STORY OF THE WEEK

ENDING WEDNESDAY, JUNE 3, 1891.

DECORATION DAY.—The day was observed throughout the country in a more marked manner than ever before. The graves of the nation's dead were decorated with flowers everywhere. Business was almost suspended in all towns. Impressive services were held at the tomb of General Grant in New York. The graves of confederate heroes were decorated, and services were held in many places.

HAYTI'S TROUBLES.—President Hippolite was fired upon by four men in ambush recently while riding with a few officers. The government papers speak of it as an attempted assassination, while opposition papers refer to it as part of an uprising which will result in a long and bloody civil war. Upon the overthrow of President Salomon in 1888, Legitime became the ruler of the provisional government. General Telemaque endeavored with his troops to overthrow the provisional government and was killed in a fight, whereupon his soldiers chose Hippolite as their leader. Meantime, Legitime had been elected president by a sectional majority, and a civil war between the northern and the other parts of Hayti ensued. Hippolite was victorious, and became president in October, 1889. Legitime escaped to New York, but both he and Manigat have returned to Hayti.

ITALIAN MAFIA.—Last October the mayor of New Orleans, under a resolution of the council, appointed a committee of fifty to investigate the Mafia. The committee has just published a report. It catalogues ninety-four assassinations by Italians and Sicilians where the accused escaped for want of evidence. These were followed by the the assassination of the chief of police. The Mafia has terrorized the Italians of New Orleans for years, the report proceeds, levying tribute at pleasure under penalty of death. At an interview with Consul Corte, he stated that he believed the Mafia existed in New Orleans, and strongly suspected who the leaders were, promising to give their names. He also spoke of an attempt of a coterie, composed principally of the men who were killed by the mob, to poison him. Though he promised further information, he never gave it, offering as his excuse that the committee was an extra judicial body. The committee recommend the entire prohibition of immigration from Sicily and lower Italy as being as dangerous to Louisiana as Chinese immigration is to California.

CHINESE IN CANADA.—A deputation from the Trades and Labor congress waits upon Sir John Macdonald, declares that the Chinese are undesirable immigrants, and asks him to devise some measures to still further restrict their landing in Canada. Sir John replies that the $50 poll tax on Chinamen is restriction enough; that the Chinese do not as a rule remain in Canada, but land there with the intention of crossing to the United States; and that the United States has antagonized the Chinese government by their exclusion policy, and therefore it would be unwise for Canada to jeopardize her Asiatic trade, which is now being built up at the expense of the United States.

TRUST LAW.—Judge Thayer, of the United States district court of Missouri, decides that a trust company has no recourse in law if a member of the trust violates the agreement not to go into business again.

The decision was rendered in the case of the American Preserving company against the Taylor Manufacturing company. For years prior to 1888 the Taylor company had been carrying on their business in New York, but the American Preservers' Trust had bought out their business, for which they were to pay part cash and balance in trust certificates. The Taylor company agreed not to go into the business again in the county for twenty-five years, or until the trust died. In 1890, the company did go into business again, and when the American Preservers' company brought suit to enjoin them they claimed that the agreement only bound the three stockholders who had signed it. As the trust did not allege that the company was bound by the action of those stockholders it was compelled to file another petition, and the Taylor company then demurred, claiming that even if the company was bound by the agreement, such contracts were unlawful in the state of Missouri. The demurrer was sustained.

CREAM OF THE NEWS.

England is becoming alarmed at the exodus of destitute Hebrews from Russia, as large numbers of them are seeking refuge in Great Britain. This movement has assumed such proportions that it is termed the "Hebrew invasion of England."

The steamer Beirne from Brazilian ports has arrived at Marseilles, France, taking back about 700 utterly destitute Italian emigrants who had sought fortune in that country. They tell startling stories of the hardships they have suffered and it is expected their return will tend to stop the tide of emigration flowing from Italy toward South America and on the other hand increase the number of Italian emigrants who will seek employment in the United States.

The people's party in Kentucky has nominated Pollock Barbour for governor, and a lively campaign is being made.

Senator Call of Florida, was re-elected to the United States senate on Tuesday in the legislature. A quorum did not answer present at the time of his election, but were in the house and counted.

John Bardsley, city treasurer of Philadelphia, is in jail on the charge of misappropriating $30,000 of city money, and the embezzlement of $400,000, of state money.

Revolutions are now in progress in several South American countries, including Chili, Honduras and Dutch Guiana.

The "original package" law has been decided constitutional in the United States supreme court. This is a victory for prohibitionists, as by its provisions the prohibitory law in prohibition states does not have to be re-enacted as was claimed by saloon men.

Russell Harrison told some Chicago politicians the other day that his father would not be a candidate for re-election, "unless his party demanded it."

An unsuccessful attempt was made to steal the body of P. T. Barnum from the cemetery in Bridgeport, Conn., Saturday night.

The jury in the Sheedy murder case at Lincoln, acquitted the defendants, Mary Sheedy and Monday McFarland, of the charge against them. The confession of McFarland was the only evidence against them, and the jury decided that it had been procured by intimidation and therefore threw it out. It is a peculiar case. The negro, McFarland, made four different confessions that he committed the murder, and the jury only convicted him of lying. Such are the technicalities of law which allow red-handed murderers to escape punishment.

Sir John McDonald, Prime Minister of Canada is on his death bed at the hour of going to press. There is great excitement throughout the dominion, as Sir John McDonald is at the head of government affairs there, and upon his death the dissolution of the present ministry follows, and a new election must be held. The tory element were held together only by the magnetism of McDonald in the last election, and it is confidently predicted in many circles that a "liberal" or "annexation" victory will be the result of the next election.

The state convention of the people's party is being held in Des Moines as we go to press (Wednesday afternoon). A great amount of enthusiasm has been manifested in that state during the past few weeks, and a large convention is undoubtedly the result. Full report next week.

INSURANCE DEPARTMENT.

J. Y. M. SWIGART, EDITOR.

This Department will be edited for the benefit of Mutual Insurance Companies throughout the State.

Let us stop and ask ourselves a question or two: For what are stock insurance companies organized?

To make money without earning it.

Then why do they break up?

Because they pay out too much money for the small amount of work done. Agents' fee is from 25 to 40 per cent of premium and a policy fee if he can get it. The general agent a fee and several useless men receive a salary large enough to swallow a national bank. And the expense of legislation is simply immense. Just think of it. There must be a large committee to attend the legislature of all states and see that no laws are passed that would be detrimental to the welfare of the company, and it sometimes happens that several thousand dollars are required to convince a foolish (so-called by this gentry) farmer legislature that it is entirely unsafe to pass any law by which the farmer may organize and insure their own property and hire their own help at farmer's wages.

What is the real difference between mutual and stock insurance companies?

In the mutual all that are insured are members and help to elect all officers, help to regulate the wages of all employes, etc., etc. While in stock companies the the stockholder only has anything to say about salaries and other expenses and as it costs them nothing, they are not particular about the spending of a few thousand dollars unless it is going to a poor policy holder.

There are four stock companies in this state which in 1889, collected $390,099 83, and paid for losses $92,803 25, leaving a balance of $207,296.58, and in 1890, the premium collected was $441,620. Losses paid, $130,597,84. Balance, $211,022.16. Total for two years' work, $418,318.74. And still stock company agents tell us that mutual companies are unstable, because they have no backing as they seem to think, but the facts are that no stock company has a better, as we are taking pledges for the same amount that the stock companies are writing for cash, and as we will use but little for expenses the rest could be used for losses, provided it is needed, but if we take the history of mutual insurance companies for it, we will find that on the average it costs less than one fifth of one per cent per annum to pay all the losses and expenses.

In Iowa there were in 1890 one hundred and twenty-six mutual fire and lightning companies whose losses and expenses amounted to $146,040.87 and cost $1.80 per $1,000 insurance. In this state for same length of time, on time would be $4.00, and for spot cash it would be $3.00, the difference in their lowest price and the average of the Iowa companies being $1.20 per $1,000, and for what purpose it is used is more than the company's agents will want to explain. The $1.80 paid for all work done by officers and men, and all expenses and if the stock companies were to use economy in their mode of doing business the $1.20 could be clear gain.

Iowa and Missouri each have had a cyclone this spring. It may be our turn next. Who knows? Let us get our cyclone company under headway.

In Iowa there is a state cyclone company carrying $30,247,000 at a total expense of $7,989 15; and was paid with less than 7c per $1,000, or five years the cost would be about $3 90 per $1,000, and the lowest rate for you my reader in a stock company is $15.00 in cash. The interest on the $15 at 6 per cent will more than defray all expense, and if you will put your money out at interest instead of giving it to stock companies, you will have a part of the interest and all of the principal left at the end of five years.

Some of our friends are in favor of organizing in small territories.

Let us look at a few Pennsylvania companies:

Name of Company.	When organized.	Am't at risk in 1867.	Av. loss per $1,000 for ten years.	Average per cent expense per $1,000 for ten years.	Total cost per $1,000.
Farmers of Perrysville	1856	$ 469,065	$1.52	$ 0.39	$1.91
Old Elizabeth	1872	1,709,225	0.97	0.31	1.28
German of Zellenople	1866	1,016,816	1.78	0.33	2.11
Penn of Lancaster Co.	1870	17,113,400	.97	0.03	1.00
Farmers' Union	1868	14,390,813	.81	0.09	.90
Mutual of Sinking Spring	1843	14,150,916	.91	0.09	1.00

It will be noticed that in the first three companies which are considered small companies in Pennsylvania the per cent of loss and expense are both greater than in the larger companies and if that is the case in Pennsylvania it will most certainly hold out here

Gambetta's Glass Eye.

At the age of nine Leon Gambetta was sent to the seminary near the village of Labastide. It has been related that the child voluntarily put out one of his own eyes with a pen-knife, when he was at the ecclesiastical seminary, in order to compel his parents to withdraw him from the charge of the priests, says Paul Armand. The accident really happened in the following manner:

Leon always spent his holidays at home at Cahors. Next door to his father's shop a cutler named Galtie had established himself, and the child was constantly in the cutler's workshop One day as a workman was boring a hole in the handle of a knife with a steel drill, put in motion by means of a sort of bow, the steel rod broke and one of the pieces struck the child in the right eye. Henceforth Leon Gambetta was blind of an eye. His eye remained in this way till 1867, when Dr. Wecker took out the diseased eye and substituted a glass one in its place.

Burning for Five Months.

In Georgia there is a tree on the mountains above the large cliff of marble on the line of the Marietta & North Georgia railroad that has been burning for five months. The whole mass is red hot, and the material when taken out is very much like chop cinder, but after being exposed for a few hours it slacks like lime. It is very strong with alkali and smells like sulphur.

Quite a Change in the Weather.

The British soldiers' life at Indian frontier stations can not be altogether happy. One noon recently the thermometer registered 94 degrees at the Gnatong fort in Sikkim. That night it fell to 17 degrees above zero.

The Leonard Stock Farm.

The Standard bred Stallion, H. Z. Leonard 9744, will make the season of 1891 at his owners farm, 6 miles northwest of Lincoln on U. P. R.R., one mile north of county poor farm. This is a large horse of his class, average weight 1,300, having a trotting record of 2:30, being the only stallion in Lancaster county known to me as having a standard trotting record. Terms to responsible parties $25.00 by insurance, payable when mares are known to be in foal. Strangers or parties unknown by me, cash at time of service or they must bring letters of introduction from parties known to me as responsible.

Will be at Walter Bohanan's barn west side of market square Friday and Saturday of each week; balance of time at home. 48tf

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P. O. Box 591, Lincoln, Neb. Propr.

What Calhoun Says.

LINCOLN, Neb., Aug. 22, 1890.

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J. D. CALHOUN,
Editor Lincoln Weekly Herald.

For sale by Druggists. 12m43

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Custom House cigar, fine quality, 100 box. This cigar is sold in New York for 10c	2 95
Horse Shoe and Spear-Head chewing tobacco by the 12lb butt	40
News Boy do	33
Good Gum drops	6
Old style mixed candy	8
2lb box of delicious caramels	35
Fine Persian dates	10
Oranges per doz	20
"Extra fine "	25
Best Lemons "	25
Lowest prices on cattle and hogs were by the quantity.	
Headlight and Perfection coal oils by 52 gallon barrels	6 50
Water white 150 test "	4 94
A 12 tooth rake	20
A 14 " "	25
Solid shank hoe	35
Strong shovel	35
Trowel	10
Hammock stretchers	10
Rubber hose complete per foot	10
A four tine manure fork	55
A grass hook	25
Good Hammocks from 65c up.	
Best wire cloth per square foot	2
Ice cream freezers, 2qt	1 75

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