

**POLICIES ON MAN'S LIFE**

**Allegation of "Substitution"**

**Interesting Case**

An allegation that, at a medical examination, a man was substituted for another, on whom a life insurance policy was to be taken out, was made in an action at Limerick Circuit Court yesterday, when Patrick Mangan, vintner, Wickham Street, Limerick, sued the Commercial Union Insurance Coy. for £200, and the Irish Life and General Insurance Coy. for £163, in respect of policies taken out on the life of his brother, Terence Mangan, Carass, Croom.

The companies refused to honour the policies on the grounds, as they alleged, that Terence Mangan was ill at the time the insurances were effected.

Patrick Mangan, administrator of his brother's estate, said the policies were taken out in 1934, and his brother died later that year, at the age of 48. When he applied to the companies for payment they refused.

Until the defence was filed, he did not know that there were allegations of impersonation and forgery. His brother was in perfect health when the policies were taken out.

**THREE OTHER POLICIES.**

Cross-examined by Mr. Cullinan, S.C. (for the Insurance Companies), Mangan said his brother died of cancer of the stomach in November, 1934. Three other policies were taken out with a third company, and these were not paid.

Surgeon O'Connor stated it was possible that Mangan could have been examined as late as June, 1934, and no trace of the disease found.

Several witnesses gave evidence of knowing Terence Mangan for years, and as to his physical fitness.

Dr. Corboy and Dr. Honan said they examined him in May and June, 1934, respectively, and found nothing wrong with him.

**"OBVIOUSLY ILL."**

For the defence, Dermot O'Brien, estate agent, said that Terence Mangan worked for him for several months before his death, and he was obviously ill.

Thomas Mangan, when asked to substantiate a statement made by him concerning Mangan's health, declare that it was not true.

Cross-examined, as a hostile witness, he stated he could give no explanation for having said Mangan was ill for twelve months before his death.

Stewart Loram, an insurance official, stated he visited Carass to take out a policy on the life of Terence Mangan. He did not see Mangan then, and that struck him as rather peculiar. Later, a man purporting to be Terence Mangan, called at the Company's office in Limerick, and signed a proposal form.

Patrick Casey, handwriting expert, said the signature on the will of Terence Mangan and on a few cheques was the same. The signature "Terence Mangan" on the doctors' reports was, in his opinion, a different handwriting. Certain similarities existed in the writing in the proposal form of the person who signed them.

In reply to Mr. Danahed, B.L., for the plaintiff, witness said the judging of handwriting was largely a matter of opinion.

Mr. Cullinan submitted that if Judge McElligott came to the conclusion that Terence Mangan, unknown to himself, was suffering from a fatal disease, the

**OBITUARY**

**Passing of Respected Citizens**

**MR. W. GUERIN.**

We regret to announce the death of Mr. W. Guerin, 29, Killalea Terrace, Limerick, which occurred at St. John's Hospital today. In business circles Mr. Guerin enjoyed a wide popularity, and to his wife and children his untimely death will be a sad loss. Sympathy will also be extended to his brother, Mr. M. Guerin, proprietor of the Central Garage, William Street.

**MR. J. LAHIFF.**

The death, which took place at his residence, New Road, Thomondgate, last evening, of Mr. James Lahiff, marked the passing of a well-known and respected citizen. The deceased, who had reached a ripe old age, has been ill for some time, and his death was not altogether unexpected. Wide-felt sympathy will be extended to his widow and family in their bereavement. Details of the funeral arrangements will be found in our deaths column.

**MR. J. HASSETT.**

By the unexpected death of Mr. James Hassett, at his father's residence, Hassett's Cross, Thomondgate, Limerick, yesterday, one of the oldest and respected families in St. Munchin's Parish is deprived of its youngest member. To his many friends and companions the news of Mr. Hassett's death, on the threshold of life, was a great shock, but most sympathy will be felt for the family in their irreparable loss.

**MR. T. MARKBY.**

It is with deep regret we chronicle the demise of the late Mr. Thomas Markby, which sad event occurred at his residence, Scart, Caherconlish, on Sunday, April 24th. The deceased had been in failing health for some months. Mr. Markby was a prominent farmer, and his kind and neighbourly qualities made him a most popular figure, and he will be sadly missed by all with whom he came in contact.

The funeral, which was large and representative of all creeds and classes, took place to the family burial ground, Templeberry, on Tuesday, 26th. The funeral service was taken by the Rev. T. J. Westropp, M.A., Rector of Kilmurry.

The chief mourners were--Mrs Markby (widow), Richard William (son), Mrs. Powell, Annie, Frances, Violet, Jennie (daughters), Mrs. Johnston, Mrs. Blennerhassett, Mrs. Thornton, Mrs. Mooney, Mrs. Armstrong (sisters), William H. Powell (son-in-law), W. Thornton, A. Armstrong, H. Johnston, J. Mooney (brothers-in-law), J. Hodgins (uncle), R. Mooney, W. Mooney, H. Johnston (nephews), and a large circle of friends too numerous to mention.

Wreaths were sent by the following--"In affectionate remembrance," from his loving wife and family; "In loving memory of darling daddy," from Lil and Willie; "In fond memory," from Walter and Annie; "From his loving sisters,"; "With deepest sympathy," from Rev. T. J. and Mrs. Westropp; "With deepest sympathy," from Dick and Kitty Wallace; "With sincere sympathy," from Uncle James and family; "With deepest sympathy," from Mrs. Bailey and family; "From all at Kishikirk"; "With deepest sympathy," from Mrs. Gubbins, Lismullane; "In loving memory," from all at Shanbally.

**CITY DISTRICT COURT**

At the Limerick District Court, before Mr. J. M. Flood, D.J., District Justice, A licensed trader named Josephine Whelan, 24 John Street, was summoned for a breach of the licensing laws on Good Friday.

Superintendent Meehan prosecuted, and Mr. D. J. O'Malley, solr., defended.

Guard White stated that he found three non-bona fides on the premises at 9.0 p.m.

Mr. O'Malley said that he would not contest the evidence. The premises were well conducted.

Supt. Meehan--There is no complaint as to how the premises are conducted.

The Justice imposed a fine of £1.

**HAWSER TOO LONG.**

A lorry driver named Thomas E. O'Connor, in the employment of the Great Southern Railways, was summoned for using a hawser which in length exceeded that allowed by law.

Supt. Meehan said that the defendant was driving a lorry to which a trailer was attached. The hawser by which the trailer was drawn was 25 feet long, whereas it should not have exceeded 15 feet in length. When the lorry was being driven across Newenham Street from Newenham Street a motor car proceeding along O'Connell Street got entangled in the hawser.

Evidence having been given in support of the Superintendent's statement.

The Justice said that was the first prosecution of the kind brought before him. He did not blame O'Connor, but the company who sent him out with a hawser that did not comply with the regulations. He would impose a fine of 5s.

**RECKLESS CYCLING.**

A messenger boy named Martin Conway was summoned for reckless driving of a push bicycle.

Supt. Meehan said that the defendant, whilst cycling up O'Connell Street, cut right in front of a 'bus. In order to avoid a collision the 'bus driver had to apply all brakes. When Conway heard the screeching of the brakes he cut out again, and would have been knocked down by an approaching motorist were it not for the great care of the driver.

The Justice said that he had frequently commented on the way in which people cycled in Limerick. Their conduct was very reprehensible, and he often wondered that there were not more accidents. If the defendant in the present case had been knocked down by either the driver of the 'bus or motor car they would have been charged. He would impose a fine of 2s 6d and 5s 5d costs.

A youth named Gerard Mulqueen was fined 5s for careless cycling.

Supt. Meehan said that Mulqueen crashed into a lady cyclist and knocked her down.

Justice--For the future I will have to take very serious notice of cases against cyclists.

Supt. Meehan--The only way to get cyclists to conduct themselves is through their pockets.

**THE MONEY MADE GOOD.**

Supt. Meehan then referred to the case of Francis Darrell, 2, Dorchester Road, London. The defendant was charged some months ago with obtaining £21 10s by means of worthless cheques from Richard Power, commission agent. The case was adjourned to give the defendant, to whom a good character had been given, an opportunity to re-pay Mr Power. The defendant had repaid the money together with £13 expenses.

Justice--Is the defendant in court?

Supt. Meehan--No, sir. I understand he is at present in custody in England on another charge. I also understand

**MENTAL**

**Overcro**

**Unfal**

Mr. J. McC presided at Mental Hospital yesterday. There were:--Very Rev. V.F. Ald. J. Messrs. M. O. Auliffe, Co.C.; Hickey, Co.C.; Co.C.; M. Hyl Co.C.; P. Ro Co.C.; J. Mack J. J. O'Malley, Dr. P. J. Sheehan, A.M. Clerk, were in

**REPOI**

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Chairman--I be brought to the Governmen

Mr. Hickey c diate action sh the present co Institute.

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Chairman--I ask the Engine gements for ha buildings that

**DEPUTA**

Ald. McIner ments had bee tion from the Minister for L visiting the ci ing the questi scheme of im He thought su desirable, as t held up for a

The Clerk