

NEBRASKA POINTERS

STATE NEWS AND NOTES IN CONDENSED FORM.

THE PRESS, PULPIT AND PUBLIC

What is Going on Here and There That is of Interest to the Readers Throughout Nebraska.

Late rains have put the ground in splendid condition for fall plowing. Postal city delivery will begin in McCook November 15.

The Christian Scientists are building a church at Nebraska City.

Thieves entered the residence of J. W. Taylor, at Dale, about four miles northeast of Arlington, and stole a gold watch, a good sum of money and other valuables.

Tom Martin of Hanover, Kas., was found lying in the Rock Island yards at Fairbury with his head badly beaten up. A car pin lying near told the weapon his assailant had used.

Proceedings in bankruptcy have been commenced by David Diamond of McCook. Mr. Diamond formerly lived in Illinois and creditors there have been pushing him.

Andrew Carnegie has been prevailed upon to increase his library donation for Fairbury from \$10,000 to \$12,500, and the contract for the erection of the building will be let at once. The library will be practically a duplicate of the one at Kearney.

The Farmers' Institute society of Cumming county has received subscriptions from the local business men amounting to \$200 to be distributed as premiums for the best exhibits of corn raised in the county.

Farmers should all have telephones. Write to us and learn how to get the best service for the least money. Nebraska Telephone Company, 18th and Douglas streets, Omaha. "Use the Bell."

Several of the farmers of the vicinity of Sutherland, who have extremely low lands along the bottoms are having drain ditches constructed. A contractor from Colorado is doing the work, employing a yoke of 24 head of oxen to pull his machine.

United States Marshal Sides arrested John Andrews of Herman, charged with engaging in the business of retail liquor dealing. Andrews was brought before United States Commissioner Singhaus and was bound over to the federal grand jury.

A representative of the supervising architect of the treasury department was in Fairbury inspecting the proposed sites for the new postoffice building for which \$70,000 was appropriated at the last session of congress. It is expected the site will be decided upon in about two weeks.

A. F. Halste, a graduate of Chicago university, and a maroon star of '99 has been engaged to coach the Hastings college football team. He comes highly recommended from Coach Stagg, and under his direction the college expects to have a successful season.

A most unusual and dramatic scene took place in district court at Broken Bow when the jury in the case of James Carland, charged with the murder of John Sanderson, March 28, brought in a verdict of acquittal after being out about thirty-six hours. The trial judge was dumbfounded over the outcome of the jury's decision.

A drive through the country up and down the Loup valley convinces anyone there is one of the best corn crops in that valley it ever raised. The ears are long and well filled and many estimate that several fields will make seventy bushels to the acre and the average will certainly be over fifty bushels to the acre. Two farms sold in the last week in the valley, one at \$75 per acre, the highest any quarter has ever sold near that, and one at \$60 per acre.

The management, exhibitors and the public generally are much pleased with the success of the Gage county fair. The attendance was larger than at any fair held in the county for the last fifteen years, and owing to the interest displayed the management feels justified in making improvements and planning for larger premiums and exhibits next year.

Becoming desperate after years of abuse, Mrs. A. L. Omer, living just north of Cairo, filed complaint against her husband for assault and battery. She went to the residence of Marshal Clark in Cairo, for protection, being badly bruised and marked in her body from the mistreatment. Her hubby is in durance vile and ought to be kept there.

Mrs. W. P. Campbell and her daughter, have returned to Fairbury from an extended trip with Campbell Bros' circus, which has winter headquarters in Fairbury, and they brought with them a couple of cub lions which were born since the show opened its season last spring. The show will be along later and will again winter at Fairbury.

Farmers along the Nemaha valley adjacent to Humboldt have started a movement to straighten the channel of the Nemaha between Dawson and the Pawnee county line, following the example of their neighbors toward the east end of the county, who have successfully passed through the litigation period and are now letting the contract for the actual work.

The Southwestern dental society, in session at McCook, elected these officers: President, J. M. Price of Oxford; secretary, W. A. McHenry of Nelson; treasurer, J. A. Gainsforth of Holdrege.

INSURANCE WORLD'S GREATEST GAME OF CHANCE

WILLARD W. GARRISON.
ILLUSTRATED BY
D. Melvill.

DROP a nickel in the slot and get insured.

That is the latest in the ancient art of betting between corporation and individual. In many of the country's large railroad depots you will find the insurance machines. By placing coins therein, the insurance company gives you long odds that you will not be killed before the end of your journey. You wager that you will be killed and of course you hope the company wins, but at the same time you figure that your winnings in case you succumb may help out your wife and babies to tide over the struggle that all widows must face.



WELL SWOP ME BOB I THINK HAS OW HILL CHANCE A WAGER WID DE LLOYD'S ON DE HINGLEMENCY OF TOMORROW'S WEATHER.

You can insure anything against destruction or injury in any form whatsoever. Before you speak, the company has accepted the proposition to which you are about to give voice and the acceptance encompasses everything, except, of course, the rate to be charged.

That is a rather broad statement. There is just one exception in the list of things insurable. That is the director's gown. But there are so many insurable things that the French creation is hardly missed.

Here's a few of the things on whose destruction or safety you may wager, at long odds, with insurance companies: Lives, homes, births, deaths, marriage, domestic animals, livestock, barns, crops, circuses, the success of business, vessels, any sort of conveyance, against injuries, beauty, a suit of clothes, any wearing apparel, jewelry, false hair, teeth, health, athletic prowess, theatrical productions, ideas of all kinds, airships, bank accounts, stocks, bonds, success in the formation of social organizations, elections of all kinds, fluctuations of the stock market, race courses, important messages, exploring expeditions, mining enterprises, rain, snow, heat, cold, eyesight, bodily strength, sanity, etc., etc., etc.

I could keep up that string of things insurable all day long, for in Lloyd's great insurance directory in England there are dozens of gigantic ledgers which list the articles and human beings upon which that company and other concerns are wont to bet in relation to their destruction or safety.

And out of these insurance propositions grow a dozen side lines to each plan. For instance, taking crops as an example: You can insure your wheat, corn, oats, barley, flax, beet sugar, butter, eggs or cheese against destruction by fire, by cyclones, by excessive heat, excessive cold, by robbers or by accident. The same with your life. You may provide yourself with insurance against injury on trains; if you are a sailor, against drowning; if you are a railroad fireman, against wrecks; if a miner, against being entombed, and so forth, until the entire list has been exhausted.

But the sheath-directoire gown won't insure. The why and wherefore of this is because insurance cliques believe that this article of wear is destined to become decidedly unpopular in the United States. In Paris this might be given consideration but in America the populace is given credit for a large stock of feminine modesty.

Only recently this test was made in New York. Lloyd's received an application for a \$10,000 policy on a consignment of sheath gowns from Paris, which were bought by a big



NOT INSURABLE WITH LLOYD'S



LLOYD'S CLIENTELE THROUGING THE LONDON OFFICE



THE CHEERFUL BUSINESS OF BETTING YOUR FRIEND WILL DIE WITHIN A FORTNIGHT.

New York department store, which, seeing a boom in this article, "scooped" its contemporaries by securing an early supply.

The merchants who secured the goods felt rather skeptical themselves as to whether the latest Parisian costume would hold the Gotham women's attention. As a consequence, a New York broker was instructed to secure an insurance policy upon the sale of the gowns—in fact, to insure the popularity of the costume in America.

To the surprise of the broker, merchants and New Yorkers, the proposition was turned down flat. Applications to other companies who were wont to bet upon almost anything which seemed a "good risk" also proved in vain and the New York merchant went to work by inserting advertisements in the newspapers, through which method he hoped to overcome the refusal of insurance.

This was the first instance of its kind ever recorded, experts declare, in which Lloyd's have turned down the proposition of insuring a policy. It probably was caused by the airy persiflage hurled by the male Americans who gave the sheath gown the loud "haw-haw" when it appeared.

No business in the history of the world has spread out as the insurance game has. It encompasses everything. One insurance man, who rates himself quite a wag, asked another whether Lloyd's would insure an iceberg from melting.

"Why, yes," the latter answered, "if you'd tow it down to Piccadilly lane, where it could be washed by Lloyd's."

However, the sort of insurance about which the average American knows most is life insurance and this industry alone has reached such a stage of development that there is little unexplored territory for it to enter. There are life insurance agents everywhere. Statistics say that for every hundred men of the big cities there is one and sometimes two life insurance agents. So the reader can easily discern that there is plenty of opportunity to provide his or her family with financial protection after death.

Since the companies were brought to limo

by the recently enacted insurance laws, which followed the famous New York investigation, nearly all of the concerns which lived through that scathing inquiry are up to scratch regarding legal requirements. Nearly every up-to-date American possesses insurance upon his life. If it is not \$1,000 it may be \$500 or \$100, but among the richest citizens of the country there are seven men who carry \$1,000,000 or more upon their lives. Rodman Wanamaker of Philadelphia, a merchant prince, is insured to the amount of \$4,000,000. He is the most heavily insured man in the world, for there is not a person, even among the monarchs of the old hemisphere, who can lay claim to insurance equivalent to one-half that amount.

Two men in the United States carry \$1,500,000 upon their lives and there are four whose death would net their families \$1,000,000, enough to support several generations of families.

Among New Yorkers financier James B. Colgate carries more insurance than any of his neighbors in Gotham, his policies which number nearly a score, aggregating \$1,500,000.

However, that sleepy old Quaker city—Philadelphia—shows the world a thing or two in providing for its kin after the death of the wage earner. The millionaires and multi-millionaires of that city in proportion to their number have acquired far more life insurance than those of any other city in America and probably in the world.

The Insurance Press, an organ which has devoted itself this year to the gathering of a great volume of statistics on the subject, has presented a mass of information on the subject. They all team with the dollar sign and show just how much money there is in the coffers of the country's rich. The statistics touch only the high spots in a general resume, but they show the relations between America's great cities and give a line on the general rainy-day provisions which are taken by men of nation-wide fame.

A synopsis of the report follows: "One hundred and eighty-four residents of Philadelphia are insured for \$32,500,000, while New York, with four times as many millionaires, has 491 residents insured for \$57,000,000. Chicago has 185 millionaires insured for \$24,000,000.

There are 5,123 men in the United States

insured for \$50,000 or more, the total of their policies aggregating \$540,967,000. There are seven insured for an even million each; four insured for \$800,000 to \$900,000; ten for \$700,000, and 29 for \$500,000 to \$600,000. There are 1,126 men who carry from \$100,000 to \$150,000 each and 271 who are insured for \$200,000 to \$300,000 each.

Of the seven men who are insured for \$1,000,000, one lives in Georgia, one in Illinois, one in Louisiana, two in New York, one in Pennsylvania and one in Wisconsin.

New York city has 15 men who are insured for \$400,000 to \$1,500,000; Philadelphia has 14 insured for from \$400,000 to \$4,000,000. Chicago has five insured for from \$400,000 to \$1,000,000. Pittsburg has five insured for from \$400,000 to \$1,055,000. Baltimore has ten insured for from \$300,000 to \$600,000. Buffalo has six insured for from \$200,000 to \$500,000. St. Louis has 11 insured for from \$200,000 to \$600,000. Detroit has eight insured for from \$200,000 to \$600,000. San Francisco has five in that class. Cincinnati has 17, Cleveland six, and Boston 16, with two more whose policies run up to \$600,000 each.

Milwaukee has 16 who are insured for from \$200,000 to \$1,000,000. Minneapolis five with policies ranging from \$200,000 to \$500,000, and Rochester six who are insured for from \$200,000 to \$500,000.

There are lots of selfish persons who say: "Well, what's the use of me getting insured? After I'm dead the money derived cannot be of any more use to me. Therefore, please tell me why I should expend any of these hard earned dollars for the sake of leaving a bone of contention to be fought over by my relatives."

Partly for the man who is likely to make that statement and partly for the individual who would provide himself against the infirmities of old age, great insurance companies have devised policies whereby the party insured may come into his endowment when it is most needed.

The endowment policy is the one which is perhaps more popular among young men of the age than any which has yet been put upon the market. This allows the payment of a yearly premium into the company's coffers and at the end of 10, 20, 30, 40 or 50 years the entire amount for which the policy holder was insured is turned over to him or her. The rate of insurance varies with the length of time. The longer the period between the payment of the first premium and the final endowment the less the rate, other things being equal.

Just recently insurance companies introduced another sort of proposition which is just the reverse of that of insuring one's life.