

WHAT INSURANCE COMMISSIONERS SAY

Insurance Commissioner Wm. H. Hotchkiss of New York, chairman of the executive committee of the National Convention of Insurance Commissioners, prior to the last Head Camp of the Modern Woodmen of America, gave the following official notice to that society:

"Pursuant to action of the national convention of state insurance commissioners, at its adjourned session in December last, I write you this expression of views as to the necessity of your order—as well as all other fraternal benefit societies—placing itself on a firm foundation as to rates. An insurance society which in these days does not recognize that the cost of insurance is fixed by laws other than man's laws—namely, the laws of nature—or prescribes for its members either a flat rate, irrespective of the age of its members, or any other rate that is not scientifically safe, is deceiving both itself and its members and approaching the time—perhaps slowly, but not the less surely—when it must fall and its contracts be repudiated. The fraternal spirit is a good thing; but the rates and management of fraternal societies must also be such that the beneficiaries of the last member to die will receive every dollar that such member's certificate calls for."

State Insurance Commissioner Ekern of Wisconsin has issued an official interview in which he says: "Fraternal societies generally have come to recognize that their business must be conducted on a sound basis. This means a re-rating for nearly every society, and members who do not fully understand the situation are often inclined to complain of increases in their rates. They should understand that with a re-rating on a sound basis they have a much more valuable insurance than before. All are benefited by getting a permanent insurance for what was uncertain before. The Modern Woodmen of America, by reason of its long experience with a large membership, is permitted to make a rate upon its own experience, which is even lower than that based on the National Fraternal Congress table, which new societies must adopt. The cost of this insurance is not a matter of mortality tables or rates charged, but depends upon the actual deaths in the society. A re-rating merely means that each member shall pay his real share of that cost. Members who think of dropping their insurance will do well to take enough time to study the question before doing anything which may bring regret to both themselves and their families."

The Chicago Inter Ocean says: "It is unpleasant for the members of the Modern Woodmen Society to have to pay more for their insurance, but let them think how much more unpleasant it would be for those 5,000,000 women and children, or any of them, to be deprived of that protection because their husbands or fathers got angry. That is what all Woodmen should think about."

When to Call the Doctor.
When to summon the doctor is a point which has probably puzzled most people at one time or another, but in the case of throat and intestinal troubles there should be no uncertainty, says a medical authority. The doctor should be summoned at once, for the sore throat may be diphtheria, and the intestinal symptoms may mean peritonitis, appendicitis or any one of a dozen complaints of serious character. Valuable time and the golden opportunity may be wasted by waiting for symptoms that are severe enough to justify calling the doctor.

Women to Wear Mantillas in Church.
Women of St. Francis De Sales Cathedral will introduce into this country the custom of wearing in church the graceful lace headress of the Spanish women in place of hats. The innovation was suggested by Rev. Dr. O'Connor to the members of the Altar society and at the general communion of the society the scarfs will be worn.

"The hats of today have become a monstrosity," says Rev. Dr. O'Connor, addressing the society.—Toledo correspondence Cleveland Leader.

Candid Admission.
"What are your ideas about reform?"
"About the same as everybody's," replied Senator Sorghum. "I have a general impression that myself and my personal and political friends are the only people who do not need it."

Important to Mothers.
Examine carefully every bottle of CASTORIA, a safe and sure remedy for infants and children, and see that it bears the signature of *Dr. J. C. Watson* in Use For Over 30 Years. Children Cry for Fletcher's Castoria

His Business to Know.
Wife—Look, I bought this fur coat today. They tell me we are going to have very cold weather soon.
Husband—Who told you so?
Wife—The furrier.

The Paxton Toilet Co. of Boston, Mass., will send a large trial box of Factice Antiseptic, a delightful cleansing and germicidal toilet preparation, to any woman, free, upon request.

Recalling the Fight.
"He has his father's eyes."
"That's queer; I thought I was blacking his."

To restore a normal action to Liver, Kidneys, Stomach and Bowels, take Garfield Tea, the mild herb laxative. All druggists.

When a man is completely wrapped up in himself the package is apt to be small.

Discontents arise from our desires oftener than from our wants.—Krummacher.

The Broken Vase

By PEARL BASH-HECKEL

(Copyright, 1912, by Associated Literary Press.)

Ralph Woodson stepped back quickly to get out of the way of a speeding automobile. He bumped against somebody back of him, and there was a half-suppressed feminine cry, followed by a crash as of broken china.

In confused apology he turned and beheld the most beautiful girl he had ever seen. With womanly tact, she tried to relieve his embarrassment and hide her own dismay. The package which he had knocked from her hand he ruefully picked up, and as he escorted her to the sidewalk he could feel the pieces of broken china in their wrappings.

"Pray forgive me," he exclaimed, "I am more sorry than I can say. I'll take this article with me and have it replaced."

A look almost of fright came into the young woman's face, and in anxious tones she said:

"Oh, no! You must not think of it! I can't let you have this."

She reached out her hand for the ill-fated package.

Ralph was surprised at her agitation. But he was also impressed by the remarkable sweetness of her voice.

"I'll be ashamed if you will not allow me to undo this mischief. It goes of you to belittle my awkwardness, but I've got to do something for my own self-respect."

There was such sincerity in his tones that she could not in kindness disregard them as he continued:

"I am Ralph Woodson. May I not have your address, and send you a duplicate of this article?"

Again she displayed a feeling of real embarrassment.

"Please give it to me," she insisted, and held out her hand for the package. He could not resist the pleading in her eyes, and reluctantly gave it to her.

With the article once more in her grasp, she was her graceful self again. Evidently wishing to relieve young Woodson's uneasiness, she said after a moment's hesitation:

"I am Miss Darragh. I live at No. 33 Baltimore avenue. If it will make you more comfortable, you may send me a piece of braca-brac. Only, I must tell you, my tastes are very simple."

Ralph wanted to prolong the interview, but there seemed no further excuse for it.

They moved away in opposite directions. He, following his habit of prompt action, went to a noted braca-brac establishment. The proprietor was friendly and loquacious, for the young man had been a good customer on one or two occasions. Ralph explained something of the plight he was in, and Mr. Grimm smiled knowingly. He suspected that the purchase would be directed more or less by the heart, and not by the pocketbook. He brought out a little vase which he carried with more than ordinary care.

"This," he explained, "is a piece of genuine old Vienna ware. It is one of a very handsome pair of vases. The mate to this piece disappeared from our display window yesterday. We've got detectives all over the city on the lookout for it."

Ralph liked the vase, and bought it. He had made up his mind to the presumption of delivering it in person. Accordingly, he left his law office early in the afternoon, and was soon seated in the Darragh drawing-room awaiting, with a shade of anxiety, Miss Darragh's entrance. He was conscious in a general way of the quiet elegance of his surroundings, but all his active mind was occupied with the mere pleasure of being there, the pleasure of meeting again the woman whose personality had dominated the whole day for them.

The soft rustle of skirts announced her coming, and Ralph rose to meet her. She was more charming than he had thought. No woman had ever before seemed to him so gracious and lovable.

In accepting the package from his hand, she revealed a happy anticipation as to the contents. He watched her admiringly while she unwrapped the box, and felt secure in the thought she must find his gift faultless. She lifted the lid with playful eagerness, but at sight of the vase within, started back in dismay. A low cry escaped her lips, and she hastily laid the box on a table near by lest the vase fall from her trembling fingers.

Ralph, disappointed and hurt, led her to a chair. Miss Darragh looked up at him tremblingly, and her eyes pleaded forgiveness.

"I am very sorry, Mr. Woodson. You will think me nervous and queer, I know. But I was startled. I'll show you why."

She opened a drawer of the table and took from it the little package with which Ralph was already familiar. He opened it at her bidding, and there, in pieces, lay the exact counterpart of his Vienna vase.

In a flash he recalled Mr. Grimm's tale of the theft. It was Ralph's turn to feel dismay.

"Could this beautiful girl be—?" He murmured the suspicion before it was born.

Turning to her, he tried to laugh at the coincidence, and murmured something about his lucky selection.

Miss Darragh, having recovered her composure, explained to him that the broken vase had possessed a particular significance for her, that the sight of another like it had naturally taken her by surprise.

He left the place admiring Alice Darragh more than ever; but he was altogether mystified. The ugly thought which for an instant had sprung up in his mind unbidden, he had quickly banished.

He made a late visit to his law office, and tried to settle down to a routine of business which should have been dispatched earlier in the day. The tasks kept him busy until night. In fact, it was ten o'clock before he left the office free to seek the rest in his apartments.

As he entered his sitting room the glow from an open fireplace rendered it warm and inviting. He threw himself in a big armchair and yielded unresistingly to a sweep of new emotions which the day had brought him. After a while he drew the evening paper from his pocket and began to read listlessly. Suddenly his eye was arrested by a suggestive headline:

"Theft at the Jenks Store. Rare Braca-Brac Stolen. Young Woman Suspect. Reward."

The article contained little more information than the headlines. He had scarcely finished reading it when the telephone in his room rang sharply.

"Hello," came a woman's voice over the wire. "Is Mr. Ralph Woodson there?" "This is Miss Darragh. Can you come to my house right away? I regret troubling you so late in the evening, but it is imperative."

Ralph, surprised and a little excited, was ready and on his way to answer the summons in a very few minutes. Miss Darragh was in the hall when he arrived.

"Mr. Woodson," she began, "I am about to place a strange confidence in you. I have had a very unhappy day, and am compelled to call upon you for help. The vase that I had in my hand when we met this morning was taken by theft from the Jenks store. You may have read an item regarding it in the paper. The little girl who took it is a sort of protegee of mine. At least I have been trying for several years to help her in a struggle against her environment. She loves beautiful things, and she was trained from her babyhood to steal, but it is so long now since her last offense that I thought she was cured. It certainly is discouraging to have her go back to her old ways again. She is heart-broken about it herself, and I am trying once more to protect her and help her toward a future. A detective who has come to my assistance on other occasions was going to return the stolen vase for me today and conceal the facts. I was taking it to him when I met you this morning."

Here Ralph interrupted: "And my awkwardness spoiled all your plans. I am sorer than ever. But can't we—?"

"It couldn't be helped," she interrupted. "I'm afraid, though, that I'll have to let the vase which you gave me be returned in lieu of the stolen one. The detective thinks it's wise, for suspicion is beginning to close in on my little friend. Will you forgive me if I do this?"

"Forgive you, Miss Darragh?" he exclaimed. "I was going to suggest it. This is the first happy moment I have had today. After the mess I made of things this morning, I am the luckiest fellow in the world to have blundered upon a way to help you."

She held out her hand to him in gratitude. As he took it in his grasp, the look in his eyes brought the quick blood to her cheeks. In her woman's heart she understood and was glad.

Odd Weddings in Wendland.
A village wedding in Wendland—a district in the province of Hanover—is a very picturesque affair. Directly after the marriage has taken place the bridal party dances in the farmstead to an old-fashioned wedding tune called "Zweitritt auf der Stelle." Then the bride goes into the cowhouse and the bridegroom into the stables, after which they make a tour around the cattle generally, in order to bring a bridal blessing on themselves. The bride then dispenses beer to all the guests standing round, serving it out of a new milk pan. The costume of the men resembles that of an undertaker, and each of them wears a big white cockade and a white apron almost like a tablecloth instead of a boutonniere.

Recovered Courting Expenses.
A man sued another in the Liverpool (Eng.) county court for the expense of a courtship. They formed the acquaintance of two young ladies, and when the two couples went out together the plaintiff in the case paid all the expenses for the time being. The defendant married his young lady, and the plaintiff sued him for \$40, his share of the courting expenses, and recovered the same.

Ever Darn Your Face?
From a "Hints to Housekeepers" column: "For the woman who wishes to keep her face in good condition there are strong metal frames to be had which make the darning easier." No, it's no new beauty treatment; the composing room did it with their little hatchet. It was her "face" and not her face that the woman was to keep in good condition.—Detroit News.

HIS LIMITATION.



Mrs. Praise—Your husband is a wonderful man in many ways. Nothing seems to escape him.
Mrs. Diggs—That's so, my dear. He seems to observe everything but Lent.

"ECZEMA ITCHED SO BADLY I COULDN'T STAND IT."

"I suffered with eczema on my neck for about six months, beginning by little pimples breaking out. I kept scratching till the blood came. It kept getting worse. I couldn't sleep nights any more. It kept itching for about a month, then I went to a doctor and got some liquid to take. It seemed as if I was going to get better. The itching stopped for about three days, but when it started again, was even worse than before. The eczema itched so badly I couldn't stand it any more. I went to a doctor and he gave me some medicine, but didn't do any good. We have been having Cuticura Remedies in the house, so I decided to try them. I had been using Cuticura Soap, so I got me a box of Cuticura Ointment, and washed off the affected part with Cuticura Soap three times a day, and then put the Cuticura Ointment on. The first day I put it on, it relieved me of itching so I could sleep all that night. It took about a week, then I could see the scab come off. I kept the treatment up for three weeks, and my eczema was cured."

"My brother got his face burned with gun-powder, and he used Cuticura Soap and Ointment. The people all thought he would have scars, but you can't see that he ever had his face burned. It was simply awful to look at before the Cuticura Remedies (Soap and Ointment) cured it." (Signed) Miss Elizabeth Gehrl, Forest City, Ark., Oct. 16, 1910. Although Cuticura Soap and Ointment are sold by druggists and dealers everywhere, a sample of each, with 32-page book, will be mailed free on application to "Cuticura," Dept. L, Boston.

Love Matches.
"Miss Marie Correll, like all female novelists, is a firm believer in marrying for love."
The speaker, an editor of a woman's magazine, was taking tea at the Colony club in New York. She continued, a nut sandwich poised near her mouth:
"I argued and wrangled about love matches with Miss Correll one whole day in her old-fashioned Stratford home, but she rather got the better of me, at the end with an epigram: "She who marries for love," Miss Correll said, "enters heaven with her eyes shut. She who marries without love enters hell with them open."

Sunshine.
Surround the children with every possible cheer. . . . Smiles and laughter cost nothing. . . . Let the children have music, let them have pictures, let them have laughter, let them have a good time; not an idle time, but one full of cheerful occupation. Surround them with all the beautiful things you can. Plants should be given sun and air and the blue sky; give them to your boys and girls. I do not mean for a day or a month, but for all the years. We cannot treat a plant tenderly one day and harshly the next day; they cannot stand it.—Luther Burbank, in "The Training of the Human Plant."

Measure.
Uncle Ezra—Then you think the battle of Wounded Knee was a greater event than the reformation?
Uncle Eben—Certainly. I've seen them both and I'll bet the "battle" took at least a thousand more feet of film.—Puck.

The Reason.
"You mark all your compositions forte," said the friend.
"Yes," replied the composer. "They wouldn't have any vogue among people who live in flats if I had them played softly."

If You Are a Trifle Sensitive
About the size of your shoes, you can wear a size smaller by shaking Allen's Foot-Ease, the antiseptic powder, into them. Just the thing for Dancing Parties and for Breaking in New Shoes. Sample Free. Address Allen S. Olmsted, Le Roy, N. Y.

There are two things calculated to make a man's head swim—a merry-go-round and a merry widow.

LEWIS' Single Binder straight 5c cigar. You pay 10c for cigars not so good.

And most of our troubles are magnified at short range.

For Constipation, Biliousness, Liver and Kidney Troubles, take Garfield Tea.

An old toper is satisfied if he can keep his head above water.

Baking Economy.

By the use of perfect baking powder the housewife can derive as much economy as from any other article used in baking and cooking. In selecting a baking powder, therefore, care should be exercised to purchase one that retains its original strength and always remains the same, thus making the food sweet and wholesome and producing sufficient leavening gas to make the baking light. Very little of this leavening gas is produced by the cheap baking powders, making it necessary to use the quantity ordinarily required to secure good results.

You cannot experiment every time you make a cake or biscuits, or test the strength of your baking powder to find out how much of it you should use, yet with most baking powders you should do this for they are put together so carelessly they are never uniform, the quality and strength varying with each can purchased.

Cabnet Baking Powder is made of chemically pure ingredients of tested strength. Experience of chemists put it up. The proportions of the different materials remain always the same. Sealed in airtight cans Cabnet Baking Powder does not alter in strength and is not affected by atmospheric changes.

In using Cabnet you are bound to have uniform bread, cake or biscuits as Cabnet does not contain any cheap, useless or adulterating ingredients so commonly used to increase the weight. Further, it produces pure, wholesome food and is a baking powder of rare merit, therefore is recommended by leading physicians and chemists. It complies with all the pure food laws, both STATE and NATIONAL. The goods are moderate in price, and any lady purchasing Cabnet from her grocer, if not satisfied with it can return it and have her money refunded.

Cursorry.
A huntsman called on Hodge to settle for damage done by a run to hounds, and found only Mrs. Hodge at home.
"Has your husband," he inquired, "made an examination yet?"
"That he have, sir," replied Mrs. Hodge, with a courtesy.
"Rather a cursorry examination, I suspect."
"Oh, dreadful, sir! Such language I never heard—never!" And the good woman held up her hands at the bare recollection.—Judge.

Gallant Blind Man.
"Ah, you're a pretty lady."
"What's that? I thought you were blind."
"In a sense only. I never see the ugly women."—Journal Amusant.

The woman who shows her teeth and smiles is reasonably sure to attain her object much quicker than the one who shows her teeth and growls.

FILES CURED IN 6 TO 14 DAYS.
YOUNG MEN WILL RECOVER MONEY BY PAID UP. BEST fails to cure any case of Itching, Ring, Bleeding or Protruding Piles in 6 to 14 days. 50c.

What ought not to be done, do not even think of doing.—Epictetus.

THE HEART

If the blood is poor and filled with the poisons from diseased kidneys or inactive liver, the heart is not only starved but poisoned as well. There are many conditions due to impure blood—such as dropsy, fainting spells, nervous debility or the many scrofulous conditions, ulcers, "fever sores," white swellings, etc. All can be overcome and cured by

Dr. Pierce's Golden Medical Discovery

This supplies pure blood—by aiding digestion, increasing assimilation and imparting tone to the whole circulatory system. It's a heart tonic and a great deal more, having an alterative action on the liver and kidneys, it helps to eliminate the poisons from the blood.

To enrich the blood and increase the red blood corpuscles, thereby feeding the nerves on rich red blood and doing away with nervous irritability, take Dr. Pierce's Golden Medical Discovery and do not permit a dishonest dealer to insult your intelligence with the "just as good kind." The "Discovery" has 40 years of cures behind it and contains no alcohol or narcotics. Ingredients plainly printed on wrapper.

Dr. Pierce's Common Sense Medical Adviser is sent free on receipt of stamps to pay expense of wrapping and mailing only. Send 31 one-cent stamps for the French cloth-bound book. Address: Dr. R. V. Pierce, Buffalo, N. Y.

W. L. DOUGLAS SHOES

\$2.25 \$2.50 \$3.00 \$3.50 \$4.00 & \$5.00 FOR MEN, WOMEN and BOYS THE STANDARD OF QUALITY FOR OVER 30 YEARS

THE NEXT TIME YOU NEED SHOES give W. L. Douglas shoes a trial. W. L. Douglas name stamped on a shoe guarantees superior quality and more value for the money than other makes. His name and price stamped on the bottom protects the wearer against high prices and inferior shoes. Insist upon having the genuine W. L. Douglas shoes. Take no substitute.

If your dealer cannot supply W. L. Douglas shoes, write W. L. Douglas, Brockton, Mass., for catalog. Shoes sent everywhere delivery charges prepaid. Patent Color Eyelets used.

AREN'T YOU LOOKING FOR THIS

A Perfect Imitation of Oak for Floors and Interior Finish

Made of materials as durable as iron and put up in rolls at a moderate price.

GAL-VA-NITE FLOORING

Takes the place of unsanitary carpets—makes housework a pleasure. May be used around the edge of large rugs and for wainscoting.

Durable, Sanitary, Inexpensive

Put up in rolls 38 inches wide—sold by the yard. Ask your dealer for Gal-Va-Nite Flooring or send for samples and Illustrated Booklet.

FORD MANUFACTURING CO.
St. Paul Omaha Chicago Kansas City St. Louis

Carbolated Vaseline

The best dressing you can find for wounds, bites of insects, abrasions, etc.

The Carbolic Acid helps to prevent infection: the "Vaseline" cleanses and soothes.

Especially valuable where there are children.

For sale everywhere in handy glass bottles. Be sure you get "Vaseline."

Our various "Vaseline" preparations make up a complete medicine chest that should be in every home. Write for free booklets about them. Address Dept. E.

Chesebrough Manufacturing Company
17 State Street (Consolidated) New York

PUTNAM FADELESS DYES

Color more goods brighter and faster colors than any other dye. One 10c package colors all fibers. They dye in cold water better than any other dye. You can dye any garment without ripping apart. Write for free booklet—How to Dye, Bleach and Mix Colors. MONROE DRUG COMPANY, Quincy, Ill.

Facetious Operator.

"I say, mister," said the cadaverous man, entering the telegraph office, "could you trust me for a telegram I want to send my wife? I'll pay you tomorrow."
"Sorry sir," said the operator, "but we are terribly rushed these days and there isn't a tick in the office that isn't working overtime as it is."—Harper's Weekly.

Noisy.
Gerald—What do you think of this suit?
Geraldine—It is a regular sound of revelry.

A woman thinks a man is extravagant because he would as soon pay \$1 for anything he wants as 98 cents.

"Pink Eye" is Epidemic in the Spring. Try Marine Eye Remedy for Reliable Relief.

Some of the charity that begins at home isn't up to the standard.

Build Up The System

Is the stomach weak? TRY

Are the bowels clogged? THE

Is the blood impoverished? BITTERS.

Hostetter's Stomach Bitters

will tone, strengthen and invigorate the entire system and make you well again.

Readers of this paper desiring to buy anything advertised in its columns should insist upon having what they ask for, refusing all substitutes or imitations.

W. N. U., LINCOLN, NO. 14-1912.