

NOTICE OF TAX SALE.

Gaddett & Dutehfield—Possessory claim to 2 lots in McWilliams Townsite, lots 3 and 4, block 11; tax \$2.95, penalty 29c, advertising \$2.00; total \$5.14.

George, Hampton E—Possessory claim to 10.75 acres of land on Appx No. 14225, being part of NE 1/4 of NE 1/4 of Sec 1, T 15 S, R 65 E; tax \$9c, penalty 6c, advertising \$2.00; total \$2.15.

Hayes & Amsburg—Possessory claim to 4 lots in McWilliams Townsite, lots 10 11 and 12, block 3; tax \$5.90, penalty 59c, advertising \$2.00; total \$8.49.

Hawkins—Possessory claim to 1 lot 2, block 9, and improvements in McWilliams Townsite; tax \$2.85, penalty 14c, advertising \$2.00; total \$5.12.

Humphrey, Mrs Maggie—Possessory claim to lot and improvements in McWilliams Townsite, lot 5, block 3; tax \$4.42, penalty 44c, advertising \$2.00; total \$6.87.

Keen, N R—Possessory claim to 1 lot in McWilliams Townsite, lot 2, block 11; tax \$1.48, penalty 15c, advertising \$2.00; total \$3.63.

Kramer, F I—Fee simple title to lot and improvements at Las Vegas, lot 1, block 3; tax \$13.25, penalty \$1.33, advertising \$2.00; total \$16.61.

Kenneth, Kerr—Possessory claim to 1 lot in McWilliams Townsite; tax \$1.48, penalty 15c, advertising \$2.00; total \$3.63.

Las Vegas Bank & Trust Co—Possessory claim to lot on McWilliams Townsite; tax \$1.48, penalty 15c, advertising \$2.00; total \$3.63.

Latimer, G M—Possessory claim to 160 acres of land, being NE 1/4 of NE 1/4 of Sec 10, and E 1/2 of SE 1/4 Sec 10, NW 1/4 of SW 1/4 of Sec 11, T 16 S, R 65 E; possessory claim to lot in McWilliams Townsite; tax \$21.44, penalty \$2.14, advertising \$2.00; total \$25.58.

McCrary, W E—Possessory claim to 2 lots in McWilliams Townsite, lots 7 and 8, block 3; possessory claim to 6 lots in McWilliams Townsite, possessory claim to improvements in Clark's Townsite; tax \$44.25, penalty \$4.42, advertising \$2.00; total \$50.67.

McKenna, A W—Possessory claim to lot in McWilliams Townsite, lot 3, block 2; tax \$1.48, penalty 15c, advertising \$2.00; total \$3.63.

Moffatt, Rose—Possessory claim to lot and improvements in McWilliams Townsite, lot 5, block 12; tax \$2.95, penalty 29c, advertising \$2.00; total \$5.24.

Moore & Camden—Possessory claim to lot and improvements at Las Vegas, lot 8, block 2; tax \$10.33, penalty \$1.03, advertising \$2.00; total \$13.36.

Robbins, William—Possessory claim to lot in McWilliams Townsite, lot 9, block 12; tax \$1.48, penalty 15c, advertising \$2.00; total \$3.63.

Redding, Margery—Possessory claim to lot in McWilliams Townsite, lot 2, block 12; tax \$1.48, penalty 15c, advertising \$2.00; total \$3.63.

Rosman & Wilson—Possessory claim to 2 lots and improvements in McWilliams Townsite, lots 22 and 23, block 3; tax \$5.90, penalty 59c, advertising \$2.00; total \$8.49.

Rossum, Frye—Possessory claim to lot and improvements at Las Vegas, lot 3, block 2; tax \$13.25, penalty \$1.33, advertising \$2.00; total \$16.61.

Touhiller, G H—Possessory claim to 3 lots in McWilliams Townsite, lots 5 6 and 7, block 14; tax \$4.43, penalty 44c, advertising \$2.00; total \$6.87.

Smith, C F—Possessory claim to lot and improvements at Las Vegas, lot 24, block 3; tax \$4.43, penalty 44c, advertising \$2.00; total \$6.87.

Smith, W C—Possessory claim to 4 lots in McWilliams Townsite, lots 17 18 19 and 20, block 3; tax \$5.90, penalty 59c, advertising \$2.00; total \$8.49.

Strong, George—Possessory claim to lot and improvements at Las Vegas, lot 7, block 3; tax \$9.59, penalty 96c, advertising \$2.00; total \$12.55.

Shively, J W—Possessory claim to lot in McWilliams Townsite, lot 9, block 16; tax \$1.48, penalty 15c, advertising \$2.00; total \$3.63.

Smith, Mrs—Possessory claim to two lots in McWilliams Townsite, lots 1 and 2, block 17; tax \$2.95, penalty 29c, advertising \$2.00; total \$5.24.

Teague, A S—Possessory claim to a lot on McWilliams Townsite, lot 21, block 4; tax \$1.48, penalty 15c, advertising \$2.00; total \$3.63.

Towner, Chas—Possessory claim to lot on McWilliams Townsite, lot 2, block 50; tax \$1.48, penalty 15c, advertising \$2.00; total \$3.63.

White, Horsa—Possessory claim to a lot on McWilliams Townsite, lot 7, block 4; tax \$1.48, penalty 15c, advertising \$2.00; total \$3.63.

Weston, Richard—Possessory claim to lot and improvements at Las Vegas, lot 11, block 2; tax \$8.58, penalty 85c, advertising \$2.00; total \$11.43.

White, C—Possessory claim to lot on McWilliams Townsite, lot 18, block 2; tax \$1.48, penalty 15c, advertising \$2.00; total \$3.63.

Wildes, F L—Possessory claim to two lots on McWilliams Townsite, lots 11 and 12, block 14; tax \$2.95, penalty 29c, advertising \$2.00; total \$5.24.

Wilson, T & J—Possessory claim to one lot on McWilliams Townsite, lot 4, block 24; tax \$1.48, penalty 15c, advertising \$2.00; total \$3.63.

Adams, Stella—Possessory claim to improvements on Clark's Townsite; tax \$4.43, penalty 44c, advertising \$2.00; total \$6.87.

Boggs & Co—Possessory claim to improvements on Clark's Townsite; tax \$7.38, penalty 74c, advertising \$2.00; total \$10.12.

Beatty & Buswell—Possessory claim to improvements on Clark's Townsite; tax \$4.90, penalty 49c, advertising \$2.00; total \$7.39.

Brown, F W—Possessory claim to improvements on lots 4 and 5, block 4, Clark's Townsite; tax \$14.75, penalty \$1.47, advertising \$2.00; total \$18.22.

Cook, B E—Possessory claim to improvements on Clark's Townsite; tax \$2.95, penalty 29c, advertising \$2.00; total \$5.24.

Edsall & Kennedy—Possessory claim to improvements on lot 5, block 31, Clark's Townsite; tax \$7.38, penalty 74c, advertising \$2.00; total \$10.12.

Fathers, W—Possessory claim to improvements on lot 9, block 15, Clark's Townsite; tax \$3.69, penalty 37c, advertising \$2.00; total \$6.06.

Fulmer & Herrick—Possessory claim to improvements on lot 18, block 2, Clark's Townsite; tax \$29.50, penalty \$2.95, advertising \$2.00; total \$34.45.

Horden, J W—Possessory claim to improvements on Clark's Townsite, lot 6, block 16; tax \$14.75, penalty \$1.47, advertising \$2.00; total \$18.22.

Kille, George—Possessory claim to improvements on Clark's Townsite known as Kile's Ware House; tax \$11.40, penalty \$1.14, advertising \$2.00; total \$14.54.

Las Vegas Hotel—Possessory claim to improvements known as Las Vegas Hotel; tax \$2.95, penalty 29c, advertising \$2.00; total \$5.24.

Lines, County Bank—Improvements on Clark's Townsite; tax \$5.90, penalty 59c, advertising \$2.00; total \$8.49.

Murray, C C—Possessory claim to improvements on Clark's Townsite; tax \$3.69, penalty 37c, advertising \$2.00; total \$6.06.

Moffet, N W—Possessory claim to improvements East of Palace Hotel; tax \$2.95, penalty 29c, advertising \$2.00; total \$5.24.

Moore Mercantile Co—Possessory claim to improvements on lots 4, 5, 6, block 6, Clark's Townsite; tax \$57.23, penalty \$5.72, advertising \$2.00; total \$65.23.

Pacotta, D—Possessory claim to improvements on Clark's Townsite, lot 4, block 11; tax \$14.75, penalty \$1.47, advertising \$2.00; total \$18.22.

Bank Nevada Express Company—Improvements on Clark's Townsite advertising McCrary's warehouse; tax \$11.80, penalty \$1.18, advertising \$2.00; total \$14.98.

Wozel, W D—Possessory claim to improvements on Clark's Townsite; tax \$3.35, penalty 33c, advertising \$2.00; total \$5.24.

Moapa Road District, No. 13.

Gatschi, Gandenz—Fee simple title to 2 lots in Moapa, lots 9 and 10, block 7; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Calder, James—Fee simple title to 2 lots in Moapa, lots 9 and 10, block 5; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

\$2.00; total \$3.30.

Parpenter, W D E—Fee simple title to 1 lot 7, block 2, in Moapa; tax \$9c, penalty 6c, advertising \$2.00; total \$2.15.

Parsons, John A—Fee simple title to 1 lot in Moapa, lot 6, block 4; tax \$9c, penalty 6c, advertising \$2.00; total \$2.15.

Downey, John T—Fee simple title to 1 lot in Moapa, lot 1, block 7; tax \$9c, penalty 6c, advertising \$2.00; total \$2.15.

Earlson, E—Fee simple title to 2 lots in Moapa, lots 9 and 10, block 4; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Farwell, J H—Fee simple title to 2 lots in Moapa, lots 1 and 2, block 50; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Flaig, Bartholomew—Fee simple title to 2 lots in Moapa, lots 5 and 6, block 62; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Jensen, A—Fee simple title to 2 lots in Moapa, lots 4 and 5, block 64; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Kerr, John L—Fee simple title to 1 lot in Moapa, lot 7, block 27; tax \$9c, penalty 6c, advertising \$2.00; total \$2.15.

Ludwig, F—Fee simple title to 3 lots in Moapa, lots 5 6 and 7, block 51; tax \$1.77, penalty 18c, advertising \$2.00; total \$3.95.

Kohl, John—Fee simple title to 2 lots in Moapa, lots 7 and 8, block 25; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Krause, Emil—Fee simple title to 2 lots in Moapa, lots 3 and 4, block 30; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Lockwalt, Herman—Fee simple title to 1 lot in Moapa, lot 1, block 10; tax \$9c, penalty 6c, advertising \$2.00; total \$2.15.

Loyon, Daniel—Fee simple title to 2 lots in Moapa, lots 9 and 10, block 6; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Marion, Edith—Fee simple title to 2 lots in Moapa, lots 7 and 8, block 64; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Murphy, I I—Fee simple title to 2 lots in Moapa, lots 1 and 2, block 62; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

McCraw, J L—Fee simple title to 1 lot in Moapa, lot 8, block 6, tax \$9c, penalty 6c, advertising \$2.00; total \$2.15.

McEntee, James—Fee simple title to 2 lots in Moapa, lots 4 and 5, block 24; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Olsen, Martha—Fee simple title to 2 lots in Moapa, lots 4 and 5, block 27; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Rasche, Nellie F—Fee simple title to 2 lots in Moapa, lots 9 and 10, block 25; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Riordan, P J—Fee simple title to 4 lots in Moapa, lots 7 8 9 and 10, block 4; tax \$2.36, penalty 23c, advertising \$2.00; total \$4.65.

Schmitt, E G—Fee simple title to 2 lots in Moapa, lots 1 and 2, block 49; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Schafer, John G—Fee simple title to 2 lots in Moapa, lots 5 and 6, block 4; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Shmid, Ernest—Fee simple title to 2 lots in Moapa, lots 2 and 3, block 28; tax \$1.77, penalty 18c, advertising \$2.00; total \$3.95.

Smith, Josephine R—Fee simple title to 2 lots in Moapa, lots 7 and 8, block 61; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Steffan, Michael—Fee simple title to 2 lots in Moapa, lot 6, block 27; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Thompson, Mrs E—Fee simple title to 1 lot in Moapa, lot 6, block 27; tax \$9c, penalty 6c, advertising \$2.00; total \$2.15.

Withers, Helen—Fee simple title to 2 lots in Moapa, lots 6 and 7, block 51; tax \$1.18, penalty 12c, advertising \$2.00; total \$3.30.

Life Insurance



A Timely Article that Will Give the Layman a Clear Idea of the Basic Principles Underlying This Much Discussed Institution . . .

THE entire country has recently been absorbed in following the amazing revelations concerning the management of some of the largest life insurance companies in the world. Everybody has been intensely interested, because in the United States to-day there is in force nearly fifteen billion dollars' worth of life insurance. This vast sum is nearly twice as great as the sum which represents the sum total of life insurance in force in England, Germany, France and Russia; and one American company alone has policies in force aggregating four and a half times as much life insurance as is carried by all France.

Scientific life insurance is based on the policy in full at maturity. The loading is the amount added to the net premium to provide not only for the easily ascertained expenses, such as salaries of officers and commissions for writing the policy; but it is intended to provide for all other possible contingencies, such as a mortality in excess of the tabular rate, interest earned less than the assumed rate, depreciation in the values of securities and loss of invested funds.

The foundation principle of life insurance is safety. It is better to collect too much than too little. Hence the importance of making provision for unforeseen contingencies; and hence the loading, which is a percentage of the net premium for any certain age.

For purposes of demonstration, suppose there has been organized a life insurance company with a number of members equal to the number of persons out of 100,000 that the mortality table commonly in use in this country shows will be alive at the age of 35. This number is 81,822; and each member is insured for \$1,000.

If each of these members were to live twenty years, only the simplest sort of mathematics would be required to find the net premium. Or, if the company could start out on the day of its organization with \$81,822,000 in hand, the total face value of all the policies, the life insurance business would be a very simple one. But the money is to come in in yearly installments; therefore, it is necessary to know how much money this company of 100,000 members will have to have on hand from year to year to meet the death claims.

According to the mortality table, all of these 81,822 members will have died within the next sixty-one years, since all are 35 years of age. It is impossible to know when any certain member will die, or how long he will live.

But if it is not known how long any



one individual will live, it is known how long certain groups of members will live. For example, the mortality table at age 35 shows that 732 of the 81,822 members of the company will live only one year; that 812 will live ten years; to age 45; 1,470 will live fifty years to age 85; and that the last three will live sixty-one years to age 96. The computations must be based, therefore, upon the aggregate number of lives—upon the length of time the members will live as a body.

As 812 members will die during or at the end of the tenth year, at the attained age of 45, \$812,000 will be needed in the tenth year to pay the 812 policies each calling for \$1,000. But as the law generally permits life insurance companies to assume that their funds will earn money at the rate of 3 1/2 per cent compound interest, it is necessary to have in hand now only a sum sufficient to amount to \$812,000 in ten years, at this rate.

At this rate of interest, the present worth of \$812,000, due in ten years, is \$575,626.80. With this sum in hand and safely invested, it is mathematically certain that the company will be able to pay the losses of the tenth year.

The total losses in the sixty-one years, when the last three policy holders die, will be \$81,822,000. The total present worth of the combined losses is \$30,319,142.10. With this amount on hand to-day, assuming that the same will earn 3 1/2 per cent compound interest, the company will have funds sufficient for the payment of every loss that can possibly occur in any year until the last three members die, in the ninety-sixth year of their age.

Thus, it is seen that in life insurance the larger part of the money used in paying losses comes from interest.

The reserve in life insurance is simply the insurance fund or mortality fund of the company, from which all death claims are paid. The reserve is made up of the net annual premiums and the money these premiums will earn at 3 1/2 per cent compound interest. Neither net premiums nor the interest thereon can be devoted under the law to any other use than to the payment of death claims.

A life insurance company has just begun business with 81,822 members each at age 35, and each holding an ordinary life policy for \$1,000. It has been found that the net annual pre-

mium for this sum and kind of policy is \$19.91. This amount, collected from each policy holder at the beginning of the first year, totals \$1,628,551.83. Twelve months interest on this sum brings the total to \$1,685,861.64. There will be 732 deaths during the first year of business calling for a total death claim payment of \$732,000. Thus the balance at the end of the first year will be \$953,861.64. The sum on hand at the beginning of the year is called the initial reserve, and the balance at the end of the year the terminal reserve.

The legal reserve of life insurance is the reserve that the law requires the company to have in order to be solvent. It is a fund equal in amount to the excess of the present value of benefits under outstanding policies over the present value of net premiums to be paid on those policies.

A company starts out with 100,000 policies, aggregating \$100,000,000 life



square stern and bulging bow, the tapering masts with their quaint and clumsy sails, the decks and outward appointments, all will be faithful reproductions of the ships that first crossed the Atlantic and discovered America. Inside the vessel will be fitted up with all the luxurious appointments of a modern Atlantic liner.

She is to be called the Cabrillo, in honor of the discoverer of the Pacific, and it will be a strange case of the old world come back to revisit the new when she lies out in the bay under full sail. She is 182 feet long, with a beam of 50 feet, and on her construction alone \$50,000 is being spent. The furnishing and interior equipments will bring the total cost up to three times that sum. She will not be called upon to make any venturesome voyages, however, for she is to rest on piles 300 feet from the shore.

To board her visitors will walk along the wide pleasure pier that already has been built and from it a wide gangway with handrails on both sides will lead to her main deck. This will be given up to a large and handsomely furnished saloon, a spacious dining room and suites of apartments provided with every convenience that can be found in a hotel on shore.

Here also will be the kitchen—a chef's home far from the galley that any old Spanish ship knew. A grand staircase will lead down to the lower deck, where a large number of bedrooms, arranged like cabins, will be provided. There will be more cabins on the upper deck and an attractive drawing room for ladies, while promenades will be laid out on the foredeck, the deckhouse and the poop deck. Provision will be made for dancing and pleasure parties and for concerts and theatrical entertainments.

To keep up the illusion of old Spain among it all the manager of the Cabrillo, with all his assistants, cabin boys and waiters, will be dressed in full Spanish uniform glittering with gilt and epaulets.

World's Petroleum Supply.

In 1892 Russia supplied over 11,500,000 tons, or more than 51 per cent of the world's product of petroleum; the United States produced not quite 10,000,000 tons, or 41 per cent, of the world's product; the rest was divided among Galicia, a province in Austria, 573,440 tons; Roumania, 320,000 tons; Sundry Islands, 380,000 tons; India, 180,000 tons; Japan, 120,000 tons; Germany, 50,000 tons; South America, 15,000 tons; Italy, 2,800 tons.

Decollete.

She was magnificent in ball attire. "By what right, sir, do you tell me I shall not wear this gown?" she demanded, with flashing eyes.

"Before we were married your old father asked me if I could keep you in clothes, and I assured him I could," replied he and met her look of high defiance with a look of steady determination.—Puck.

Kind of Help He Needed.

"Want t' put abiv-tizhment in your paper," said the bibulous man. "Mush have shomebody take care me."

"Yes," replied the clerk. "You want to advertise for a valet?"

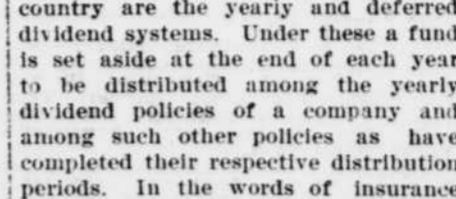
"No. Better shay: 'Wanted—Shnake charmer.'"—Philadelphia Press.

Love's Ravings.

"Why, Charles, what do you mean by burning our old love letters?" "I have been reading them, my dear," replied her husband. "After we die some one who wished to break our wills might get hold of them and use them to prove we were insane."

Man is disposed to believe that while he helps others, no one ever helps him.

The most wearisome cross of religion is a poor preacher.



GEORGE L. NEWMAN, Age 89. The oldest policy holder in the United States.