

WORLD'S GREATEST WAR DAY BY DAY

War Hits Insurance Firms

MANY thousands of the men fighting in the war in Europe have their lives insured in American life insurance companies. The loss to companies in this country because of insured killed in the war will undoubtedly be great, but not enough to embarrass any of the companies. All of the companies concerned are said to have a surplus large enough to cover all the losses it would be possible for them to sustain because of the war.

The latest official report to give figures for the European business of the American companies was issued in January 1907 and covers the business to January 1 of that year. It showed the European insurance of three large companies to be as follows:

Equitable of New York \$167,617,635
Mutual Life of New York 222,038,688
New York Life 365,122,228

The distribution of these figures in the different countries of Europe is not given. From another source however, the amounts of the New York Life are given approximately as follows:

Austria \$36,000,000
Belgium 9,000,000
Bulgaria 7,000,000
France 88,000,000
Germany 74,000,000
Great Britain 43,000,000
Hungary 8,000,000
Japan 16,000,000
Russia 82,000,000
Serbia 2,000,000

The official reports giving the financial standing of all the American insurance companies on January 1, 1914, show that the European business of these companies is only a small per cent of their whole business. The whole amount of insurance in force January 1, 1914, of the Equitable Life is \$1,471,093,575, of the Mutual, \$1,598,446,078; and of the New York Life \$2,273,009,212.

Each European country requires American insurance companies to deposit cash or securities in that country to cover the insurance in force there. The latest New York report shows that the Equitable has on deposit with the governments at war

\$27,611,723. The Mutual has on deposit in Europe \$7,940,470 and the New York Life \$84,821,542.

A circular issued this week by an American insurance company to its agents here states that the problems presented to these American companies by the war are the possibility of excessive mortality and the possibility of financial loss on the European investment. Of the first of these two problems it says:

It should be noted that so far as Great Britain is concerned there is not universal conscription. The number of persons insured therefore who will enter the army may be taken as relatively small, since the volunteer is apt to be in his twenties and the amount of insurance on persons under 30 not large. The volunteer force will also largely be drawn from those who have no dependents and who for that reason have not insured.

So far as Germany is concerned the Mutual and Equitable ceased new business twenty years ago. The number of insured who are now of military age will not therefore be large. The New York Life adapted itself to the present stringent legislation then put in force and continued business.

In France the Mutual and Equitable have not been pursuing business for some ten years.

In Russia the proportion of insured in the firing lines is not apt to be large.

In Austria this would also be true to a modified extent.

In these countries, speaking generally, while the insured can enter the army in time of war he has to pay an extra premium for so doing. The war will undoubtedly cause an increase in mortality, but the amount of this increase can easily be exaggerated.

As to the financial situation, it must be remembered that the bonds constituting the foreign investment of these companies are largely government bonds, and were bought as an investment and not as a speculation. Unless the government repudiates these bonds there would be no eventual loss, except in the meantime interest should be defaulted.

THE FRENCH WANT GERMANY

(By Associated Press to Coos Bay Times.)

PARIS, Sept. 24.—The French papers are recalling an interesting reply which General Pau made a year ago when his admirers proposed to present him with a sword of honor upon the occasion of his giving up command of the 20th Army Corps. "I certainly should not accept the sword of honor that you and other well-meaning patriots think of giving me," he said. "Such a recompense must be reserved for the man who shall lead our victorious armies beyond Metz and Strassburg, beyond the Rhine, into the very heart of the German Empire. As for me, modest worker in times of peace, enemy to publicity and popularity, it is sufficient that I have the confidence of those who have served under my orders, and the suffrages of good people such as you."

GERMANY MAKES WAR LOAN.

LONDON, Sept. 22.—A dispatch to Renter's Telegram Company from Amsterdam quotes Berlin papers as saying that they learn from a reliable source that the directors of the imperial bank soon will publish the terms of the first German war loan. It is said that the loan will be \$250,000,000, consisting of five per cent treasury bonds and government notes. Both will be issued at 97.50.

The bonds and notes will be divided into five sections of \$50,000,000 each, redeemable at intervals of six months beginning October 1, 1918.

SCHOOLS FOR ARMY

(By Associated Press to Coos Bay Times.)

LONDON, Sept. 24.—Most of the universities and schools have been turned into military camps temporarily. At Cambridge and other places common have been covered with tents and uniformed soldiers are learning military science on the grounds given over so long to the town.

Indications are that the attendance at the universities this fall will be so small that the army may consider it many of the school buildings as being interfering with the military work.

The presence of troops about the various colleges at Cambridge has led the town with the military work. Already more than 1500 members of the Officers' Training Corps at Cambridge have offered their services as commissioned officers.

WAR STOPS LONG LETTERS

(By Associated Press to Coos Bay Times.)

PARIS, Sept. 24.—An instance of the censor's pitiless treatment of letters to the soldiers at the front to their wives and sweethearts in Paris, is the case of a wife who received the following note from the censor as a substitute for the long letter her husband had written:

"Madam," he said, "your husband is well, but is far too loquacious."

WAR HELPS THE CHURCHES

(By Associated Press to Coos Bay Times.)

MANCHESTER, Eng., Sept. 24.—Greatly increased attendance at church services is one of the marked effects of the war which has been noted by Manchester clergymen, one of whom discussing this subject in a Manchester paper says: "It is surprising to see as large an attendance at a week-night service as at a Sunday service. It is the instinct of those left at home to find fellowship at such times. But the outstanding factor is that the war is bringing us as a nation into the realities of life and death."

WAR HELPS BUSINESS

Oakland Manufacturers Claim Many Orders Are Coming In.

OAKLAND, Calif., Sept. 21.—That the European war has already brought about an increase in business is shown in a careful canvass made in Oakland to decide just what the commercial result of the conflict has been.

Of the 150 Oakland manufacturers that were seen, 115 reported remarkable increase in business, and more than 50 declared they had to refuse further orders for the present. These 150 manufacturers represent 240 manufactured articles of varied nature, ranging from the largest machinery to the smallest household articles.

BAD TEETH IN ARMY

(By Associated Press to Coos Bay Times.)

LONDON, Sept. 24.—So many men who want to enlist in the army have been refused because of defective teeth, that fifty American and English dentists have volunteered their services to remedy conditions. Each treat without cost the teeth of fifty men whose physical condition is such that they will be acceptable as recruits when their dental shortcomings are removed.

A MISTAKE

Recruiting Officer. (To man applying for enlistment.)—Sorry, but the army can't accept you. You have poor teeth.

Rookie.—Hoot, mon! Ye're makin' a gran' mistake. I donna 'want t' bite the enemy; 'tis shooting 'em I would be.—Exchange.

TOBACCO FOR SOLDIERS

(By Associated Press to Coos Bay Times.)

LONDON, Sept. 24.—The Blue Cross Society, which has been established at the suggestion of Sylvia Lathrop, the 14-year-old daughter of Ben Lathrop, of California, and which is composed entirely of children, has the collection of tobacco for convalescent soldiers as its particular mission. Already the children have obtained enough smoking material to supply 200 soldiers in one London hospital and the work is constantly expanding.

Keyzer's FAREWELL Dance, Simpson's PAVILLION, WED., SEPT. 23.

Times Want Ads bring results.

DR. HORSFALL HAS MOVED TO ROOMS 112-14-15, IRVING BLOCK.

For quick action use Times Ads.

SEMINARY EXCHANGE OF GIRL PUPILS

Woman Leaves Folkestone with Thirty-Five German Pupils.

LONDON, Sept. 23.—For the first time since the outbreak of the war, there was a considerable number of German passengers by boat from Folkestone to Flushing. They included a party of thirty-five German school girls in charge of Mrs. Laura Degenhart, an American citizen, who has undertaken, at her own expense, to assist in the exchange of non-combatants. She hopes to return from Germany with a number of English girls. She has a letter from Lord Haldane, who wrote:

"What you propose to accomplish is a noble and Christian work for both countries. I trust it will be given to you to effect much good."

There were more than 100 German women on the boat, among them governesses, nurses and domestic servants, who are being sent to their own homes by friends of the emergency committee.

SELL OREGON TIMBER

Government Gets From \$1.35 to \$2.10 per Thousand for Stumpage.

PORTLAND, Ore., Sept. 22.—The Forest Service has recently sold to the Corvallis Lumber Manufacturing Company 8,608,000 board feet of timber on the Santiam National Forest, Oregon.

The timber is situated on approximately 170 acres in Sections 8 and 9, T. 10 S., R. 6 E., W. M., on the watershed of Dry Creek, which is tributary to the North Fork of the Santiam River, not far from Hoover, Oregon, and consists of 7,746,000 board feet of Douglas fir, 460,000 board feet of western hemlock, 389,000 board feet of western red cedar and 13,000 board feet of western white pine.

The company is to pay for the timber in advance of cutting in installments of not less than \$2,000 each at the rate of \$1.35 per M for Douglas fir and western pine, \$2.10 per M for western red cedar, and 50c per M for western hemlock. By the contract sale, the company will be allowed until June 30, 1918, for the cutting and removal of the timber.

RECEIVE 5000 BOOKLETS.

Coos Bay Well Written Up in Publication Which Will Be Distributed.

Five thousand new Coos Bay booklets were received yesterday at the Chamber of Commerce and will now be distributed in answer to the hundreds of inquiries that are constantly coming into the office from not only the east but all parts of Oregon as well. Though 15,000 of the booklets were printed formerly by the Marshfield Chamber of Commerce, the North Bend Commercial Club and the Southern Pacific, they have all been distributed and the new shipment just received are already in demand.

The booklet contains 64 pages, together with several small maps. It is profusely illustrated and interestingly written, being almost the same as the previous publication with the exception of many corrections of names which had been misspelled.

PRESIDENT WILSON VOTES

Returns to Old Home in Princeton, N. J., to Cast Ballot.

(By Associated Press to Coos Bay Times.)

PRINCETON, N. J., Sept. 24.—President Wilson paid a flying visit to his former home here yesterday to vote at the Democratic primaries. He was met by only a small group of students and the faculty as the college has not opened yet. President Wilson went directly to the polling booth in the firehouse and cast his vote.

DR. H. E. KELTY, DENTIST.—

Phone 112-J, Room 204, Coke Bldg.

Keyzer's FAREWELL Dance, Simpson's PAVILLION, WED., SEPT. 23.

NOTICE OF FILING FINAL REPORT

Notice is hereby given that on the 8th day of September, 1914, the undersigned executrix of the last will and testament of C. T. Smith, deceased, filed in the County Court of the State of Oregon, in and for the County of Coos, her final account as such executrix; and that the court on said date duly made an order directing that notice of the filing of said final account be given in the same manner as notice of her qualifying and appointment and as required by law, and further ordering that Thursday the 15th day of October, 1914, at the hour of 10 o'clock a. m. at the County Judge's room in the Court House in Coquille City, Coos County, Oregon, be and the same is the time and place set for the hearing of objections thereto and the settlement thereof.

Dated this 9th day of September, 1914.

MARIA SMITH
Executrix of the last will and testament of C. T. Smith, deceased.
(First publication Sept. 9, 1914, last publication Oct. 7, 1914.)

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Statement of Condition

—OF—

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Of Marshfield and Myrtle Point, Ore.

At the Close of Business September 12, 1914

RESOURCES

Loans and Discounts \$642,163.08
Banking Houses and Real Estate 64,973.94
Cash and Sight Exchange 292,054.46

Total \$999,191.48

LIABILITIES

Capital Stock Paid in \$ 75,000.00
Surplus and Undivided Profits 72,832.56
Deposits 851,358.92

Total \$999,191.48

The money in this bank is insured against loss by Night or Day Robbery.

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