

DAVIS LAYS DOWN INSURANCE LAW

No Connection Permitted Between Insurance and Building and Loan Associations

Pennsylvania building and loan associations can not insure their shareholders so that unmaturing shares of those who die may at once become full paid, according to an opinion rendered today by Insurance Commissioner O'Neil by Deputy Attorney General Davis, who also holds that life insurance companies can not legally contract under Pennsylvania laws for payment of policy benefits to an association formed for a specific purpose.

The opinion exhaustively reviews the subject and says that building and loan associations can not have powers extended beyond those clearly expressed. "The powers given to these corporations were never intended to be utilized as a vehicle for high finance nor for the purpose of permitting the exploitation of those whom they are intended to serve," says the opinion.

Concerning the powers of an insurance company, the opinion says "It is quite apparent that, with a policy of insurance on the life of a borrowing member as the security upon which a building and loan association has made its loan, the value of the security would be dependent entirely on the borrowing member dying, and only to that extent would such policy be security." Building and loan associations were never intended as a means of securing business for insurance companies. They are designed along independent and unrelated lines.

Mr. Davis says that departures from the old methods of operating building and loan associations is "disadvantageous to the rank and file of their members, and are, in most instances, the result of those in control or charge of them endeavoring to obtain profits or advantages to themselves." "The joint solicitation of building and loan membership and insurance, or their ostensible connection, has been repeatedly condemned and prohibited in this State."

3 OF SURVIVORS' CLUB ALIVE
Lancaster, Pa., Feb. 24.—In 1867 the Survivors' Club was organized by twenty-two prominent residents of this city, who held an annual banquet. This has never been omitted, in spite of declining membership by death, and the fiftieth anniversary was observed with only two of the three survivors present, Ex-Mayor William D. Stauffer and Captain Philip L. Sprecher. The third survivor, Colonel Milton W. Weidner, of Portland, Ore., wired best wishes.

WEST SHORE

Social and Personal News of Towns Along West Shore

Mrs. Herbert Rupp has returned to her home at Harrisburg, after being the guest of her parents, Mr. and Mrs. Amos Bowers and her sister, Mrs. Oliver Wells, at Shiremanstown. J. Morris Miller, of Shiremanstown, is home from Philadelphia, where he attended the meeting of the Pennsylvania Bankers' Association. Miss Annie Bell, of Marysville, is spending several days with Mr. and Mrs. W. A. Clouser and Mrs. Sara Clouser, at Shiremanstown. Mrs. Samuel Drawbaugh and Miss Dorothy Diller, of Shiremanstown, visited the former's sister in Carlisle. Mrs. William Metzger, of Harrisburg, and Mrs. O. E. Houston and daughter, Carolyn, of Penbrook, have returned home after being entertained by Mr. and Mrs. Robert N. Aticks at Shiremanstown.

FORMER ENOLA PASTOR DIES
Enola, Pa., Feb. 24.—Word was received here yesterday of the death of the Rev. D. M. Oyer, pastor of the Fourth United Brethren Church of York. The Rev. Mr. Oyer was a former pastor of the United Brethren Church here, and was transferred to the York charge in October of last year. He is survived by his wife, son, Russell and daughter, Sarah, three brothers and three sisters. Funeral services will be held on Monday morning, at the home of the pastor, where burial will be made in the afternoon. The Rev. Mr. Oyer was secretary of the Pennsylvania conference.

BIBLE CLASS BANQUET
Camp Hill, Pa., Feb. 24.—Last evening the annual banquet of the F. E. Irwin Men's Bible class of the Methodist Sunday school was held in the Fellowship building. Thirty men were in attendance. Addresses were made by the Rev. W. H. Hartsock, pastor of the church; A. M. Thomas and R. E. Cahill. The class decided to give \$190 toward the Easter Fund wiping out the debt on the newly erected Fellowship building.

ENTERTAINED AT DINNER
New Cumberland, Pa., Feb. 24.—Mrs. J. S. Shaffer, of Bridge street, entertained at dinner on Thursday. The guests were Mrs. J. H. Troup, Mrs. William Troup, Mrs. Tillie Swiler, Mrs. R. D. Swiler, Mr. and Mrs. Guy Shaffer and Miss Virginia Huns, of Harrisburg.

BIBLE CLASS MEETS
Enola, Pa., Feb. 24.—Last evening the Adult Bible Class of the United Brethren Church held its monthly meeting at the home of Mrs. John Dohner. A musical program was enjoyed by the members.

HICKORY GROVE ENTERTAINED

New Cumberland, Pa., Feb. 24.—Hickory Grove Literary Society held a meeting at the schoolhouse last night. Recitations will be given by the pupils, and Prof. C. S. Rice, principal of the New Cumberland schools, will make an address, the subject of which will be "The World War." The recitation will be by M. A. Hoff, secretary of the New Cumberland school board, and J. A. Shuey, a member of the Fairview township board. Debate, "Resolved, the binder has been more beneficial to the prosperity of the country than the press." Affirmative: W. H. Sloat and G. L. Haring, teacher of the school; negative, Jacob Blair and C. H. Latimer. After the debate two plays will be given, "The Three Pickaninies" and "The Deacon's Spotted Cal." also several musical selections by the school.

MISS MUSSELMAN ENTERTAINS
Lemoine, Pa., Feb. 24.—Miss Mabel Musselman, entertained at the home of her parents, Mr. and Mrs. C. M. Musselman, Hummel avenue, a Washington's Birthday party, on Thursday evening. The guests included: Miss Hazel Kuhn, Miss Mildred Williams, Miss Elaine, Bricker, Miss Mary Nebinger, Miss Thelma Musselman, Miss Hazel Mumma, Miss Anna Baker, Miss Mabel Musselman, Carl Etshel, Paul Baum, Clarence Eike, Eugene Haak, Ed. Schroyer, Landis Musselman and Ray Garman.

BOY DIES OF PNEUMONIA
Berby's Mill, Pa., Feb. 24.—Aaron Herler, aged 15, died at his home near this place yesterday morning from pneumonia after a week's illness. Funeral services will be held at the State Hill church.

BABY'S BIRTHDAY
Lemoine, Pa., Feb. 24.—Mrs. Walter Shope entertained at a Washington's Birthday party in honor of the first birthday of her daughter, Virginia Barr, at her home in Hummel avenue, Thursday afternoon. The guests included, Thelma Musselman, Trema Strayer, Grace Strayer, Inza Bentz, Lerene Mumma, Gertrude Nebinger, Luella Jane Many, Mrs. L. M. May and Mrs. Walter Shope.

FUNERAL OF SUICIDE
New Cumberland, Pa., Feb. 24.—The funeral of James R. Waugh, who committed suicide by shooting himself on Thursday evening, will be held from the home of his parents, Mr. and Mrs. George Waugh, at Bellavista, on Sunday afternoon at 1:30 o'clock. The Rev. A. R. Ayres, pastor of Trinity United Brethren Church, New Cumberland, will have charge of the services. Burial will be made at Mt. Olivet cemetery.

PARENT-TEACHERS ORGANIZE
Camp Hill, Pa., Feb. 24.—Nearly fifty patrons of the borough schools attended a meeting of the parents, teachers and directors yesterday afternoon, when a temporary Parent-Teachers' Association was organized. Mrs. William Denison was elected president and Mrs. G. W. Ensign, secretary. A committee was appointed to draw up a constitution and by-laws.

DEBATE AT ENOLA HIGH
Enola, Pa., Feb. 24.—Yesterday afternoon the monthly meeting of the literary society of the Enola high school was held in the school room. The feature of the program was a debate, "Resolved, That the Philippine Islands should be granted independence within four years." The affirmative side won the decision of the judges. The debaters on the winning side were: Romayne Minick, Sara Dice and Miriam Neuer.

INFANT SON BURIED
Enola, Pa., Feb. 24.—Funeral services were held yesterday afternoon for William Scott Cocklin, the infant son of Mr. and Mrs. C. L. Cocklin.

PRINCETON SENIOR TO PREACH
Camp Hill, Pa., Feb. 24.—Raymond A. Kedge, a senior at Princeton Seminary, will make his initial appearance as pastor of the Camp Hill Presbyterian Church tomorrow morning. He will also preach in the evening. He was elected a recent meeting of the congregation.

MISSIONARY DAY
Camp Hill, Pa., Feb. 24.—Missionary Day will be observed with special services in the local Trinity Lutheran Church to-morrow. The committee in charge is composed of W. Kent Gilbert superintendent of the Sunday school, and Mrs. M. E. Shope, leader of the choir. Special programs will be presented at all services.

Extra Session of Senate To Consider Nominations
By Associated Press
Washington, Feb. 24.—President Wilson has decided to call an extra session of the Senate for March 5 to consider nominations. This was officially announced at the White House, today.

It was recently reported that the President was considering breaking another precedent by not convening the Senate for the usual post-inaugural session. The President's decision to have the usual extra session, it is believed, paves the way for the customary inaugural ceremonies in the Senate chamber of the vice-president, including the swearing in of new senators.

INSURANCE MEN TOLD HOW TO INCREASE THEIR EFFICIENCY
Winslow Russel, of Hartford, Conn., superintendent of the agencies of the Phoenix Mutual Life Insurance Company, was the principal speaker at a luncheon of the Central Pennsylvania Association of Life Underwriters, held in the Engineer's Society Clubhouse. He spoke on "The Man Who Put the 'I' in Efficiency," giving a illustration how insurance men can increase their business efficiency. M. C. Turell, chief of efficient branch of the Phoenix Mutual gave a talk on "Department of Life Insurance Salesmanship." Forty-eight members from York, Lancaster and Harrisburg attended the luncheon.

URGE POSTAL PENSION LAW
Allentown, Pa., Feb. 24.—Hundreds of postal employees from Eastern Pennsylvania, representing every branch of the service, met in Allentown yesterday and adopted resolutions favoring the enactment of a retirement bill by Congress. The speakers were Edward J. Gainer, president of the National Association of Letter Carriers, and Leo Gayner, president of the Pennsylvania Railroad Retirement Association.

WOMAN ACCUSED OF CRIME
Pottsville, Pa., Feb. 24.—A warrant was issued here yesterday for the arrest of Mrs. Mary Blaratt, of McAdoo, a saloonkeeper who is charged with manslaughter in causing the death of Dennis Boyle last October. Boyle was buried, but later his body was exhumed by State Police and evidence of crime found.

It is alleged that while Boyle was standing in Mrs. Blaratt's saloon she pushed him over, and that the fall fractured his skull.

PUBLIC SERVICE FACES BUSY WEEK

Coal Loading Cases Will Come Up Again at the State Capitol Hearings

Objections of the bituminous coal shippers who load coal from wagons to the Pennsylvania railroad's proposed tariff to furnish cars on a mileage basis and to reserve the right to furnish cars only to shippers loading from tipples, will be fought out before the commission on March 7. The company contended at a previous hearing that the order was to keep cars moving.

The commission has scheduled for next Tuesday the application of the city of Philadelphia for approval of the elevated railway in that city from thirtieth and Market streets to the city limits, this being the third in the series of applications to come up in the last few months.

Wednesday the complaint of the State Telephone and Telegraph Company that the Blue Mountain Telephone and Telegraph Company has acquired the control of the Warren Telephone Company in Northampton county without permission of the commission will be heard, while Friday the application of the Fairmount Park Transit Company, a foreign corporation, for the right to do business in Pennsylvania, will be taken up.

Among the Central Pennsylvania cases the Perry Electric Light, Heat and Power Company and Millerstown for street lighting contract; Schuylkill Electric Company and Girardville; Tillman, Grubb's application to operate jitney between Middletown and Elliptown; Guy F. Connor's application for right to operate jitney between Lewisstown and Bellefonte and Mifflin and Burnham.

GEORGE LEISHER, OLDEST MAN IN NEWPORT, DIES
Newport, I. Feb. 21.—George Fleisher, Newport's oldest male resident, died at his home here yesterday in his eighty-fourth year. Mr. Fleisher was born in Perry county and spent all of the years of his life in, or near about, Newport. He has been identified with the development of this borough since 1866, and was interested in real estate and banking interests, serving as a director and officer of the First National Bank for many years. For sixty-four years he was an active member of the Lutheran Church. Funeral services will be held on Monday afternoon at 1 o'clock, conducted by the Rev. William C. Ney.

GERMANS HELD
By Associated Press
Charleston, S. C., Feb. 24.—Eight officers of the German steamer Liebenfels, which sank in Charleston harbor January 21, were held under \$2,000 bond each by a United States Commissioner here yesterday charged with allowing the vessel to sink or deliberately sinking her in violation of Federal statutes. All the officers gave bond and the trial was set for March 6.

Arbitration of Fry Case Out of Question

Washington, Feb. 24.—Arbitration of the case of the America sailing ship William P. Fry, destroyed by the German commerce raider Prince Eitel Friedrich, now is considered out of the question, it was said at the State Department today, because of other sinkings of American ships.

The United States, it was said, agreed to arbitrate the case on the condition that no more American ships, whether carrying full contraband or only conditional contraband, were to be sunk. This condition is held to have been violated by Germany's recent submarine operations.

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|---------------------|--------|
| Five-pass. Touring | \$2095 |
| Four-pass. Roadster | \$2225 |
| Seven-pass. Touring | \$2225 |
| Five-pass. Sedan | \$2760 |
| Seven-pass. Sedan | \$2890 |

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And when you want or need super-power or emergency speed, it's yours in this same Peerless Eight which serves your ordinary requirements with such grace, distinction and economy.

You have only to open the throttle wider to release the double poppets and give her full fuel rations and utterly change the whole character of your car.

For in her "sporting" range she is a brute of a car capable of a brush with any contender no matter what its class.

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