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Insurance Firms Help In Financing Buildings

NEW YORK. (AP)—In helping to finance the agricultural and housing needs of the nation, the life insurance companies are adding about half a billion dollars to their real estate mortgage loans this year, according to reports submitted to the Eighteenth Annual Convention of the Association of Life Insurance Presidents here by President Archibald A. Welch of the Phoenix Mutual Life Insurance company of Hartford, Conn. This will bring the outstanding amount invested by the companies in real estate mortgage loans to a total of \$1,000,000,000 at the end of this year. In characterizing this as being by far the largest single item in the investments of the companies, Mr. Welch stated that such mortgages are now approximately 40 per cent of the companies' total admitted assets. The next largest item, investments in railroad securities amounting to over \$2,000,000,000, in about 22 per cent of the total assets. Next to railroad securities comes the item of government, state and municipal bonds, representing 13 1/2 per cent of the total and then the item of loans to policyholders, representing 12 1/2 per cent of the total. The demand for housing facilities and other buildings throughout the cities of the United States, is now absorbing more of the current investment funds of the life insurance companies than the requirements of agriculture, according to the figures presented by Mr. Welch for 52 leading companies holding 83 per cent of the assets of all United States companies. "On December 31st of last year these life insurance companies had loaned on the security of city property the enormous sum of \$1,651,000,000," said Mr. Welch. "From reports just received from our contributing companies it now appears that this sum during the first nine months of this year has been still further increased by \$237,000,000, so that on September 30, 1921, mortgage loans on city property held by life insurance companies equaled \$1,918,000,000, a sum equal to 26.6 per cent of their total assets.

Many Loans Out.

"In 1917 life insurance companies had loans outstanding to farmers on the security of their farms of \$729,000,000, or nearly 14 per cent of the amount of their assets. During the period of the war and that immediately following it (that is, between 1917 and 1921), when money was needed on our western farms to give the world the bread that was necessary for its life, these same life insurance companies, turning away from these investments which from a purely monetary point of view would have returned a far greater interest rate, added to the amounts already loaned to farmers nearly \$600,000,000 more. Since December, 1921, the farmers through a series of crop failures, have been forced to look for special consideration and aid to tide them over, and these same companies during 1922 and 1923 have added over \$250,000,000 to their farm mortgage loan account. On December 31, 1923, their accounts showed \$1,663,000,000 invested in this manner, a sum which represents nearly 19 per cent of the amount of their assets. During the first nine months of 1924 an additional \$118,000,000 has been loaned the farmers by these same companies, so that on September 30, 1924, they had outstanding loans to farmers of \$1,781,000,000, a sum equal to 19.1 per cent of their assets.

"If we throw together these two classes of investment it will be seen that this public service which we are considering has loaned on security of real estate largely in localities from which the money was collected the enormous sum of \$2,699,000,000 or almost 40 per cent of its resources. By the end of this year, now so near at hand, the real estate mortgage item, by far



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Water Users Want Relief.

KLAMATH FALLS, Ore.—At a meeting here of the board of directors of the Klamath Irrigation district, a resolution was adopted urging the county assessor to withhold an extension of the district tax roll until after December 15, at which time the board will confer with reclamation officials regarding the question of relief for district water users. Under the relief act as passed by congress last week, delinquent water users can have their payments deducted from the tax rolls and added to their construction charges, members of the board pointed out.

George Seamer Indorsed. ROSEBURG, Ore.—A telegram indorsing Attorney George Seamer of this city for the office of United States district attorney, from which position John R. Cook has recently resigned, was forwarded to the Oregon senators by the Douglas county Republican central committee. Mr. Seamer received the unanimous sanction of that organization and in addition to the message sent to the committee, individual telegrams were sent by leading and active Republicans.

Physician's Wife Sues. MEDFORD, Ore.—Suit for divorce was filed in the circuit court by Fern E. Dow against Dr. M. M. Dow, well known physician, charging cruel and inhuman treatment and asking for an absolute decree, the custody of two minor children, \$50 a month for their care, \$50 a month permanent alimony and attorney's fees and cost.

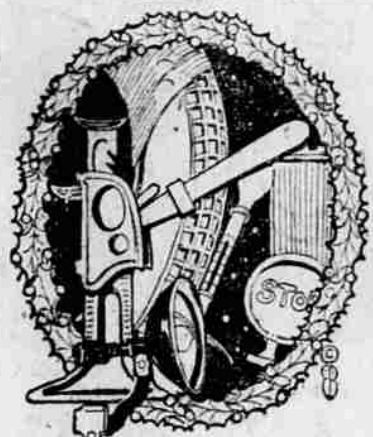
The complaint also alleged that the defendant maintained an indifferent and superior attitude toward the plaintiff, and that her life was made unbearable by the alleged treatment. A disparity in age, the plaintiff being 16 years

younger, was also set forth in the complaint.

District Water Contract Drawn. SALEM, Ore.—The state engineer received for approval a contract under which the West Land Irrigation district in Umatilla county would purchase from the United States reclamation service 29,250 acre feet of water for irrigation purposes. The storage dam has been completed by the government and is ready to receive water. The cost of the development was estimated at \$1,023,740.



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