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Excessive Burdens Imposed Upon Property

Country at Large-Possibilities of Government Control-The Lloyd's Plan a specific.

The question of fire insurance is one that directly interests and affects every property owner and business man in the United States. Under the present system in this country, the expense of insurance constitutes no small from in the cost of the maintenance of property, and the conduct of mercantile and manufacturing business, in fact, it enters very largely into the expense of all commercial transactions at the present time. Fire insurance has become a recognized necessity in all communities, and among all classes of business, and that system of distributing the business, and that system of distributing the burden of the loss of the few among the amount of insurance upon it. The size of many is a wise and meritorious provision, the wisdom and beneficence of which is unques-

Fire insurance forms an important element in the credit standing of every person engaged in manufacturing or mercantile purauits, and has become a necessary and important collateral in the negotiation of loans on both real estate and chattels. Its use in this class of credit relieves, in no small deand accurity. Its use in this way has become so general, that a very large proportion of the manufacturing, wholesaling and jobbing firms of the country will not extend credits unless their customers keep their business interests well insured; and loan companies universally demand that property of 10 per cent upon the premium received owners carry at least insurance sufficient to cover the mortgage, properly assigned as This plan would accomplish two very imcollateral to the loan.

It is not of the system of distributing the loss that the people complain of, but of the cost of the distribution. Under the prevailing methods the cost of distribution amounts to almost as great a sum as the relief afforded, and thus the burden of the many is doubled to afford relief and reimbursement to the few. As a proposition of economics, it certainly cannot be commended, for the community suffers nearly as much from the cost of insurance as from the waste by fire. As a matter of economy the community had far better stand the fire waste than maintain insurance thereon at the waste than maintain insurance thereon at the present rate of cost. With the individual sufferer from fire loss, however, the question presents an entirely different phase, and insurance becomes a great benefaction. But the trouble is that the sufferers from fire are not benefitted by the enormous cost of distributing the loss, while the community at large is the loser to that extent, over and above the actual loss by fire. As a business above the actual loss by fire. As a business proposition, when it costs the community as much to maintain a system of distributing its fire loss as the sum of the benefits de-rved therefrom, it is a fact patent that there is something radically wrong in the methods

COST OF INSURANCE ABROAD. In the April number of the North American Review Mr. Crocker ably discusses the cost of fire incurance and shows conclusively that the expense of insurance in the United the expense of insurance in the United States is exceedingly high and out of all proportion as compared with the cost in other countries. In support of his position he quotes the following estimate of average rates from an address by H. O. Essex of the Lancashire

France 1.08 Austria 235
Germany 1.5 Russia 51
England 20 United States 1.09
The object of this paper is to emphasize the position taken by Mr. Crocker, and perhaps suggest a remedy for the existing conditions, as the agitation of this subject will be productive of much food for thought among business men throughout all demnity for loss by fire at a much less cost. In the paper referred to, Massachusetts is quoted to show that in twenty years the peo-ple of that state have paid out in premiums for insurance the enormous sum of \$148,000, 000, and have received in return only \$77,000,000 as indemnity for fire waste. In Newscare braska, where the writer residest the show ing made is far more glaring than that.

THE COST IN NEBRASKA. The sworn annual statements of the surance companies doing business in this state, as filed in the state auditor's office, show that during a period of ten years, from 1885 to 1894, the people have paid in premiums the sum of \$17,732,481, while they have received in return, in fire losses paid, only \$7,365,016. Thus the state, as a commonwealth, has been a net loser, by reason of insurance, to the extent of \$10,367,465 during that period, or a net annual loss of \$1,036,-746; a loss 140 per cent in excess of the benefits received. The average premium rate during this period has been \$1.66% per \$100. Yet underwriters are loud in their protestations that their companies are making no money on Nebraska business, and threaten to withdraw from the state unless the valued policy law is repealed. It is very evident from the facts presented that the state has made no money from the companies. With such a showing as this, if insurance companies cannot make an ade-quate profit, there is something radically wrong in their methods and management that calls for a speedy reformation. Even a man of limited ability in the ordinary bus-iness avocations of life would soon amass a fortune if he received 140 per cent more from his patrons than he returned to them.

The Insurance Year Book, published by the Spectator company, shows that for the 1893 the insurance companies in the United States received in premiums \$164. 463,648, and paid out for lesses the sum of \$108,873,368, for dividends the sum of \$12 283,914, with an aggregate capital of \$72,-620,565. The year preceding, according to the same authority, the premium receipts were \$164,240,897, while the losses paid only aggregated \$98.831.966, and the dividends paid amounted to the sum of \$12,903,460. The cost of insurance in the United States in 1892 upon an estimated population of 66. 680,740, was \$2.46 per capita.

INSURANCE A PROFITABLE BUSINESS. Underwriters are continually claiming that their companies are making no money an that the business of fire insurance is unprofit-able. In the case of a few individual companies that is perhaps a fact, but in the main this talk of unprofitable business is kept up to prevent legislative regulation and maintain high premium rates. The statistics show that in 1893 the fire insurance companies of the United States paid dividends aggregating \$12,383,914 upon an aggregate capital of \$72. 620,565, a trifle over 17 per cent. A net re-turn of 17 per cent upon the capital invested would seem to be a very fair profit for the stockholders. Those same companies for the year 1893 report a net surplus of \$98,373,589. If fire insurance has been so unprofitable whence came this surplus, equalling 133 per cent of their capital stock? Certainly not from the pockets of the stockholders, but from the pockets of the policy holders in the shape of excessive premium rates.

Some idea of the cost of fire insurance can be obtained when you consider the fact that the premiums paid annually equal \$2.46 per the premiums pain annually equal \$2.46 per capita, and then consider that, according to the census of 1890, the cost of maintaining the public schools of this country was only \$2.24 per capita. The amount returned in thoses paid averages only about \$1.46 per capita, so that the country is the net locer capita, so that the country is the net locer. every year by reason of the cost of dis-tributing the fire loss to the extent of \$1

per capita of its population.

In his able paper upon this subject Mr. Crocker appears to lay the greater part of In his able paper upon this subject Mr. mutual interinsurance upon the pure Lloyds Crocker appears to lay the greater part of system. That is a plan of insurance the burden of cost at the door of the agents whereby a certain number of persons assoand brokers. While the commissions paid for that service form a large per cent of the ex-pense complained of, yet upon that theory each other member of the compact for a pense complained of, yet upon that theory alone the total cost cannot be satisfactorily accounted for, from the fact that the agents commissions are uniformly only 15 per cent of the premium receipts, the broker's commission being a division of that amount upon the from 50 to 55% per cent of the total a basis of from 50 to 66% per cent of the total insurance in this country by a number of commission. To illustrate: For the year 1892 the cost of insurance over and above lesses and dividends was \$52,505,471, while 15 per cent of the premium receipts for that year amounted to \$24,636,134, so that we still That is, when the individual members num-

THE COST OF FIRE INSURANCE have over 50 per cent of the cost to be accounted for.

OVERPRODUCTION OF AGENTS. So long as indemnity against fire loss is obtainable only through the medium of inobtainable only through the medium of in-corporated stock companies, who perform the service for profit, so long will the agency plan of placing risks be indispensable, both to the public and the companies. The service might be greatly improved to the advantage of both the insured and the insurer, if companies would exercise more care in the selection of their agents and brokers. I am inclined to think that perhaps this branch of the service has overgrown itself, and that communities and companies are alike suffering from an overproduction of insurance agents. The reckless writing of insurance by incompetent and dishonest agents, who over-insure irre-sponsible risks for the sake of the commis-sions obtained is detrimental to communities and companies, in that it increases the cost of insurance to both by offering a premium

on arson.

Irresponsible and unprincipled business men. placing insurance risks, as apparently no effort whatever is made to ascertain whether the premium in too many instances cuts more figure with both agent and company than the question of whether the property actually ontains the value insured.

COMPANIES HAVE THEIR OWN REMEDY These defects can, to a great extent, be easily corrected by the companies themselves, if they desire to do so, by simply basing commissions upon profits instead of upon the value of premiums received. That is, instead of paying a flat commission of 15 per gree, the financial hazard, and affords to both | cent upon all business accepted by the comcreditor and debtor a greater sense of safety pany, pay a commission of 5 per cent upon and accurity. Its use in this way has beexpiration of the policy period, providing no loss has been sustained in the meantime Should a loss occur under any policy writ-ten, wherein the fire had its origin upon the premises insured, upon such a risk the agent writing the same would lose his commission

> This plan would accomplish two very im-portant reformations in the agency system. It would make the agent more careful as to the character of the risk written, as upon the judicious selection of his risks would in a large degree depend his compensation. In the second place such a plan would have a decided tendency to lessen the number of agents engaging in the insurance business, and the incompetent and unprincipled ones would be driven from the field, as only legitimate and conservative underwriting would then be profitable. It would dispense with a very large per cent of the reckless underwriting and greatly reduce the moral hazard and any plan that will eliminate to any marked extent the moral bazard from insurance will certainly reduce its cost TOO MANY SOFT BERTHS.

As shown, the agency feature alone is not wholly responsible for the excessive cost of fire insurance. There are other equally glar-ing defects in the present methods that add materially to the burden of the policy holder. Too many high salaried presidents, actuaries general and state agents are required to conduct the business; too large an amount o the premium receipts are diverted from their legitimate purpose, such as expense in in-fluencing or preventing legislation, contesting losses, and maintaining compacts and boards of underwriters for the purpose of preventing competition and maintaining rates. These expenses aggregate on an average from 18 to 25 per cent of the total

premium receipts, including the expense of inspectors and adjusters. The wide difference in rates between this and foreign countries cannot be satisfactorily accounted for upon the theory of the dif-

some and expensive; that the interests of the public demand a radical reorganization of existing methods, and the adoption of plans whereby the same results can be obtained for those who suffer from fire loss at a less expense to the community at large. REMEDIES SUGGESTED.

business men of every community, and of losses and 15 per cent for manage-should be a subject of sufficient import to ment are returned to the members in ratio should be a subject of sufficient import to command the attention of legislators, both state and national. He who can formulate a plan whereby the insurance business of the country can be conducted upon a more economical basis will be a public bene- of the premiums received returned to its The writer, having given the subject of insurance a considerable study from the standpoint of the interests of the insured, will suggest a few crude plans for accomplishing that object, hoping that others more capable may elaborate them into prac

tical operation. Irasmuch as fire insurance is a universal necessity, and the fire loss must, from the very nature of the business, be borne by the public, why not have the function of distribution performed by the general government, the same as the postal service, thus relieving the people from the necessity of paying tribute to insurance companies to suit the sweet will of compacts and boards of underwriters? The amount collected annually as a premium upon fire in surance risks aggregates more than the custom duties, or the internal revenues, col-lected by the government, and the losses paid annually exceed by several millions the total expenditures of the Postoffice department. The annual expense of distributing the fire loss through the medium of insurance companies, including dividends paid stockholders now amounts to \$65,009,000 or \$70,000,000, while the total premium receipts aggregate to an amount equaling one-half the total ordinary expenditures of the

In a business of this nature, where the many are taxed for the benefit of the few, and, in view of the present cost of collecting and distributing this tax, is there anything preposterous or impractical in the proposi-tion that it be done through the function of the government? The cost could thereby be reduced from 50 to 75 per cent, the work performed in a more thorough and systematic manner, rates equalized, the burden made lighter and more equitably appor-tioned, losses would be more equitably adjusted, payments more prompt, and incen-diarism meted out the punishment it so richly deserves. Policies would then be uni-

government.

would be as sensible for the government to engage in the general merchandise business and supply its people with goods at actual cost as to engage in the insurance ment, the other by mutual inter-insurance. ness and supply its people with goods at actual cost as to engage in the insurance business. But when you consider the peculiar nature of the business, its object, and the plan of its operation, that it differs almost wholly from any other class of business in its methods and results, you will find therein the most cogent reason why it is a proper function for the government to assume.

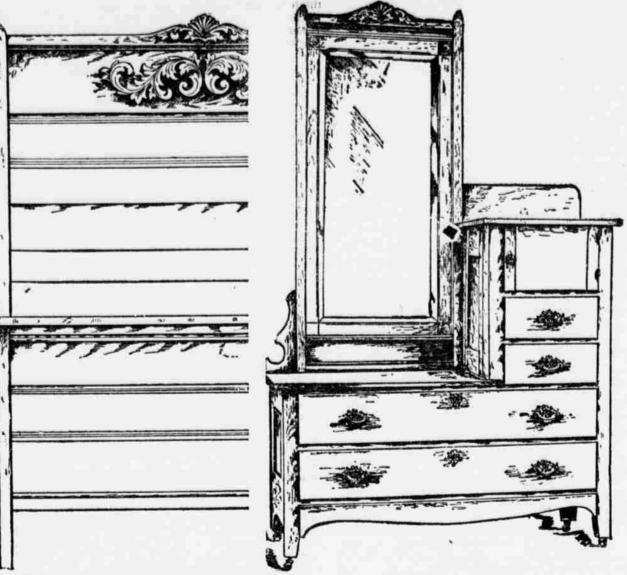
The adoption of such a plan would, in all probability, necessitate an amendment to the federal constitution. To do that would require much time, and years would have to be spent in creating public sentiment sufficiently forceful to secure the submission and adoption of such an amendment.

MUTUAL INSURANCE. Another and perhaps the most practical plan of lessening the cost of fire insurance, a plan that would be the easiest of adoption and provide the readiest relief, is that of

specified sum, and each member in return indemnifies him for an equal amount. For nearly 200 years this has been the leading plan of marine insurance, and about thirteen years ago it was applied to fire

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\$40 Solid Oak Suits	24.75
	- E 7/11

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ı	\$155 Solid Mahogany Suits \$	93.00
١	\$175 Curley Birch Suits	105.00
ı	\$210 Antique Oak Suits	121,00
ı	\$250 Mahogany Suits	143,00
١	\$290 Mahogany Suits	165.00
١	\$300 Mahogany Suits	189.00
١	\$350 Mahogany Suits	217.00
ı	\$7.50 Mahogany Suits	385,00
,	anda tan ta Danmana	

## Sale Will Last One Week. Don't Miss It. The Goods Are As Represented.

bered ten, each had insurance of \$18,000; when a membership of 100 was reached, each PASSING OF THE "BAD" MAN had indemnity to the amount of \$198,000, provided the full limit of insurance was taken. The limit of membership in that organization is, I believe, 200, so that the full amount of insurance to be obtained is position taken by Mr. Crocker, and perhaps suggest a remedy for the existing conditions, as the agitation of this subject will be productive of much food for thought among business men throughout all sections of the country, and may in time lead to the adoption of remedial methods that will afford into the unit of membership in that the presented by Mr. Crocker in the April Review, it is clearly demonstrated that the present system of distributing the fire loss to the country and may in time lead to the adoption of remedial methods that will afford into the united States is altogether too cumberson. The limit of membership in that the organization is, I believe, 200, so that the full amount of insurance to be obtained is \$398,000. On eactuary, to whom all members execute their power of attorney, with such clerical help as he needs, attends to the strike business, which now involves risks of upward of \$30,000,000. The limit for expensive in that the interests of upward of \$30,000,000. The limit for expensive in that the present country is that the interests of upward of \$30,000,000. The limit of membership in that the present country is the limit of membership in that the interest of the limit of membership in that the interest of the limit of membership in that the interest of the limit of membership in that the interest of the limit of membership in that the interest of the present country. The limit of membership in that the interest of the present country is that the interest of the limit of membership in that the interest of the limit of membership in that the interest of the limit of membership in that the present country is the limit of membership in that the interest of the limit of membership in that the present country is the limit of membership in that the present country is the limit of membership in that the present country is the limit of membership in the limit of membership in that the present country is the limit of upward of \$30,000,000. The limit for expense of management is 15 per cent of the premium receipts, the premium rate being the regular board rate in the city where the

> When a loss occurs it is distributed among all members in proportion to the insurance esch one carries, and at the end of their How to do this is the problem worthy of each one carries, and at the end of their the earnest thought and careful study of the fiscal year the premium receipts in excess as they were paid in. The record of this company for twelve years is, that its losses fire insurance to its members only 47 per-cent of what it would have been upon the

stock company plan.

This plan of mutual inter-insurance takes from the risk almost wholly the element of noral hazard, as each individual underwriter personally interested in seeing that no ther underwriter of his class suffers loss. Inder the stock company system the chief thing considered is the size of the premium and the physical hazard of the risk, while under the proposed plan the first consideration is the moral hazard, the second, the financial responsibility of the insured, and third, the physical hazard of the risk the premium cutting no figure whatever in the acceptance or rejection of the application. According to the Insurance Year Book 84 mutual companies reporting for the year

1892 collected in premiums \$17,908,390; paid losses, \$7,400.855; expenses, \$3,797,884, and returned to policy holders \$5,990.813. thus showing a loss of 41 per cent, an ex-pense of 21 per cent and a return to policy holders of 33% of the premiums received.

insurance does not offer the absolute indem-nity that is afforded by the joint stock companies. As an answer to that objection I will merely cite the fact that in the year 1892 the joint stock fire and marine insurance companies doing business in the United States had an aggregated capital and surplus of less than \$200,000,000, as policies in force aggregating \$16.897,933,125 The reader can judge for himself as to which plan offers the greater security as compared with the cost.

To cheapen the cost of fire insurance to any appreciable degree the motive of profit form and devoid of technicalities, and an enormous amount of litigation expenses and annoyance would be saved to unfortunate policy holders.

At first thought one might think this an improper function for the government to assume, and, no doubt, many will say that indemnity against loss by fire at actual cost, where the motive of profit must be eliminated from the methods of transacting the business. In the foregoing paper I have attempted to point out the defects of the present system and suggest remedies therefor, and the profit must be a second to the control of the present system and suggest remedies therefore. indemnity against loss by fire at actual cost, there must be a radical change in methods. The former is perhaps but a dream of the future, but the latter plan can be put into successful operation by mutual associations among business men, encouraged by legislation, with the rights of policy holders properly recognized and protected by law.
H. O. BEATTY.

Omaha, Neb. LONDON 'WAY BEHIND.

OMAHA, June 9 .- To the Editor of The Bee: Will you kindly answer the following question: Is it not the case that there are more people in London than in the whole state of New York? London had in 1891, 4.231,431; New York had in 1890, 5,997,853.

New Co'or ido Raliroad Enterprise. DENVER, June 8 .- The Plateau Valley Railroad company, capitalized at \$250,000. was incorporated yesterday by G. W. Vallance, general agent for the Burlington road; F. P. Earnest, president of the American National bank of Denver; P. T. Stevens, Orson Adams, jr., and Fred S. Rockwell The company proposes to build about 100 miles of road in Grand, Mesa and Pitkin counties, opening a region which is well adapted to fruit raising and dairy farms.

Jimmy Holland's Way of Settling Controversies-How Wild Bill Once Met His Match-A County Seat Was Settled by a Clothesline.

That far western character known as the "bad man" is rapidly passing away. Here and there one still lives, flourishing modestly-and harmlessly-on the capital he policy holders, thus making the total cost of acquired when laws were without form and per | void; here and there one makes occasional abortive attempts to retrace his steps, and times and the marshal are against him. Somehow, he can not always understand it the things that used to ennoble a man above all other achievements are more lightly esteemed than they used to be. To his intense disgust, if his heart be yet turbulent, he finds that filling up with wild liquor has become disreputable; and the killing of

a man positively unsafe. From 1855 to 1870 was about the limits of the "bad man" era, and his country was anywhere from the Missouri river to the Pacific coast. Since the latter time no man has enjoyed a long career as a "killer." Even in the newest mining camps and the wildest cattle towns the force of the lawful man has been so early felt that after one as against a loss of 62½ per cent, an expense of 37½ per cent and no return of premiums to policy holders by joint companies for the same year.

The objection will be urged that mutual old days he would have steadfastly reor two indulgences in murder, however tion to grow up by itself; whereas in the old days he would have steadfastly remained in the region of its birth, cultivating it, and adding to it whenever-well, when ever a sap occasion arose.

"JIMMY" HOLLAND WAS "ONE OF 'EM. "Jimmy" Holland was one of the old gang, and one of the latest. He was a San Francisco youth, with a weakness for the mountains. He was known all the way from Virginia City to Mount Shasta, and particularly well known at the army forts. Slight of build, with a smiling face, bright blue eyes, white teeth, good raiment and an excellent horse, "Jimmy" Holland was a general favorite. He seldom drank, and was never drunken. The demands of his profession precluded indulgence. For in spite of his very cordial de-meanor "Jimmy" Holland was a gam-bler. At Carson one night—a town he de-spised, as no one but the legislators would play, and Nevada could not afford to keep a legislature in session perpetually, even for him—he was dealing fare when two gentlemen disputed as to which had set a \$20 gold

plece on the seven spot-the seven having Both were members of the legislature and therefore, honorable men, and so "Jimmy" carried the barber away presently; but it could not decide between them. Both were shooters, and, therefore, he deemed it according to all Carson ethics to let them settle it between themselves. This was agree-able to the man from Reno, but Winnemuc-ca's representative, "Jod" Aldine, thinking a row with "Jimmy" would be easier, shused most inglorious

patrons. "Jimmy" said nothing, tapped the cards to a straight edge in the box and inquired if the gentlemen had made their bets. For reply Aldine rose tumultuously, tipping the table and confusing the coin. He then whipped out a very large revolver and announced that the game was closed.

There was a special election at Winne

nucca as soon as legal notice by publication could be given, and it is said that "Jimmy" Holland's floral offering was the handsomest up to that time in Nevada.

the newer military post at Wingste-Navajo Very much enraged and envious of the Sam used to make a good deal of trouble. He had been an enlisted man and was sent ladder of a freight car as it hurried past, and to his regiment from the recruiting depot on Governor's island. But nothing was known of his antecedents in New York or elsewhere. Sam would shoot, and it was because of his utter indifference as to the objective end in the depot on the recruiting depot on the recruiting depot on Governor's island. But nothing was known of his antecedents in New York or elsewhere. Sam would shoot, and it was because of his attention by laming his bridle hand. But the unaccustomed joiting out of either army, laid up a record of eight three divisions aggregating 500,000,000,000.

But when he had shot one post trader's clerk for refusing to sell him postage stamps on credit, and destroyed a lung for the com-

pany teamster, he was mustered out on the ground of permanent and incurable disability. He called the captain's attention to the fact that the teamster still lived,
"Yes," said the captain, "but his lung is
gone. The man can't yell. A man that A man that can't yell can't swear, and the army has no use for anyone that discourages profanity

among teamsters.' After that Sam shot a half-breed Zuin Indian, a stage passenger to Yuma, and a belligerent Mexican cowboy from Sonoraand was possessed of a record. He tried to run a saleon at Durango, but his habit of promulgating his ideas at the point of a pistol discouraged trade, and after he had contributed four tenants to the Durango flats -a little strip of level ground devoted to cemetery uses—he gave his saloon to the heriff, borrowed a tenderfoot's saddle horse

and pack mule, and started south. The tenderfoot, being rash, overtook him it the Petrified forest, and unlimbered a dance the gay fling of his youth, but the Henry rifle at 400 yeards. Sam paid no attention, and he kept pegging away till he hit the pack mule. Then Sam made a few remarks, accompanied by his Winchester; and when Chief Coches came down from the north with his sheep in the fall he brought the Henry rifle with him and a pair

of large spurs with a Cincinnati trade mark upon them.

When Navajo Sam reached Gallup he found his record-and some rivals-await- weapon, for Bill was ambidextrous and

of his aim that he was finally discharged destroyed his aim, and, wildly angered, the from the army. If he could have confined his attention to Utes and Apaches, with occasional repressive demonstrations among the Navajoes, he would have been very valuable. Julius, not knowing how safe he was, rewith the first repeating rifle that "bad" man flung himself to the ground.

The impatient haste was fatal, for be broke one arm and one leg in falling; and Julius, not knowing how safe he was, returned and destroyed him.

Navajo Sam was buried just the day before a gentlement cannot be supported by the first repeating rifle that ever crossed the Missouri river.

Joe was gone fifteen years, but acraps of the gentlement cannot be supported by the first repeating rifle that ever crossed the Missouri river.

> TOO QUICK FOR "WILD BILL." There is one true story about "Wild Bill" which is seldom told, and which I have never seen printed anywhere. Few men living could draw and shoot so quick as could Bill.

But he met one man at Cheyenne who sur-prised him. They met one night at the Grand hotel, and Bill, who wanted to wash, bar. It struck and upset a glass of whisky which was waiting for Lieutenant Kyle, the less than a year in the army. Kyle was angry, and without knowing or caring who owned the hat, he threw it on

the floor and ordered another drink. Bill, turning from the little mirror with his handsome locks fairly combed, ordered him to pick it up, and Kyle refused. Both were armed, and Bill saw there was no use arguing.

other, nerves at highest tension, eyes wide and flaming. Then a flash of Bill's hand to his belt published warning, and Kyle drew and fired.

The pistol fell from Bill's hand almost behis right hand leaped from his side with the instructive flexion of pain. Instantly his left hand flew to a second



THE PISTOL FELL FROM BILL'S HAND.

by the quick and effective action of Gallup whisky, he grew troublesome, and a barber, who disliked being cursed while shaving, made a slash with his razor, and carried away some portion of Sam's left ear.

SAM'S CLOSING ADVENTURE. But he came to his end, and that in a most inglorious fashion. The Atlantic & Pacific company had just built the new raiiroad to Gallup, and the simple-minded plains-men were not accustomed to its habits. Sam had a discussion with Julius Feder, a Semitic trader who dealt in Navajo wool. It all graw out of the Jew's disinclination to trad-

Julius mounted and flew, with no more damage than a hole in the crown of his hat Sam mounted and followed, but his pony was unequal to the task of capture. The road lay along the railway track and Julius was in Holland's floral offering was the handsomest up to that time in Nevada.

TOO GOOD A SHOT FOR THE ARMY.

Down about Fort Defiance, on the edge of Mexico—the place is abandoned now for and then dismounted.

Very much enraged and envious of the train's speed, he flung himself upon the

in his hand, and he shot again. This time he struck the pistol guard, and the weapon was torn from its sheath and flung on the

The officer was now aroused, and Bill could see that he thought of ending life and the quarrel with a single shot. So he tem-

"Then don't knock over my whisky with your hat." replied the officer, in some heat. "Did I knock over your whisky?" inquired Hill, suddenly grasping a sufficient cause of offense.

"Then I beg your pardon, and I don't blame you for throwing the hat on the floor, My name is Wild Bill; and you are—" "Lieutenant Kyle of the army."
"Glad to meet you. What'll you have?"
"Another drink," said Kyle, while the

barkeeper said to himself:
"This is a damn dream, or I'm a Chins-

The men were friends while they lived, writing to each other occasionally, for Kyle was assigned to the First regiment of cav-alry, and went on to the coast. Among the effects of each were discovered letters from the other. Though if a thousand miles had not divided them it is barely possible they might have met less pleasantly.

IMPORTANCE OF A BIT OF CLOTHES-LINE.

away about wartime because the brother of

Navajo Sam was buried just the day before a gentleman came down from Durango
with a shotgun and a series of questions
about the tenderfoot.

TOO QUICK FOR "WILD BILL."

Too QUICK FOR "WILD BILL."

Too QUICK FOR "WILD BILL."

To destroyed him.

Too Guick for the day behistory drifted back from Arkansas, where
he had maintained the Kansas reputation,
though at the expense of some half a dozen
offenders. He reached LeRoy just on the eve of its county seat fight against Burling-

past offenses were both forgiven, for he was likely to be a valuable man. Burlington pec-ple heard about him and his ominously visi-ble gun, and it bothered them. One day Coffey county held an election,

and an overwhelming majority of voters. living and dead, decided on moving the county seat from LeRoy to Burlington. The newly elected sheriff and clerk started down to LeRoy after the records.

The old sheriff at LeRoy put the papers in a gunny sack and started away with them, leaving Joe Duddles and some others to cover his flight. The LeRoy contingent waited at the corner of the square for Joe to appear and lead them, but he did For an instant they stood fronting each not come; and when the Burlington crowd

galloped past after the records only a few ineffectual shots were fired. Next morning Joe Duddles was found lying in the back yard of Mrs. Ward, with whom he had been boarding. His gun was in his hand, but he could not speak. And there They carried him into the house and be

wrote on the wall paper: "I hit my chin on the clothesline." The man had dashed from the house, armed, to join his fellows, and the patent

wire clothesiine had thrown him. He might have recovered from the physical injury. He might even have lived down the effects of that November night's exposure, but he could not survive the humiliation of such a tumble. And at the end of a week

His wife came up from Arkansas to the burial, and the funeral sermon was all even her exacting tastes could require. His gravestone is silent as to those deeds of which he was proudest; but then there are compensations in all things. It says nothing of the clothesline which conquered him. LEROY ARMSTRONG.

RELIGIOUS.

Moody is conducting evangelistic meetings this week in Cleveland, O. Mrs. Kate E. Miller, formerly a resident of Garrison, Neb., is conducting a revival at Arcola, Ill., and immersing converts in the

neighboring river. The last year has been a presperous one in the Baptist churches in this country. There has been a gain of 140,433 members, while the increase in the number of ordained ministers is nearly 2,000.

It is estimated that there are 48,000 church difices belonging to all branches of Methodism in the United States, having a total value of \$168,000,000. Their total benevo-lences for the year 1893 amounted to \$23,414.

During recent revival services at Fulton-ville, N. Y., a salcon keeper was converted and emptied his entire stock of liquors in the gutter. In the evening a huge bonfire was made of the barrels and fixtures, the evangelist prinching to a great crowd assem-bled from the top of an empty whisky barrel. The Church Association for the Advance-nent of the Interests of Labor, a New York institution, is carrying on an active work to produce better relations between capital and labor, and to arouse among members of the church greater interest in the social

The proposed new Protestant Episcopal diocese of Washington is to consist of the District of Columbia and four counties of Maryland—Prince George's, St. Mary's, Charles and Montgomery. If the division is ratified by the general convention that meets in October, Bishop Paret will probably decide to be bishop of the new see, which will leave the diocese of Maryland yearst. leave the diocese of Maryland vacant.

A religious census of the world has just A religious census of the world has just been issued by the Deutsche Kirchenzeltung of Berlin, which is attracting considerable discussion on account of relative proportional it gives to Catholic and Protestants. The census starts out with the assertion that the population of the world at the present time is 1,500,009,009 persons. Of these 1,000,000,-000 are outside the pair of Christianity, 812,-000,000 being heathen, 180,000,000 Moham-medan and 8,000,000 Jews. The remainder is divided up among the Roman Catholics, the Greek church and the Protestants, these