

INSURANCE MEN DECLARE TAX IS TOO HEAVY

NEW YORK, Dec. 13.—A person holding a policy in any one of the American life insurance companies finds himself subject, indirectly, to the imposition of five, and perhaps six, federal taxes. E. E. Rhodes, vice-president of the Mutual benefit life insurance Co., Newark, N. J., at its 14th annual convention told the association of life insurance presidents here today.

Although emphasizing the multiple taxation of life insurance, Mr. Rhodes urged that it is far better that insurance men shall sincerely and wholeheartedly co-operate with the government in finding a reasonable basis of taxation than that they should take an antagonistic position toward all plans that may be presented.

"What is the position of one who has sought insurance protection, in so far as federal taxes are concerned?" asked the speaker. "In the first place, he pays a tax at the rate of 50 cents per \$1000 of insurance for the privilege of insuring his life. In the second place, he pays a personal tax upon so much of his income as is required to pay the premium upon his insurance. In the third place, the amount he pays as a premium is again taxed when it reaches the company of which he is a member. In the fourth place, if the assessment of an excess profits tax is upheld by the

PLAY SAFE! MAIL YOUR GIFTS EARLY



WASHINGTON, Dec. 13.—Uncle Sam and Santa both urge that all Christmas bundles be mailed early, if you want them to arrive before Christmas. Just mark them, "Don't Open Before Christmas" and mail them NOW! A parade was held here recently to stress the importance of mailing early. This is one truck in the parade.

courts premiums is again taxed. In the fifth place, so much of his premium as is held by the company for contingencies is again taxed as a capital stock tax. In the sixth place, when the amount insured is paid to his estate it is again taxed.

"This is taxation with a vengeance. The insured is caught coming, standing still and going, in a transaction which he does not enter into for profit and in which there can be no profit."

Devoting his attention further to a consideration of federal income tax law, Mr. Rhodes not only called into question its constitutionality, so far as it affects life insurance, but gave an analysis of the inequality which he said results to the various companies from the actual operation of the law.

"The income tax law applied to life insurance companies," Mr. Rhodes declared, "falls to meet some of the most important criteria of sound methods of taxation. It does not bear equally upon different companies. It does not provide any certainty of in-

come to the government. The amount of tax is not easily determinable, and when determined it is not, as implied, a tax on net income. The tax is collected only at heavy expense to the government and to the companies.

"It is not at all clear that in so far as life insurance companies are concerned the present law meets the constitutional requirements."

Mr. Rhodes took a definite stand in opposition to the theory that premiums should be taxed as income of the insurance companies.

New Road Will Open New Service Goal for Tourists

VISALIA, Cal., Dec. 12.—In its campaign to do its part toward opening the Kern river canyon to the motorist, the supervisors of Tulare county have authorized the construction of a mountain highway from Springville to Camp Nelson, on the edge of the canyon's southern extremity. Bids for this work are to be opened next month that construction may begin next spring.

Camp Nelson is known as among the prettiest camping resorts in the mountains but heretofore has been accessible only by packing. When it is made accessible to motorists it is expected to serve as the southern gateway to Kern river and Mt. Whitney in the project which, with government assistance, will eventually mean a highway extending from Porterville through Kern river to Mt. Whitney and thence out via the Sequoia national park and Visalia, thus opening for nature lovers that Stephen T. Mather, director of national parks, has termed the finest scenery in the world.

HAZED YOUTH SHOWS GAMENESS

WASHINGTON, C. H. O. Dec. 13.—Although Raymond Flea, high school freshman, is suffering from pneumonia, and his condition is regarded serious, he refuses to squeal on the youths who hazed him. He was taken out in the country in a machine, given a coat of grease and then whipped, after which he had to walk home in a drizzling rain. Police and school authorities have been unable to learn the identity of the hazers.

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Open Evenings until Christmas at Earl Shepherd's Music Store. 10ft

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Darkens Beautifully and Restores Its Natural Color and Lustre At Once

Common garden sage, brewed into a heavy tea, with sulphur and alcohol added, will turn gray, streaked and faded hair beautifully dark and luxuriant. Mixing the Sage tea and Sulphur recipe at home, though, is troublesome. An easier way is to get the ready-to-use preparation, improved by the addition of other ingredients, a large bottle, at little cost, at drug stores, known as "Wyeth's Sage and Sulphur Compound," thus avoiding a lot of fuss.

While gray, faded hair is not sinful, we all desire to retain our youthful appearance and attractiveness. By darkening your hair with Wyeth's Sage and Sulphur Compound, no one can tell, because it does it so naturally, so evenly. You just dampen a sponge or soft brush with it and draw this through your hair, taking one small strand at a time; by morning all gray hairs have disappeared. After another application or two your hair becomes beautifully dark, glossy, soft and lustrous, and you appear years younger.—Adv.

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