## OMAHA'S FEDERAL BUILDING

Some Features Connected with Construction of Structure.

SEVERAL PEOPLE ENTITLED TO CREDIT

Gennite Pile Completed in Less Time Than Any Other Government Building of its Size in the United States.

There is one feature in the history of the wew postoffice building, thrown open to the public last Tuesday evening, which has not been mentioned nor commented upon. This is been spent in the construction of the building, it nevertheless bears the distinction of having been erected and completed to its present stage in less time than any other government building of its size in the

United States. The statement contained in the foregoing paragraph may be disputed by people who are unacquainted with the red tape methods of the government, but its truth may be shown by a comparison. When Omeha secured its appropriation for a public building, similar appropriations were made in favor of Kansan City, Milwaukee and St. Paul. In all four cases the appropriations were of about the same amount and the plans of the buildings provided for structures of practically the same size. Omahu's building is all complete on the first floor and its upper stories will be finished this summer. Ye Kanene City's building will not be ready for occupancy for two years, the interior finish occupancy for two years, the interior mana-of the Milwaukee building has just been com-menced and will not be finished for eighteen months, and it will require some twelve or fifteen months to put St. Paul's building in a condition to be occupied.

MARTIN PUSHED SOME.

Considerable credit is due Postmacter Martin for the great progress. When Omain was selected as the place for holding the Transmississippl Exposition many people of the city became anxious that the federal building should be opened to the public by the date on which the hig show was to be opened. Post master Martin became particularly impressed with this idea and finally constituted himself spokesman of this opinion. He succeeded in interesting Hon. J. Sterling Morton, who was at the time at the head of the Department of Agriculture, no the matter, and the latter started the impetus at Washington which made it possible to throw the building open to the public at such a comparatively early

Congressman Dave Mercer also labored dil-Igently to push the building of the structure and considerable credit attaches to him. is particularly responsible for the fact that the Postoffice department is now occupying building at the present time instead of being in the dingy old quarters. Last fall it seemed that the first floor would not be completed until some time in May, and possi-bly later. Poatmaster Martin, however, could find no reason why the work could not be rushed so that the removal might take place early this year. One day when Congressman Mercer was in the city the postmaster spoke to him about the matter. The result was that when the congressman went back to Washington he commenced to labor with the authorities there, and finally induced them to hasten the work. The result was the opening on last Tuesday evening.

But before the Transmississippi Exposition became a probability even, the work was be-ing pushed faster than on other buildings in other cities. This was all due to the energy of John Latenser, the superintendent. This vigor continued afterward, also, as the superintendent ably seconded the efforts made by Postmaster Martin and Nebraska's representatives at Washington to hasten the construction. He prodded on the contractors to complete their work in as short order as possible after the awarding of the contracts had been bastened at the Washington end.

CONTENDED WITH DELAYS. An example of the comparatively great progress made in the erection of the build-ing is given in the years 1893 and 1894. In the greater part of those years the building went up at a rate of cost of \$45,000 a month. The Washington authorities figure that a structure shall be erected at a rate of cost per month of only \$30,000. This was indicated by the fact that the custodian of the building. Dr. Miller, the surveyor of the part of Omaha, was placed under bonds of only \$39,000 and could approve bills εach month only to that amount.

The record breaking in the crection of the building, speaking comparatively, it must be remembered, was made despite two very serious delays. One occurred in 1896, during which year hardly any work was done. This was due to the fact that none of the money appropriated was found to be available. The other delay occurred when the foundation was level with the ground. This was in May Superintendent Latenser assumed charge of the construction.

Water caused the trouble. The liquid gushed out under the foundation as if from living springs, and for a time it seemed probable that it would have to be torn up. It is not generally known that a special inspector from Washington was here for forty-five days and that for forty-five nights 100 men were engaged in strengthening this foundation. Every night 500 pounds of lead was hauled to the building and deposited on the walls to sink them to solid bottom. This was found absolutely necessary on account of the condition of the ground. The water was finally drained away, but the soil was left so perous that it became clastic. The piles would sink five inches under the weight that was placed on them and would jump back two inches as soon as the weight was

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"If it had not been for these delays." says Superintendent Latenser, "the building would have been completed long ago and in a space of time that would have been remarkably short in comparison with the time consumed in erecting other government buildings."

#### TO CURE COLD IN ONE DAY Take Laxative Bromo Quinine Tablets. All druggists refund the money if it fails to cure. The genuine has L. B. Q. on each tablet

Wyoming National Guard. CHEYENNE, Wyo., Feb. 27.-Since the date of the Maine disaster quiet preparations have been in progress in this state looking to increasing the efficiency of the Wyoming National Guard. At the present time the organization consists of a battery of artillery stationed at Cheyenne and sever companies of infantry, a company being at each of the following places: Laramie, Lan der, Buffato, Rock Springs, Douglas, Sheridan and Evanston. The muster is thirty-three commissioned officers, fifty-five noncommis-sioned officers, thirty-nine musicians and 22 privates. The state has arms gold equipments for a full regiment of twelve companies, and since the day of the Maine disaster has reelved offers of a sufficient number of voluniteers, in the event of war, to fill the regiment to its full quota. Applications have been received from Rock Springs to organize

RHEUM

two companies, from Sheridan to organize an

surning, scaly skin and scalp humors i stantly relieved by a warm bath with Curl-CUHA SOAP, a single application of CUTICUBA (cintment), the great skin cure, and a full dose



FALLING HAIR Pumply Parcer, Baby Blemlabon, Cured by Cornegas Stone,

additional company, from Casper to entiat 250 men, and from Captain G. O. Stockwell, formerly an officer to the British army and now a resident of Sheridan county, to furn'sh troop of cowboy horse. In all of the com panies in the state recruits are appyling for smilstment and the state authorities are certain that Wyoming will do her share should the emergency demand it. The Tay ming National Guard has had the advanoming National Guard has had the advant-age of the direction and instruction of Major Thomas Wilhelm, U. S. A., and of Adjutant General Frank A. Stitzer, both of whom served throughout the war of the rebellion ith distaution

WILLARD'S FRANCES WORK

Efforts in Behalf of Humanity Not

Altogether Lost. The large auditorium of the First Metho dist Episcopal church was comfortably filled yesterday afternoon with the friends and workens in the temperance cause. There were found in the fact that, although years have many women, both old and young, present, and a few men. The occasion was a memorial service for the late Frances Willard, the organizer and chieftain of the Women's Christian Temperance union. The exercises were presided over by Rev. Mary Girard Andrews, and consisted largely of addresses bearing upon the life and work of the de-

eased temperance leader. After the singing of a hymn Mrs. Clark ead the Crusade psalm. This reading was followed by a fervent prayer by Mrs. P. Parko, in which she prayed that God would raise up some leader to fill the place made vacant by the death of Miss Willard—that some Joshua should be brought forward to lead the hosts of temperance on to the great victory that was awaiting them. Mrs. Wiltelm very sweetly sang "One Sweetly Sol-emn Thought." John Dale spoke briefly of temperance work in the earlier days of the emperance movement and recalled several necessing incidents in connection with the first labors of Miss Willard.

Dr. Lankton followed with a short talk on the temperance work of today and the impress left on the work by Miss Willard. In the course of his remarks he said: "She crystalized the hearts of the American peo-ple as no other woman has ever done. She started a work that will ever go on. Another leader will be sent in her place. We have not yet reached the end. Sometimes we may feel discouraged in our good work. It may at times appear that the lives of the great reformers are practically thrown away, but we have the assurance that right will eventually prevail. Miss Willard's influence will be felt for years to come, and in every part of the earth where the cause of temperance is known her life will serve to encourage the workers. It is proposed to perpetuate her blessed memory by the freeing from debt of that grand temperance building in Chicago and honoring it with her name. This is much better than any monument of bras or of bronze could be, and deserves the hearty support of temperance workers every

Dr. Sarah C. Millen spoke of Miss Wil lard's temperance work, and in the course of her remarks said: "In these days when the cause of righteousness does not seem to advance we are too prone to ask 'Is Go-He is not dead, and right is as mighty day as ever. There is no good to com from being discouraged. We can accomplish more for the Master and more for ourselves If we set about our work with rejoicing in stead of sadness. So today we should assemble at this memorial service not with sadness even at the loss of our chieftain, but with reloiding that God has seen fit to take one more of our number to his blessed home. The self-sacrifice, the devotion of Miss Willard and her co-workers, give us much to study with profit. When God has a great ork to perform he always prepares some leader for that work. From her earliest childhood Frances Willard was being prepared to lead 'm the work that she did so much to advance.'

After the singing of "Gently Lord, O Gently Lead Us," Mrs. Hamlin spoke of some reminiscences of the earliest temperance work of Miss Willard. In part she said One of the favorite mottoes of Frances Wi lard was 'Patience rejoices in hardship.' She carried out the spirit of this motto in her whole life's work. It was in Illinois that first became acquainted with Frances Willard. She was then leading the home pro-tection movement in that state. It was a campaign to secure for the women of the state the right granted to men under the name of local option, to give to women the right to present remonstrances that should prevent the granting of liquor licenses. At that time I admired her as a worker and oved her as a woman. She always rejoices even in hardships. I never met one who so sincerely did the Father's will as did she may be eald that she was a woman of one idea. She was, but not in the sense in which this phrase is commonly employed. The one idea of hers included all that is good, mental and moral, as well as physical goodness. Belva Lockwood once asked why the woman suffrage movement had progressed more dur ing the three years that it had been cham-ploned by Francos Willard than during the whole fifty years that it was led by others. The answer is simple: It was merely because Frances Willard appealed to the moral senti-ment rather than to the intellectual senti-

ment, and based her demand for the granting woman suffrage on moral grounds. Mrs. Towle of South Omaha, a prominent temperance worker, spoke briefly on the work of Miss Willard. Among other things she "Had Frances Willard done nothing else than teach true motherhood she would still have done much and would have de-served to be gratefully remembered by thousands of women all over this broad land and throughout the earth. The motherhood of all nations will long remember Frances Willard. No pure life in this world is ever lost, and her influence will be appreciated

by generations yet unborn. Mrs. Andrews said that It might be more appropriate to bow silently and reverently before the picture of Miss Willard, which appeared in front of the pulpit, than to offer eny comment on her life and works. raised the deceased as a strong and heroic woman and as a sweet and beautiful woman Those who were asking what they could bring to the bier of the deceased in loving remembrance of her might find the answer in the words: "Go work in My vineyard."
Mrs. Andrews added: "Let us, therefore, now bind ourselves to this good work as we have never done before. Let us work hard in the great harvest field of the world, which

is riper now than ever before, doing valiantly the work she has set out fo

After the singles of "Blest Be the Tie That Binds' and the benediction, the congregation was dismissed.

We are anxious to do a little good in this world and can think of no pleasanter or bet-ter way to do it than by commending One Minute Cough Cure as a preventative of pneumonia, consumption and other serious lung troubles that follow neglected colds.

Cattle from Northern Iowa,

CRESCO, Ia., Feb. 27.—(Special.)—Howard ounty is one of the banner stock counties of Iowa. Three firms of stock dealers have been interviewed by the Cresco Times, and their shipments of live cattle and hogs for 1897 amounted to \$336,731.54. One of these dealers does not handle hogs. There are three other firms in the county whose purchases will more than carry the figures to half a million dollars. The majority of the cattle shipped have been yearlings and calves sent to Missouri, southern Iowa and Illisols as feeders in the great corn belts of those states. Six months old calves have sold here for \$25 per head.

Big Colorado Cattle Deal. PUEBLO, Colo., Feb. 27.-(Special.)-Report has been made of one of the largest cattle deals made in Colorado for many years. It is said Beaty Brothers of Cutlin, south of Pueblo, have sold their entire stock of cattle, numbering about 20,000 head. These cattle and ranging on property along the various creeks and rivers in south-eastern Colorado. The amount of money involved in the deal is said to be \$500,000. The purchasers of the cattle are said to be

St. Louis men Try the Starvation Plan.
BIDDEFORD, Me., Feb. 27.—It is claimed that the strikers in the Laconia and York cotton milis will remain our until they are starved in. This seems to be the situation at the end of the sixth week of the arrike and there is no prospect of a settlement for weeks to come. Both strikers and mill man-fully identified, all the way from the facstarved in. This seems to be the situation at the end of the sixth week of the strike and there is no prospect of a settlement for weeks to come. Both strikers and mill managers remain firm and indications of a settlement by arbitration seem remote. The strike has already caused a loss in wars. agers remain firm and indications of a settlement by arbitration seem remote. The strike has already caused a loss in wages of nearly \$200.000

## HOPKINS WORE THE GRAY

An Exposition Carpenter Recalls Incidents of the Rebellion.

CAPTURED BROWN AT HARPER'S FERRY

Constructed the Scaffold Upon Which the Great Opponent of Stavery Was Executed - Fought with Stonewall Jackson,

Aroung the carpenters who are working on the Government building at the exposition grounds, is a tall muscular man, about 60 years old, with a full beard, slightly Upon hearing him talk one would know that he is a southerner, but it would scarcely be imagined that he is a man who took an at Harper's Ferry, Virginia, in 1859, and in his subsequent execution at Charlestown.

This man's name is Captain Edward R. Hopkins. He is a native of Virginia and served in the First Virginia infantry, being with Stonewall Jackson at Bull Run and ther hard-fought battles. But Captain Hopkins' most interesting war experiences are those in connection with John Brown's raid. Brown's attempts at abolishing slavery and the sad ending of his strange life are so closely associated with the beginnings of the civil war and are so generally considered one f the indirect causes of the war that what Captain Hopkins beg to say es an eyewitnes: and participant in this episode is of especial

It will be remembered that John Brown's home was in Kansas, where he actively opposed slavery in every way possible, but he thought he could do more by going into Virginia, the stronghold of slavery; so he, together with his son and a few other en-thusiastic abolitionists, started on his ill-fated mission, hoping to enlarge the party by recruiting slaves, and to ultimately wipe ut slavery by force. Advancing upon the government building

and arsenal at Harper's Ferry, Brown and his followers succeeded in overpowering the guards and took charge of the buildings, together with a large quantity of ammunition Brown then made prisoners of a number o Brown then made prisoners of a number of prominent mem, having the town completely under his control. At this time Heiry A. Wise was governor of Virginia, and he immediately called out the entire militia of Virginia to resist Brown's invasion. It was then that Captain Hopkins first saw

frown, He was among the leaders in the atack upon Brown's stronghold, and after the militia had driven Brown and his folowers into the boiler room of the arsena nd had broken the door Captain Hopkin vas one of the first to seize Brown and his companions. The prisoners were taken to Charlestown, Va., the county seat of Jefferon county, and were kept there until their execution. BROWN ON THE SCAFFOLD

During the time that Brown was in fail, rom October till December of 1859 Captain Hopkins was stationed in Charlestown to guard the prisoners, and became well acuainted with Brown, frequently visiting his He describes Brown as a man more han six feet tall, slender, about 60 years ld, with bushy hair and a quick, penetrating eye. Throughout his imprisonment and rial Brown expressed no regret for what he had done and had no fear of the conseouences. The trial, says Captain Hopkins. were there any disturbances to hinder the

Captain Hopkins, being a carpenter, was detalled to build the scaffold. The execution is described as a memorable one, and one attended by thousands of people. Many sol-diers were sent by the authorities of Vir-ginia, as it was feared that an attempt would be made to rescue Brown. The Lexington Cadets, Petersburg Blues,

Dismal Swamp Rangers and the Richmond Howitzers conducted Brown to the scaffold. Governor Wise and his staff, together with many other prominent Virginians, sat upon the scaffold. Brown had nothing to say before he was executed. He approached the gallows with composure and expressed a desire that the work be done quickly. After lesire that the work be done quickly. After the drop through the trap the body hung twenty-five minutes before it was cut down by the physicians. Immediately after the hanging Mrs. Brown took charge of her husband's body and removed it to Kansas, the cene of his early anti-slavery efforts.

"This ended the career of a man of wonderful daring and courage, a man who dared to die for a cause that he believed to be ight," eaid Captain Hopkins. "Brown had foresight to predict the result of the officer feeling against slavery and said before his death: 'I, John Brown, am not quite certain that the crimes of the guilty and will elever be purged away but with blood. I had, as I now think, vainly flattered myself that without much bloodshed in "Eighteen months after Brown's execution

the north and the south were waging a bitter war, and northern soldiers were sing-'John Brown's body lies a-mould'ring in the grave,

But his soul is marching on." "Governor Wise said of Brown: 'He inspired me with great trust in his integrity as a man of truth. He also said: 'They are mistaken who think Brown a mad mrn. He is a bundle of the best nerves I ever saw-cool, collected and indomitable. Brown's last speech at the trial he said that his only object was the liberation of the slaves and that he did not intend to con mit murder, treason, or to destroy property. "The recital of these history-making events y Captain Hopkins is so impressive that it

lmost carries one back to ante-bellum days. when seked if he would take part in a war against Spain, in case the United States had one, the old confederate's face lighted up as he replied: "Wal, that ought to be left to the younger boys, but if things get hot I reckon I couldn't keep out of it."

WANTS OF THE BUTTER MAKERS

Exposition Exhibit Indorsed and Demand for Several New Laws. TOPEKA, Kan., Feb. 27 .- (Special.)-The following are the resolutions passed by the National Creamery Butter Makers' association before adjournment of the meeting held

Resolved. That it is the sense of the

In this city:

Resolved. That it is the sense of the association that the dairy and creamery interests will be materially assisted by an active participation in the Transmississippi and International Exposition to be held in Omaha. June 1 to November 1, 1898; and.

Resolved. That this association deems it to be far to the best interests of the exposition and of the dairy industry that a separate department should be provided under the management of a superintendent of dairying.

Resolved. That the constitutional power vested in congress to regulate commerce between the states should be exercised by such legislation as will provent the saie of dairy products deceptive in form or bearing incorrect marks and labels, all tending to defraud the purchaser and consumer.

Resolved. That this national convention, representing the butter makers of the whole country, urgently recommends the passage by congress of the "state trademarks bill" introduced by Mr. Sauerhering of Wisconsin, as a measure which will promote the dairy interests of the United States.

Resolved. That the laws and administration of the national government now applied to the inspection, proper grading and official branding of export butter and cheese. This association appeals to the honorable secretary of agriculture to obtain the necessary authority to add this inspection to the admirable work already done and being still prosecuted by his department for the development of foreign markets for the dairy products of the United States.

Resolved, That the president of this association be authorized to append two delegates to the National Pure Food congress which meets in the city of Washington on March 2, but without expense to this association.

March 2, but without expense to this associ-

Resolved. That this association declares

of butter and cheese amostitutions, and we ask for the National Dairy union the help which creamery man and butter makers can which creamery men area butter makers can give it by participating ic its work and con-tributing to carry on its campaign. Resolved, That we congratulate the Kan-sas Dairymen's association upon the active interest being taken in the suppression of ucts, and that we carnestly hope for the

ibiting the manufacture of eleomargating semblance to butters. Salt Lake City Will Be Clean

SALT LAKE, Utah, Feb. 26 .- (Special.) --The city council has passed an anti-expectoration ordinance. It is made unlawful to expectorate on the floor of any public conveyance or public building. Violation of the expectorate on the floor of any public conveyance or public building. Violation of the ordinance is made punishable by fine not exceeding \$5 or imprisonment for two days

Balance profit and in the city jail. The ordinance provides for printed signs bearing a copy of the ordinance, a large red cross and a polite request for health's sake to please use the cur sprinkled with gray, and sharp blue eyes. These notices are to be posted in public

Killed a Mountain Lion. COLORADO SPRINGS, Colo., Feb. 26. mportant part in the capture of John Brown (Special.)-Alexander Hirschfield killed a nountain lion in Chevenne convon a few days He had taken his children for an ing and had also taken his rifle, but used all the charges shooting at different objects and had none left when he ran upon the mountain lion. The lion was about two-thirds grown and Hirschfield started in to attack him, using his gun for a club. blow broke the lion's back and he was able to easily kill it.

#### SOUTH OMAHA NEWS.

J. J. Firman, the government official in harge of the construction of the government building at the exposition grounds, has been otified that he has been selected to superintend the construction of the federal buildng in this city. Mr. Firman has made coveral visits to South Omaha since the contract for the new postoffice was awarded, and he announced on his last visit that he would soon notify the occupants of the small building now located on the postoffice site to vacate within a short time. According to the terms of the sale the government agreed to give thirty days' notice in order that the to a location on the north of the government site, and there remains now on the property which can be moved with little trouble. It is understood that Mr. Firmen will re-

quest that the site be cleared by the middle | binds has increased, which means a of March, in order that the contractors may take possession as soon as their bond is approved by officials of the Treasury depart-ment at Washington. Superintendent Firman last five years, which have made it neces are to foreclose some of our mortgages, have will take up his residence in this city when not entirely ceased; and the market for real building operations on the new postoffice estate has, in consequence, seen no general and will remain here until the government accepts the work from the con-

#### Fire Department Hampered.

With the payment of February salaries to the members of the fire department the fire fund will be practically exhausted, the clerk's figures showing a balance of only \$3.48 in the fund. At the present time the fire department costs the city in the neighborhood of \$600 a month, a total of \$7,200 volume of business good, have maintained a year. As a 3-mill levy is all that is allowed for fire department purposes there is and, from the savings through economy, from always an overlap in this fund and it is the savings on a mortality more favorable impossible to avoid this. Only two companies are maintained and economy is earned over and above the rate calculated practiced as much as possible. A short upon, we have earned a dividend on the time ago one of the exercise wagons, which same increasing scale as that paid during has been in service for seven or eight years, the year 1897; a dividend equaled by no broke down and is beyond repair. Chief other company, Smith asked the council for a new wagon, but on account of the condition of the fund

### City Clerk's Balance Sheet.

showing the financial condition of the city tection. conomy at every point it has succeeded and does succeed in this purpose as none other warrants drawn to February 28, 1898, \$47.

105.46; balance on hand, \$23,383.47. There remains in the different funds, available for dent and unselfish policyholder's point of \$8,791: judgment, \$300; police, \$2,642; fire, these it steadily foregoes those things for \$3; public light, \$2,823; salary, \$2,718; engi-which others strive at such fearful cost, neer, \$786; general, \$74; street repair, \$56; to-wit, rapid growth and enormous size; park, \$1,704; emergency, \$12; water, \$3,091; things very impressive, even startling, to special license tax, \$28. It will be seen that the general eye, but which do not benefit nearly all of the principal funds are about the policyholder in the slightest, and which exhausted, with five months of the fiscal can be had only at an enormous cost, which year yet to come. Along in April the general he must pay.

Therefore the Connecticut Mutual refuses tion tax and some of the other funds may be helped out by drawing on the 15 per cent than those who desire to give their families reserve.

that the financial condition of the city is bet- stands alone. And we deem it our duty to ter at the present time than it has been for our present great membership a number of years and the republicans in the council are given considerable credit for this condition of affairs. The city has no press- and as cheap as possible, rather than seek ing debts to meet and it will not be neces- to greatly increase their number by schemes sary to borrow money to be used in taking up maturing obligations for months to come.

### Police and Civil Process

Oscar Moyer, whose home is at Thirtyecond and T streets, called at The Bee office yesterday to relate a tale of woe in relation to the searching of his premises by a police officer. Moyer asserts that some time ago a man giving the name of "Shorty" Shallenberger boarded with him until a bill of \$22 had accumulated, then left for Chicago leaving his trunk at the Moyer house as security. Saturday Shallenberger re-turned from his trip and applied to the police for a search warrant in order that he might obtain possession of his trunk withpaying Moyer what he owed him. It is laimed by Moyer that the officer went to his ouse when no one but a servant was at ome and carried off the trunk. When Moyer earned of this proceeding he appealed Justice White and replevin papers were is-The hearing will be held on March sued. What Moyer wants to know is the police get their authority to interfere in civil cases.

#### Magie City Gossip. The Sons of Veterana will commence drilling in the manual of arms Tuesday even-

Fifty-two head of blooded stock will be old at auction at the stock yards on

A meeting of the Commercial club is It is reported that Swift and Company will

On Friday evening of this week there will be a meeting of the East Side Improvement club at Bembke's hall, Twen-

tieth and Missouri avenue. William Fitzgerald was locked up at police headquarters late Saturday night for being frunk and disturbing the peace. He was reused on ball to appear for trial this afternoon.

The city council will meet tonight for the first time in two weeks. It is expected our then harshest critics, that a petition asking that the Mud creek SUNDRY MAT nulannce be abated will be presented. ruary salaries and bills will be allowed and ordered paid.

On Friday evening of this week the Third Word Republican club will meet at Evans' hall. Twenty-eighth and R streets, for the election of officers. At the last meeting of this club considerable enthusiasm was manifest and speeches were made by several well

known republicans. Charles Carlson and John Briggs, utchers, imbibed too much liquor Saturday night and engaged in a fight. Officer Determinance along and placed them both under arcest. Yesterday morning Judge Christ-mann allowed them to depart after giving them some good advice.

and the suppression of the fraudulent sales FIFTY-SECOND ANNUAL REPORT sition of legislators to grant such aid, either fered is an abhorrest to justice and his

-OF THE-

# CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

To the Members: The financial operations of the last year, as summarized in our report to the Insurance Department, were as follows; Net assets, January

65,289,82 loss ...

Total Income .... 7,961,744 33

or claims by death and matured en-. \$ 4,456,832 23 policy holders .... 1.284,481 48 Lapsed and surren-dered policies .... 596,133 76 Total paid policy . 8 6, 237 447 47

salaries medical examiners fees, printing, advertising, legal, real estate and all other expenses of management ..... Taxes ..... Total expenditures 7,534,865 5

dalance net assets, January 1, 1898.... Add interest, due and accrued, market value of stocks and bonds over cost and net deferred and uncollected premiherewith ..... Gross assets, Janu-

Total liabilities..... Surplus, January

THE GENERAL RESULTS IN 1897 owner of the buildings might have pressy of time to remove them. During the winter of time to remove them. During the winter Dan Hamnen purchased the large two-story not been as rapid nor as complete as many not been as rapid nor as complete as many currency system still remain to keep prudent men wary; great caution has prevailed as to wirchased only one small frame structure, extended and new undertakings; the demand which can be moved with little trouble. for lognable funds on our usual standard of security has been small; the price of desirable interest rate on such securities; the liquidations growing out of the depression of the last five years, which have made it necesrevival such as may be anticipated when all these disturbing conditions shall have disappeared. Although there has been a growing amendment in some of the conditions affect-

> surance company, something of the special difficulties of recent years has remained. WHAT HAS BEEN ACCOMPLISHED. It is therefore gratifying that at substan

ing the many-sided operations of a life in

but on account of the condition of the fund the request cannot be granted. A number of improvements in the department are needed, but nothing can be done unless the money is provided from some source. Another hose company is badly needed and more firemen are wasted, as with only two men at a house it leaves one man to handle failing which, no achievement in the way of magnitude in operation can be other than In judging the success of a company one families, at the lowest possible cost-the City Clerk Carpenter's monthly statement cheapest, simplest, most thorough family proeconomy at every point it has succeeded and warrants, the following amounts: Interest, view; and to make sure of and to maintain

rve. and estates the highest protection at its is stated by those in a position to know lowest possible cost, in furnishing which it which would greatly increase the cost of their insurance and benefit them in no wise. We prefer to draw to us as new members those who desire to share in the present low cost of insurance members and who can appreciate that benefit at its full value, rather than attract men by speculations in dividends postponed ten or twenty years, of great apparent promise in the far future, the promised or mated" benefits of which could, at least, be realized for but a few by the sacrifice of the many, and which, by reason of the enormous expenses of the companies float-ing them, have so far been and must contime to be egregiously disappointing. Thousands of their old policyholders know just what we mean.

#### THE INTEREST STANDARD. One of the most interesting events of the

year has been the change by a number of ompanies in the rate of interest assumed in calculating their premiums and reserves, in which respect they have more or less closely followed the action of the Connecti cut Mutual sixteen years ago. In 1882 we became satisfied that the rapid increase of wealth in this country and the increasing confidence of foreign investors in our resources were certain to so increase the supply of capital as to cause a serious and prolonged decline in the rate of interest on conservative investments. We were then, as all other companies were, calculating our premiums and reserves on the assumption of earning at least 4 per cent A meeting of the Country of the Hoctor-billed for Tuesday night at the Hoctor-zohnston office. Hoctor-policies might remain in force, that is, for at least seventy or eighty years. We be came satisfied that this assumption was no This evening the Odd Fellows will meet for drill at their hall. It is urged that all for so long a time ahead. That rate was accordingly then adopted by us to see the cordingly then adopted by us to see the cordinal the time our action was much criticised as unnecessarily timid instead of really con-servative, and our rivals affected to treat it as a mark of weakness rather than a prodent provision for future strength and safety. But that which we then foresaw and guarded against as the inevitable result of causes then operating has been so fully demonstrated by time that the way of prudence has become clear to all, even to SUNDRY MATTERS.

It is our usual habit to take up the various items of the year's operations and comment upon them in detail. But as the effect of these items is fully set forth in our detailed financial statement herewith, and as the experience of the year has developed nothing f unusual interest or significance respecting them, we venture to use the space usually

them, we venture to use the space usually devoted to them to call your especial attention to a matter of profound personal interest to every posseyholder in every mutual company, namely.

THE TAXATION OF LIFE INSURANCE. Among the most threatening features of our political life today is the disposition of those concerned in various enterprises to turn to the state for aid, and also the disposition the loss they have thus assumed and suf-

to win popularity or to avoid unpopularity. States have no income except from taxes. What they give to one has to be first taken from others by taxation. They have nothing of their own to give. In order to include this who are voters, legislators are put under a lt, strong temptation to tax somebody who doesn't vote for the benefit of those who do. loss. doesn't vote for the benefit of those who as.

Attention is at once directed to corporations, which are only "soulless" personalities, whose a mutual insurance company is a tax on its members individually, and is paid and must members individually, and is paid and must be a member of their promiums. forward and almost always with some degree sufferer.

understand clearly and precisely how this matter affects them personally; that whatever their company is taxed is paid by legislatures.
themselves; that the tax is really upon CONS them personally, and that the company merely collects it from them and pays it over to the state. For a mutual company has no funds except those derived from the premiums paid in by its policy holders. The premium paid in by a member or policy holder is calculated to fulfill two purposes: First, to pay the death losses of the year, and also to provide a reserve against the certain future greater losses as the membership gets older; and second, to pay running expenses. These things cover the normal cost of insurance. Whatever is left of the premium after providing these things through the year is surplus, and is re-burned to the policy holder as an over-payment; or in ordinary, but incorrect payment; or in ordinary, but incorrect speech, as a "dividend." Whatever is paid for taxes comes out of that surplus and makes the return of surplus just so much less and makes the cost of his insurance just so much more. Any tax on a life insurance company or on its premiums is a direct tax on the individual policy holder who pays the premium taxed. He does not see the tax. It is not intended that by should. It is intended that he shall suppose that it is a tax on a corporation only and not on him. But he pays it and no one else, and it is the state's addition to the cost of his family's protection. second matter for your most serious consideration is this;

LIFE INSURANCE OUGHT NOT TO BE TAXED AT ALL.

Taxation ought to bear on the possession and use of property and not upon the less of property or upon the means by which

The only moral and humane theory taxition is the collection of only such moneys as are necessary for the proper such and legitimate expenditures of the state, from such sources, that is, from such persons owning such properties, as ought to tion in which they ought to bear them Under such a theory no one would suggest a tax upon people's losses. These could be regarded neither as the proper subject matter of taxation, nor as a humane

basis of the distribution of tax burdens. No one would suggest that because a man's house, on which he has been paying not, done for a class at the expense of antaxes, has been burned, he would at once other class. They have been and are for all

has paid taxes while it was in being, has unselfish head pays for; we require burned. A has lost \$5,000. There is no re- pay year by year only what it actual storing it. That property and its value are gone forever, not only to A, but to the lower than has been done by any other company.

What more perfect work, to what more per-

is, he has agreed with other house owners to share their like losses, if they will as-sume his loss if it comes. While his house is unburnt, he, by his premiums, assumes his share of the losses of those whose houses burn meantime. When his house burns, they, by their premiums, take his loss on their shoulders and make it good to him They lose it instead of A, because, befor that, he had, through his premiums lesing his share of their nouses which had burnt

Their assumption of the loss and giving A the money in place of his house hasn't stored the house. It hasn't changed lose into gain, or into an even thing. property is gone. The loss remains. It has merely been distributed. A is made whole, but the contributors to that result have taken the loss to themselves and are just so much worse off. They have lost A's house. They have divided up the \$5,00 loss among them.

To tax A additionally on the \$5,000 because

it was returned to him would be inhuman. It would be to make him lose something in spite of his own and others efforts to avoid loss. It would be a loss created and inflicted by government on the occasion o his escaping from a greater loss. It would be a fine on him for not losing. To tax the other men, who, by their pre-

niums, have taken A's loss upon selves and distributed it among themselves is an equal inhumanity. They have made A's loss their own to save him. To tax them on their loss is an equal outrage to taxing A upon that same loss if it had re mained on him. It is taxing a loss and it is a fine, a pun

ishment upon men for so tharing each others' losses that it becomes possible for them to be borne. The group of men forming a mutual insurance company can together bear losses which would crush and destroy the individual. But it is as inhuman and tyrannous to tax the losses of the group as to tax those of the individual which he would have to bear but for the action of the group The only element in the transaction uggests taxation of these losses, either t the individual or to the group or mutual company, is the fact that it requires the use money to adjust them, and that the money is brought into sight, in the hand of the adjusting association or corporation, and in easy reach of the tax-gatherer, and so becomes a temptation to ignore the true nature of the fund which is simply the collective losses of the group or company, thereby relieving th individual calamities of its members.

Life insurance differs from fire insurence only in the aubject matter of the loss. stead of a mon's losing his house, or other perishable property, his family loses the money value, the carning and producing capacity of his life. His life, its money value what it will do for them, what it will earn, is just as much property, and their property heir financial dependence, as is the house and the loss of that life is just as much property loss to them as that of his house is

For example: If a man, aged 30, is earning \$1,000 a year for his family, taking his chances of life, according to the Actuaries table, and assuming money to be worth 4 per cent, the present value of his life in money to his family is \$17,000. That is their actual money property in his life. That is the money they lose if he dies.

If, when he dies, the state should openly tax that family on that loss, or that amount, the world would stand aghast. Such a government could not live, for no one could live

Life insurance is simply the distribution of the loss of family property in the lives of husbands and fathers. The father, while he lives, by his yearly premiums asumes his share of the loss of those families whose heads have died during the year. All the fathers who have associated with him do the same thing. T with him do the same thing. They, by their premiums, take each family's loss as it occurs over upon themselves and divide it among themselves. They lose the money value of the man's life, instead of his family. The family is not financially crushed, for these men have taken the burden from it. They are not crushed, for the are many and have divided the burden, and the losses do not come all at once.

manity the family and then tax the family on that The division of the tax among these men does not after its unjust quality. It simply

free-handed response to growing demands, reduces the tax which any one man has to taxation must be increased. But increased taxation of the voter endangers the political pay the whole of the tax any more than he apprintions of those responsible for the increase. So to gratify their constituents who portion which he does pay is a tax on a loss want state aid for some project, and at the which he has suffered by helping others to same time not to offend their constituents bear it, and in proportion as he has suffered who are voters, legislators are put under a it. Just as much as if he had borne the who whole loss and paid the whole tax on that

funds are in plain sight and easy to reach, members individually, and is paid and must and against which it is easy to excite such be paid only by them out of their premiums. prejudice as to make many people blind to all so much reducing the surplus to be requestions of justice or propriety, and care-less of those who really compose these corporations, or where their funds come from a tax on their property, but upon their and what they are held for. Not a session losses, and is laid upon the money which is of a legislature passes in any state but more the distributive share of each member to or less measures for taxing or increasing the taxes on life insurance companies are brought of the company to make good the original The remedy for this matter lies with the

It is high time that policy holders should noderstand clearly and precisely how this matter affects them personally; that what-

CONSOLIDATED STATEMENT. From its organization to January 1, 1893, the company received:
For premiums \$196,855,215 69
For interest 79,295,835 23 79,295,835 23 7,354,783 30

1,100,509 41 loss . ...... \$ 281,606,243 as or surrendered pol-

For dividends ..... 24,399,863 68 57,251,245 19 A total returned to policyholders or their beneficiaries, being 95.51 per cent of the entire premlums re \$188,791,557,40 t has paid for ex-

Total expenditures ...... \$ 223,197,793 23 sets (seestatement) ...... 2,180,110 60 Total assets \$ 63.585.660 98
We invite careful attention to this condensed but very instructive summary of the

operations of fifty-two years. It exhibits at glance not only the magnitude of the good vork which has been done throughout all those years, but also the proof of what wo desire to impress upon the public as our unimpeachable claim to its confidence; that we give our policyholders' familles the most protection at the lowest cost. Against the \$196 .. 855,215.69 received from our policyholders, we have already returned to them in the several ways above noted, \$188,791,557.40, and now hold as the abundant protection to their present contracts, \$63,588,060.98; a total returned to them or now held for them, of \$252,380,218.38, or 128.20 per cent of what has been received from them. This has been done at an average expense ratio of only 8.84 In these supreme tests of accomplishment

the Connecticut Mutual stands alone. And in what it has done, and is doing, thuse in-comparable benefits have not been, and are pay a special tax on its value which he has just lost. Or, that a man's family should at hazard the protection of their families, be taxed on the money value of his life nor to leave their yearly overnayments for to them, because he has died and they have lost that value.

Insurance is merely a method of distrib-Insurance is merely a method of dietrib-uting the property losses of those who have lost property among those who have not lost it. It is effected through contributions or payments, called premiums.

Insurance is merely a method of dietrib-long and holding on catch some part of what less fortunate men and less fortunate fami-lies may lose by forfeiture. We have no schemes for despoiling some of our members for the benefit of others. We definitely secure A's house, worth \$5,000, and on which he to each family all the protection its prusent, pay year by year only what it actually costs

> Respectfully submitted, JACOB L. GREENE, President. Hartford, February 10, 1898.



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