TWENTIETH YEAR.

OMAHA SUNDAY MORNING, DECEMBER 21, 1890-TWENTY PAGES.

NUMBER 186.

Open Evenings Until Christmas

Y STIGER & CO.

Open Evenings

CORNER FARNAM AND FIFTEENTH STREETS.

To aid you in solving the more or less perplexing problem of what to give for a HOLIDAY PRESENT, we present the following list of DRY GOODS and FANCY GOODS, with the assurance that nowhere can you obtain better values or larger selections in the lines enumerated than at our establishment. KELLEY, STIGER & CO.

16 YARDS Dress pattern of Black French Faille Silk for \$12.00

8 YARD Dress Patterns of Black Silk Warp Henrietta for \$8.00

FANS - FANS Latest novelties in hand painted gauze, coque and ostrich feather fans from

\$1 up to \$15.

chiefs, at \$1.50, \$2.00, \$2.50, \$3.50 and upward. Fine hand embroidered Silk Mull Handkerchiefs at \$2.75, \$3,50, \$4.50, \$5.50 and \$6.50 each.

Real Duchess Lace handker-

MEN'S SILK MUFFLERS. At \$1.00, \$1.25, \$1.75 and \$2.00.

Fancy Towels At 25c, 50c, 65c, 75c and \$1.

Men's Fine Silk Umbrellas. -AT-\$3.50, \$5 and \$6.

16 YARDS Dress pattern of Black Satin Rhadama Silk for \$15.20

8 YARDS All Wool Black Henrietta for \$6.00

LADIES' PLUSH SACQUES At \$19.75, \$27.50 \$32.50 and \$41.00 Guaranteed Qualities.

HANDKERCHIEFS In an endless variety of beautiful designs, at 50e, 65e, 75c, \$1.00 and \$1.25 each.

linen lawn

Ladies' fine hand embroidered

NECK TIES. At 39c,

MEN'S FINE SILK

50c, 75c, \$1.00 and \$1.25.

Fine Satin Damask Napkins At \$3, \$3.75 and \$8.30 per doz.

Eiderdown Bed Comforts -AT-\$5.50, \$8.50 and \$10

16 YARDS Black French Faille Silk for \$20.00

8 YARDS All Wool Black French Serge for \$4.00

FURS - FURS Ladies' Fur Muffs, Ladies' Fur Capes, Misses' Fur Sets, Children's Fur Sets, Ladies' and Misses Thebet Capes for opera wear.

Four spectial bargains in ladies' embroidered hemstitched and scalloped border linen lawn HANDKERCHIEFS At 121c, 15c, 25c and and 30c each. Worth 25 per cent more.

MEN'S SATIN SUSPENDERS. All Colors, At \$1.75, \$2.00, \$2.50 and \$3.00.

Choice Damask Lunch Sets At \$3.75 and \$5.

Ladies' Silk Hose -AT-\$1.50, \$2.15, \$3, \$3.25

16 YARDS Of Black Satin Rhadama Silk for \$17.60

7 YARD Dress Pattern of 54-in all wool Black Flannel FOR \$3.50

SHAWLS

Beaver Shawls, Cashmere Shawls, Shawls for opera and street wear.

Ladies' Hand Embroidered Japanese Silk HANDKERCHIEFS Choice Designs at 38c, 50c, 65c, 75c and \$1.00 each.

MEN'S LINEN Handkerchiefs, Initial and Fancy Border A Special Bargain, 25c Each.

Gent's Fine White China Silk Handkerchiefs At 50c, 65c and 75c. Black at 75c and 85c.

Ladies' Sslk Gloves -AT-\$1.15, \$1.50, \$1.75, \$2

Cor. Farnam and 15th Sts.

BY THE WILDCAT PROCESS.

How Bogus Insurance Companies are in the Habit of Swindling People.

BUSINESS CARRIED ON IN SECRET.

Everything Must Be "Underground" In Order to Escape the Law-Inside Workings of an Organized Fraud.

The recent failure of umber of wildcat insurance companies and he astonishing result of the attendant investigations as to the enormous business that these irresponsible institutions are doing throughout the state have aroused the regular underwriters of the city, and they are demanding the suppression of companies doing business contrary to law. A BEE reporter called upon a number of firms for information regarding the "underground' and "wildcat" companies, and a description of their modus operandi in catching

victims. One of these men said: "These companies are called 'underground' because they do business contrary to law and re compelled to work in secret, covering up their tracks and cluding the state officials in every manner. Like all other lawless elements and lawbreakers, they have a whole-some dread of authority and love darkness "They are called 'wild cat' because they

are financially as irresponsible and unreliable the most notorious bank in the darkest "Many of them, which circulate a grand

array of assets in figures, have succeeded in securing excellent reports from the mercantile agencies and display a beautifully en-graved policy sheet, are known by posted in-surance men to have no legal existence whatever. Cases are known in which the whole so-called company consists of one impecunious individual, who, taking impecunious individual, who, taking that means 'to raise the wind,' has filled out documents with fictitious names, sent out circulars and realized many bundred dollars from a guilfble public for his worthless policies. Several such cases have recently unearthed by the insurance fraternity "How can a man perpetuate such a fraud

Remember, these concerns do not attempt "Remember, these concerns do not attempt to conceal the fact that they are engaged in an illegal business, and like dealers in green goods they impress upon their customers the necessity of secrecy. Their victims therefore when awakened to the fraud prefer to suffer in silence rather than expose themselves to ridicule. And, besides, those who deal in secret with professed law-breakers are not in good condition to appeal to the law for redress. Suppose in such a case a man is for redress. Suppose in such a case a man is brave enough to undertake a suit. To begin it he must find his company. He cannot sue at his home among his friends He can not get service on the company as he He can not get service on the company as he can on one authorized to do business, but he must go to the home of the company. It may be in some other state. It may be in Europe. It may be like the Irishman's flea.

"Many a poor man has been thus rudely shocked out of a dream of security to find himself ruined; to find that by his own act he had put himself beyond the power of the law to render any ossistance.

"It would seem that men of ordinary business sagacity would not get caught in such

ness sagacity would not get caught in such traps, yet these same companies are doing a thriving business in this state. They draw out of the city of Omaha alone about \$30,000

so-called companies have two methods of doing business:

"I. Through so-called 'brokers' located in some place like Chicago or New Orieans, send out arculars to those needing insurance, and without naming the company, simply offer-

ing the insurance in 'first class' companies at

greatly reduced rates.
"I have received hundreds of such circulars. They come from Chicago, New Orleans, New York, Boston, London, Paris and many other places. I have many times replied to them, asking the name of the company advertised, but in no instance did I ever succeed in learning it. The reply invariably has been: 'Send on your application for in-surance and by return mail I will forward a policy, which I guarantee to be good.' That sounds well and many a man caught by the words 'I guarantee' has sent an application

2. Through traveling inspectors. These are merely solicitors. Not a week passes without a visit to Omaha by one of these gentlemen. Knowing that they are liable to arrest if detected they carry on their opera-tions as secretly as possible. Having ascer-tained by previous correspondence what merchants are dissatisfied with the rates charged the authorized companies they slip into the city, quietly visit the parties they think catch, and get out of town again as

soon as possible.
"Their first effort is to secure an application for insurance on the (mutual plan) telling their victim that on this plan he gets much cheaper insurance. But this renders the company, and a wary business man shuns

that liability.
"Failing to secure him on the mutual plan they offer him a policy for cash, the applicant being made to believe that he is thereby re-lieved of any liability. Many of our business men have recently had a sad awakening, by the failure of the mutual companies, from this fancied security, by courts deciding that the holders of cash policies from mutual com-panies are liable for all the obligations of those companies, on the ground that they were conspiring to cheat the stockholders holding mutual policies, and their attempted

fraud will not protect them.

"There are business men in this city who have sent in their losses to these companies only to be notified that the company had failed, and accompanying the notification only to be notified that the company had failed, and accompanying the notification would be another stating that the insured would be assessed 30 per cent or more of his policy to meet his liabilities as a member of one of the wildcat mutual companies. Others have been advised to lock up their policies in their vaults and deny that they ever had any onnection-with the company, and thus avoid

There is sometimes a difference between a wildcat and a regular underground company although none but an experienced man would to detect the difference. What I mean is that an underground company is not necessarily a wildcat company, as it is possible for an honest man to get mixed up in a gang of thieves. Both are underground, in that they evade the law, but some of them are honest in that they realy intended to meet all losses, while the wildcat companies do not intend to pay a cent and could not pay even if they so desired. "These companies flourish all over the coun-

try, but their headquarters are in the states where the insurance laws are lax. Washing-ton, D. C., and New Orleans are veritable hotbeds of wildcat companies. There is no insurance law in the District of Columbia, and in Louisiana the law is very lax, so that every inducement is offered to unscrupulous and impecunious persons to start an insurance company. All they have to do is to get their circulars printed and flood the country with them. They generally give a number of references, but as not one in ten of their victims ever writes to any of the parties named, the 'company' is perfectly safe in quoting anyone "It is surprising how many will bite at the balt thrown to them by the enterprising

bait thrown to them by the enterprising wildcat speculator. They catch a number of the most substantial business men. It is but a short time since that I learned that one of the best business men in this city had over \$50,000 insurance in these companies. In getting it transferred for him, I found out that he could have collected less than \$5,000 could have collected less of that amount if he had experienced a loss ance is now all placed with regular companies. It is strange that a prudent man will insure in these companies, when it is known that

the regular companies during the past fifteen years have not been making but a fraction of 1 per cent, and these communication

1 per cent, and these companies er rates at a reduction of 25 per cent.
"There are hundreds of these wild catcompanies in existence today, and fully one hun-dred of them are doing business in Nebraska. They are springing into existence every day. It doesn't require any capital whatever to start one, and you must remember that very few have any legal existence. They send out very attractive offers, merely alluding to themselves as a 'non-board company.' There is no way of preventing it, but the evil can be very greatly modified. Crime cannot be stopped altogether and con-fidence men are bound to exist in the world. Laws might be passed, however, that would tend to improve the situation.

"What feature do you think essential in

"Well, in the first place, the state boards should be required to have direct knowledge of the responsibility of insurance companies before they grant a charter, and, secondly there should be a mutual arrangement by which a state would repeal the charter of a company which was found doing a wild-cat business in another state. This was the plan advocated by Mr. Alllen at the National underwriters' convention, and it is the best that I have heard advocated. There are a great many companies that do a wild-cat business away from home, and such a law would put a stop to it. In one sense, nothing can be done, for as long as the gullible lic will pay over its cash to these irresponsible institutions, just so long will the wild cat companies remain in existence. There is a rich field for them, and they are will not slow in taking full advantage of it. There is not a business man in Omaha who would lend one of these fellows any money or en-dorse a note for them for sixty or ninety days, yet when they come along with a little printed matter and offer insurance at reduced rates the merchants jump at the chance and pay over their premium without hardly stopping to ask a question.
"In a great many cases they couldn't find

their man again, no matter how badly they might want him. His company's home office is right in his satchel, and his home can be in one place just as well as in another. Business men don't stop to look at the situation in its true light. They kick on the rates offered by the regular companies and they are completely carried away with the brilliant prospect of something that appears to be infinitely better. The collapse of eight or ten of these companies during the past few months shows how delivative many of these hores have been. They lusive many of these hopes have been. They have entailed great loss, and for a while folks will look out a little. They always do, and then as the scare blows over they get careless and begin trying the wildcats again. Such companies can generally run a year or two. There are seldom many losses during the first year of a company's existence, and very frequently none at all. When the losses do begin to come in, how ever, that is the end of the wildcat. There is nothing to pay losses with. The company has slipped all of the premiums in his pocket, and be quietly steps out leaving the victim careless and begin trying the wildcats again

More rigid laws and the exercise of more sound business sense on the part of parties placing insurance will greatly reduce this evil that has grown to such mammoth proportions."

and he quietly steps out, leaving the victin

With one exception, every crowned head of With one exception, every crowhed head of Europe has witnessed the exhibition of Prof. Darling and the lions, included in the host of attractive features which distinguish "Claud-ius Nero," the dramatic spectacle which will tour the big cities after its retirement from Niblo's stage. Messrs. Locke & Davis, the owners of the pageant, pay \$1,000 weekly for the services of six lions, the dog Nero and Prof. Darling, of which, of course, the professor receives the lions' share, as well, incidentally as that of the dog. ientally, as that of the dog.

The only railroad train out of Omeha run expressly for the accommodation of Omaha, Council Bluffs, Des Moines and Chicago business is the Rock Island ves-tibuled limited, leaving Omaha at 4:30 p. m. daily. Ticket office, 1602 Sixteenth and Farnam sts., Omaha.

THE DEVIL USED IT THEN.

Reminiscences Connected with the Site of a New Council Bluffs Church.

HEADQUARTERS FOR ALL THE SPORTS

'Perk," the Three Card Monte Man, and His Game-Bigh Times at the "Ocean Wave."

The elegant new Methodist church, now being reared on upper Broadway, is a great mprovement over the old brick building which was torn down to make way for the new. It is a still greater improvement over the old log structure which occupied that very site forty years ago. The site now dedicated to the cause of righteousness was forty years ago the very center and acknowledged headquarters for the sporting characters, who at that time flocked to Council Bluffs in gangs. Council Bluffs, was then the great outfitting point for all going west, and there were crowds of strangers well supplied with money and movable property, enthusiastic for speculation of any-sort, excited, restless and ready to invest in any sort of device which presented a seeming chance to make big winnings speedily. Gamblers and crooks quickly learned that the harvest of suckers was already ripe, and that the laborers were

few. So they came hither in droves, Missouri furnishing the larger part. Everything ran free and open. Saloons trol, much less prohibit gambling, and the world of sports held full sway. One who still lives in Council Bluffs, and is one of its re-spected citizens, was for years a bartender in the old "Ocean Wave," the saloon and gambling house which formerly was located on the lot on which the new Methodist church is being built. In talking of the wonderful changes he naturally ran into numerous re-

changes he naturally ran into numerous reminiscences.

"The winter of 1853 and 1854 was the liveliest time Council Bluffs ever saw. There were lots of days that you could hardly get across Broadway, it would be so crowded with teams, cattle, etc. There was a groad rush for the west, and there was a good deal of rivalry between Council Bluffs and Plattsmouth. Tootle, Jackson & Co, use to have a big store here, and they used to send men out on horseback to meet enigrants, and get them to come here, instead of going by way of Plattsmouth. These men would go out a hundred miles or so, and got big pay for drumming up and running in the emigrants. These were lively days for the Bluffs.

"Talk about gambling. The woods were full of them, and they played big games too. Many a time have I seen from \$500 to \$1,500 in a pot in the Old Ocean Wave.' Then there were all sorts of 'sure enough' games.

in a pot in the 'Old Ocean Wave.' Then there were all sorts of 'sure enough' games. They were strung along Broadway and if a fellow didn't lose all his money on one, another would be pretty apt to catch him. All a fellow needed was a dry goods box, and he would set up business anywhere. There was the three card monte game, the strap game, chuck-a-luck, and all these sort of things. 'Perk' was the great three-card monte man here that season. reat three-card monte man here that season. His name was Perkins, and he came from His name was Perkins, and he came from New York. I don't know what became of him. He was the biggest hearted fellow I ever saw. He was slick, and would get all the money a man had in no time, but he would often give a fellow back some, enough to keep him from getting hungry, and that is more than lots of them would do. I never laughed so much in my life as I did to see him perform with one tall, green, overgrown Yankee boy from way down east. The boy had rigged himself out with the idea

that he would strike Indians at almost any time or place after he reached the Mississippi. He sauntered up to where Perkins was throwing monte, and Perkins began to joke with him. The young fellow had an old pistol strapped to him by a belt, and on the other side had a big bowie knife. He was eating a large hunk of gingerbread, and alterether he was a character. Perkins in altogether he was a character. Perkins in-troduced the game, and the young fellow go interested at once. The cards were thrown and the young fellow picked out the tray right off. Perkins expressed the greatest

"Why, I never saw a man do that the first time in my life. If you can do that you can make a fortune playing this game. Try it

There was no money up, and they were just doing it for fun, and of course the young fellow picked out a tray the second time Perkins was apparently wonder struck. He could hardly believe his own eyes.

"I'll tell you what I'll do young fellow, I'll just bet you \$500 that you can't do it

The young fellow had no money, not a cent, he being traveling with a party with whom his parents had sent him out. "Well, I'll bet you \$500 against that gun and knife, and that hunk of gingerbread, and your hat. I'm so sure you cant do that again. "The young fellow was equally sure he could, and would not believe that the man would put up the \$500. But he did. He insisted on the young fellow taking off the belt, the old horse pistol, the knife and his hat, and deposited them with the hunk of gingerbread on the table, with the money. The lookers-on could hardly keep from roar ing. The cards were thrown. The y he recognized by the corner being a little crumpled. The look of dispair which came over that young fellow's face when he saw that he had lost, was worth the price of ad-mission. Perkins gathered in the motley

collection, and the young fellow began to blubber, "I don't mind about the gingerbread, nor the hat. I can get along without them, but what shall I do to protect myself against the Indians without my pistol and my knife? That pistol was one my father gave me. He used to own it. Oh dear, what shall I do?"
"While the fellow sobbed and fairly groaned. Perkins was furnishing him what comfort he could by talking with the other boys about how close the Indians had got to the bluffs and about rumors of fights and all that. After having all the fun they wanted out of the fellow, Perkins finally said to

"Say, young fellow, you seem to feel so bad, and the woods is so full of Indians, that I've concluded to give you back your things, on one condition. You must promise me

never, so long as you live, to ever touch a card or a dice, not even for fun.'
"The fellow fairly dropped on his knees to make the pledge, and when he took his things, and his gingerbread, he shot up the road for his camp as if there had been a whole tribe after him, yelling the war whoods. "Perkins was full of fun and would bet

money against a man's hat, or his boots, or anything else, if a fellow didn't have any money. Then he would devil him awhile and givehim back his boots, or his shirt, or whatever he had got from him. Whenever he heard of a poor family, or any case of need ne would give them \$20, \$30 or \$40 as quick as ne would a cent. He was always giving away "Among the sports in those days who liked

"Among the sports in those days who liked a game of poker, or faro, were John Wallace, 'Lish Gladden, H. Johnson, H. Barnes, who, by the way, was the best single jumper in the whole west; and 'Sport' Miller. Everybody here now knows Sport Miller. He went, awhile back, to the soldiers' home. You know, he's a veteran of two wars, the Mexican and the war of the rebellion. I've known the time when Sport had \$7,000 in the bank. He used to piay high. One night when he had made when Sport had \$7,000 in the bank. He used to piay high. One night when he had made a big winning he went into a jewelry store and bought \$300 worth of jewelry in one jump. He bought it of Beck, who was then learning his trade and who is still in the jewelry business here. You have only seen Sport as he went around town as an old man blacking boots and drinking whisky. I teli

you he's been a clipper in his day. He's worn his diamonds as big as anybody. I remem-ber when he was playing rather against luck that two fellows, called 'Grabem' and 'Keo-sauqua,' were brought here and staked against Sport. They broke him and he never got on his feet again to amount to anything "You may think it strange, but with all the drinking or gambling which was going on here, there was little or no robbery or burg-lary, or anything of that sort. Fellows would get so drunk that they would drop down on the sidewalk and go to sleep, with hundreds of dollars in their pockets, and no one ever disturbed them or took a dollar from them. They didn't have to. They could get what money they wanted in a different way. There were hardly any serious rows or anything o

"For drinks? Well, there was no lager, It was all cream ale, brought here from St. Joe by the barrel, and sold at 15 cents, just

Joe by the barrel, and sold at 15 cents, just the same as was charged for whisky. Nothing less than 15 cents for anything.

"Well, McFadden, who now officiates with so much dignity as bailiff in the district court, was one of the boys in those early years. He was the best man in these parts in dancing a jig and playing the bones. Bob Russell had a fiddle, and McFadden would play the bones, and it was a great pair. They used to get \$20 for just turning a tune or two. I know one day those two got sune or two. I know one day those two got \$80 just playing four different saloons, Mc-Fadden was the pet jig dancer. One time French Pete, from Missouri Valley, a barber and a jig dancer, came down here and danced against McFadden in Babbitt's hall or a silver mounted belt and \$125 in McFadden got away with the belt and the

The Debasement of the Drama.

The Kansas City Journal makes some grave, true observations in an editoria headed, "Scandal the Entree to the Stage. It says: "Mrs. Robert Ray Hamilton follows close after Mrs. Leslie Carter as a candidate for success on the stage. Mrs. Hamilton was pardoned out of the New Jersey penitentiary last week. It will be remembered that she was incarcerated in that institution on account of a murderous assault which she committed upon a maid servant who knew too much of her history. Mrs. Hamilton had been a good deal of an adventuress, and she succeeded in infatuating Robert Ray Hamilton, who was otherwise a level-headed man, of good family, and an honorable gentleman She deceived him in more ways than one, and wound up by palming off upon him a child of which he was not the father nor she the mother. Shortly after this she attempted to kill the knowing maid and Jersey justice landed her in prison. And only a few months ago the man whom she had deceived was drowned while hunting on a ranch in the far west. Is not all this sufficient to secure an immediate success for Mrs. Hamilton on the stage! She, at least, thinks so, and apparently she had negotiated with a manager before he release from prison. For when she alighted from the train at Jersey City she was accom-panied by a middle-aged man who made the following announcement to the reporters: "Yes, she is going on the stage, and in a short time—that is, as soon as her suit in her hus band's will case is settled. She possesse dramatic talent of a very high order, especially in emotional scenes. You may guest ow she is estimated as a coming actress when tell you that she has offers of engage ments from all over the country. is well known in amatear theatricals, and the managers of several New York theaters who have seen her play are now competing to secure her for their theaters in New York city. The elevation of the stage is more in the hands of the public than of the profession. It is impossible to prevent women like Mrs. Robert Ray Hamilton from making public spectacles of themselves except in one way—by a cessation of patronage. The full houses which greet the the first actress in this country who relied upon her scandal to fill her purse were an invitation which other women quite as shameless have not been slow to accept. When the public become ashamed of the morbid curiosity which draws them to the theater to see women whose domestic in-

felicities, to put it mildly, have made them notorious, the stage will very promptly to relieved of their weight and will rise several

pegs in consequence. Christmas in a Lighthouse.

Have you ever thought what it must be to spend a Christmas day in a lighthouse. For fifty years my Christmases have been there. To you landsmen and women, a snowy Christmas generally means that the day is complete; but by the lighthouse keeper it is too often ushered in by a northeast gale, writes Ida Lewis, the famous woman lighthouse ceeper in the Ladies' Home Journal, As far as the eye can reach under the light, see nothing but the fast-driving flakes, while the sea dashes white on the rocks and is a visitor at my windows, knocking noisily every few minutes. The wind shricks through this old house, rushes through the lantern with a noise like the shrill whistle of a steamboat foretelling danger, and even round the doors there is a chorus as if an army of fiends were attacking us. But with all this against us in the elements, in my girlish days we had many jolly Christmases, for we were a large family of boys and girls, and liked, just as I do today, the pleasant giving and receiving of gifts, which marks the birthday of Christ. Now, with only my brother Rudolph left, we make the day as jovial as can be, and my dinner with its turkey and "fixings" of celery and cranberry sauce, its mince pies and plum puddings, I should like to share with you all.

Dr. Talmage's Christmas Cheer.

In these holidays let all the comfortable classes exchange the Lamentations of Jeremiah for the exultant Psalms of David-"Praise ye the Lord, let everything that hath breath praise the Lord,' and we will have a different state of things in this country, writes Rev. T. Dewitt Talmage in the Ladies Home Journal. I wish there might be a con-spiracy formed—I would like to belong to it-a conspiracy made up that all the merchants and editors and ministers of religion in this country agree that they would have faith in God and talk cheerfully, and there would be a revival of business immediate and tremendous and glorious. Stop singing Naomi and old Windom and give us Mount Pisgah and Coronation. Merry Christmas! The land is full of prophets and I have

as much right to prophesy as any one. I prophesy that we are coming toward the grandest temporal prosperity we have ever witnessed in this country. Mechanics are going to have larger wagescapitalists are going to have larger dividends; the factories that are now closed are going to run day and night to meet demands; stores are going to be crowded with customers jostling each other and impatient to get waited on. Amid the rapid strides of business attorneys will e called in to interpret legalities and merchants overworked will want medical attendance, and the churches are going to be abundant with men and women anxious to consecrate their gains to the Lord.

You prophesy midnight! I prophesy midnoon. You pitch you tent toward universal bankruptcy; I pitch my tent toward national opulence.

The new offices of the Great Rock Island route, 1602 Sixteenth and Farnam streets, Omaha, are the finest in the city. Call and see them. Tickets to all points east at lowest rates.

Dr. Birney cures catarrh, Bee bldg