

Insurance Department.

Conducted by J. T. M. Swigart, Correspondence solicited.

One year more of the life of our mutual work is gone and we can now look over the ground and see the results. So far as reported the companies have had more losses on the average than in years gone by. Several have been compelled to make heavy assessments while some have had but small losses and paid them out of funds on hand. I will try to give you the individual report of several companies soon.

Covering the following ground, net gain of amount of insurance in 1896, amount of insurance December 31, 1896. Amount of losses paid in 96, amount collected from fees and assessments.

If the secretaries have not reported the above items to me please do so and we will put the report in print and send a copy of this paper to all whose names you will send. We would like to send a few thousand sample copies to those interested in the cause.

The mutual insurance association of Nebraska composed of delegates from several companies met at the Ideal hotel in Lincoln on the 20th instant.

Several subjects were discussed and some papers read with interest. On the evening of the 21st the association was called to order in the office of the auditor. Change of law was discussed and it was decided to try to get our insurance law to admit mutual companies to insure country churches, country school houses and country parsonages. And further it was decided that no other change was needed in the mutual law of 1891.

A. J. of Tekamah and J. Y. M. Swigart of Lincoln were elected president and secretary and also delegates to the national association which meets in Des Moines on the 2d, 3d, and 4th of next month.

The subject of lightning rods was discussed after the reading of a paper on that subject by M. C. Hill of Belvidere. It was generally conceded that rods properly constructed were a protection. Galvanized hog wire strapped flat to the roof with several ends running up three or four feet and connected with the pump pipe is cheapest and probably as good as any.

We hope to hear next year of some one or many who have tried this plan. The wire should be strapped close to the side of the barn with a board nailed over it so that no person or animal will get hurt when passing. It should be placed under the ground three or four inches from barn to pump. If anyone has a better plan we would like to have it.

The lightning rod agent will hoot at the idea but let him present his argument and we will find some one to meet it in these columns. It is pleasant to know that the auditor is a mutual man and carries his farm insurance in a local fire company and cyclone in a state cyclone company both mutual and further he is favorable to mutuals and will not restrain any company that is doing business according to law either a mutual or stock company. We are sure he will do the right thing by all companies.

The attorney general is also in full sympathy with the work of our companies and will no doubt interpret the laws to mean just what the promoters intended it to be, i. e., a plain, just and equitable law shorn of all technicalities. This legislature will surely pass a law by which city resident property may be insured, also a plate glass mutual law has been introduced and is going along all O. K. We hope to see the time when all the property in Nebraska will be insured by the state, all losses paid the state treasurer from an insurance fund raised by direct tax.

The losses to be paid on the valuation made by the assessor. Thus the next question of how to keep up the valuation would be solved for all time.

How's This?

We offer One Hundred Dollars Reward for any case of Catarrh that can not be cured by Hall's Catarrh Cure. F. J. CHENEY & CO., Props., Toledo, O. We, the undersigned, have known F. J. Cheney for the last 15 years, and believe him perfectly honorable in all business transactions and financially able to carry out any obligations made by him.

AT THE STATE HOUSE

[Continued from First Page.]

discourteously by some persons present, to the discredit of the state and the dignity of this house; and therefore be it

Resolved, That we deprecate and most emphatically condemn said disorderly occurrences; and further

Resolved, That hereafter the use of this hall be not granted to any society or association, their agents or representatives, or to any other party or parties whose purpose it is to influence the action of the legislature.

Jenkins said he favored the latter part of the resolution, but he would protest against it as a whole unless the majority party of the house would place the blame where it belonged. He had been so unfortunate as to attend the meeting the previous evening and was sorry to admit that it was a most disgraceful affair. The distinguished gentleman who had come there as representatives of a convention of citizens had been offered insult after insult. The distinguished editor had been repeatedly charged with bribery, and had to retaliate with the use of the word "liar." Jenkins lauded ex-Governor Furnas and told how the latter had had to sit and hear himself denounced as a hoodler, and how all of the committee had to sit and hear themselves denounced as thieves and hoodlers who had come here to bribe the legislature.

Wooster spoke for the resolution, saying that what occurred in the meeting was something in which the house was in no way responsible, except that it had granted the use of the hall. It would therefore be inappropriate to name anyone as censurable in the resolution.

Roddy declaimed grandiloquently on the right of the public to use the hall, which belonged to the whole people, and incidentally touched up in invective some one, suspected to be Stebbens, for what occurred the previous evening.

Clark of Richardson moved to table the whole matter to save time, and it was done practically unanimously.

A resolution by Shull directed that five of all bills be furnished the university, which was done.

Among the numerous new bills was one

by Speaker Gaffin inflicting a penalty for football playing.

In the Senate—Friday.

Another petition from the W. C. T. U. of Auburn for the submission of the woman suffrage was submitted in the senate this morning.

A petition for the protection of insect-eating birds was presented by Dundas. It especially mentioned quail.

The committee on labor reported back S. F. 46, by ransom, with a recommendation for its passage. It requires vestibules on street cars. The report was adopted.

Dundas submitted a resolution to prevent lobbyists, book agents and solicitors from conversing with senators on the floor of the senate while it was in session. The resolution was agreed to.

Senator Watson called up his resolution to direct Nebraska representatives in congress to work for independent free coinage, but the chair held it to be a joint resolution which must take the same course as a bill. It was read the second time and referred to the committee on federal relations.

After the introduction of new bills Howell moved to adjourn until Monday.

Beal objected and was followed by several senators, but it was stated that there was no business ready for consideration tomorrow.

McGann moved the previous question on a motion to adjourn until tomorrow, and the chair said that he would hereafter hold a two-thirds majority necessary to sustain the previous question and preclude debate.

The amendment prevailed fixing the adjournment until tomorrow.

Senator McGann was excused until Tuesday because of a telegram reading: "Two boys and a girl, all doing well."

This precipitated a shower of applications for excuses, and on motion of Fritz the motion to adjourn was reconsidered and the time fixed at 2 p. m. Monday.

Among the new bills was one by Talbot to authorize the county judge of Lancaster to employ one or more clerks and designate one as clerk of the county court; by Schaal, to require mowing of weeds on railroad rights of way; by Feltz, to create a board of examiners of railway telegraph operators; by Howell, to provide for collection and publication of agricultural statistics; by Howell, to prevent employment of railway telegraph operators under eighteen years.

In the House—Saturday.

The following bills were reported back and placed on the general file:

H. R. 5, by Hull, to recount the ballots on the amendment to increase the number of supreme judges.

H. R. 19, by Hull, to make the salary of superintendent of the Kearney reform school \$1,500, that of his assistant \$1,200, and of the matron \$600.

H. R. 20, by Soderman, to make the salary of the superintendent of the Omaha deaf and dumb institute \$1,500.

The committee on joint rules reported that the joint committee had agreed to report for adoption the joint rules of 1895, except the rule regulating all of a the house, was amended so that a majority of both houses could suspend the call. Adopted.

A petition for a beet sugar bounty appropriation was submitted from Centra City, and at 11 o'clock a recess was taken.

Sixteen bills were introduced, among them being a county depository law by Hamilton, one to give the brick manufacturers' association \$2,000; to provide for sinking three artesian wells; to provide an additional wing at the Norfolk asylum; for collection of justice's fees on change of venue; to provide for uniform garment proceedings; to prohibit impeding or obstructing railroads; to prevent entering of railroad cars in the night time; to prevent climbing upon railroad cars while in motion.

In the Senate—Saturday.

In the senate this morning Beal presented the resolutions of the board of supervisors of Custer county for the investment of county sinking funds in county warrants, which were referred.

The committee on revenue reported back senate file No. 4, for passage, and it went to the general file.

Beal called up his resolution to limit appropriations to those for the benefit of the whole state, which was construed to be a slap at the exposition appropriation bill.

Howell spoke against it and moved to lay it on the table, but withdrew his motion to permit discussion.

Beal, speaking for the resolution, said that the people are anxious for a reduction of expenses and taxes. The last session had appropriated half a million more than the revenues of the state and it was time for the senate to begin making a record for economy.

Conaway defended the appropriations of the last session by directing attention to those for the necessary relief of the drought sufferers, which met with public approval. The price of products could not be enhanced by legislation. He was opposed to the resolution.

Feltz spoke in opposition to the resolution. The state had contributed to the assistance of those whom he represented as well as those represented by Beal, and it is no time to manifest enmity toward Omaha and the proposed exposition.

Grothan thought the resolution premature and Fritz made a fiery speech against it, while Gondring denounced it as a narrow-minded policy.

Ransom impaled Beal in a strong speech in opposition to the resolution and said it should be denominated a resolution to prevent senators from exercising their judgment as to appropriations. A debating society that would pass such a resolution would be ashamed of itself. Douglas county had paid 97 per cent of the taxes levied against her, and it was unfair to attack the city of Omaha. The people of Omaha favor economy and reform and will favor cutting down salaries. He hoped the unjust resolution would be withdrawn.

After further discussion the resolution was laid on the table.

Watson offered a concurrent resolution calling upon congress to work to secure free coinage of gold and silver at the ratio of 16 to 1 without waiting for the consent of any other nation.

Among the seventeen bills introduced were bills regulating accident insurance assessment companies, selling material for making cigarettes, preventing collection of securities not listed for tax-

ation, for an appointment of a state printer, to fix maximum passenger rates and to prevent limitation by employer of his liability to his employees for wrongful acts by establishing mutual relief societies.

The committee on judiciary reported back for passage bills to amend the law regulating the drawing of petit jurors, making three instead of five county commissioners in Douglas county and making the salary \$1,500 instead of \$1,800, and the one for providing counsel for indigent accused persons.

In the House—Monday.

In the house this morning, after the preliminary work, seventeen new bills were read the first time and a large number of bills were read the second time.

Bills on third reading were announced and the first measure placed on the general file this session was put upon its final passage. It was H. R. 4, by Eastman to refund to Rebecca Perkins of Custer county \$121 paid by her as rental on school land by an illegal appraisal of 1889. On roll call the bill passed by a vote of 87 affirmatives and none against.

H. R. 3, by Dobson, to repeal the law of 1895 granting a bounty on beet sugar and chicory, was read a third time, and Dobson demanded a call of the house upon it. The call was ordered and roll call showed ten members absent. Then the call was dispensed with and on roll call the bill was passed by a vote of 63 to 30.

Those voting aye were Ankeny, Billings, Campbell, Clark of Richardson, Cole, Cox, Cronk, Curtis, Dobson, Eagor, Eastman, Eadorf, Felker, Fernow, Gaylord, Gerdes, Givens, Grimes, Grosvener, Hamilton, Hile, Hill, Holland, Hull, Hyatt, Jones of Nemaha, Jones of Wayne, Kapp, Keister, Lemar, Liddell, Loomis, McCarthy, McCracken, Marshall, Mitchell, Moran, Morrison, Phelps, Rich, Robertson, Severe, Sheldon, Shull, Smith of Douglas, Smith of Richardson, Snyder of Johnson, Snyder of Sherman, Soderman, Stebbins, Straub, Taylor, Van Horn, Welch, Wheeler, Wiebe, Winslow, Woodard, Wooster, Wright, Zimmerman and Mr. Speaker—63.

Those voting nay were: Alderman, Bernard, Blake, Burkett, Butler, Byram, Casebeer, Chittenden, Clark of Lancaster, Crow, Elghmy, Fouke, Goshorn, Henderson, Holbrook, Horner, Jenkins, Jones of Gage, McGee, McLeod, Mann, Mills, Nesbit, Pollard, Prince, Roddy, Rouse, Sutton, Waite, Young—30.

H. R. 19, by Soderman, to make the salary of the superintendent of the Kearney reform school \$1,500, his assistant \$1,000 and the matron \$600, was read and the roll was called upon it. Before the result was announced, however, it was recommitted on motion of Soderman, who claimed that the committee had intended to omit the reference to the matron's salary.

A motion for a recess was held in abeyance while the clerk read the resignation of E. W. Phillips, fourth assistant clerk of the house, on account of illness.

Wright of Nuckols wanted a chance to secure recognition for his district. Clark of Lancaster desired to know whether the majority had caucused on Phillips' successor, and was told that it had not.

Moran moved that Samuel Wilson of Columbus be substituted for Phillips, but at this point Sheldon insisted on the motion for a recess, which prevailed.

In the Senate—Monday.

In the senate this morning the following letter from Senator Allen to the secretary of the senate was read:

"I have the honor to acknowledge the receipt of the resolutions passed by the senate respecting the recognition of the independence of Cuba and to inform you that I today presented the same in the United States senate and had them read and properly referred.

After the introduction of a number of new bills Senator Mutz directed attention to the rules requiring committees to report bills back within four days, and moved to have the secretary give notice of what bills are due for a report by committees.

Ransom said the bills were not printed and the motion would simply inflict unnecessary work upon the secretary.

Mutz said that the tardiness of committees was taxing the patience of the senate. The secretary is the only officer who could furnish the desired information and the motion should prevail.

Haller believed that the minority favored the motion. Its members were anxious to get to work. Over eighty bills had been introduced and printed and were on the desks and he believed that reports should have been handed in upon some of them.

Conway expressed himself to the same effect.

Ransom denounced the remarks of the minority representatives as insincere. What the minority most of all desired was to have the senate do something that would subject it to ridicule. The rule suggested is impracticable, and Mutz's motion was defeated by a vote of 12 to 14.

The committee on miscellaneous subjects reported back for passage Dearing's joint resolution for the forfeiture of franchises of corporations interested in the elevator trust.

Same committee reported back a substitute for S. F. 38, to levy a tax on deposits in state banks to create a fund for securing depositors. The substitute was read the first time.

At noon the senate adjourned until tomorrow morning.

In the House—Tuesday.

The house began its fourth week's work at 2:30 p. m. yesterday with but ninety-seven members present.

The committee on insurance reported back for passage house rolls 82 and 86, while house roll 47, a bill amending the mutual insurance act, was reported back for indefinite postponement. The reports were adopted.

H. R. 80, for a \$5,000 appropriation for John Currie's statue of Lincoln was indefinitely postponed.

H. R. 89, reducing the salaries at the Geneva industrial school, was reported on favorably by the committee on agriculture and the report was adopted.

Roddy of Otoe introduced the following joint resolution:

Whereas, The legislature of 1887 by an act entitled, "An act to recount the ballots cast for and against the legislative amendment of the 2nd day of November, 1896, and to declare the result," did provide for the recounting of the ballots cast for and against the constitutional amendment providing for an

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- First special—Men's all-wool black double and single breasted sack suits—heavy weight well made suit, at \$5 a suit.
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increase in the per diem of members of the legislature from \$3 to \$5 and extending the session of the legislature from forty to sixty days, and

Whereas, Some doubt has always existed as to the validity of said act and the adoption of said amendment to the constitution, and

Whereas, It is expedient that the matter be definitely settled and determined; therefore be it

Resolved, That the honorable attorney-general be and he is hereby requested to at once institute proper action by mandamus or otherwise to determine whether or not said amendment to the constitution was adopted in accordance with the provisions of the organic law of the state; and be it

Among the bills introduced was one by Pollard, relating to assessment and collection of taxes; by Stebbins, for sinking irrigation wells for irrigation; by Rich, to reimburse G. L. Farnam of Peru for expense incurred at the burning of the normal dormitory; by Rich, to appropriate state normal fees to the use of the school; by Rich, regulating trusts for theological educational institutions; by Felker, to appropriate \$40,000 for incidental expenses of the legislature; by George E. Jones, regulating the manner of drawing petit jurors; by Kapp, relative to the powers of justices in attachment suits; by Eager, to prohibit useless waste of artesian water; by Hill, to regulate stock yards and fix prices of hay and grain and commissions for sale of stock; by Chittenden, providing for the defense of certain divorce suits by the county attorney.

House roll 85, relating to insurance, was indefinitely postponed.

House roll 86 provides for the investment of funds arising out of business done in the state by foreign life or accident insurance companies. Three-fourths of the moneys, exclusive of that part paid out as expenses on Nebraska business, shall be invested in first mortgage bonds or notes on real estate at not to exceed one-half of the value of the property exclusive of improvements, or in municipal corporation bonds or in state bonds.

This bill was advocated by Clark of Richardson and Fous of Gage, and opposed by Wooster, Jenkins and Pollard. It was finally re-committed for reconsideration. Pending to debate Smith of Douglas by strategic secured the reading of Chaplain Mailley's prayer of last Friday morning.

In the Senate—Tuesday.

In the senate also Chaplain Mailley's prayer received due attention. Feltz moved to have it printed in bold faced type for distribution in both houses. He had incorporated the prayer in his resolution and thus secured its reading by the clerk. It was as follows:

"Almighty God, we believe that these men are anxious to do right. They seem anxious to economize and to make the burden of legislative expense as light as possible. O, Lord, show these men that time and good money may be saved by a more liberal expenditure of brain power; that a few ideas carefully thought out and clearly expressed are much better, and far less expensive than an interminable string of words; that a man is not necessarily doing his best thinking when he is doing his loudest and longest talking. We ask this in

behalf of a long suffering people, for Christ's sake, amen."

The resolution received no second.

Murphy submitted the following concurrent resolution:

Whereas, The revenue laws of this state are defective in many particulars to provide for a rigid collection by township and county officers whose duty it is to collect and enforce collection of taxes for township, county and state purposes; and

Whereas, The deficit and failure to realize sufficient funds to maintain the current expenses of the various departments of government is due to the inadequacy and imperfections of the present revenue laws of the state; therefore, be it

Resolved, by the senate, the house concurring therein, that a committee of three be appointed by the president of the senate to act in conjunction with a like committee of three, to be appointed by the speaker of the house, to prepare a bill revising and amending the present revenue laws of this state, or such sections thereof as they think proper, and report the same to the senate and house for their action.

A resolution by Howell directing the secretary of state to turn over the papers in the contest of Jeffcoat against Evans went over.

A number of bills were introduced, most of them being counterparts of bills already submitted in the house.

In the House—Wednesday.

Eighty-four members responded to roll call. The reading of the journal had proceeded but a little way when on motion of Hull further reading was dispensed with and Rich at once moved that the house adjourn until 10 a. m. tomorrow.

Jenkins moved to amend to make it 2 p. m. today and protested against the waste of time.

Hull retorted that it was strange that this solicitude for economy of time should come from one who monopolizes more of the time of the house than any other member.

Jenkins was lurid at once. His gold glasses flashed fire as he arose and declared, addressing Hull:

"If I didn't have any more brains than you have, I'd keep still entirely."

Hull appealed to the chair to restrain personalities, and Speaker Gaffin said he hoped the gentlemen would refrain from further indulgence in that line.

Jenkins responded that he had been compelled to indulge in them only in self defense, and apologized to the house therefor.

Pollard's protest against the waste of time was a repetition of that of Jenkins. Clark of Lancaster favored the adjournment, saying that it appeared necessary to allow the majority time to have a caucus.

Jenkins amendment to make it 2 p. m. was lost, and the house adjourned until tomorrow morning.

In the Senate—Wednesday.

The senate put in most of the forenoon in a noisy effort to require standing committees to report measures in hand. The committee on engrossed bills re-

ported joint resolution No. 1 and S. F. 14 as properly engrossed.

The committee on highways reported an amendment to S. F. 71. It also reported No. 53 for indefinite postponement and No. 52 for passage. These bills relate to the bridging of canals and ditches in public highways.

Mutz moved that chairmen of committees be required to report on bills in their possession.

Talbot's motion to lay the motion on the table was defeated. After considerable discussion Conaway moved the previous question and the motion by Mutz prevailed by a vote of 26 to 6.

McGann's motion to reconsider led to another long discussion and was defeated by 22 to 4.

Howell protested that he could not be compelled to report on a bill without conferring with his colleagues, and the chair stated that he was only required to report progress.

McGann Moved to take a recess until 4 p. m., but yielded to Talbot, who submitted the following:

"Your committee on mines and mining report that from recently received information we are led to believe that gold in paying quantities abounds in the valley of the Blue and we understand no free silver is there, but ask for authority to investigate."

McGann facetiously moved to grant further time, but received no recognition.

McGann's motion for a recess was defeated.

A motion by Gondring prevailed requiring chairmen of the committees to report orally on what bills were in their hands and progress made on each.

The roll was called on committees and reports made. When it came to constitutional amendments, Ransom was making a stump speech in favor of the recount of the vote on the supreme court amendment, but was cut short by the chair, who insisted that reports should be concise. Ransom said that there would be a minority report against a recount.

Spencer introduced a resolution referring to Hoar's speech in Boston reflecting on the credit and honor of Nebraska, and to Senator Allen's speech in the senate denying the constitutional power of any state to impair the obligation of legal contracts; "either by direct legislation or legislative action that withdraws all substantial remedies for their enforcement." The resolution commends Senator Allen's utterances and asserts the obligation resting upon the state to pay the sugar bounty.

On motion of Ransom the resolution was indefinitely postponed.

Another resolution by Spencer referring to the recent misfortune and recovery of W. L. Cundiff of Enid, Oklahoma, and declared that the senate extends to him its sympathy "and congratulates him upon his escape from the predicament into which his political views plunged him."

Or motion of Beale it was laid on the table.

"Don't fail," said the banker, "to print a long denunciation of Kansas."

"I won't," replied the newspaper editor. "I'll run it in right after the editorial denouncing sectionalism." — Twentieth Century.