

council—both terms are used—has both legislative and executive power, occupying the same relation to the city as the county commissioners of Indiana did to the county before the county council law was passed. The people argue that they are protected against inefficient officials by the right to remove them.

"The recall, as a principle, impressed the party as an excellent principle of municipal government, although we believe the Des Moines plan could be strengthened on this point. Under the Des Moines plan an official who has proved indifferent to his trust can be forced to resign and stand for re-election upon petition of 25 per cent of the voters. One weak feature of this provision rests in the fact that the council, as sole judge of the petitions, has a power which might be used by a council to keep the people from ousting an unworthy officeholder.

Surprised at Popular Features.

The initiative and referendum also impressed the visiting Hoosiers favorably. Concerning these features of the Des Moines plan, Mr. Leeds said:

"We were very much surprised to find the recall, referendum and initiative features of the law so popular. These provisions give the people the feeling that they have a direct check on municipal business. In my personal opinion the recall, referendum and initiative have more to do with the popularity of the measure than the council itself. I believe these popular features have really awakened the interest in civic affairs."

Finds Fish With Legs.

At the junction of the Rio Negro and the Amazon rivers, near Manos, Brazil, in South America, the explorer for the Carnegie Institute says he recently discovered a fish with rudimentary legs, the nearest relative of which is known to the scientific world today being the "lethobiusen," which was discovered in South America sixty years ago in one of the tributaries of the Amazon river.

The men were taken into custody last night by detectives on warrants sworn out by S. C. Renick, secretary-treasurer of the Commercial Life Insurance company of Indianapolis. They were sweating several hours, and all claim that they were being made victims by the company which they represented.

Dr. William R. Richards, Coroner of Floyd county, Indiana, was named by the three men as the medical examiner of the company for New Albany who passed upon the health of the applicants for insurance.

Covered 3,000 Miles.

In making this latter trip Dr. Haseman covered a distance of more than 3,000 miles, being the only white man in the party and the first white man to enter much of the country which he passed through. The trip was made mostly in boats, although some of the streams were impassable and the distance between navigable courses had to be made on foot.

Several times the party was attacked by disease and several of Haseman's native guides died of smallpox.

Dr. Haseman expected to arrive in the United States in December, but on account of the recent discovery he will not arrive here until March.

The expedition is being financed by the Carnegie Institute of Pittsburgh. Half of the species collected on the expedition will be shipped to the Carnegie Institute and the other half will be sent to the Indiana University.

In addition members of the delegation visited business houses, banks, churches and schools and interviewed railroad men, day laborers and leaders of union labor.

Would Vote Down Return.

The visitors were convinced that if the opportunity were offered for Des Moines to return to its old form of government 90 per cent of the people of that city would oppose such a step. During their visit the Indiana party was entertained by the Greater Des Moines Committee, the Press club, the Ad Men's club, the Commercial club and the Grant Club at luncheons and dinners. At these affairs the subject of commission government was discussed in all its phases by men fully conversant with the subject. These included Governor Carroll, the members of the Des Moines commission, James G. Berryhill, who is known as the "Father of the Des Moines plan," and many others who have taken an interest in the development of Des Moines.

Legend:
Just learned that Gold Medal Flour is sifted ten times through fine silk. **EXCELSIOR**

GIFTS FOR SKATERS

The Coliseum management will observe McKinley's birthday by giving away red carnations to each skater at the Coliseum, tomorrow night. With every skater having a red carnation the sight at the Coliseum tomorrow night will no doubt be a pretty one.

Last night a moonlight skating party was given and it proved a delightful affair. One of the largest number of skaters ever at the rink took part in the event.

Premiums More Than Salaries.

The suspicions of the insurance officials became aroused several weeks ago as a result of the numerous sudden deaths of persons whose lives were heavily insured. In a majority of

the cases the premiums of the insurance involved was more than the entire salary of the persons on whose lives the policies were taken out.

According to Mr. Kohn and S. C. Renick, who came here to conduct the investigation on behalf of his company, the company held policies on the lives of 24 persons in Louisville, who were "written" in New Albany, four of whom died. The entire premium paid by the 24 "risks" would not have paid half the insurance on any one of the persons who died.

Renick, upon coming to Louisville with A. J. Halliker, president of the company, consulted Mr. Kohn, and the investigation was placed in the hands of the Donohue Detective agency.

Rider Case Started Probe.

Meanwhile the death of Walter E. Rider, 36 years old, a teamster, occurred January 4, of supposed ulceration of the bowels and stomach.

After Rider's death it developed that he carried insurance on his life for \$16,000. The premiums on this amount of insurance would have amounted to \$628, or \$8 more than the annual income earned by Rider. He worked as a teamster for \$10 a week, and supported a wife and four sons.

The large amount of insurance carried made the brother and sister of the dead man suspicious of foul play, and they notified the insurance companies.

Mrs. Mary Quill, the sister, and James R. Rider, the brother, have made affidavits stating their belief that their brother did not die of natural causes and presenting the grounds for their views.

Following a marshaling of the facts furnished by the brother and sister, the coroner had the body exhumed. The stomach will be analyzed by experts.

CASE A WEIRD ONE.

Louisville, Ky., Jan. 28.—Details of what is believed to be the most amazing insurance swindle uncovered in recent years, entailing wholesale homicides, which came to light yesterday, resulted in the arrest last night of Trust Officer John J. Keane, of the Louisville school board; P. T. Needham and Tim O'Leary, all widely known insurance men of Louisville, who are in jail charged with conspiracy to defraud.

The men were taken into custody last night by detectives on warrants sworn out by S. C. Renick, secretary-treasurer of the Commercial Life Insurance company of Indianapolis. They were sweating several hours, and all claim that they were being made victims by the company which they represented.

Dr. William R. Richards, Coroner of Floyd county, Indiana, was named by the three men as the medical examiner of the company for New Albany who passed upon the health of the applicants for insurance.

Never Saw Applicants.

The police say that Dr. Richards has turned state's evidence and will bare the story of operations. Dr. Richards admitted last night that he had signed health certificates of applicants for insurance whom he had neither seen nor examined, but said he had issued such certificates only "when the agents has assured him that the risks were good."

Behind the warrants is a weird story, which, it is said, by the prosecution, will reveal, when unraveled, a trail of crime which will make the Guinness' wholesale murder mystery pale into insignificance. Aaron Kohn, attorney for the insurance companies interested in the prosecution of the cases, is authority for the statement that the story eventually will reveal the most harrowing tales of wholesale homicide.

The entire case came to light through an investigation of the death of Walter Rider, a teamster, who died two weeks ago. It is said that insurance policies upon the lives of dozens of aged and decrepit people in Louisville have been taken out by promoters of the scheme without the slightest knowledge of those insured.

Other Warrants Coming.

Warrants for the arrest of three prominent physicians, whose names are being withheld by the attorneys for the insurance companies, will be sworn out within the next few days. Attorney Kohn said there are a number of physicians who examined "risks" taken by the three men under arrest who are innocent of any wrong intent and who were themselves defrauded by the use of dummies.

The companies that are alleged to have been victims in the alleged conspiracy are the Independent Life Insurance Company of Nashville, with offices in the Walker building; the Commonwealth Life Insurance company of Louisville; the Commercial Life Insurance company of Indianapolis, and the National Life Insurance company of the same city.

According to Mr. Kohn there are more than 100 cases of alleged fraudulence "risks" and the amount risked by the insurance companies through their agents, as a result of the alleged conspiracy, will total several hundred thousand dollars.

Premiums More Than Salaries.

The suspicions of the insurance officials became aroused several weeks ago as a result of the numerous sudden deaths of persons whose lives were heavily insured. In a majority of

A BIG SENSATION IS VERY PROBABLE

Probe Into the Insurance Scandal Promises to Be Exciting Affair.

HE IS IN SOUTH AMERICA

MAKING EXPLORATIONS FOR THE CARNEGIE INSTITUTE—HIS SPECIMEN LONG SOUGHT BY THE COLLECTORS.

Bloomington, Ind., Jan. 28.—If Dr. John Haseman, who is on an exploring trip for the Carnegie Institute of Pittsburgh into the wilds of South America, has found what scientists believe he has, the greatest discovery in zoology since the days of the Alexander Humboldt expedition has but recently been made by the former Indiana University graduate.

According to a dispatch received by Dr. Karl Eigemann, head of the State University zoological department, Dr. Haseman has discovered and is in possession of a specimen of animal life which is the missing link between the salamander and the fish.

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