

Troops, etc., have had the report of the Commission under consideration and recommend that the claims presented or specified in the report of the Commission *be NOT paid.*

Very respectfully,

W. K. JACKSON,
Chairman of Committee.

Mr. Buckman moved that all House bills passed by the Senate to-day be certified to the House immediately.

Which was agreed to and so ordered.

Mr. Withers asked to be excused indefinitely or until such time as he could return, on account of having to attend United States Court at Tampa.

The request was granted.

Mr. West of the First moved that the Senate adjourn until Monday, at 3 o'clock p. m.

Which was agreed to.

Thereupon the Senate stood adjourned until Monday, April 15, 1907, at 3 o'clock p. m.

MONDAY, APRIL 15, 1907.

The Senate met pursuant to adjournment.

The President in the chair.

The roll being called, the following Senators answered to their names:

Mr. President, Senators Adams, Alford, Baker, Beard, Broome, Buckman, Canova, Clark, Cone, Cottrell, Crane, Crews, Crill, Davis, Girardeau, Henderson, Hudson, Humphries, Jackson, Leggett, McCreary, Massey, Neel, Sams, Trammell, West (1st District), West (4th District), Zim—28.

A quorum present.

Prayer by Rev. W. D. Turnley of Dade City.

The Journal of April 12th was corrected and approved.

Mr. Crews offered the following—

Senate Concurrent Resolution No. 11:

Resolved by the Senate, the House concurring, That a committee of three from the House and two from the Senate be appointed to visit the canal now under construction by the Florida Coast Line Canal and Transportation Company, from Biscayne Bay into the St. Johns River, and report to the present session of the Legislature upon the importance and progress of the work.

Which was read the first time and laid over under the rules.

Mr. Crews offered the following—

Senate Resolution No. 35 :

Resolved, That the committee on the part of the Senate under House Concurrent Resolution No. 8 be, and they are hereby, authorized and empowered to employ the services of a responsible woman to accompany said committee in their investigation; said woman to report her observations at the asylum to the said committee.

Which was read.

Mr. Crews moved the adoption of the resolution.

Which was agreed to.

The following communication was read :

The Florida State Fairs, held at Tampa during the years of 1905 and 1906, having been conducted with immense success in every particular, not only to Tampa, but to the State at large, in advertising Florida's resources and bringing across her borders thousands of visitors and homeseekers from other States, also resulting in just as great or an even greater degree of benefit to the people of our State by educating them as to Florida's wonderful and varied resources, and teaching them, by comparison, the best methods of production in every branch of endeavor; therefore,

Be it Resolved, That the Chamber of Commerce of the City of Tampa, in special session assembled, do hereby heartily indorse the holding of the State Fairs in our city in future years, and call upon the progressive members of the Fair Association to continue and make permanent the holding of said fairs, realizing that they will yearly increase in grandeur and benefit to our State; and

Be it further Resolved, That, whereas the State Legislature two years ago made an appropriation of \$15,000 annually for two years for the payment of premiums on products exhibited at said Fairs, all of which has resulted in a degree of benefit that makes it evident that the State of Florida never made a better investment, the present Legislature be respectfully requested to continue said appropriation for the payment of premiums on products exhibited at future Fairs; and

Be it further Resolved, That the Senator and Representatives of Hillsborough County in the present Legisla-

ture be called upon to exercise their best energies toward having the appropriation renewed and continued, and that the same request is made of all legislators interested in the advancement of the State; and

Be it further Resolved, That a copy of these resolutions be sent to the aforesaid Senator and Representatives of Hillsborough County, also to His Excellency, N. B. Broward, Governor of Florida, and to Hon. W. Hunt Harris, President of the State Senate, and Hon. Eugene Matthews, Speaker of the House of Representatives, with the request that they extend their aid in behalf of this laudable movement.

I hereby certify that the above is a true and correct copy of a resolution adopted by the Tampa Chamber of Commerce, at a special meeting, on the evening of April 10, 1907.

A. GRAY, Secretary.

The President announced that he had appointed Messrs. Baker, Humphries and West of the Fourth District as a committee on the part of the Senate under House Concurrent Resolution No. 13.

House Concurrent Resolution No. 13:

Relative to the appointment of a committee to draft a bill and present to the Legislature reapportioning the representation of the Legislature according to the census of 1905.

Mr. Hudson gave notice that he would, on tomorrow, move to reconsider the vote by which Senate Concurrent Resolution No. 10 was not adopted.

Mr. Henderson gave notice that he would, on tomorrow, move to reconsider the vote by which Senate Bill No. 138 failed to pass.

The following message was received from the Governor:

Executive Department,
State of Florida,
Tallahassee, Fla., April 15, 1907.

*Hon. W. Hunt Harris,
President of the Senate,
Tallahassee, Fla.*

Sir:

Under the provisions of Section 9, Article IV. of the Constitution of the State of Florida, which provides, among other things, that the Governor shall recommend to the Legislature such measures as he deems expedient,

I have the honor to transmit herewith my views and recommendations, together with such data as I have been able to collect, upon the subject of State Life Insurance.

Very respectfully submitted,

N. B. BROWARD,
Governor.

STATE INSURANCE.

Shall the State embark in the business of life insurance? That is the question.

Read the answer in the amount of money paid in premiums by policyholders in Florida to the great insurance companies of the North during the past thirteen years, ending December 31, 1906—\$13,744,261.99. Of this enormous sum but \$4,189,743.56 has been returned to the State in the shape of losses paid, leaving in the hands of these outside companies the enormous sum of \$9,554,518.43 for the upbuilding of outside enterprises and the enrichment of insurance officials, insurance attorneys and others whose only interest in Florida lay in the amount they could draw from her people. This money should have been kept at home for home development, and it would have staid at home had we had State life insurance. These millions have been taken out of the local circulation and have not done the State or its people one iota of good beyond the amount the companies have paid for licenses to do business in the State. During the past year only, these companies received from the policyholders in Florida premiums amounting to \$1,864,081.81, and returned in the shape of losses paid \$557,635.38, or less than 30 per cent. of the amount they received.

Is this not a complete answer to the question above asked and an overwhelming argument in favor of State life insurance?

MILLIONS TO ENRICH THE NON-RESIDENT.

Millions go to enrich men who have no interest in the State or its people beyond the amount that they can induce them to hand over annually to the profiting of these non-residents. These millions have gone into the treasuries of the foreign insurance companies and into the pockets of their officers. They have been of no benefit to the State. The amount eventually returned will only be that promised to the policyholder, after death has claimed him, for when the insured dies the company will pay the heirs the bare face of the policy, the amount it agreed to

pay when the insured took out the policy, ten, twenty or perhaps forty years before. The following, taken from the "Prospectus of the Mutual Life Industrial Association of Georgia," published in the Athens (Ga.) Banner, May 7th, 1905, tells the story:

"The actuary of the Equitable Life of New York is quoted as declaring that the contracts of his company are for 'protection and investment.' In the event of death the company appropriates the 'investment' and pays the widow and the children the amount of the 'protection.' The smooth representations of the Equitable agents hide from the applicants this fact of loss to their families of the "invested" funds. They appeal to his avarice and selfishness through the word 'estimates,' which are impossible of realization, and conceal the one-sided nature of the contract. If men would use common sense and analyze these tontine contracts—these combinations of 'protection' with 'investments'—they would turn from them as a fraud and a cheat.

"Let us make an illustration to show how very foolish it is for men to accept 'Equitable' or other 'old line' policies proposing to combine 'protection' with 'investments.'

"The Equitable premium on a semi-tontine 20-year payment life for \$1,000.00, at the age of 40 years, is \$42.79. According to the Equitable's division, \$20.93 is used for 'protection' and \$21.86 for 'investment.' Should the policyholder die at any time before the end of the twenty years the company appropriates to its own use all the deposits of \$21.86, with the interest, and pays over to the family only the proceeds of the 'protection purchased with the \$20.93.'"

The money paid to foreign insurance companies is practically lost to the people for many years; at least it is to be hoped that it will be very many years before the estates of forehanded citizens will call for the money sent out, for the State can better afford to lose the money and the interest than to lose the progressive citizen who provides for the future of his family by insuring his life.

THE STATE'S BEST CITIZENS.

The men who insure their lives are the best citizens of the State; they are, therefore, entitled to the very best insurance and safest insurance procurable and at the low-

est possible rate. If the State entered the field for insurance it would demand only the amount of premium necessary in each case to protect itself and the insured, giving its policyholders the full benefit of all the money paid in by them and investing all the surplus in property within the State. The entrance of the State into the business of life insurance would induce many who now feel that insurance is too expensive or too uncertain, to purchase policies. It would also stimulate a desire on the part of the people to save money and to provide for the future, thus increasing thrift among the people and adding immensely to the wealth and prosperity of the State. Thrift is a characteristic in which we are all sadly lacking.

TRIBUTE PAID TO NORTHERN INSURANCE COMPANIES.

Statistics show that the amount of money paid by the South to Northern insurance companies aggregate the enormous sum of \$50,000,000.00 per annum, and this tribute has been levied for years. Stop and think for a moment how much could have been accomplished for the South by the \$500,000,000.00 that have gone into the coffers of these foreign insurance companies in the past ten years; but this is not the only drain. The various benefit associations take from the State almost, if not quite, as much as the regular companies, and return less than one-third.

ARGUMENT IN FAVOR OF STATE INSURANCE.

The immense sum, now largely over a million dollars, that fails to return to Florida each year is a powerful argument in favor of State life insurance, not only as a means of keeping the money at home, but as a protection for the people against the immense aggregations of capital that now threatens to override all the rights of the citizen; add to these inducements the absolute certainty of protection to the citizen who is insured by the State, the development that must come from the retention of this money in the State and the satisfaction of knowing that we manage our own affairs, and surely no further reasons or arguments are needed to establish the need for

State life insurance. With State life insurance there will be no question of money loaned on insufficient security, and less than half the loan covered under foreclosure proceedings, as has been reported in more than one case in the Northern insurance companies where some favored official or member of the board of directors borrowed whatsoever he pleased on whatever inflated scheme he chose to offer as security. The money that now flows in a steady stream into foreign coffers would, did we have State insurance, be used to advance and develop the resources of our own State.

Some will say: "But we now have two life insurance companies, the stock of which is owned by Florida citizens, and therefore the above argument will not apply." I suggest to the Legislature that if we legislate on the theory of "the greatest good to the greatest number," the arguments of the local owners fall to the ground. If we will pursue the idea advanced by the local company to the extreme, they would have to agree that it would be well for half of the people of Florida to own stock in an insurance company, and that the other half of the people should pay premiums large enough to support them. This, of course, you would not do.

We are here to serve the people. It is our duty to enact such laws as will secure to the people the greatest good, at the minimum cost.

Insurance is the type of estate that many persons undertake to leave to those who are dear to them. A policy with the State would give to them the greatest possible security, and would cost not more than one-half the premiums paid to companies in the State or out of the State. Our duty is plain. We either represent the people, the masses who pay, or we represent those engaged in taking as much from them as possible. Which? is the proposition.

THE STATE A SAFE CUSTODIAN FOR THE PEOPLE'S MONEY.

That the money invested in life insurance would be much safer in the hands of the State than it is possible for it to be in the hands of any company, has always been beyond question, because the entire credit of the State would be behind it; but the developments of the last few months in the investigation of the greatest of the life in-

insurance companies make the assurance of State security only the more emphatic.

Every man seeks to invest his money safely first, next to get the greatest possible return for his investment, and this is especially true of life insurance, for in taking out a policy the primary object is the protection of loved ones when the insured shall have been taken from them and is no longer able to care for their welfare; then it is that the possible return should be in the very best hands, and it will be if the State assumes the trust.

NO GRAFT, NO EXTRAVAGANCE.

Long before the investigation of the great life insurance companies assumed form and shape, an investigation that has shown so much graft, such putrescence and such reckless waste of money of the policyholders, Gov. Broward recommended the passage of a law establishing a department of State life insurance as the best possible protection for the people and the State. Under State management economy would be assured, and that, from all appearances, is an unknown feature in the management of the big insurance companies. Under the State control there would be no presidents earning \$1,500.00, perhaps, but receiving \$150,000.00 per annum. No directors with salaries ranging from \$6,000.00 to \$8,000.00. No attorneys drawing \$100,000.00 salaries with contingent fees in addition. No legislative corruption fund of \$800,000.00 and upwards, handed over to attorneys to be used "where it would produce results," and that without a line of accounting. No elegantly furnished and splendidly managed "villas" and "club rooms" with restaurant attachments as maintained at at least one capital, for the purpose of entertaining and corrupting legislators. No widows of dead presidents, pensioned off at \$25,000.00 per annum. No funds contributed for campaign purposes, as has been the case with these big, reckless companies, who, to insure their grip on the public treasury, contributed, one \$50,000.00, another \$150,000.00, and others various liberal sums of the policyholders' money to defeat the will of the majority of the American people.

THE SOUTH'S CONTRIBUTION TO NORTHERN PROSPERITY AND REPUBLICAN SUCCESS.

As was said awhile ago, the South contributes annually over \$50,000,000.00 in the shape of premiums to Northern insurance companies, and out of this the Democratic South has been forced by these insurance companies to contribute money to defeat its own interests and its own candidates.

ECONOMICAL AND HONEST MANAGEMENT GUARANTEED.

Let us return to the question of management and economy. If the State entered the field of life insurance there would be no general managers drawing \$18,000.00 and \$30,000.00 salaries annually. No agents receiving 28 per cent. commissions on new business and from 4 to 19 per cent. on renewals, with which they have nothing to do. With the State engaged in life insurance, the commission or manager would be paid a fair salary, fixed by law, for his services. There would be no high salaried boards of directors to fatten on the policyholder's money. Only the clerks necessary to carry on the business of the department would be employed and they would receive the salaries allowed by the State for similar work in other departments of the State government. Agents would be allowed a fair compensation and the whole expense of the department of State insurance would be less than the salaries allowed the vice president and the chairman of the board of directors of one of the existing companies. All of the profits accruing from the business would be applied to legitimate purposes and not to the corruption of officers or legislatures or for political purposes or for the enriching of officers and their families. That it would be a paying department to the State, and to the people, and one that would pay quickly and surely, is beyond question, if there is one word of truth in the statement published by these big insurance companies—statements that we must believe to be true because we see in their investments, in their reckless use of money, in the salaries they allow, the evidence of immense wealth. One of the best and most liberal companies made the following: "Twenty-

ninth annual statement, January 1, 1905: Assets, over \$88,000,000.00; paid to policyholders in 1904, \$92,000,000." This company, like the rest, pays large salaries to its officers and large percentages (46 per cent.) to its agents on new business, and correspondingly good percentages (19 per cent.) on renewals. It expends thousands of dollars on advertising and maintains magnificently equipped general offices in the State where it does business. That the business is profitable is shown by the increase in assets for the year ending January 1st, 1905. This item amounted to over \$15,000,000.00.

EXPENSES ELIMINATED

With State insurance the heavy expenditures will all be eliminated. There will be no need for Legislative corruption funds, because no legislator would dare to consider any legislation adverse to the interest of the State. There is yet more to be said in advocacy of State insurance beyond the fact that such insurance would be absolutely safe and its affairs be economically managed. It would pay the State fully as well as it pays these individuals, and under the economical management that would be inaugurated by the State the profits would be greater and the policyholders assured handsome dividends on their investments or more insurance for the premium paid, or a great reduction in the amount of premium. It has been estimated that at the present rate charged by the insurance companies, the premiums ought to buy at least twice the amount of insurance they now purchase, and still leave a good safe margin for profit.

THE NATIONAL FEDERAL MORTUARY TABLES.

The National Federal Congress Mortality Tables show the insurable risk to be 7.17 per 1,000. Now, for illustration, let it be assumed that 1,000 persons, in average health, and whose nearest age is 40 years, wished to insure themselves for \$1,000.00 each. In such cases the total amount of risk would be \$1,000,000.00. The table quoted shows that at the age of 40 years an average of 7.17 persons in a 1,000 may be expected to die during the ensuing year. Since each of these individuals is insured for \$1,000, it follows that the total insurance loss in a year will be \$7,170. In other words, it is evident that to cover

the expected losses each policyholder must pay \$7.17, which is the actual cost of the insurance. As the premiums are paid in advance, all at the beginning of the year, and the losses at the close of the year, the natural premium can be discounted at 4 per cent., making the net premium \$6.98. This calculation leaves out the question of expense and does not contemplate the accumulation of any reserve fund. Add these items and the aggregate cost of insurance at the age of 40 years would be \$12.45 per \$1,000 on an ordinary life policy. These calculations are based on the mutual or assessment benefit association plan and are used to show the actual cost of the insurance where the insurer takes all the risk of failure to meet assessments and to provide for any loss after the first year, but it may be urged that this is not a fair statement of the case, because the risks are selected and from the very highest class. Admitted, but do not the insurance companies hedge themselves around with every possible protection obtainable from the best medical experts, from personal testimony and from records of family history? Certainly they do. For the sake of argument let us look a little further into the matter of statistics.

DEATH RATE IN THE UNITED STATES.

Taking the United States as a whole, the death rate, as shown by the census of 1905, was 14.7 per 1,000 of population; and this ratio does not vary greatly from year to year or even from decade to decade; the census of 1890 showing the rate of 13.91 per 1,000, that of 1880 15.09 per 1,000, and that of 1870 12.77 per 1,000, or an average of 13.96 per 1,000. From the foregoing it will be seen that the average death rate for the whole United States is approximately 14 per 1,000, hence the actual cost of insurance, taking the entire population, whites, negroes, Indians and Chinese; persons living amid unsanitary surroundings, paupers, criminals, prisoners, the insane, the infant and the centenarian and persons engaged in the most hazardous employments, and the rate would be but \$14.00 on the \$1,000. Double this to cover the expense of operation and for the purpose of creating a protective reserve and we have \$28.00 on the \$1,000, or \$2.00 advantage over the lowest rate offered by any insurance companies, and which cover every risk from the

cradle to the grave, while regular insurance companies limit their risks to selected subjects, between the ages of 15 and 65 years. But let us get nearer home: Florida's death rate is 10.50 in the 1,000—including its entire population, and including, too, the deaths among the invalids who come in search of health. Eliminate these and the death rate of the population of Florida will be in the neighborhood of 8 to the 1,000 population.

ACTUAL COST OF LIFE INSURANCE.

From the above it is seen that the actual cost of life insurance on selected risks at the age of 40 years is only \$7.17 on the \$1,000; that economically managed companies cover all expenses, create a reserve fund and make a good profit at \$30.60 on the \$1,000. There is a difference of only 34 cents between the New Zealand rate and that of one of the oldest, best and most economically managed companies in the United States. All of the expense of management of this company is covered by 11.96 per cent. of its receipts.

THE COST OF SAFE INSURANCE.

In the foregoing we have shown the actual cost of insurance, provided the entire population would take out policies, keep the same paid up and the business transacted without any expense whatever. This is the theoretical side, but in regular insurance companies, organized to insure continuously, it is necessary to consider lapses as well as losses, the expenses of operation, advertising, and to provide a reserve fund to meet the losses that must occur in the course of time, along with the inevitable fluctuations of business, hence the rate must be materially higher than in the actual cost on an initial group of 1,000 risks. The best and most liberal companies put the ordinary non-profit sharing premium in the neighborhood of \$30.00 on the \$1,000.00 of insurance at the age of 40 years. Some are a dollar or two over this amount and some a dollar under it. The New Zealand Insurance Department fixes the premium at \$30.60 per \$1,000 on an ordinary profit-sharing life policy at the age of 40 years. This provides for a safe reserve fund, for all the expenses of operating the department and the profit-sharing fea-

ture which the risk may apply to reduce the premiums or to increase the value of his policy.

PROFIT-SHARING.

Insurance agents invariably stress the "profit-sharing" feature of their policies; in other words, impress on the prospective purchaser of life insurance, the advantages of certain policies in that under them the holder is entitled to, and is awarded his percentage of the profits gained by the company from loans, investments, rents, from the lapses and from all other sources. All policies issued by the State would be profit-sharing, the holder of the policy receiving his allotment at each triennial distribution.

NOT PATERNALISM.

It has been urged that State insurance is paternalism, but who has urged this? None more vehemently than insurance companies through their representatives, one of whom has said: "Some men will object to contributing to the improvidence of those who do not avail themselves of the opportunity offered by the State." No one ever heard that insurance companies were guilty of any such laches, why then the State? Another says it is an experiment, an object lesson, and that, like all other arguments advanced against the plan of State life insurance, is without foundation, advanced in ignorance or in malice. Every civilized government on the earth has some form of government insurance.

STATE INSURANCE NOT AN EXPERIMENT.

State insurance is not an experiment. There are many countries operating insurance in some of its various forms. France has a partial government system; Austria and Canada have insurance in the shape of pensions; Russia and Sweden have it in pension and accident; British India and Hongkong insure their members of the civil service, while Belgium operates both life and endowment policies; Germania, Bavaria, Greece, Norway and the British West Indies each have compulsory insurance, and since 1870 New Zealand has had a State Insurance Department that insures every form of policy of insurance except fire. This new country of novel and progres-

sive ideas writes in the neighborhood of three-quarters of all the life, accident, endowment, double endowment, annuity and indemnity policies (and all are extremely liberal) issued in the State, and does it in competition with some of the strongest companies in the world; thus proving after thirty years of continuous and growing business that the people have faith in State insurance. The actual experience of other countries shows conclusively that the State can enter the field of life insurance to the advantage of the State and of all of its citizens. I speak advisedly when I say *all of its citizens*, because the policyholder gets the benefit of a simple, untrammelled policy at a lower premium than he can get from any private company. The uninsured citizen will get the benefit of the added income to the State, in the form of reduced taxes, the greater internal improvement and the development that will of necessity grow out of the retention in the State of the large amounts annually paid out in premiums, and also of the great accumulation that we have seen must accrue to every properly managed life insurance company. Stripped of the high salaried officers, these accumulations, even with greatly reduced premiums, would grow as rapidly as they do now in those private organizations. These accumulations would of necessity be invested in the State.

LET THE PEOPLE DETERMINE.

Can the people attend to their own business better through agents selected by themselves and over whom they have absolute control, or by agents selected by outside companies and corporations, over whom they have no control at all?

It is time for the people to settle this matter and to determine for themselves whether they will longer hand over their money to corporations to be used to increase the already overwhelming power of combination or whether they will put it in the hands of men selected by themselves to handle it for the use and benefit of policyholders, and in so doing benefit all. The officers chosen by the people will not be able to vote themselves these \$100,000 and \$150,000 salaries; they will not be able to hand out tens of thousands and hundreds of thousands for political corruption; they will not be able to pay un-

earned bonuses to the widows of dead presidents; they will not be able to hand over, without accounting, great sums to be applied where "they will produce results." They will not be able to pay large fees to lawyers for mysterious secret service; they will not be in a position to dictate to Governors and legislators what shall and what shall not be done; they will not be able to keep whole families, each member on a high salary, because as the creatures of the people, the State insurance officers will be under the surveillance of the State Auditor and Treasurer and will account monthly for all the money that comes into the department and all that is paid out to policyholders or for other legitimate purposes. It will not be necessary to hire men at fancy prices to work up business, because every citizen will have an interest in the insurance business, and, better than all, after the honest, frugal handling of the policyholder's money the people will be able to get better insurance and better policies with the absolute certainty that the investment is safe, that the full amount of the policy, and all that it has earned, will be paid and the provisions for the future divested of all uncertainty. There is yet another feature that commends State insurance to the people, and that is, the retention in the State of the money now sent out in form of premiums that will enable the people at home to get money for improvements at a more reasonable rate of interest than ever before and upon more liberal valuations. That this can be and is done is shown by the reports of the Insurance Department of New Zealand, from which liberal excerpts have been made.

The following extract from the message to the Legislature of 1905 is reproduced here because of the statistical information and the suggestions contained therein, these statistics and the deductions based thereon have been brought down to December 31, 1906:

LIFE INSURANCE.

"Life insurance has become a very popular source of accumulating estate by the people of the country. In the first place, it is a cash estate that is easily handled by the widow or orphan. In the next place, it is accumulated by the payment of premiums in comparatively small sums at a time, and in most instances it constitutes

an estate that is not drawn upon and that can never be in debt. In fact, this mode of creating an estate has become so popular that there was paid out in this State by our citizens last year to thirteen insurance companies premiums aggregating \$1,864,081.81, and the losses paid to citizens in this State aggregated \$557,635.32, which shows that there was paid out last year \$1,306,446.43 more than was paid in losses, and as all of the companies of which I write are outside of the State of Florida, it is evident that \$1,306,446.43 more went out of the State than was brought in as estates to our people; thus it is shown that the excess paid out over the amount received in return would equal a ten-mill tax on the present assessed valuation of Florida.

"As it is always desirable that as much of the people's money shall remain at home as is possible, does it not argue strongly in favor of State insurance? May not the State issue policies and receive premiums therefor and after setting aside the proper reserve fund for the safe conduct of the business have a large surplus to be turned into the revenue fund of the State, thereby relieving direct taxation to that extent?

"We will take as a basis the last twelve years' business done in the State as per the State Treasurer's report, which is as follows:

Year—	Risk in Florida.	Losses in Florida.	Receipts in Florida.
1893	\$ 5,460,967	\$ 95,091.52	\$ 518,221.96
1894	6,045,900	65,063.70	587,741.38
1895	4,793,443	178,152.43	554,578.46
1896	5,254,013	186,080.44	567,528.32
1897	4,242,191	254,408.78	568,697.96
1898	5,010,627	213,461.68	602,715.87
1899	6,482,133	432,457.68	739,818.50
1900	7,801,768	265,455.32	918,525.41
1901	7,619,224	305,383.66	1,040,363.48
1902	8,373,234	292,536.24	1,184,914.05
1903	8,682,640	413,540.48	1,355,246.15
1904	10,815,667	428,579.30	1,527,322.49
1905	10,827,198	501,896.95	1,714,503.25
1906	10,460,497	557,635.38	1,864,081.81
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	\$101,869,502	\$4,189,743.56	\$13,744,261.99

"It is apparent the amount of losses paid in fourteen years has been about 30 per cent. of the gross receipts for premiums of the life insurance companies doing business in this State. By placing a comparatively small amount of money to the credit of the fund to cover any immediate loss that might occur the business can be established and become a source of great revenue, and in my judgment, become very popular.

"I therefore recommend that the Legislature enact such laws and take such measures as will be necessary to establish a life insurance business conducted by the State.

"If you consider this idea practical and beneficial to the State, I suggest that we have an organization sufficient in nearly every detail to commence work, as blanks could be furnished by the Comptroller and sent to the various bonded county officers, they to fill out blanks for applicants and refer them to the proper physicians for examination, the physician to make his report to the county officer sending him the applicant, said application and report of physician, together with the premium, to be forwarded by the said county officer to the Comptroller, he to audit the same, and, if found correct, turn the money and papers over to the Treasurer. Upon receipt of the money and papers, the Treasurer shall file with the Secretary of State the application and his receipt for the premium, and the Secretary of State shall thereupon issue a policy to be valid when signed by the Governor, and forward the same to the applicant."

From the amount of premiums paid to the companies	\$13,744,261.99
Subtract the sum of the losses paid to policy holders	4,189,743.56
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And we have left in the hands of the companies	\$ 9,554,518.43
On which the interest for one year at 5 per cent. amounts to	477,725.92

Or \$49,146.62 more than all the losses of the companies during the year 1906, and would leave in the hands of the companies \$1,864,081.81, the money paid for premiums for 1906 and \$49,146.46 profit from the interest alone; but let us look a little deeper into the subject:

Premiums are paid at the beginning of each year and the losses at the close of the year, hence interest must be computed on the premiums from the date of payment. Let us do this and we get the rather startling results showing that the companies could pay all losses in Florida after twelve premiums had been paid without ever demanding another premium from the policyholder.

The interest on the above premiums for eleven years, deducting all losses as they occur, amounts to	\$ 2,775,031.09
Add to this the net premiums received....	9,554,518.43
	<hr/>
Will give us	\$12,329,550.52

And which would yield at 5 per cent. per annum an annual income of \$616,477.52, enough, with the steady increase of business, to more than meet all losses; in other words, the amount collected should give every policyholder who had thirteen premiums a paid up policy for the full amount of his insurance.

NEW ZEALAND STATE INSURANCE.

The New Zealand Government Life Insurance Department was established at the instance of the late Sir Julius Vogel, by unanimous vote of the assembly, in the year 1869, at a time when the lamentable failure of two well-known British companies, the Albert and the European, had drawn attention to the need for greater security in life insurance. The actual working of the office began in March, 1870, and it has therefore been thirty-seven years in existence. The management of the department is vested in an officer called "The Government Insurance Commissioner," who is appointed by the Governor on the recommendation of the Ministry of the Day. The department is conducted almost exactly on the same principles as those generally adopted by private mutual life insurance companies. All the usual classes of policies are issued to those who can pass the customary medical examination, and the colony is vigorously canvassed by the traveling agents, who obtain the vast bulk of the new business, now amounting to nearly three-quarters of a million sterling (\$3,649,875) per annum. An additional privilege,

not shared by policyholders in private companies, is the *guarantee of the State* that the contracts will be duly met at death or maturity.

The premiums originally adopted by the department were extremely low, and not framed to provide bonuses. Even with these small premiums, however, the methods of management, assisted by the low mortality of New Zealand, produced surpluses from the beginning. It was, however, quickly realized that it would be necessary to provide substantial bonuses to policyholders in order to enable the department to compete successfully with private companies. The rates were, therefore, raised, and the premiums now charged for endowment insurance (the class of policy chiefly issued) were adopted, and although higher than formerly, these rates are, on the whole, considered lower than those charged by the private companies transacting business in the colony.

PHILOSOPHY OF LIFE INSURANCE.

The philosophy of this new departure was very simple. The purpose of insurance is the diffusion of loss. Instead of allowing a loss to fall with crushing weight on one individual or family, it is spread out over a large number of stockholders and premium payers. If it is a good thing to distribute loss over a few thousand people who hold stock in a given company or pay premiums to it, it is still better to distribute the loss over the whole community. It is also wise to eliminate the expenses and profits of insurance so far as may be, behind it, so that it may reach as many people and afford as much security as possible.

POPULAR FROM THE START.

The department was popular from the start. By the last report (1901) it had 42,570 policies, covering \$51,000,000 of insurance, or practically half the total business of the colony. The Government office has beaten the private companies in fair competition. It has a much larger business than any of the companies, and almost as much as all the ten companies put together. (This refers, of course, to the ordinary life insurance business. There are 21,000 policies in industrial societies which are not included in the regular life insurance statements.) Two

S—17

American companies, the Equitable Life of New York and the New York Life, have been in the colony fifteen and thirteen years respectively, and have now 717 and 139 policies against 42,750 Government policies.

Their total insurance is \$1,750,000, against the Government's \$51,000,000.

The only company that comes anywhere within gunshot of the department is the Austrian Mutual Provident Society, with 26,000 policies and \$35,000,000 of insurance.

PLANS OF OPERATIONS.

The Government bureau employs paid canvassers, has handsome offices and issues attractive and skillfully worded circulars and advertisements to invite the patronage of the people. It pays taxes like a private company, and pays for its postage and telegrams also. The Government rates are lower than the premiums charged by private companies, but neither the Government nor the companies make any effort to run each other down by cutting rates, and the main elements of competition are in the conditions in and behind the insurance.

MUST NOT COMMIT SUICIDE.

The premium must be paid and the assured must not commit suicide within six months after the insurance is taken out—that's all. The policy is world-wide. The assured may go where he will and do what he likes, get himself shot in battle, smoke cigarettes, drink ice water and eat plum pudding, or commit suicide in the ordinary forms, after six months, and the money will still be paid to his relatives.

NO CAST IRON CONDITIONS.

Even the condition as to payment of premiums is not the cast-iron arrangement it often is. If a man fails to pay the department his premium when it is due, he does not lose his insurance. The Government pays the premium out of the surrender value of the policy and continues the insurance in force and will do this over and over again, as long as there is any surrender value left.

POLICYHOLDERS' INTEREST WATCHED OVER.

Whenever a policyholder is so unfortunate as to be unable to pay his premium, the officer looks after his interests and advises him without fees or fines of any description. An account is opened in connection with the overdue policy, which is automatically kept alive as long as the surrender value is enough to pay a quarter's premium. The policyholder is, of course, debited with interest on the premium overdue, but he is kept insured as long as his account is in credit, for the department does not seek to make any profit whatever out of surrendered or lapsed policies. During the last year twenty-nine overdue policies fell in by the deaths of the persons assured under them, and though on many of them not a penny of premium had been paid for six or eight years, the premiums as they fell due had been deducted by the office from the surrender values, thus enabling the department in one year to recognize claims on twenty-nine overdue policies to the amount of \$40,000, exclusive of bonuses.

The Australian offices generally make some provision for non-forfeiture, but the New Zealand Department claims that its system affords the policyholder the utmost liberality.

LOANS AND INVESTMENTS.

The Government will loan money on the policies at 6 per cent. below \$500, and 5 per cent. beyond that sum. The funds of the department are invested in mortgages on real estate, municipal bonds, good securities, and loans on policies.

GOOD MANAGEMENT AND GREAT SUCCESS.

The Department is free from any taint or spoils, and even the competing private insurance companies admit that it is well managed. The democracy has put experts in charge of the business and kept them there, and they have made the institution a complete success.

REASONS FOR THE POPULARITY OF PUBLIC INSURANCE.

The people prefer the Government insurance:

- (1) Because of its safety. It has the guarantee of the

Government behind it. It is in no danger of vanishing through insolvency, as ordinary insurance does now and then.

(2) Because of its cheapness. The rates are lower than in ordinary private companies.

(3) Because of its freedom from all oppressive conditions of any sort. A prospectus of the Department says:

"The Government Insurance Department's policy is practically free from conditions of any kind, except the payment of premiums as they fall due. The desire of the Department is to grant to every one the freest form of policy compatible with sound and prudent management. Improvements have been adopted from time to time as they have been found to be safe, with the result that the policy contract is now practically free from all restrictions, with the single exception, framed in the interest of public safety policy, that the Commissioner may declare the contract void if the assured commits suicide within six months of date of entry."

(4) It is cooperative. The profits of the business go to the insured. They are divided triennially. Five divisions of profits have been made, the total returned to policyholders being \$35,000,000, which in the case of a private stock company, would have gone to the making of millionaires.

STATE INSURANCE NOT AN EXPERIMENT.

From the foregoing it will be readily seen that State Life Insurance is not an experiment. As conducted in New Zealand, it is as independent in its operations as is any life insurance company in this country. The Department pays its own postage and defrays all its own expenses, and is governed in the matter of salaries and commissions by legal enactment. The policies issued by the State Life Insurance Company in New Zealand may be assigned or mortgaged or may be acquired through bankruptcy proceedings or under a will of intestancy or under a writ of execution issued out of any court. Mortgages or policies may be assigned in the same manner as any policy. If a policy is lost or destroyed it may be readily replaced by taking the proper legal steps before the commissioner.

The progress of the insurance department of New Zealand has been highly satisfactory. Why then should it not prove equally satisfactory to the people of Florida? Why should not the State receive in part the profits that make the private companies so enormously wealthy, and, while absolutely protecting such of its citizens as choose to avail themselves of this protection, furnish insurance at a cheaper rate than now prevails, and at the same time add materially to its revenues?

It may, with great propriety, be asked, if life insurance is so profitable why not organize strong companies in the South and prosecute the business with Southern capital and invest the profits in Southern securities and improvements? The answer is, because history repeats itself. As soon as the Southern company demonstrated that it was a success and likely to become a serious rival to the companies doing business in the State, these companies would either buy it out or crush it, whichever was the cheapest, but with the State engaged in Life Insurance the boot would be on the other leg. It would be in the power of the State to drive every competing company beyond its borders, consequently there would be no attempt made by foreign companies to take any unfair advantage.

A STATE LIFE INSURANCE BILL.

A bill providing for a State Life Insurance Department was introduced in the House at the last session (1905), and passed that body on the 27th of May, with only seven dissenting votes, and was immediately reported to the Senate, where it met an adverse report from the Committee on Finance and Taxation. When called up for consideration, an effort was made by the opponents of the measure to indefinitely postpone the bill, but the motion was lost by a vote of 18 to 12, showing that the bill had a clear majority in the Senate. On motion it was made a special order for 10:30 a. m. on Friday, the last day of the session, and at the appointed time came up for consideration, but messages from the House intervened and the opponents of the bill got the floor in a discussion of a House resolution, which discussion was prolonged until the hour for adjournment arrived. This was the only method that could have been devised (by the opponents of the people's interest) to defeat the measure.

STATE INSURANCE WILL BE THE BEST, BECAUSE

Every policy will be guaranteed by the State.

The premiums will be low.

The bonuses will be large—all the earnings of the Department.

The policies will be free from restrictions.

The Department will be purely mutual and all assets and profits will belong to and be distributed to the policyholders.

The reserve funds will be invested in the State.

Its policies will acquire a liberal surrender and loan value after two years' premiums have been paid, thus enabling the insured citizen, farmer, merchant or mechanic, to raise needed money at a low rate of interest at any time without being compelled to resort to chattel or realty mortgage.

The surrender value will be applied to keep the insurance in force in the event of the premiums falling in arrears.

The maximum cost of its policies will be known at the start and cannot exceed the premium named.

The cost of the policies will be reduced by the triennial distribution of the surplus in which there are no stockholders to share. All the surplus will be returned to the policyholder.

The surplus earned will be returned every three years to the policyholders; not held to be divided among the survivors or covered into the treasury.

The State will favor no one at the expense of another. Each policyholder will receive the share or the surplus earned and due on the policy, and in case of lapse of payment paid-up insurance for the full value will be issued. Each policyholder will get what he pays for. No one will be made to lose because of inability to pay premiums, and no one will gain by the lapses.

State insurance will furnish perfect protection to its policyholders, and at the lowest net cost possible; the object of the State not being to make a profit, but to retain the money invested in insurance within the State and to protect its citizens.

Policies will be issued for a definite amount, not dependent on after-death assessments.

State insurance will keep the money of the people at home and all the accumulations will be used for their benefit. When a policy becomes due, either by death or the termination of the period insured for, the full amount due will be paid by the State, together with all the policy has earned.

Those whose interest will lead them to oppose State Insurance, will urge that it will open the door to graft; but is there any reason to believe that men in authority and in position of public trust will prove more venal than our bankers, our business men, our attorneys and doctors, with whom we trust our money, our business enterprises, our reputation, even our lives, daily? On the contrary, the conception of duty to the sacred trusts of the people, the faith shown in their integrity by their election by the people to positions of honor and trust, will stimulate in these men a keen sense of honor and honesty, and they will be incorruptible and faithful to the utmost. Nothing grows like honesty and truthfulness, once the appetite for that redeeming characteristic of humanity has been created. Distrust is the mother of unfaithfulness.

The people would be careful whom they named for office, for "Where your treasure is, there will your heart be also."

INSURANCE IN FOREIGN COUNTRIES.

The following data from the Special Consular Reports, Vol. 38, Department of Commerce and Labor of the United States, is inserted for the information of the public. The reports show that every civilized country in the world has Government or State Life Insurance in some form except the States of the United States, and not one of these offers its citizens the benefits of government insurance which the extracts from the New Zealand law and reports of the Consuls show to be not only profitable to both governed and government, but a great incentive to economy, and a stimulus to patriotism.

EUROPE.

The most elaborate system of special insurance in Europe is that of France, where, with the consent and help of the Government, a person is insured against accident, death, sickness, and want in old age, the youngest

risk being three years. Leaving most to the initiative of the individual are the laws of the United Kingdom, where, however, a good system of cheap insurance is carried on under the postoffice department, and where a laborer in certain dangerous occupations is guaranteed against accident at the expense of his employer, regardless of the question of negligence. Every other Government in Europe insures all or part of its laboring classes or obliges employers to insure their help. The system most in vogue is that of deducting a certain amount each week from the employe's pay and investing it for him in life, accident or old-age insurance. The laws quoted under various countries in Part 1 of this volume apply in many cases also to "special forms of insurance."

BELGIUM.

Consul-General Church Howe, of Antwerp, writes as follows concerning special forms of insurance in Belgium:

In connection with the workings of the Government postal savings, bank system and life annuity fund of Belgium, there is a Government insurance, the management of which is under Government guaranty. Life or endowment policies may be contracted for. Endowment policies may be contracted for to be payable at the end of ten, fifteen, twenty or twenty-five years, or for a period ending at the ages of 55, 60 or 65. To contract an insurance the party must be not less than 21 years of age, and the beneficiary must be 21 years of age at least, and not older than 55. The sum to be insured for the benefit of any one person can not exceed \$1,000. The cessation of payment of premiums after the first premium has been paid does not invalidate the right to receive in proportion to the amount of premium paid.

On the 24th of December, 1903, a law was passed by the Belgian Parliament providing for compensation for damages incurred by accidents to workmen, whereby it is stipulated that all accidents incurred during the execution of a labor contract are, unless proved to the contrary, presumed as having arisen by reason of the execution of the labor, and give rise to compensation for damages resulting from the same to workmen. Those industries that are subjected to this new law comprise all in which there is the slightest element of danger whatever.

The owners of factories or contractors are held immediately responsible by the Government, but the law of December 24th, 1903, specifies the class of insurance companies in which and the manner whereby the parties held responsible by the Government may insure their risks.

FRANCE.

The following report on mutual insurance in France was prepared by Consul J. C. Lyon:

There are at present operating in France 20,000 mutual aid societies, partially or entirely under Government supervision and control, with a membership of 4,000,000.

CHILDREN'S AND OLD AGE PENSION FUND.

The societies are established under a law of 1856, amended and made more operative by a law of 1898. Their object is to afford assistance to their child members during sickness and to furnish a pension fund for old age. To be drawn upon when 50, 55, or 60 years old, according to the amount deposited or as the beneficiary may elect. The maximum pension is 360 francs (\$69.48).

The children deposit ten centimes (2 cents) per week, which is divided into equal parts—1 sou going to the mutuality fund for aid in sickness, the other to the pension fund. This money is deposited in a Government depository, where it is invested in Government bonds and draws 3 1-2 per cent. interest. The especial feature of these societies is the aid given them by the Government. For every child who contributes during an entire year the State adds one franc (19.3 cents) to the common fund. It also gives a sum equal to one-fourth of the entire amount deposited by the children.

Every school child is given a "livret," or blank book, upon the cover of which is printed a brief tabulated statement of the pension rate that 1 franc will produce at the age of 55 if deposited in childhood. The table states that if 1 franc is deposited at 3 years of age the depositor may draw 74 centimes (about 14 1-2 cents) annually when he is 55 years of age, and that this sum will be increased in proportion to the number of francs deposited until it reaches the limit of 360 francs (\$69.48) annually. The tables compute the interest on 1 franc deposited when from 3 to 12 years of age, running up to 55 years.

The 1 sou deposited as a reserve capital, which swells the mutuality fund for sickness, does not draw as high a rate of interest as a pension fund. A franc deposited at 3 years of age will yield but 12 sous (12 cents) pension at the age of 55. The depositor does not part with his reserve capital. He can never possess it again, but if he should die before the age to receive it his next of kin can take the entire accumulation derived from the 1 sou deposited weekly for the reserve fund, and the depositor in the meantime would receive the benefit of it during sickness. This capital is also swelled by national and sometimes communal appropriations as well as by legacies and gifts from other sources.

There is a trust company in Lyons and a number of other cities called the "Caisse des Depots et Consignations," under the immediate direction of the Government, in which these mutual aid funds are deposited and by whose officers they are invested in Government bonds and other securities approved by the State. These moneys are also loaned to public institutions, such as hospitals, the Government pawnshop, etc.

AIMS OF CHILDREN'S SOCIETIES.

The aims of the children's societies, as set forth in a circular addressed to all the parents of pupils, briefly stated, are:

To aid parents by paying them an indemnity, during the sickness of their children, of 10 cents per day during the first, and 5 cents per day during the second and third months of sickness.

To create annual pension funds from the payment of monthly dues, Government appropriations, and donations, which can be enjoyed by all persons after a membership of fifteen years.

To imbue all children at an early age with the elements of economy; to accustom them to the use of a bank book and to the consciousness of having money at work earning something for them and held in reserve for their old age.

To create and maintain a fund called "tresor de l'avenir" (a treasure for the future), the product of which will be exclusively used to provide means of industrial education; to assist the depositors later in life to become members of mutual aid societies, and to aid them in establishing themselves in business.

This society is rapidly spreading throughout France, especially among the working classes, who look upon it as furnishing more substantial relief than the savings banks. The latter are becoming gorged with money. The limit for any depositor originally was 2,000 francs (\$386); but after August, 1903, it was reduced to 1,500 francs (\$289).

WORKINGMEN'S AID SOCIETIES IN FRANCE.

These societies are organized under national laws and are partly sustained by public funds. They are under the immediate supervision of the "Superior Council of Mutual Aid Societies." This council is a part of the interior department of the National Government, and is composed of 36 members, among whom are Senators, Members of the Lower House of Parliament, officers of the Financial, Agricultural, Labor, and Commercial Ministries, and of the Academy of Medicine. It is believed in France that these associations will be effective in diverting workingmen from communism and attaching them more closely to the republic, with which their interests are inseparably involved.

These workingmen's unions are the growth of over a century, and are declared to be the final development of the scheme of "liberty, equality, and fraternity" announced in 1793. Societies of workingmen abounded before the Revolution, but they were abolished because their chiefs used them for their own personal aggrandizement, and they became a part of the despotism against which the Revolution was a protest. The Assembly declared that it was "the duty of the Nation and the officials, in its name, to furnish work to the healthy and able-bodied, assistance to the infirm, and education to children." To the end that despotism—civil or religious—might find no secret conclave in which to plot, the Assembly prohibited the organization of all societies and "all groups of workingmen of the same trade." The guilds and various societies in the country at once disappeared. Notwithstanding the rejection of petitions pleading for the permission to organize, 45 societies, composed of many different kinds of tradesmen, were reported before the end of the eighteenth century. In 1806 they numbered 90; in 1821, 124, and in 1830, 387. From 1830 to 1848, by encouragement and pecuniary assistance from the Government, the number rose to 1,100. At the end of the second republic, in

1852, they numbered 4,721, with 700,000 active members and 80,000 honorary members. Almost stationary under the Second Empire, new life was imparted to them by the advent of the Third Republic. In 1880 the mutual aid societies numbered 6,500, with 900,000 members; in 1890, 8,000, with 1,200,000; in 1898, 12,000 with 2,000,000 members, and today their membership foots up to nearly 4,000,000 members. They have distributed over 700,000,000 francs (\$135,100,000) to their needy members, have on hand over 300,000,000 francs (\$57,900,000), and annually pay pensions to 80,000 aged pensioners.

Mr. Bleton, who presided over a meeting of the associated societies held in Lyons recently, said in his address that these societies "originated in a natural disposition among men to help each other, and were perpetuated by a profound sentiment of fraternity sustained by the National Government." Employers encouraged the movement, became honorary members, and contributed to the treasury. The speaker continued:

"A society is a family enlarged. Women influence their husbands and their children to conform strictly to the regulations of the societies. Husband and wife enjoy equal rights in society, are bound by the same duties, and the dignity of the family is enhanced by its association with the Government, whose officers become, in a measure, its direct financial managers."

ORIGIN OF GOVERNMENT INSURANCE.

The custom of making provision, by Government intervention, for the support of the aged and infirm is a natural outgrowth of French Institutions. As a boy cannot be drafted into the army if he is the only support of aged parents for more than one year, the maintenance of the defense of the nation exacts that the number of the needy should be made as small as possible. As the Government takes possession of the boy for three years for army service at a time when he might be learning a trade and laying the foundation for a future livelihood, it deems it a duty to intervene in his behalf and aid him in providing for the day of need.

LAWS OF MUTUALITY.

Mutuality has become almost a distinct branch of the political life of France. The laws on the subject,

passed during the past twenty years, form a complex code, and they are continually being added to. In the lower house of the French Parliament there is a distinctly marked division or party, called the Groupe Mutualiste, of which Mr. Jules Siegfried is chairman, and which takes upon itself the support, if not the paternity, of all the bills introduced on the subject of the mutual relief and aid of the common classes. The code treats very elaborately of the question of mutual aid societies. I quote its principal features:

"Every working man or woman in France is obliged to join a mutual aid association and to deposit 1 per cent of his or her wages up to 2,400 francs (\$463.20) per year. That is to say, if he earns 3,000 or 4,000 francs (\$579 or \$772) per year, which is very rare in France, he will deposit of his earnings only 1 per cent. of 2,400 franc of what he earns. His employer and the State will also each deposit as much as each individual workingman deposits. One-fourth of this sum will be devoted to aid in case of sickness, the furnishing of medicines and physician, which will be left to the mutual relief associations, which now have organizations all over France. Every workingman or employee entitled to benefit by this act will receive annually from 60 francs (\$11.58) up to 360 francs (\$69.48), according to his deposits. His pension cannot exceed 360 francs (\$69.48) per year. The 60 francs (\$11.58) are given by the State as a grant, but in the event of his asking for his pension before the age fixed by law he will not receive the State allowance of 60 francs before he is 60 years of age.

"In any community where there is a mutual aid association the Mayor is authorized to call all the insured together and to organize them into a society for their mutual relief in case of sickness. People who cannot be received into a mutual aid society on account of their feeble health will be admitted into one of the State societies by a monthly deposit of a small sum. Three-fourths of the sum of money deposited by each insured is set apart for an old age annuity, for the building of a home, or the purchase of a small piece of land, or it will be devoted to an insurance fund for surviving relatives after his death. The remaining one-fourth is devoted to medical care during sickness.

"The insurance service for the relief of old age will be transacted by the National Old Age Annuity Bank.

"A workingman who has over 2,400 francs (\$463.20) per year is not obliged to insure against sickness. He may have that quarter of his payment devoted to any form of property or income he pleases. A workingman who has made all his payments will enter into the enjoyment of his annuity upon reaching 60 years of age. If when he is 50 years old he is in great need and proves that he is unable to work and to earn a livelihood, he will receive an annuity in proportion to what he has paid.

"The employer will reserve from the wages due his employees the sum to be paid to the State Insurance fund and he will pay it into the particular insurance bank that the employee may choose. He will make such deposits every three months.

"Societies will be organized in the various communes for the purchase of cheap homes and small parcels of land for workingmen.

"The income established by this bill will be exempt from seizure for debt up to the limit of 360 francs (\$69.48).

"Every employer who fails to deposit the required sum for his employees is subjected to criminal prosecution and is amenable to a fine of from 50 to 500 francs (\$9.65 to \$96.50). A workingman who has any complaint to make against an employer for the non-execution of the provisions of this law is entitled to begin a suit in the courts without any expense to himself. Workingmen who have reached the age of 60 years at the date of the promulgation of this law are enabled to enjoy its privileges, provided they establish the fact that they are in need and are worthy of assistance."

GERMANY.

Of special forms of insurance in Germany, Consul General Frank H. Mason of Berlin writes:

GOVERNMENT INSURANCE.

The imperial message of November 17, 1881, gave the impetus to German imperial legislation in making provisions for workingmen in the Fatherland. It was Bismarck, however, that inspired the whole scheme. It was his idea that superannuated workmen should not be com-

pelled to ask alms as paupers, but should demand such assistance from the State as their right. It remained for the edict of the present Emperor, dated February 4, 1890, however, to consummate the plan.

COMPULSORY INSURANCE.

Compulsory insurance is limited to wage-earners and petty officials whose salaries do not exceed 2,000 marks (\$476) per annum. Others are permitted to participate in this compulsory insurance. Every insured person has a legal claim to legally defined assistance. Insurance against sickness in the case of persons employed in commerce and trade is regulated by the law of June 15, 1883, and its supplements of April 10, 1892, and May 25, 1893. Insurance of persons engaged in agriculture and forestry has been left in the hands of the various districts or States.

The minimum relief in case of sickness is free medical treatment and medicine for twenty-six weeks, and in case of incapacity for work, pecuniary assistance up to half of the average daily wages, or free treatment in hospital besides one-half the above mentioned allowance for those dependent on the sick person. Women are entitled to relief for six weeks after their confinement, and in case of death, burial money amounting to twenty times their average daily wages. The contributions are collected weekly and are not allowed to exceed 4 per cent. of the average wages, two-thirds of which is borne by the insured and one-third by the employer. The administration is in the hands of sick clubs, whose presiding officers are chosen from the insured and the employers in proportion to the contributions. The insurance against sickness, inclusive of the Miners' Clubs, comprises about 10,000,000 persons, in more than 20,000 clubs, with an annual expenditure of about 20,000,000 marks (\$47,600,000).

Insurance against accidents insures the person injured against casual accidents incurred through his own or others' carelessness. The personal liability of the employer is borne by the entire trade, apportioned to the several establishments, according to their risks. Accident Insurance was extended to traffic and transport establishments, agriculture, forestry, the building industry, and navigation, by the laws dated May 28, 1885, May 5, 1886, July 11 and 13, 1887, while the inclusion of trade, handicraft,

and small factories did not take place until the revision of this law October 1, 1900, and the enactment of the law of June 20, 1900.

The insurance is carried under the guaranty of the Government on the reciprocal system of employers united into trade associations. The minimum indemnity against accident comprises: (1) In the case of wounded persons, (from the beginning of the fourteenth week after the accident, as a supplement to the sickness insurance) the expenses of medical treatment, and an allowance while incapable of working up to 66 2-3 per cent. of the annual earnings, or free nursing until no further medical treatment is required, and the same allowance to those dependent on the injured person as in case of death; (2) in case of death, funeral money amounting to the fifteenth part of the annual salary, but in no case less than 50 marks (\$11.90), and for the dependents 60 per cent. of the annual wages for the widow and children and 20 per cent for parents in need. Indemnifications are determined by the trades associations, whose decisions can be appealed against within a month to a court of arbitration, in which employer and employed are equally represented, and final recourse may be had to the imperial insurance department.

Insurance against invalidity and old age was finally settled by the insurance law of July 13, 1889. The State gives a guaranty, and the expenses of administration are shared equally by the employer and the employee. Those incapable of work receive pensions regardless of age, and those over 70 years old receive pensions without regard to their inability to work.

BAVARIAN GOVERNMENT INSURANCE.

Consul William Bardel, of Bamberg, reports as follows concerning the laws of Bavaria in regard to special forms of insurance:

WORKINGMEN'S INSURANCE.

Compulsory laws for insurance have been passed by the German Reichstag for the benefit of the working classes

The first law, passed in 1893, compels every workingman and every workingwoman to insure against sickness. Each community has an insurance fund of its own against sickness. This fund is handled by a board or managers

elected by the insured, which board again is under the supervision and control of the Government. The cost of this insurance is paid two-thirds by the insured and one-third by the employer, at least that is what the law prescribes; the fact is, however, that many deviations from this ordinance are made for the benefit of the insured. In case of sickness the insured have free access to hospitals or free medical aid and medicine at home. The second law compels the employers of workingmen and women doing certain hazardous work to insure their employees against accident, the premium to be paid entirely by the employer. The price of this insurance varies in proportion to the yearly wages a workingman gets. The third law, passed July 13, 1899, is a compulsory insurance against total disability to work on account of sickness, accident, or old age. This law applies to all workingmen or employees whose yearly salary does not exceed \$475. It is called the invalid and pension law. The means for the maintenance of this insurance are collected in the shape of dues, which are graduated into five classes, according to the total amount of wages by the insured. These dues, as a rule, are payable half by employers and half by employees. The State contributes \$11.90 to each annual pension allowed. The business of this insurance also is conducted by its own members under the guidance of the Government.

In order to simplify the working and to reduce running expenses it is contemplated to amalgamate these three branches of insurance into one. But for the difference of the responsibility of the employers in the different branches this would have been due before, but it is hoped that at some near date the Reichstag will find a way to bring them all under one head. These compulsory laws to insure the laboring and working classes appear to be a wise precaution to prevent misery. It is really astonishing how few of the better classes in this country ever avail themselves of the benefits of life insurance. Were it left to the option of the working classes to insure, it is doubtful if any of them would get insurance.

There may be some fraternal insurance in other parts of Germany, but there does not seem to be any here. The mechanic and laboring man has all he can do and more to keep up these compulsory policies, and could therefore not think of joining such associations even if they existed.

PECULIAR FORMS OF INSURANCE IN PRUSSIA.

Consul F. S. Hannah reports as follows concerning special forms of insurance in Prussia :

Of the special forms of insurance carried on in this district many are in existence in the United States. Some, however, may be worthy of special mention, such as the insurance on the endowment plan for the purchase of a bridal outfit, also for burial expenses. I find here also insurance against burglary in a general way, as well as the special insurance of valuables in safes and safety deposit vaults; insurance against damage by hail and storm, sickness and death of cattle and horses, glass insurance, transport insurance, frozen water pipes, and payment for loss of time occasioned by compulsory military service. Two of these, viz: bridal outfit and burial expenses, follow the plan of endowment insurance on a small scale. For example, a father desiring to give his daughter a bridal outfit worth 1,000 marks (\$238) when she shall have reached the age of 21 years, pays an annual premium of 39.50 marks (\$8.55). In case of her death before the completion of the period the policy may be transferred to another child or some other member of the family. According to the universal custom of this country a dowry corresponding to the position of the party is essential; therefore this plan of comparatively easy payments makes it possible for the poorer classes to set aside the requisite amount.

UNITED KINGDOM.

GOVERNMENT INSURANCE AND ANNUITY.

(Statement by Edinburgh Postoffice Authorities.)

The British Government insures the life of any person between 14 and 65 years of age for not less than \$4.87 nor more than \$486.65, upon application at the postoffice. If the amount of the annuity or insurance purchased is less than \$486.65, further annuities and insurance may be obtained from time to time until the total amount is \$486.65. Immediate or deferred annuities of not less than \$4.87 nor more than \$486.65 may be purchased through the postoffice on the life of any person over 5 years of age.

Persons proposing to insure their lives or purchase annuities must furnish a statement, giving full particulars of their age, upon a form which will be supplied by the postmaster with the form of proposal. If such statement can be verified by the registrar-general (London) no further evidence of age will be required; but if not, proposers must provide, at their own cost, such certificates of birth or baptism, or other evidences of age, as shall be required of them. When the age has once been proven, further contracts are granted without requiring any further evidence of age. Premiums are payable through the medium of savings bank deposits, and are accepted in addition to ordinary deposits. An annuity or insurance contract is issued on payment of the purchase money, if a single payment, or the first annual premium in full. Provision can be made for the payment of premiums by increasing the money in the bank by deposits of not less than 25 cents at any postoffice savings bank, and by the use of penny postage stamp slips the provision can be made in sums of 2 cents at a time. So long as there is a sufficient sum standing to the credit of the deposit account each premium is deducted therefrom as it becomes due, without the depositor being troubled in the matter, and notice is sent as evidence that the premium has been paid. If the balance in the account is insufficient to cover any premium due, the depositor will be informed accordingly, in order that he may make a deposit, which may be done at any postoffice savings bank. If desired, the premium can be transferred from the account of any person other than the annuitant or insurant with the consent, in writing, of the depositor.

COST AND CONDITION OF INSURANCE.

The following examples show various ways in which insurances may be effected: The life of a male or a female between 24 and 25 years of age may be insured for \$48.67 by an annual payment throughout life of \$1.05, by the annual payment to the age of 60 of \$1.18, or by a single payment of \$21.66.

A sum of money may be insured on the attainment of the age of 55, 60, or 65 years, or sooner in the event of death, by the payment of a single or annual premium, and a sum of money may be insured at the expiration of 10, 15, 20, 25, 30, 35 or 40 years, or sooner in the event of

death, by the payment of a single premium according to the age of the insured person.

Insurances for sums not exceeding \$121.66 will be granted without a medical examination upon production of satisfactory evidence as to health, but in such cases, if the insurant should die before the second premium becomes payable, the amount of the first premium, and no more, will be paid to his representatives, and if he should die after the payment of the second premium and before the third premium becomes payable, half the amount insured, and no more, will be paid to his representatives. In either of these cases, however, if it shall be proved to the satisfaction of the postmaster general that the death of the insured person was caused by accident, the full amount insured will be paid. In any case, immediately after the payment of the third premium, the insured person is entitled to the full benefit of insurance. Persons proposing to insure for more than \$121.66 must undergo a medical examination by a practitioner appointed by the postmaster general, the cost of which is paid by the department; any persons proposing to insure for sums not exceeding \$121.66 may undergo a medical examination, if they so desire, by payment of a fee of 61 cents to the medical examiner. In all cases of insurance granted after medical examination the insured person is entitled to the full benefit of insurance immediately the policy is granted. No one life can be insured for less than \$24.33, and no insurance above \$24.33 will be granted to persons under 15 years of age.

If, after having paid not less than two annual premiums, an insurant should be unable to continue or should desire to discontinue the payments, such sum of money as the national debt commissioners shall determine to be the surrender value will be returned. Permission is granted to persons over 30 years of age who have been insured five years to reside in any part of the world free of any extra premiums.

The sums charged for the purchase of immediate annuities or deferred annuities, sometimes called "old-age pay," vary with the age and sex of the person on whose life the annuity is to depend; and in the case of deferred annuities with the number of years to pass before the commencement of the annuity with the conditions of the contract as to the return or non-return of the purchase money, a male aged 65 can purchase an immediate an-

nuity of \$4.87, payable half-yearly, for \$47.04; a female aged 70 can purchase an immediate annuity of \$4.87, payable half-yearly, for \$42.38.

When the condition of a deferred annuity contract is that in the event of death of the person on whose life the annuity is to depend before the commencement of the annuity the purchase money is to be returned to his representatives, and that if the purchaser, at any time before the commencement of the annuity, wishes to discontinue, the purchase money shall be returned. A female aged 24 may purchase a deferred annuity of \$4.87, to commence on her reaching the age of 60 and to be payable half-yearly, either by an annual payment until she reaches the age of 54 of \$1.01, or by a single payment of \$25.53.

When the condition of a deferred annuity contract that is no part of the purchase money shall in any event be returned, a male aged 24 may purchase a deferred annuity of \$4.87, to commence on his reaching the age of 54 and to be payable half-yearly, either by an annual payment until he reaches the age of 54 of \$1.05, or by a single payment of \$19.42.

Although in the case of annuities granted under the non-returnable scale no part of the purchase money can be returned, yet if the annuity is being purchased by annual installments and the purchaser is unable to keep up the payments to the end of the period for which the annuity is deferred, the money paid is not lost, as an exchange contract can be granted for such an amount of annuity, to commence at the time fixed in the original contract, as the payments made may justify.

OTHER FORMS OF INSURANCE.

Among the many other kinds of insurance carried on in the United Kingdom are accident, boiler, book debts, burglary, employers' liability, fine arts, guaranty, horse and carriage, licenses, live stock, plate glass, profits and income, etc. Of these however, none but accident, burglary, employers' liability, guaranty, and plate glass insurance are to be regarded as important. Little business is done outside of these lines.

The employers' liability act of 1880, which mitigated the rigor of the common law rule that an employe had no action against his employer for injury caused by the fault

of a fellow-workman and fixed the maximum amount of damages recoverable at three years' wages of a person in the same grade of employment in the same district, opened a wide insurance field, which the accident companies eagerly entered. This field was extended by the workmen's compensation act of 1897, applying to employment on, in, or about a railway, factory, mine, quarry, or engineering work, and to employment on, in, or about any building which exceeds 30 feet in height, and is either being constructed or repaired by means of a scaffolding, or being demolished, and on which machinery driven by steam, water, or other mechanical power is being used for the construction, repair, or demolition thereof. The act provides compensation to workmen for injuries received. The leading feature is that the liability of an employer arises from the occurrence of an accident and that questions of negligence on his own or his servants' part are not regarded. In case of fatal injury, when the deceased leaves dependents who were wholly dependent on the deceased, the compensation is a sum equal to three years' earnings, or 150 pounds (\$729.98) if the earnings are less than that, but in no case more than 300 pounds (\$1,459.95). Where the dependents were partially dependent, the compensation is such sum, not exceeding the above, as is reasonable and proportionate to the injury to the dependents. Where an injury is not fatal, but total or partial incapacity results, the compensation is a weekly payment during the incapacity after the second week, not exceeding half of the workman's average earnings up to the sum of 1 pound (\$4.87) per week. Under these two acts the accident companies went to the aid of employers rather recklessly, taking risks at low rates, with the result that several companies were ruined and others are bearing a heavy burden. The present effort on the part of the surviving companies is to raise rates to a safe and profitable level, but it has proved to be an extremely difficult undertaking. In Edinburgh much of the fidelity guaranty bond business is done by the great life companies. Neither flood insurance nor strike insurance is carried on here. One of the leading English companies represented in this city does hailstorm insurance, but there are few, if any, calls for policies in Scotland; the demand is practically confined to two counties in England.

The following is a copy of the bill which passed the House, but was filibustered out of its passage in the Senate:

An Act to Empower the State to Engage in the Life Insurance Business, to Prescribe the Powers and Duties of the Board of Commissioners of State Institutions in Connection Therewith, to Provide for Suits Against the State Upon Insurance Policies, and to Provide for the Payment Thereof.

Be It Enacted By the Legislature of the State of Florida:

Section 1. The State of Florida is hereby authorized to engage in the business of life insurance, and to that end a Bureau of Life Insurance be and is hereby established, and the same shall be under the control and management of the Board of Commissioners of State Institutions. The Board of Commissioners of State Institutions shall have power to issue policies of life insurance in the name of the State of Florida, upon such terms and conditions as the said Board may deem proper.

Sec. 2. All policies of life insurance issued by the Board of Commissioners of State Institutions shall be binding upon the State of Florida. All losses incurred under said policies of insurance shall be audited by the said Board, which Board shall have power to require written proof of full and complete compliance on the part of the insured of all the terms and conditions named in the policy and application on his part to be performed and of the truth of all representations made by the insured on his application, which shall form a part of the contract of insurance. Proof of the death of the insured shall in all cases be made in writing by at least one physician and two disinterested persons. All policies of insurance which may be ordered paid by the Board of Commissioners of State Institutions shall be paid out of the Insurance Fund upon a warrant to be drawn by the Comptroller and countersigned by the Governor upon the State Treasurer. In the event of the refusal of the Board of Commissioners of State Institutions to audit any claim against the State arising under any policy of insurance issued as herein provided, or in the event of its refusal to order the payment of any policy of insurance after proof submitted as herein required, the person or persons claim-

ing under such policy of insurance may institute suit against the State of Florida by name in any court having jurisdiction of the cause, and service of the process shall be made upon the Secretary of State in the same manner as is now provided by law for the service of process in civil cases.

Sec. 3. Any judgment which may be recovered against the State of Florida in any suit, upon any policy of insurance, shall be paid out of the Insurance Fund, in the manner now provided by law for the disbursement of public funds.

Sec. 4. The Board of Commissioners of State Institutions shall have full power to appoint all agents and obtain such actuarial assistance as the Board may deem necessary for the proper conduct of the insurance business, and may delegate to such agents such power and authority as the Board may deem proper, and shall pay them such compensation, not exceeding forty percentum of the first year's premium, as the Board may deem proper. Said Board shall have the power to appoint a financial agent to organize and manage the insurance business, who shall be at all times under the immediate supervision of the Board of Commissioners of State Institutions, whose approval must be obtained before any proposed contract shall be binding upon the State. All policies of insurance issued under the provisions of this act shall be signed by the Governor and State Treasurer and shall be under the Great Seal of the State of Florida.

Sec. 5. The Board of Commissioners of State Institutions shall prepare a plan for the conduct of the insurance business which shall show tables of premium rates, age limits, character of policies issued, and all other matters of business detail as may be deemed advisable by the Board. The Secretary of State shall be the custodian of all documents and literature belonging to the Bureau, and he shall keep a record of all policies issued, in books to be prepared for that purpose, which record shall show the name of the insured, date of issuing policy, amount of policy, yearly premium and character of policy issued. When the policy is paid the date of payment shall be entered upon said record.

Sec. 6. A fund is hereby established which shall be known as the Insurance Fund. All moneys received as premiums upon policies of life insurance shall be covered

into the State Treasury and placed to the credit of that fund, from which shall be paid all expense incurred in the conduct of the business, and five percentum of the receipts of such business shall be transferred to the General Revenue Fund quarterly. The remainder of the fund and all increases thereof shall remain inviolate as a trust fund for the payment of all liabilities under outstanding policies. The Board of Commissioners of State Institutions shall invest said fund in United States, State or municipal bonds, reserving in the fund only so much cash as may be necessary to pay all current expenses and losses, and five percentum of receipts of such business to General Revenue Fund.

Respectfully submitted,
N. B. BROWARD, Governor.

Executive Office, Tallahassee, Fla.

Mr. Massey moved that the message be received and spread upon the Journal.

Which was agreed to.

INTRODUCTION OF BILLS.

By Mr. Cone—
Senate Bill No. 168:

A bill to be entitled an act to amend Sections 751, 752, 753, 754 and 761 of the General Statutes of the State of Florida, relating to pensions.

Which was read the first time by its title, and referred to Committee on Pensions.

By Mr. Crill—
Senate Bill No. 169:

A bill to be entitled an act to amend Sections 3405, 3406 and 3407, Fifth Division, Title 2, Chapter 4, Article 12 of the General Statutes of the State of Florida, relating to trespass and injury to realty.

Which was read the first time by its title and referred to the Committee on Judiciary.

By Mr. Crill—
Senate Bill No. 170:

A bill to be entitled an act to authorize the County Commissioners of any county in this State to require and cause the County Treasurer to transfer to other county.

funds the surplus money now in the Fine and Forfeiture Fund or that may hereafter come into that fund from the hire of State or county convicts.

Which was read the first time by its title and referred to the Committee on Finance and Taxation.

By Mr. Henderson (by request)—

Senate Bill No. 171:

A bill to be entitled an act to regulate the sale of stocks of goods, wares and merchandise in bulk, and to provide certain penalties therefor, and for other purpose.

Which was read the first time by its title and referred to the Committee on Judiciary.

By Mr. Baker—

Senate Bill No. 172:

A bill to be entitled an act for the repeal of section 1866 of the General Statutes of the State of Florida, relating non-resident defendants and other defendants in chancery causes who conceal themselves or otherwise make it impossible to obtain personal service upon them.

Which was read the first time by its title and referred to the Committee on Judiciary.

By Mr. Trammell—

Senate Bill No. 173:

A bill to be entitled an act to require common carriers to pay claims for lost or damaged freight or express and overcharges on freight or express within a certain time, and providing that in the event a common carrier fails to pay said claim within said time that such common carrier shall in certain cases be liable for interest on said claim at the rate of fifty per cent per annum, and shall also be liable for a reasonable attorney's fee.

Which was read the first time by its title and referred to the Committee on Railroads.

By Mr. Massey—

Senate Bill No. 174:

A bill to be entitled an act relative to receipts or bills of lading and the liability of common carriers for the

property mentioned therein.

Which was read the first time by its title and referred to the Committee on Judiciary.

By Mr. Crews—

Senate Bill No. 175:

A bill to be entitled an act appropriating the sum of fifteen thousand dollars for the purpose of marking by monument or monuments and other suitable memorials the position or positions occupied by the Florida troops participating in the battle of Chickamauga within the limits of the National Military Park of Chickamauga, and for other purposes.

Which was read the first time by its title and referred to the Committee on State Affairs.

By Mr. Massey—

Senate Bill No. 176:

A bill to be entitled an act to enable the city of Orlando to make a special assessment on real estate specially benefited by certain municipal improvements.

Which was read the first time by its title.

Mr. Massey moved that the rules be waived and that Senate Bill No. 176 be read a second time by its title only.

Which was agreed to by a two-thirds vote.

And Senate Bill No. 176 was read a second time in full.

Mr. Massey moved that the rules be further waived and that Senate Bill No. 176 be read a third time and put upon its passage, which was agreed to by a two-thirds vote.

And Senate Bill No. 176 was read a third time in full.

Upon call of the roll on the passage of the bill the vote was:

Yeas—Mr. President, Senators Adams, Alford, Baker, Buckman, Clark, Cone, Cottrell, Crane, Crews, Crill, Girardeau, Henderson, Hudson, Humphries, Jackson, Leggett, McCreary, Massey, Sams, Trammell, West (4th District), Zim.

Yeas—23.

Nays—0.

So the bill passed, the title as stated.

By Mr. Buckman—
Senate Bill No. 177:

A bill to be entitled an act to validate and conform all letters patent heretofore issued by the Governor and Secretary of State purporting to create corporations for the purpose or with the power of carrying on two or more separate and distinct businesses.

Which was read the first time by its title and referred to the Committee on Corporations.

By Mr. Buckman—
Senate Bill No. 178:

A bill to be entitled an act to prescribe a rule of evidence in certain suits upon overdue obligations.

Which was read the first time by its title and referred to the Committee on Judiciary.

By Mr. Buckman—
Senate Bill No. 179:

A bill to be entitled an act to amend Sections 1955, 1956, 1957 and 1958 of the General Statutes of the State of Florida, relating to the removal of disabilities of married women.

Which was read the first time by its title and referred to the Committee on Judiciary.

By Mr. Buckman—
Senate Bill No. 180:

A bill to be entitled an act to amend Section 3018 of the General Statutes of the State of Florida, concerning instruments payable at bank.

Which was read the first time by its title and referred to the Committee on Judiciary.

By Mr. Buckman—
Senate Bill No. 181:

A bill to be entitled an act to amend Section 1465 of the General Statutes of the State of Florida, concerning denial of existence and want of consideration, etc., of certain instruments.

Which was read the first time by its title and referred to the Committee on Judiciary.

By Mr. Buckman—
Senate Bill No. 182:

A bill to be entitled an act concerning the payment of deposits made in banks or trust companies in the name of two or more persons.

Which was read the first time by its title and referred to the Committee on Finance and Taxation.

By Mr. Buckman—
Senate Bill No. 183:

A bill to be entitled an act concerning the payment or certification of forged checks and the liabilities of banks and others therefor.

Which was read the first time by its title and referred to the Committee on Finance and Taxation.

By Mr. Adams (by request)—
Senate Bill No. 184:

A bill to be entitled an act to provide for the payment of costs and attorney's fees in all civil cases prosecuted in the Courts of Law and Chancery in this State by the person or persons against whom a judgment at law or a decree in chancery shall be rendered.

Which was read the first time by its title and referred to the Committee on Judiciary.

By Mr. Zim (by request)—
Senate Bill No. 185:

A bill to be entitled an act refining what shall constitute due diligence on the part of a bank in the collection of checks, drafts, notes or other negotiable instruments, and fixing the liability of bank, drawer, maker, guarantor, surety and endorser.

Which was read the first time by its title and referred to the Committee on Judiciary.

By Mr. Humphries—
Senate Joint Resolution No. 167:

A bill to be entitled an act proposing an amendment to the Constitution of the State of Florida.

Which was read the first time by its title and referred to the Committee on Temperance.

MESSAGES FROM HOUSE OF REPRESENTATIVES.

The following message from the House of Representatives was read:

House of Representatives,
Tallahassee, Fla., April 10, 1907.

Hon. W. Hunt Harris,
President of the Senate.

Sir:

I am directed by the House of Representatives to inform the Senate that the House of Representatives has passed—

House Bill No. 160:

A bill to be entitled an act to declare the town of Sopchoppy, in Wakulla County, an incorporated town, to legalize the incorporation of said town, to validate the ordinances, thereof and to empower said town to make assessments of property therein and fix the valuation of property for assessment, and to authorize said town to provide the manner of collection of its taxes.

And respectfully requests the concurrence of the Senate thereto.

Very respectfully,

J. G. KELLUM,
Chief Clerk of the House of Representatives.

And House Bill No. 160, contained in the above message, was read the first time by its title and referred to the Committee on City and County Organization.

REPORTS OF COMMITTEES.

Mr. Clarke, chairman of the Committee on Engrossed Bills, submitted the following report:

Senate Chamber,
Tallahassee, Fla., April 15, 1907.

Hon. W. Hunt Harris,
President of the Senate.

Sir:

Your Committee on Engrossed Bills, to whom was referred—

Senate Bill No. 133:

A bill to be entitled an act to authorize Legislative Committees to require any person appearing before such committees to disclose, upon oath, what interests such person, or persons, represents, authorizing the administration of oath in such cases, and providing a penalty for false swearing in such cases.

Beg leave to report that they have carefully examined the same and find it correctly engrossed.

Very respectfully,

S. W. CLARKE,

Chairman, Committee on Engrossed Bills.

And Senate Bill No. 133, contained in the above report, was placed on the Calendar of Bills on Third reading.

Also the following:

Mr. West of the Fourth, chairman of the Committee on Public Health, submitted the following report:

Senate Chamber.

Hon. W. Hunt Harris,

President of the Senate.

Sir:

Your Committee on Public Health, to whom was referred—

Senate Bill No. 20:

A bill to be entitled an act to prescribe and declare certain powers of the State Board of Health, and to authorize said Board to adopt, promulgate and enforce rules and regulations regarding the same.

Have had the same under consideration and recommend that 300 copies be printed for use of the Senate and House.

Very respectfully,

THEOP. WEST,

Chairman of Committee.

And Senate Bill No. 20, contained in the above report, was placed on the Calendar of Bills on Second Reading.

BILLS ON SECOND READING.

By Mr. McCreary—

Senate Bill No. 38:

A bill to be entitled an act to amend Section 219 of the

General Statutes of the State of Florida, relative to directions for printing, etc., ballot.

Was taken up and read a second time, together with the amendments of the Committee on Public Printing.

The following committee amendment was read:

Committee Amendment to Senate Bill No. 38:

Amend Section 1 by striking out all after the word "construed." in line 2 from the bottom or end of said Section 1, and inserting the following: "to prohibit the names of the several candidates for National, State and county offices and other matters to be voted on being printed in the same order as now, and in one or more columns on the same ballot."

And respectfully requests the concurrence of the House of Representatives thereto.

Very respectfully,

CHAS. A. FINLEY.

Secretary Senate.

Mr. Adams moved the adoption of the committee amendment.

Which was agreed to.

Was taken up and read a second time in full.

And Senate Bill No. 38 as amended was ordered referred to the Committee on Engrossed Bills.

Senate Bill No. 39:

A bill to be entitled an act to amend Section 187 of the General Statutes of the State of Florida, relating to publication of list of qualified voters.

Was taken up and read a second time in full.

Under the rule the bill was advanced to the Calendar of Bill on Third Reading without being referred to the Engrossing Committee.

Senate Bill No. 45:

A bill to be entitled an act to provide for the enumeration of agricultural, horticultural, livestock, manufacturing, industrial and other statistics; for the appointment of county enumerators, to define their duties, to provide for their compensation, and to define the duties of the Boards of County Commissioners in connection therewith.

Was taken up and read a second time in full.

Under the rule the bill was advanced to the Calendar of Bills on Third Reading without being referred to the Engrossing Committee.

Mr. McCreary moved that the rules be waived and that Senate Bill No. 39:

A bill to be entitled an act to amend Section 187 of the General Statutes of the State of Florida, relating to publication of list of qualified voters—

Be taken from its order and placed back on the Calendar of Bills on Second Reading for amendment.

Which was agreed to by a two-thirds vote, and the bill was recalled to said calendar.

Senate Bill No. 53:

A bill to be entitled an act to incorporate the Farmers' Aid Association of Buck Horn, Jackson County, Florida, and to define its powers.

Was taken up and read a second time in full.

Mr. West of the Fourth asked permission to withdraw Senate Bill No. 53:

The request was granted by unanimous consent, and Senate Bill No. 53 was withdrawn.

Senate Bill No. 65:

A bill to be entitled an act to prevent the cutting or removing of any timber from or cutting, scraping and boxing any timber for the purpose of extracting, gathering or removing the gum or turpentine from lands heretofore or that may hereafter be sold for taxes, or of cutting and removing any timber from or of cutting, scraping and boxing any timber for the purpose of extracting or removing the gum or turpentine from the timber privilege or the turpentine privilege on land that has been heretofore or that may be hereafter sold for taxes, and prescribing rules of evidence for the trial of causes arising under this act.

Mr. Jackson requested that Senate Bill No. 65 be referred to the Judiciary Committee.

The request was granted and Senate Bill No. 65 was so referred.

Senate Bill No. 76:

A bill to be entitled an act to amend Section 1264,

Chapter 22 of the General Statutes of the State of Florida, relating to guaranteed analyses of fertilizers.

Was taken up and read a second time in full.

Under the rule the bill was advanced to the Calendar of Bills on Third Reading without being referred to the Engrossing Committee.

The following committee amendment was also read:

Also, beginning in the sixth line of said bill, on page 2, strike out the words "but cannot raise or lower the entire assessment of the county, their powers being only to equalize."

Mr. Humphries moved the adoption of the committee amendment.

Which was agreed to.

Senate Bill No. 70:

A bill to be entitled an act to amend Sections 525 and 526 of the General Statutes of Florida relating to taxation and finance, beg to advise that they have carefully considered said bill and recommend that it do pass with the following amendments:

Was taken up and read a second time, together with the amendments of the Committee on Judiciary.

The following Committee amendment was read:

In Section 2 of said act, on second page of said bill, in the fifth line on said page, after the words "And for that purpose" insert the word "only."

Mr. Humphries moved the adoption of the committee amendment.

Which was agreed to.

And Senate Bill No. 70 as amended was ordered referred to the Committee on Engrossed Bills.

By Mr. McCreary—

Senate Bill No. 39:

A bill to be entitled an act to amend Section 187 of the General Statutes of the State of Florida, relating to publication of list of qualified voters—

Was taken up and read a second time.

Mr. McCreary offered the following amendment to Senate Bill No. 39:

Strike out the following words after the words "in this State" in lines 4 and 5, Section 1 ("or in the case of cities and towns, the city or town clerk.")

Mr. McCreary moved the adoption of the committee amendment.

Which was agreed to.

And Senate Bill No. 39 was ordered referred to the Committee on Engrossed Bills.

Senate Bill No. 22:

A bill to be entitled an act to amend Section 3146 of the General Statutes of the State of Florida—

Was taken up and read a second time, together with the amendments of the Committee on Judiciary.

The following committee amendment was read:

Add to the title the words "defining the persons entitled to bring actions for negligence, and providing for the survival of such actions."

Mr. Buckman moved the adoption of the committee amendment.

Which was agreed to.

Also the following committee amendment to Senate Bill No. 22 was read:

Amend Section 1 by adding immediately after the words "read as follows" the words "3146. By whom Brought and Survival."

Mr. Buckman moved the adoption of the committee amendment.

Which was agreed to.

Also the following committee amendment to Senate Bill No. 22 was read:

Amend Section 1 further by striking out all including and after the word "provided" to and including the words "had survived the deceased" and insert in lieu thereof the following:

"In case of the death of any person solely entitled, or of all the persons jointly entitled to sue, before action brought or before the recovery of a final judgment in an action brought by him or them, the right of action or the action, as the case may be, shall survive to the person or persons next entitled to sue under this section; and in case of the death of one or more persons jointly entitled

to sue before action brought or before the recovery of a final judgment in an action brought by them, the right of action or the action, as the case may be, shall survive to the survivor or survivors of such persons so jointly entitled to sue."

Mr. Buckman moved the adoption of the committee amendment.

Which was agreed to.

And Senate Bill No. 22 as amended, was ordered referred to the Committee on Engrossed Bills.

Senate Bill No. 48:

A bill to be entitled an act to authorize the State of Florida to sue out writs of error, or other appropriate writs, in criminal cases from the Supreme Court or the Circuit Courts, to review the rulings of inferior courts upon questions of law—

Was taken up and read a second time, together with the amendments of the Committee on Judiciary.

The following committee amendment was read:

Amend Section 1 in the fifth line by inserting after the word "court" and before the word "in" the words "or Circuit Courts."

Mr. Buckman moved the adoption of the committee amendment.

Which was agreed to.

Mr. Cone moved that 200 copies of Senate Bill No. 48 be printed and referred to the Committee on Engrossed Bills.

Which was agreed to and so ordered.

And Senate Bill No. 48 was ordered referred to the Committee on Engrossed Bills.

Senate Bill No. 40:

Was taken up and read a second time, together with the substitute of the Committee on Public Printing.

The following committee substitute was read:

The Committee Substitute for Senate Bill No. 40:

A bill to be entitled an act to amend Section 779 of the General Statutes of the State of Florida, relating to compensation to newspapers for the publication of the Acts of the Legislature.

Was read the second time.

Mr. McCreary moved the adoption of the committee substitute.

Which was agreed to.

And the substitute for Senate Bill No. 40 advanced to the Calendar of Bills on Third Reading.

Mr. McCreary asked permission to withdraw the original Senate Bill No. 40.

The request was granted, and Senate Bill No. 40 was withdrawn.

Senate Bill No. 59:

A bill to be entitled an act for the relief of E. C. Maxwell and L. J. Reeves, attorneys at law, doing business as partners under the firm name of Maxwell and Reeves—

Was taken up and read a second time in full.

Mr. Clarke moved that 200 copies of Senate Bill No. 59 be printed and made special order for tomorrow at 11 a. m.

Which was not agreed to.

Mr. Beard moved that the rules be waived and that Senate Bill No. 59 be read a third time and put upon its passage—

And Senate Bill No. 59 was read a third time in full. Upon call of the roll on the passage of the bill, the vote was:

Yeas—Mr. President, Senators Adams, Beard Buckman, Cottrell, Crill, Girardeau, Hudson, Humphries, Jackson, Leggett, McCreary, Massey, Neel, Sams, Trammell, West (1st District), West (4th District), Zim.

Nays—Senators Alford and Clark.

Yeas—18.

Nays—2.

So the bill passed, the title as stated.

Senate Bill No. 61:

A bill to be entitled an act to amend Section 1563 of the General Statutes of the State of Florida—

Was taken up and read a second time in full.

Mr. Beard offered the following amendment to Senate Bill No. 61:

Strike out figures "1563" in the title and wherever they occur. Insert in lieu thereof the following: "1567," and add to the title the following: "Relating to powers of Commissioners of other Courts."

Mr. Beard moved the adoption of the committee amendment.

Which was agreed to.

And Senate Bill No. 61 as amended was ordered referred to the Committee on Engrossed Bills.

Senate Bill No. 155:

A bill to be entitled an act to abolish the present municipal government of the town of Wauchula, DeSoto County, Florida, and organize a city government for the same, and to provide its jurisdiction and powers—

Was taken up.

Mr. Humphries moved that the rules be waived and that Senate Bill No. 155 be read a second time by its title only.

Which was agreed to by a two-thirds vote.

And Senate Bill No. 155 was read a second time in full.

Mr. Humphries moved that the rules be further waived and that Senate Bill No. 155 be read a third time and put upon its passage—

Which was agreed to by a two-thirds vote.

And Senate Bill No. 155 was read a third time in full.

Upon call of the roll on the passage of the bill, the vote was:

Yeas—Mr. President, Senators Adams, Broome, Buckman, Cone, Cottrell, Crews, Girardeau, Henderson, Hudson, Humphries, Jackson, Leggett, McCreary, Massey, Neel, Sams, Trammell, West (4th District), Zim.

Yeas—24.

Nays—None.

So the bill passed, the title as stated.

Mr. Humphries moved to waive the rules and take up messages from the House of Representatives—

Which was agreed to by a two-thirds vote.

And the Senate proceeded to consider—

MESSAGES FROM HOUSE OF REPRESENTATIVES.

The following message from the House of Representatives was read:

House of Representatives,
Tallahassee, Fla., April 15, 1907.

Hon. W. Hunt Harris,
President of the Senate:

Sir:

I am directed by the House of Representatives to inform the Senate that the House of Representatives has passed—

Senate Bill No. 2:

A bill to be entitled an act to amend Section 3851, General Statutes of Florida, prescribing the number of grand jury—

With the following amendments by the House of Representatives thereto:

Insert at the beginning of line 3, Section 1, the following: "3851 — Number."

Strike out the words and figures twelve (12) in line 4 of Section 1, and insert in lieu thereof the following: "fifteen (15)."

And respectfully requests the concurrence of the Senate thereto

Very respectfully,

J. G. KELLUM,

Chief Clerk of the House of Representatives.

And Senate Bill No. 2, contained in the above message, together with amendments of the House of Representatives thereto, was placed before the Senate.

Mr. Buckman moved that the Senate concur in the amendments of the House of Representatives to Senate Bill No. 2.

Which was agreed to.

And Senate Bill No. 2 as amended by the House of Representatives and concurred in by the Senate, was referred to the Committee on Enrolled Bills.

Also the following:

House of Representatives,
Tallahassee, Fla., April 12, 1907.

Hon. W. Hunt Harris,
President of the Senate:

Sir:

I am directed by the House of Representatives to inform the Senate that the House of Representatives has passed—

Senate Bill No. 117:

A bill to be entitled an act to revise and amend the city charter of the city of West Tampa and to ratify and confirm certain acts and proceedings of the said city—

And respectfully requests the concurrence of the Senate thereto.

Very respectfully,

J. G. KELLUM,

Chief Clerk of the House of Representatives.

And Senate Bill No. 117, contained in the above message, was read the first time by its title and referred to the Committee on Enrolled Bills.

Also the following:

House of Representatives,
Tallahassee, Fla., April 12, 1907.

Hon. W. Hunt Harris,
President of the Senate.

Sir:

I am directed by the House of Representatives to inform the Senate that the House of Representatives has passed—

House Bill No. 80:

A bill to be entitled an act to prohibit the giving of a rebate, special rate or drawback by any common carrier, or any officer, agent or employee thereof, doing business in the State of Florida; or the receiving of same by any person, persons or corporations.

Also—

House Bill No. 74:

A bill to be entitled an act to authorize the town of Leesburg, Florida, to make assessments of property subject to taxation therein and to fix the valuation of such property for purposes of municipal taxation.

Also—

House Bill No. 15:

A bill to be entitled an act to repeal Chapter 3933 of the Laws of Florida, entitled "an act to organize a county court in and for the County of Brevard, to prescribe its jurisdiction and powers, to provide for the appointment of a prosecuting attorney, and for the compensation of the judge of said court."

Also—

House Bill No. 86:

A bill to be entitled an act to amend Section 1512 of the General Statutes of the State of Florida, relating to the pay of witnesses.

Also—

House Bill No. 11:

A bill to be entitled an act extending and enlarging the territorial limits and the powers of the city of Archer, municipal corporation organized and existing in Alachua County, Florida, and providing for the exercise of those powers.

And respectfully requests the concurrence of the Senate thereto.

Very respectfully,

J. G. KELLUM,

Chief Clerk of the House of Representatives.

And House Bill No. 80, contained in the above message, was taken up and read the first time by its title and referred to the Committee on Railroads.

And House Bill No. 74, contained in the above message, was taken up and read the first time by its title and referred to the Committee on City and County Organization.

And House Bill No. 15, contained in the above message, was taken up and read the first time by its title and re-

ferred to the Committee on City and County Organization.

And House Bill No. 86, contained in the above message, was taken up and read the first time by its title and referred to the Committee on Judiciary.

And House Bill No. 11, contained in the above message, was taken up and read the first time by its title and referred to the Committee on City and County Organization.

The consideration of bills on Calendar of Bills on Second Reading was resumed.

Senate Bill No. 5:

A bill to be entitled an act to enable the Council of the Town of Kissimmee City, Florida, to provide for the assessment of the property in said town for town purposes, and to levy and collect taxes thereupon.

Was taken up.

Mr. Massey moved that the rules be waived and that Senate Bill No. 5 be read a second time.

Which was agreed to by a two-thirds vote.

And Senate Bill No. 5 was read a second time in full.

Mr. Massey moved that the rules be further waived and that Senate Bill No. 5 be read a third time and put upon its passage, which was agreed to by a two-thirds vote.

And Senate Bill No. 5 was read a third time in full.

Upon call of the roll on the passage of the bill the vote was:

Mr. Adams in the chair—

Yeas—Mr. President, Senators Adams, Alford, Broome, Clark, Cone, Cottrell, Crane, Crews, Crill, Girardeau, Henderson, Hudson, Humphries, Jackson, Leggett McCreary, Massey, Neel, Sams, West (1st District), West (4th District), Zim.

Yeas—23.

Nays—None.

So the bill passed, the title as stated.

Mr. Massey moved that the rules be waived and that Senate Bill No. 5 be immediately certified to the House of Representatives.

Which was agreed to by a two-thirds vote, and Senate Bill No. 5 was so certified.

Senate Bill No. 84:

A bill to be entitled an act to validate and confirm all grants, privileges and permits heretofore made or given to individuals, firms and corporations by any of the cities or towns of this State, whether done by resolution, ordinance or otherwise, in all cases where the same have been acted upon by the grantee or grantees, their successors or assigns, by the expenditure of money in good faith, and to give the force and effect of ordinances to resolutions heretofore passed by cities and towns in relation to grants, privileges and permits.

Was taken up and read a second time in full.

Under the rule the bill was advanced to the Calendar of Bills on Third Reading without being referred to the Engrossing Committee.

Senate Bill No. 114:

A bill to be entitled an act vesting in County Commissioners power to make, grant and give permits for the occupation and use of highways, roads and streets, outside of the corporation limits of cities and towns, by surface street railways, and legalizing and confirming all grants and permits heretofore made and given by County Commissioners in relation to the occupation and use of such highways, roads and streets by surface street railways.

Was taken up and read a second time in full.

Under the rule the bill was advanced to the Calendar of Bills on Third Reading without being referred to the Engrossing Committee.

Senate Bill No. 115:

A bill to be entitled an act to legalize, validate, ratify, confirm and approve all actions of County Commissioners in relation to laying out, grading, constructing, repairing and paving and making contracts with relation to the same of paved, macadamized or rock public highways, roads or boulevards.

Was taken up and read a second time in full.

Under the rule the bill was advanced to the Calendar of Bills on Third reading without being referred to the Engrossing Committee.

Senate Bill No. 125:

A bill to be entitled an act to empower boards of County Commissioners to contract with electric or other passenger railway companies for the joint construction and maintenance of bridges along public highways, and for the construction and maintenance of railway tracks on such bridges, and to validate such contracts heretofore made.

Was taken up and read a second time in full.

Under the rule the bill was advanced to the Calendar of Bills on Third Reading without being referred to the Engrossing Committee.

Senate Bill No. 90:

A bill to be entitled an act to provide for compulsory education in the State of Florida, and to provide a penalty for the violation of the same.

Was taken up and read a second time in full.

Under the rule the bill was advanced to the Calendar of Bills on Third Reading without being referred to the Engrossing Committee.

Senate Bill No. 87:

A bill to be entitled an act to amend Section 112 of Chapter 5382, Laws of Florida, entitled "an act to define the grades of instruction which shall be taught in the uniform system of public schools of Florida; to aid and encourage the establishment of public high schools, to prescribe the conditions, and to make appropriations therefor.

Was taken up and read a second time in full.

Under the rule the bill was advanced to the Calendar of Bills on Third Reading without being referred to the Engrossing Committee.

Mr. Clark moved to adjourn until 10 o'clock a. m. tomorrow.

Which was not agreed to, and the Senate refused to adjourn.

Senate Bill No. 80:

A bill to be entitled an act to render valid, until revoked, teachers' certificates.

Was taken up and read a second time in full.

Under the rule the bill was advanced to the Calendar of Bills on Third Reading without being referred to the Engrossing Committee.

Senate Bill No. 12:

A bill to be entitled an act to prohibit discrimination between city and rural schools, where white children are taught, and to require that such schools shall be maintained from the general fund for terms of equal length.

Was taken up and read a second time in full.

Under the rule the bill was advanced to the Calendar of Bills on Third Reading without being referred to the Engrossing Committee.

House Bill No. 25:

A bill to be entitled an act making appropriation for traveling expenses of the State Auditor.

Was taken up and read a second time in full.

Under the rule the bill was advanced to the Calendar of Bills on Third Reading without being referred to the Engrossing Committee.

Senate Bill No. 60:

A bill to be entitled an act making appropriation for traveling expenses of the State Auditor.

Was taken up and read a second time in full.

Under the rule the bill was advanced to the Calendar of Bills on Third Reading without being referred to the Engrossing Committee.

Mr. Jackson moved to take up House Messages.

Which was agreed to by a two-thirds vote, and the Senate proceeded to consider—

House of Representatives,
Tallahassee, Fla., April 15, 1907.

Hon. W. Hunt Harris,
President of the Senate.

Sir:

I am directed by the House of Representatives to inform the Senate that the House of Representatives ap-

pointed the following committees on the part of the House:

Under House Concurrent Resolution No. 5, to visit and inspect the Reform School—Messrs. Long and Thompson.

Under House Concurrent Resolution No. 6, to visit and inspect convict camps—Messrs. Baggett, Durrance, Ogilvie and Wilson of Calhoun.

Under House Concurrent Resolution No. 7 to visit the dredges and drainage work in the vicinity of New River—Messrs. McCutcheon, Knowles, Russell and Peeples.

Under House Concurrent Resolution No. 8, to visit and inspect the Hospital for the Insane—Messrs. MacWilliams, Morrison and McClellan.

Under House Concurrent Resolution No. 10, to visit the State schools—Messrs. Willis (Levy), Wartmann, Knight (Citrus) and Kilgore.

Very respectfully,

J. G. KELLUM,

Chief Clerk of the House of Representatives.

Senate Bill No. 35:

A bill to be entitled an act to amend Section 3394 of the General Statutes of the State of Florida, relating to damage to stock by phosphate plants.

Was taken up and read a second time, together with the amendments of the Committee on Judiciary.

The following committee amendment was read:

Amend Section 1 by striking out the words "or who shall fail to pay within ninety days any damages sustained by the owner of any stock by reason of failure to comply with the provisions of this section."

Mr. Humphries moved the adoption of the committee amendment, which was agreed to.

Also the following committee amendment was read:

Also strike out Section 3 of said bill.

Mr. Humphries moved the adoption of the committee amendment, which was agreed to.

And Senate Bill No. 35 was ordered referred to the Committee on Engrossed Bills.

Mr. Beard moved that the rules be waived and that bills on third reading be taken up.

Which was agreed to by a two-thirds vote.

House Bill No. 25:

A bill to be entitled an act making appropriation for traveling expenses of the State Auditor.

Mr. Beard moved that the rules be waived and that House Bill No. 25 be read a third time and put upon its passage.

Which was agreed to by a two-thirds vote.*

And House Bill No. 25 was read a third time in full.

Upon call of the roll on the passage of the bill the vote was:

Yeas—Mr. President, Senators Adams, Beard, Buckman, Clark, Cone, Crane, Crews, Girardeau, Henderson, Hudson, Humphries, Leggett, McCreary, Massey, Sams, Trammell, West (1st District), West (4th District), Zim.

Yeas—20.

Nays—1.

So the bill passed, the title as stated.

Mr. Humphries moved to waive the rules and take up messages from the House of Representatives.

Which was agreed to by a two-thirds vote, and the following message from the House of Representatives was read:

House of Representatives,
Tallahassee, Fla., April 15, 1907.

Hon. W. Hunt Harris,
President of the Senate.

Sir:

I am directed by the House of Representatives to inform the Senate that the House of Representatives appointed on the part of the House the following committee:

Under House Concurrent Resolution No. . . ., relative to investigating the Internal Improvement Board—Messrs Carter, Watson, Reese and Griggs.

And respectfully requests the concurrence of the Senate thereto.

Very respectfully,

J. G. KELLUM,

Chief Clerk of the House of Representatives.

Mr. Beard moved that the Senate adjourn until 3 o'clock p. m. to-morrow.

Which was not agreed to.

Mr. Humphries moved that the Senate adjourn until 10 o'clock a. m. to-morrow.

Which was agreed to.

Thereupon the Senate stood adjourned until to-morrow, Tuesday, April 16, 1907, at 10 o'clock a. m.

TUESDAY, APRIL 16, 1907

The Senate met pursuant to adjournment.

The President in the chair.

The roll being called, the following members answered to their names:

Mr. President, Senators Adams, Alford, Baker, Beard, Broome, Buckman, Canova, Clark, Cone, Cottrell, Crane, Crews, Crill, Davis, Girardeau, Henderson, Hudson, Humphries, Jackson, Leggett, McCreary, Massey, Neel, Sams, Trammell, Willis, West (1st District), West (4th District), Zim—30.

A quorum present.

Prayer by the Chaplain.

The Journal was corrected and approved.

INTRODUCTION OF BILLS.

By Mr. Hudson—

Senate Bill No. 186:

A bill to be entitled an act providing for the creation of Palm Beach County in the State of Florida and for the organization and government thereof.

Which was read the first time by its title and referred to the Committee on County Organization.

CONSIDERATION OF RESOLUTIONS.

Senate Concurrent Resolution No. 11:

Resolved by the Senate, the House concurring, That a committee of three from the House and two from the Senate be appointed to visit the canal now under construction by the Florida Coast Line Canal and Transportation Company, from Biscayne Bay into the St. Johns River, and report to the present session of the Legislature upon the importance and progress of the work.