logical result of a long continued domination of Quayism in the politics of the State. Graft was Quay's agency for rewarding bad men for sinister political services. He bribed with money when it was necessary but the currency he usually employed was the opportunity to graft an immunity from punishment. At first these operations were confined to the large cities. But gradually the lines were extended until every part of the state became tainted with the iniquity. But Quay is responsible for it all.

For this malign service to the community Quay is to have a monument in Capitol Park. To the end of the time or as long as a figure in bronze and marble will endure the infamous record of that public enemy is to be held up as a model for the citizenship of the state to emulate. In that fact lies the crowning iniquity of the last Legislature. It will remain a source of reproach as long as conscience has an abiding place in the Commonwealth. Yet the Governor might prevent this demoralizing consequence by a righteous act of omission.—Ind.

Married in haste.

Mary Pavlosky, a domestic in the home of William Wall, of this place, surprised the family by stating that she was going to quit them in the evening. When asked to give a reason for sudden determination Mary blushed and stated that she was going to get married today. Mary was not known to have a beau, and when asked the name of her intended, she replied that that was a question she could not answer. She said that her father had brought her a husband from Patton and told her to get ready to be married today. Mary seemed to be well pleased with the arrangement and immediately set about to prepare her trousseau.—Punxsutawney Spirit.

One spooony young man can create quite a stir at a summer hotel.

—Fewer Gallons; Wears Longer.

BATHURST REUNION.

Last Thursday, June 22nd, there was a delightful family re-union at the home of the venerable L. B. Bathurst, near Roland, Pa., in order to observe the 75th birthday anniversary of the head of the family. Mr. Bathurst resides on a farm about one mile south of the station which he has occupied these many years, tilling the soil and at times supplying the Curtin Iron Works with wood, etc.

In that time his fireside has been blessed with eighteen children, fifteen of whom survive and nearly all now are grown to sturdy manhood and useful women. While the family circle was large and the parent found much to do in providing food and raiment, he also took under his roof homeless ones and adopted them, giving such the same care and solicitude as his own. As a citizen he has always been a useful member of the community, honored and respected by all. For this reason the 75th birthday anniversary of such a stalwart citizen deserved more than passing note.

Among those in attendance were the following: Mr. and Mrs. Albert Henderson of Bellewood; Amanda M. Bathurst, of Chicago; Cora Vaughn and son, of Phillipsburg; John Bathurst, of near Kipp; Harry, James, Earl, W. H., and Bert Bathurst and family, all of Bellefonte; Mr. and Mrs. Clay Packer and children, of Lock Haven; Mr. and Mrs. Chas. Turney, of Bellefonte; and Ormona and Lawrence Bathurst at home; Col. Austin Curtin and others were also present. On such an occasion a feast is in order and there was a repast prepared fit for a king, of which all partook.

A family group was taken before the gathering broke up. As this reunion came on our publication day it was impossible to accept an invitation to be present and now we realize what a royal good time was missed. In the words of the prophet we say of Mr. Bathurst: "May he live long and prosper."

A Genuine Fright.

As the hand-car containing eight men going to work on the Bellefonte Central Railroad was bowling along near Krumrine's crossing about 7:30 last Thursday morning, Edward Clark a section hand was thrown off by a sudden lurch and

was right in front of the car. The brakes were instantly applied by the men working the levers, and as the car was not moving fast, it was stopped before going very far, but not until it had almost run over the fallen man. Clark is of a highly nervous temperament and as soon as the car was backed he jumped up and ran like a deer down the track for about one hundred yards when he dropped in a dead faint. The 6:30 train from Bellefonte came along just at this time and Clark was put aboard and taken to State College where Dr. John I. Robinson examined his injuries and found that the ligaments on several ribs had been badly torn and bruised, with the possibility of internal injuries. The injured man is staying at the residence of James Holmes.—State College Times.

Embraced by Big Snake.

R. W. A. Jameson, of Lock Haven, and R. V. Rogers, Esq., of Renovo, were surveying on the mountains south of Renovo last week, Rogers was traveling several yards ahead of Jameson when suddenly the latter heard an awful scream and looking ahead saw a large blacksnake coiling about the body of his paralyzed companion. Jameson carried a hatchet or small hand axe with which to cut away the underbrush, and with this raised in the air hastened to the assistance of Rogers. Getting within striking distance of his snakeship with a well directed blow Jameson severed the head of the reptile. The snake was over five feet in length and was as thick as one's arm. Rogers says it was lying in his pathway and he thought it the limb of a fallen tree until he stepped upon it and felt it twining its slimy body about his person.

A Remarkable Old Man.

Port Matilda can boast of perhaps the most remarkable man in the county in the person of William Lewis, who next January will be 91 years old. Notwithstanding his great age he shouldered his axe and with dinner bucket in hand walks two miles to the mountain, cuts and peels one cord of paper wood every day, for which he receives \$2.00 a cord, and walks two miles back to his home in the evening. This he has done all summer and is doing now as hot as the weather is, and he doesn't consider it anything remarkable, either. But where is there another man in the county, or state even, of his age, who could do likewise.—Watchman.

Next Synod at Sunbury.

The Lutheran General Synod has ended its session at Pittsburg and the delegates have gone to their homes. The synod accepted the invitation of Zion Lutheran church at Sunbury to hold its next meeting in that church in 1907.

ANOTHER BATTLE REPORTED RAGING

Rumor of Another Defeat for the Czar's Army.

LINEVITCH'S ARMY IN PERIL

Peace Negotiations are Slowly Progressing--Japs Keep on Fighting--China Demands a Voice in Peace Conference.

Since the Jap navy literally wiped the Russian war fleet off the seas, the only interest in the eastern war is centered upon the movements of the two great armies up in Manchuria. For some weeks there has been nothing of a decisive nature done on either side of a general engagement. After the frightful slaughter at Mukden, the Russians have been intrenching themselves to stay the further advance of the Japs towards Vladivostok, their remaining seaport. This the Russians don't want to lose and yet they are not anxious to seek peace with the victorious Japs.

The latest from the Manchuria campaign is that the Japanese are gradually enveloping the Russian army under Linevitch and, when the time is ripe, they will swoop down on their prey wholesale.

Late dispatches from St. Petersburg, report that a battle is now raging and Kuropatkin, the Russian general, has been killed and 70,000 men are cut off and captured. These reports are not confirmed from Tokio. It is certain that the Japanese advance continues steady and another great engagement is sure to follow.

While this is going on the two great nations are quibbling over the details of the peace conference to be held at Washington. China has given notice that as the war is being waged on her soil and her interests are involved, she will demand a representation at the conference and a voice in the proceedings. This step may involve other nations of Europe.

Wrecked an Engine.

Mrs. Mary Burnett, who resides at Industry, near Beaver this state and who tips the scales at 200 pounds, was walking on the Cleveland & Pittsburg railroad tracks on Saturday, carrying a pail of water and humming a tuneful ditty, when the Cleveland express approached at a speed of 30 miles an hour. So engrossed was she that she didn't hear the train at her back.

The engineer whistled a shrill alarm, jammed on the air brakes and then shut his eyes. The pilot of the locomotive struck Mrs. Burnett amidstships and threw her in the air. She turned a complete somersault and alighted on her feet. She gave one look of anger at the engineer and then started back for the spring to get another pail of water, for every blessed drop of it had been spilled.

The train stopped so quickly that the cars "bucked" against the locomotive, and it was half an hour before the train was able to proceed. The railroad company threatens to sue Mrs. Burnett for damages.

Crew Saved Station.

The prompt action of a Jersey Shore train crew saved the New York Central station building at Munson from total destruction Monday night of last week. A Jersey Shore train crew coming east chanced to discover the station at Munson, Pa., on fire Monday night. The crew quickly alighted, and after a few minutes of strenuous effort, the fire was extinguished.

Had it not been for the timely discovery and prompt action of the crew the building and contents would undoubtedly have been destroyed, entailing considerable loss. Munson and the surrounding country was visited by a terrific electric storm and the lightning entered the station building on the telegraph wires and set fire to the structure.

A Youthful Hero.

The north-bound passenger train on the Tyrone division, between Sandy Ridge and Osceola, escaped what might have been a very serious wreck last Friday night, imperiling the lives of the 128 passengers who were aboard the same.

A little lad, Wallace Moore by name, aged only about 8 years, residing in close proximity to the place in question, noticed that a switch had been wilfully opened, or that the employes had overlooked closing it, and knowing that the passenger train would soon be due, stood on the track until it was approaching, when he waved his hat and succeeded in flagging the train. The passengers and trainmen were loud in their praise of the little hero.

Some fellows would indulge in hot air even in a cold-storage warehouse.

FACT, FUN AND FANCY.

Bright, Sparkling Paragraphs--Selected and Original.

Knock and the world knocks with you: Boost and you boost alone! When you boost good and loud, You'll find that the crowd Has a hammer as big as your own. —Troy Times.

No man can be popular and tell his troubles.

Giving advice to a hungry man isn't charity.

No man can preserve his dignity in alcohol.

Some people look on religion as a sort of fire escape.

Many a man has acquired a headache from butting in.

A Western mule raiser says two mules can be raised until three years old on the same feed as one steer. The steer will be worth from \$60 to \$75; the mules from \$250 to \$300. We might add that a mule is a lively heel raiser too.

A missionary says that a native of India having translated the hymn, "Rock of Ages, cleft for me, let me hide myself in Thee," the version proved to be literally as follows: "Very old stone, split for my benefit, let me absent myself under one of your fragments."

A young man took his best girl to church and stopping at the back pews turned to the usher and said, "I guess we can squeeze in here." "Yes," said the usher with a smile, "but probably it would be better for all concerned to wait till you get home." Let them alone and the preacher will get a good job.

A well dressed man who registered at a hotel in St. Joseph, Mo., casually remarked that he never traveled without his own fire-escape, at the same time exhibiting the contrivance which he carried. "In case of fire," he said, "I can let myself down from any hotel window." The landlird said, gravely: "Our terms for guests with fire-escapes are cash in advance."

A western editor remarks as follows: "When a girl is first engaged she figures on a ten-room house in a swell part of town. As time goes on the house gradually decreases in size until it is a four room structure. Then all the fancy trimmings are left off, and next the house is located in a remote part of the town. Finally when the wedding comes off, it is announced that the couple will reside with the bride's father."

The happiest man in the world is the common, every day chap, who makes his own living, pays his bills, has a little money as he goes along, but doesn't strive to get a corner on the local output, and is a slave neither to ambition or society. He loves his God and his fellow man, thinks "there is no place like home," the heaven of rest, prefers the company of his wife and children to that of anyone else, never has to sit up at night to poultice his conscience, believes in the doctrine of live and let live, and when he encounters one of the needy he doesn't stutter with his pocket book. The plain man is happy because he is satisfied and does not spend the best of his life yearning for things four sizes too large for him.—Ex.

Fly Beats Him Out of \$100.

A pesky little housefly has beaten Long-distance Pianist J. M. Waterbury, out of \$100. He set out to break his own record of 26 hours' continuous performance at the piano in the window of a Lock Haven store for the sum named. When he had played far into the night the fly in question flew down his throat, choked him, set him coughing and finally gave him such nausea that he had to give up his phenomenal task.

Good Grafting.

Delighted with the new nose provided him by the surgeons of the Medico-Chi Hospital, Philadelphia, Thomas Dunley has consented to undergo another grafting operation. He was burned about the face with molten metal destroyed the skin from his nose and his left eyelid was so badly injured that he could not close it. The physicians will take the skin required from Dunley's forehead.

Nearly a Tragedy.

Some one who has no use for cats tried to send one more to the happy hunting grounds last Wednesday, by means of a rifle. The shot went a little high and lodged in a window sill of Jared Sowers house. Mrs. Sowers was working near by and had there been just a slight deflection there would have been a different tale to tell.—State College Times.

Three Big Trees.

Three hemlock trees recently cut for Jon E. DuBois on Hicks run, Clearfield county, furnished 6 logs apiece or 18 logs in all, measuring 12,600 feet of lumber. The trees grew within 10 feet of each other and the tallest was 103 feet to the top end of the top log, the other two measuring 96 and 92 feet respectively.

—Fewer Gallons; Wears Longer.