

NO BAR ON SUICIDE.

Insurance Companies Will Pay if a Man Has Waited a Year—
They Regard Suicide as a Disease.

When Robert McCurdy Lord, ex-banker, having run through a fortune of a quarter of a million dollars, committed suicide in elaborate fashion in a house in Mount Vernon a fortnight ago and it was asserted without contradiction that he had killed himself to provide a handsome competence for his wife and children, having taken the precaution a year before to insure his life for \$50,000, the question was generally asked: 'What protection have the insurance companies against suicide deliberately undertaken for the benefit of a ruined capitalist's family at the expense of the company unfortunate enough to insure him?' The answer is that if a person contemplating suicide is cold blooded enough to prepare for it a year in advance by insuring for his family's benefit the company has practically no protection. If the suicide should be so remarkable a person as to insure two years in advance of his act the company binds itself to pay and can't do anything else. More than that, one of the three biggest insurance companies seeks no protection at all against loss by suicide and wants none. A man meditating suicide may take out a policy in this particular company one day, and blow his brains out the next. If the company, unsuspecting his intention, has rashly issued the policy the claim will be paid.

'That has been the policy of this company ever since 1851,' one of the vice-presidents declared to a Sun reporter who asked some questions on this point. 'And we have no desire to change it. Our late president laid it down and he was one of wisest insurance men who ever lived. He used to say: "I don't believe that any man commits suicide unless he is suffering from a disease called suicide; and we insure against disease." That is our view to day. We are not concerned with the man. If he is fool enough to destroy himself that's his lookout. It is his family whose interests we consider. For a stipulated sum we engage to provide for a man's family after his death. Wouldn't it be hard lines then if because he is foolish enough to kill himself his family should suffer?'

This is a way of looking at the question which stirs up some of the insurance men who don't look at it that way, to violent indignation. In fact, it has made suicide a burning question among insurance men in the last few years and experts in the insurance business are divided into two camps on the subject. One side demands that a law be enacted for the protection of policy holders who won't kill themselves in the face of a little trouble against those who will by preventing the latter being able to bleed an insurance corporation for the benefit of the helpless ones they leave behind. The other side view the question philosophically like the vice-president quoted or like the statistician of another company who took the same view, but put it to the reporter in another way.

'This thing,' said he, 'is all a question of figures. The companies are competing for business. In the causes from which men die, suicide ranks ninth. Consumption heart disease, pneumonia, apoplexy, Bright's disease, cancer, typhoid and disease of the brain outrank it in the order named. They together account for nearly 60 per cent of the deaths on which we pay claims. After them comes suicide, accident, senility, liver disease, lockjaw and all the host of less frequent causes of death. Now it stands to reason that if a company should announce, "We will not insure you against accident or we will not insure against old age or against liver complaint or any other minor troubles" that company would soon go out of business. Yet the number of deaths and consequently the loss from any one of these causes is less than from suicide. Why, then, should the suicide's family alone be singled out for deprivation of the benefits of life insurance?'

Competition is in part at the root of the companies' present toleration of suicide claims and the extensive losses which in recent years some of them have sustained in consequence. An equally strong cause is public sentiment. Fifteen years ago in every insurance policy there was a clause which said in effect: "Void in case of suicide." But while this protected the other policy holders to some extent it produced a vast amount of litigation. In many cases, while there was a strong suspicion that death was premeditated, it was hard to prove that it was not due to accident, that the pistol had not gone off while being cleaned or the policy holder hadn't taken the poison in mistake for cough mixture. And wherever, a company in the interest of its other policy holders did resist a claim

for insurance under such circumstances it went into court again the widow and the orphan with a sympathetic jury dead against it. Usually it came out with an adverse verdict, a heavy bill of costs and a reputation for meanness that told in the next year's business. So usually it was better policy to pay than to fight, and the company paid rather than give a rival the chance to get ahead in next year's business.

Such a case was found in the Dwight claims of 1878, a cause celebre among the insurance men. In November, 1878, Col. Walton Dwight of Binghamton died after having taken out \$240,000 worth of insurance policies within a year. Each of the policies contained a suicide clause. Col. Dwight had had a remarkable career. He had served in the Civil War and had been wounded eighteen times. Afterward he had speculated, had made a fortune and lost it. He had a wife and son to provide for and he feared that his health was failing.

'I am smart enough to make money enough to pay the first premiums on these policies,' he told a friend. 'If I recover my health I can go to work with a will and I'll regain my fortune in a few years. If I don't live long enough for that I'll leave my family comfortable.'

In taking out the policies he insisted that the premiums should be paid quarterly and in no place did he pay more than a single quarter. After his death it was discovered that he had suffered for years from hemorrhages of the lungs, and the companies alleged that since taking out the insurance policies he had acted as though he were bent on destroying his health and terminating his life before the three months were ended. It was asserted that on one raw day just before his death he stripped off his clothing and swam several times across the Susquehanna River. It was charged that he had even hastened his end with poison but an autopsy disproved this and demonstrated that the cause of death was gastric fever following a chill. More than twenty insurance companies were interested in the case. They contended that Col. Dwight in his family interest had deliberately planned to defraud them. After mature deliberation, however, more than half of the companies paid the claims. One company, however, which had something like \$50,000 at stake, fought the claim from court to court. It earned an unenviable reputation, lost the case and had in addition to bear the cost of a protracted and expensive litigation.

The Dwight case has had a far-reaching effect upon the methods of the insurance companies. Most of the experts consider that it proved conclusively the worthlessness of a comprehensive suicide clause in policies. It is certain that the companies which paid the Dwight claims without question profited in an increase of business. Partly as a result the big insurance companies to day at the most confine their efforts to protect themselves against being bled by intended suicide to the insertion of two clauses in their contracts. A clause in the policy declares that it shall be considered incontestable only after two years from the date of issue. The other and principal protective clause is in the application filled out by the person seeking insurance. This says:

'I also warrant and agree that I will not die by my own act, whether sane or insane, during the period of one year next following date of issue.'

Few men, like Robert McCurdy Lord, will carry a suicide project in their heads for a year without thinking better of it. In this fact lies the companies' security against wholesale robbery. Those insurance men who don't believe that suicide is a disease to be insured against without restriction believe that the provision is sufficient for practical working purposes. They only want to have it universally adopted but, as has been said, some of their brethren don't see it in that way.

The present limited clause in its policies saved one big company from a single loss of \$100,000 within the last year. Last October Frank M. Brady, a Wall street broker, shot himself in his office. Six weeks previously, though in straitened circumstances, he had taken out a life policy for \$100,000, paying \$3,000 for the first year's premium. The application contained the suicide clause, and his widow failed to recover.

The elimination of the provision on the other hand cost several of the companies a heavy loss six years ago when Frederick Baker, after joining with Samuel C. Seely,

the bookkeeper of the Shoe and Leather Bank in robbing the bank of \$350,000, drowned himself in the sound. About a month before his death Baker went to an insurance agent who had known him for more than twenty years and announced his intention of taking out a policy \$20,000. He already had a smaller policy in the agent's company.

'I want a policy which shall be incontestable from the date of issue,' said Baker in the course of negotiation. 'You know me. Make a special agreement in my case.'

The agent consulted with his office and the result was that an incontestable policy was issued, Baker paying \$100 extra for the striking out of the suicide clause. The policy was made out in favor of Baker's wife. Under similar conditions Baker secured \$25,000 in other companies. One Connecticut company hesitated when asked to strike out the protective clause and the delay saved it \$10,000. The rest had to pay.

ULCERS.

How These Painful Sores are Treated—What Causes Them.

An ulcer is a sore on the skin or mucous membrane, in which the healing process is very slow or wholly at a standstill. It may be due to a number of causes, some constitutional, others local; but even when a local cause seems most evident, there is almost always some constitutional taint present as well. This may be consumption, diabetes, gout, and so forth, or merely a little impurity of the blood resulting from constipation or indigestion. Ulcers in the mouth, on the tongue, or at the union of the cheeks and gums, are very common and exceedingly annoying. They should be treated by frequent rinsing of the mouth with a solution of boric acid or borax, and can usually be prevented in great measure by reducing the sweets and starchy food, such as bread, that enter into the diet.

A common seat of ulcers is the shin. Sores occur here especially in the aged or those past middle life, and are commonly due to the presence of varicose veins. These are caused by pressure from tight garters, by congestive disorders of the liver and other abdominal organs, and by any occupation which requires standing for many hours a day.

Ulcers of this kind are found more frequently on the left leg than on the right. They sometimes give little trouble, but they may be exquisitely painful, and are often most rebellious to treatment, which must be both local and general, corresponding to the constitutional causes.

All disorders of digestion must be corrected as far as possible, and the diet regulated. The food should be nourishing, but not stimulating, and all forms of alcoholic beverages are to be forgone. The patient should keep perfectly quiet, either in bed or with the leg supported on a chair. The local treatment must be varied according to the necessities of each case. The sore must be kept clean by pouring over it twice a day a stream of boiled (not boiling) water, and in the intervals of washing it should be protected from the air. The leg must be kept snugly bandaged or encased in an elastic stocking, so as to prevent stagnation of the blood and distention of the veins.

A piece of silver foil smoothly applied over the surface of the ulcer and for a little distance beyond its edges, and kept in place by a bandage, often does good. Sometimes, when the extent of ulcerated surface is very large, skin-grafting is necessary in order to start the healing process.

PUZZLES IN CHINESE NAMES.

The Wall of a Studious Citizen Over the Way They Are Pronounced.

'When I went to school I was always at the head of the class in geography,' said the Studious Citizen. 'I could "bound" anything and name the nearest route to almost any place. I've always kept up my interest in geography, but lately the pursuit is almost too much for me. The world is growing, I suppose, and I'm getting old.'

'The Spanish American War put a heavy strain on me; had to learn a lot of new places, you know. Well, that soon ended. I was getting pretty well acquainted with the Philippines, when the South African War came along.'

'I wouldn't like to say, on the spur of the moment, which are the harder to spell, pronounce and remember, Philippine names or South African names. But neither can compare with the Chinese names that we have to keep track of now.'

The Studious Citizen spread out his reference books and invited the guest to look on. 'Why, sir,' he added, testily, 'if you'll believe me, the geographers and statisticians don't know how to spell 'em themselves!'

'Take the "royal province" of China, the province that contains the capital city of Peking. (Call it "Peking," if you want to;

you'll find books to back you up.) The "Statesman's Year-Book" names that province "Chili" and "Chihli." "Rand & McNally's Atlas" calls it "Chihli." "Cram's Atlas" adds some decorative frills and brings forth "Pe-Chi-Li." And Lippincott's Gazetteer gives you three guesses, "Pe-Chee-Lee," "Chee-Lee" and "Chi-Li."

'Suppose we look up that city from which the allies started for Peking. "Tientsin," the "Statesman's Year-Book" calls it on one page; on another page it prints the name as one word, without any hyphen. "Cram" declares it is "Tien-sin," the "Rand Atlas" prefers "Tientsin," and "Lippincott" drops in an extra capital and gives us "Tien-Tsin."

'But the time the map makers really get into the worst tangle is when they come to name the northern terminus of the Imperial Railway, a city at the head of the Gulf of Liao-Tung—or Leo Tong, or Liautung. The "Year Book" calls it "ChenChou"; "Cram" says "Kinchow"; the "Rand Atlas" pronounces for "Kinchau," and "Lippincott's Gazetteer," which is nothing if not generous, suggests "Kin-Choo," "Kin-Tchoo" and "Kin-Tchou."

'Who shall decide when doctors disagree? Well, these are all authorities, and probably it would be as safe to follow one as another. But he will be a clever man who, when writing about Chinese matters, doesn't sometime spell a name in two or three different ways. I shall have a great deal of sympathy for editors while this trouble lasts.'

'I wonder they don't all print in their papers some such notice as that which was hung over the dance hall piano in the Western mining camp. You remember it? "Please don't shoot at the piano-player," it said. "He is doing the best he can."

GROWING GIRLS

SHOULD BE BRIGHT CHEERFUL,
ACTIVE AND STRONG.

A Great Responsibility Rests Upon Mothers at this Period as it Involves Their Daughter's Future Happiness or Misery—Some Useful Hints.

Rosy cheeks, bright eyes, an elastic step, and a good appetite, are the birthright of every girl. These are the conditions that bespeak perfect health. But unfortunately this is not the condition of thousands of growing girls. On every side may be seen girls with pale or sallow complexion, languid, stoop shouldered, and listless. Doctors will tell them that they are anemic, or in other words that their blood is poor, thin and watery. If further questioned they will tell them that this condition leads to decline, consumption and the grave. What is needed is a medicine that will make new, rich, red blood, strengthen the nerves and thus restore the vigor, brightness and hopefulness of youth. For this purpose no other discovery in the annals of medicine can equal Dr. Williams' Pink Pills for Pale People, and thousands of once hopeless girls have been made bright, active and strong through their use. Among those who have been brought back almost from the grave by the use of this medicine is Miss M. C. Marceaux, of St. Lambert de Lewis, Que. Miss Marceaux says: 'It gives me the greatest pleasure to speak of the benefits I have experienced from the use of Dr. Williams' Pink Pills. For some years I resided in Wisconsin with a relative, where I devoted my time studying English and music, intending to make the teaching of the latter my profession. I was never very strong, and my studies fatigued me much. When about fourteen I became very pale, suffered from severe headaches, and weakness. I consulted a doctor, and acting on his advice, returned to Canada. The fatigue of the journey, however, made me worse, and finally I got so weak that I could not walk without help. I was extremely pale my eye-lids were swollen, I had continuous headaches, and was so nervous that the least noise would set my heart beating violently. I almost loathed food and my weight was reduced to ninety five pounds. Neither doctor's medicine nor anything else that I had taken up to that time seemed of the slightest benefit. I was confined to bed for nearly a year and I thought that nothing but death could end my sufferings. Happily an acquaintance of my father's one day brought me a box of Dr. Williams' Pink Pills, and urged me to try them. I did so, and I thought they helped me some and my father got more. After I had used a few boxes all my friends could see they were helping me, and by the time I had taken nine boxes I was enjoying better health than I had ever had in my life before, and had gained fifteen pounds in weight. I tell you this out of gratitude so that other young girls who may be weak and sickly may know the way to regain their health.'

Girls who are just entering womanhood are at the most critical period of their lives. Upon the care they receive depends their future happiness. Neglect may mean either an early grave or a life of misery. If mothers would insist that their growing daughters use Dr. Williams' Pink Pills occasionally, rich blood, strong nerves, and good health would follow. If your dealer does not keep these pills in stock they will be sent post paid at 50 cents a box or six boxes for \$2.50 by addressing the Dr. Williams' Medicine Co., Brockville, Ont.

FLASHES OF FUN.

Old Gentleman—So I've caught you kissing my daughter, have I?
Young Man—Yes; at last.

Johnny—What kind of music do they play in the concert of the powers, paw?
Paw—Chin music, my son.

It is chiefly by trampling a man's heart under her feet that a woman stamps her picture indelibly on the same.

'Studying Latin, eh? You should take up Greek, too.'
'Huh! Latin's Greek to me.'

'What a beautiful volume of Emerson's Essays you have, Miss Mudge.'
'Yes, isn't it lovely? It's a candy box.'

'My boy,' counseled Uncle Allen Sparks, 'always strive to be at the top of the heap. Especially if you are in a game of foot ball.'

'What's over-confidence?' asked the Pert Clerk.
'It's getting married,' piped up the hen-pecked Boarder.

The girl heard the mistress and master quarreling behind closed doors. Stooping to the keyhole, she said: 'This must be looked into.'

'I don't like to make calls with my wife.'
'Does she pick you up afterward on your grammar?'

'No, but she makes me give her 10 cents for every lie I tell.'

Snarley—Who's dead today that we know?
Yow—Dead?

Snarley—Yes. Mizers said he gave a cigar away this morning.

'Give me a penny, oh, sir,' said the mendicant, 'and you will give me joy.'

'While I cannot give you joy,' said the millionaire, 'I may, perhaps, give you meritment, for I will give you the laugh.'

'No,' she said, 'I couldn't refuse him.'

'Why not?' they asked.

'Why, he said my face was engraved on his heart, and I never could let slip a chance to get a good engraving.'

'It has always been my rule,' said Mr. Borem, 'to spend as I go.'

'Indeed,' exclaimed Miss Sharpe, glancing significantly at the clock. 'In that way I suppose you have saved considerable money.'

Hottentot Maiden—What lugs that Senegambian girl is putting on.

Kaffir Maiden—Yes, ever since the missionary's wife gave her that old shirt waist she hasn't done a thing but try to look like a Gibson girl.

'Whom do you consider the greatest hero in this town?' asked a stranger.

'Oh, Ed Summers, of course.'

'In what does his heroism consist?'

'He jilted a girl who has two brothers, both prize fighters.'

Daughter—Oh, mamma, I do wish I were pretty!

Mother—You needn't dear; sensible men think very little about beauty.

Daughter—But isn't sensible men I'm thinking about mamma; it's Charlie.

'She used to dangle in the giddy whirl of society, you know.'

'Yes.'

'Well, yesterday, I saw her on a merry-go-round with her little boy, and blamed if she didn't seem to be having the time of her life.'

'Isn't it time you had your stockings on, Ethel?' asked the mother when her little daughter was dressing in the morning.

'I don't know, mamma; I'll look at the clock,' said the bright child as she held a stocking up and gazed at it.

Biggs—Didn't you tell me Mrs. Lime-stone was a grass widow?

Biggs—Yes.

Biggs—She told me that her husband was dead.

Biggs—'Oh, the colonel? Of course, he is. She's a Blue Grass widow.'

He—One can stand almost anything after getting used to it.

She—Well, I don't know about that. I thought at first that I wouldn't mind it after I got used to it, but really you must get shaved on Sundays or I shall have to quit letting you press your cheek against mine.

Mrs. Newlywed (to cook, whom she has just engaged at registry office)—'You see, my husband is so very particular about his food.'

Cook (sympathetically)—'Ther' all alike, mem. My old man was just the same. I never cooked nothink to please him in my life.'

'William, dis is ter invite you ter come down to a big 'possum supper ez soon ez you kin git heah. Take the fast train ter my house, en fetch wid you some flour en some lard, en some spice, en some pickles, en some coffee, en some fresh fish, en whateomever else you kin tote convenient. I got de 'possum!'

'Sammy (who is never allowed to stay out of school)—'Howdle Hurlbut didn't come to school all day.' Mamma—'Why not?' Sammy—'Cause his mother died. When you die may I stay home all day?' Mamma—'Yes darling; you may stay out a whole week.' Sammy (suspiciously)—'Oh, I know; you mean to die in vacation.'

'Don't you take any interest in the presidential campaign?' asked the visitor at Crimmon Gulch.

'No,' answered Broncho Bob. 'I was a great deal excited at first an' rode 40 miles twice to git the news. But I've got wise. Them fellers is talkin' mighty sassy, but they ain't goin' to do no shootin'.'