

THE OBSERVER

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FRAUDS IN INSURANCE OF THE FOGG.

The helplessness of the poor makes them such easy victims of petty swindling that peculiar indignation is aroused when they are swindled by concerns which pretend to protect them.

over their policy holders, building sanitariums for the consumptives and providing doctors and nurses for the sick. But it now appears that they are not all of this Good-Samaritan sort.

INSURANCE QUESTION.

From the news columns of the New York Sun we gather the following further information:

"Of the Chicago company the reports say that man, cases disclosed indicate a willingness not only to take advantage of technical defenses but also to resort to dilatory tactics both in correspondence with claimants and in the progress of any suits which may be brought.

"Among the claims noted was one of a man who was accidentally killed and whose policy was in the possession of the company's agent. The beneficiaries, not knowing of the existence of the policy, made no claim and the agent, who was operating on a profit-sharing contract, returned the policy to his home office, writing, 'If we let this case alone and do not disturb, there will be no claim filed.'

"In a similar case a more honest agent wrote to the company asking to be instructed. The home office replied: 'I would suggest that you let the matter rest. It is not our business to establish the claim.'

"Of another claim the agent wrote, 'Our defenses may be rather slim, but I believe that if the claim is rejected and they are made to think they will perhaps not get anything we will be able to get them to take something within reason or compromise.'

"The committee finds the methods of the National Casualty Company to have been of the same brand. Instances were found by the examiners in which, when claimants were entitled to disability benefits, the company insisted on the exclusion of Sundays from the period, an din another case where a claimant offered to accept indemnity for one month, having been laid up thirty-four days, the company selected February as a sample month and paid him for twenty-eight days."

A Detroit dispatch to another New

York paper describes the Chicago company as "one of the larger companies," and states that it issues its policies "chiefly among the laboring classes generally throughout the United States and Mexico."

EDITORIAL SNAP SHOTS.

It is a comforting thought that so many of Pittsburg's art treasures are in no danger of meeting the fate of Mona Lisa.—New York Evening Post.

It is easy to understand why Life and Puck favor the recall of Judges.—Philadelphia Telegraph.

A bold revolutionary plot against Honduras has been nipped in the bud. The revolutionist has been arrested.—Philadelphia Inquirer.

The new president of Haiti shows that he has the proper qualifications for his job. Already he is trying to borrow \$500,000.—Cleveland Leader.

It will be observed that Jack Johnson was 3,000 miles away when Vardaman announced himself as the "white man's hope."—Rochester Democrat and Chronicle.

An evangelist says that it cost \$650 to save a soul in Indianapolis. It seems that the cost of eternal living is going up along with that of the mortal article.—Houston Post.

Thirty members of congress refuse to tell how old they are. Probably they are afraid to reveal the fact that they are old enough to know better.—Cleveland Leader.

In permitting the Camorra trial to drag along indefinitely, the Italian authorities are probably hoping that the prisoners will relieve the government of all embarrassment by dying off from old age.—Washington Post.

So far as known there is only one man in the country who thinks that his nomination for the presidency would be a great calamity.—Toledo Blade.

Mr. Henry James is believed to be a warm advocate of the indeterminate sentence.—New York Evening Post.

"Prominent Washingtonians keep bees," says a headline in one of the national capital's newspapers. Presidential ones, no doubt.—Denver Republican.

If the Mona Lisa looks anything like the newspaper cut of it, we believe some of those guards who have to stay in the Louvre, all day, just hid it.—Nashville Southern Lumberman.

The growing mildness of manners is attested by the fact that whereas Dante used to put his enemies into a hell, Mr. Roosevelt puts them into the Annias Club.—New York Evening Post.

In New York City the police arrested a man for throwing money to the crowd on Broadway. In that town you must take money from the people in order to escape arrest.—Poughkeepsie News-Press.

BOY WANTED—Fam-Us-King Cigar Factory.

LOST—A Pillow milk muff. Leave at Paul's cigar store and receive reward.



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