INSURANCE OF OLDEN TIME

At the October meeting of the Insurance Society of New York Morris P. Stevens, lecturer on insurance in the University of New York, gave an interesting review of the earliest forms of insurance. Life insurance lays claim to perhaps greater antiquity than marine insurance.

In a paper written by M. N. Adler before the Institute of Actuaries in 1864 he mentions a Latin inscription on a marble slab found at Lanuvium, an ancient town in Latium, a short distance from Rome, bearing date during the reign of Emperor Hadrian, A. D. 117-128, which inscription shows that a club had been formed ostensibly for the worship of Diana, in reality it was to provide a sum at the death of each member for his burial. It required an entrance fee and monthly payments and whoever omitted payment for a certain number of months had no claim on the society for his funeral rights.

Marine insurance was a regular business during the Roman empire, being started in the form of loans on cargoes for which a varied rate of interest was charged according to the hazard. In explaining the origin of the term "underwriters" he said that when a ship was about to set out upon a voyage from England, it was the custom to pass around at Lloyds a paper upon which was written a description of the vessel and its cargo, with the name of the master and the character of the crew and the voyage contemplated. Those of the merchants and others present desiring to become insurers would write thereunder their names, together with the amount which each was willing to take or be liable for as an insurer.

When the total amount of insurance desired had been underwritten the contract was complete. The term "underwriters" as now applied to insurers arose by reason of this custom of Lloyds.

A WIND-FALL FOR AUNTIE

She got wearily up from the Central park bench and shambled aimlessly westward toward the Mall. She was an old colored woman with patched habiliments kept in place by strings and pins. But there was a certain dignity in her face which those who knew life could scarcely miss.

Even the Gibson girl giving her Boston terrier its morning exercise, who did not know life, must have seen something of this dignity, for she paused to look after the weary figure. Then impulsively her daintily gloved hand went into her chatelaine bag and brought out a dollar bill.

Despite the protests of the willful terrier the girl turned and followed the old woman; but as she came abreast of her her half-outstretched hand dropped.

"She might feel insulted," she murmured to herself, catching sight of the patrician dignity again. Then she touched the colored woman on the arm.

"O auntie," she said, "I think you dropped this." And she held out the bill.

Auntie gave a wistful look at the green bit of current specie, but shook her head decidedly:

"No, chile; no, chile," she affirmed with much politeness, "dat warn't mine nohow. I didn't drop dat, chile."

"I reckon you didn't know it," persisted the girl, struggling more with the Boston terrier than with the fib, "but you dropped it just the same," and pushing the bill into auntie's hand she allowed the impatient dog to lead her a run the turn of the path.

The old colored woman stared in a dazed fashion at her hand for a full half-minute. Then she turned slowly toward a sympathetic woman onlooker:

"Fo' de Lawd, I DID need dat money. An' He done sent dat chile, like an angel to pick it up for me, I reck'n."—New York Press.

HONEY A VALUABLE FOOD

Honey, which is described as "one of nature's best foods," is the subject of a report by the Ontario department of agriculture. In this it is pointed out that it is only within the past few centuries that sugar has become known, and only within the last generation that refined sugars have become so low in price that they may be commonly used in the poorest families. Formerly honey was the principal sweet, and it was highly valued 3,000 years before the first sugar refinery was built. "It would add greatly to the health of the present generation," it is declared, "if honey could be at least partially restored to its former place as a common article of diet."

Excessive use of sugar brings in its train a long list of ills. When sugar is taken into the stomach it cannot be assimilated until first changed by digestion into grape sugar. Only too often the overtaxed stomach fails properly to perform this digestion, and then come sour stomach and various phases of indigestion and dyspepsia. In the laboratory of the hive the honey has been fully prepared by the bees for prompt assimilation without taxing either the stomach or the kidneys, so that in eating honey the digestive machinery is saved work and health is maintained.

Moreover, the same report says that "in many cases it will be a real economy to lessen the butter bill by letting honey in part take its place. One pound of honey will go as far as a pound of butter, and if both articles be of the same quality the honey will cost the less. Honey is strongly recommended for children, while for persons of all ages a pleasant and wholesome drink is called "German honey tea." This is made by pouring a teacupful of hot water on from one to two teaspoonfuls of honey."

LOVES THE MOTHER WEST

I have lived too long with my Mother West
To care for the eastern land
For I drew life's milk from her mighty breast;
She taught me to creep and stand;
And my baby eyes looked out and saw
Her spaces serene and vast,
For God carved deeply, the soul to awe,
When the mold of our west he cast.
Plains that merge in a limitless plain,
Mountain on mountain hurled,
Infinite leagues of an infinite main,
For giants a giant world.
These I have loved since my heart was young,
And ever I paid them toll,
And their praise I breathed with a lisping tongue,
For they were my life and soul.
Ay, I hid my face on her great, warm breast
And I loved right well my Mother West.

The east has mountains, I hear them say,
But the mountains are only hills—
Wee hillocks that children might use in play—
And plains that a hillock frills;
And the ocean is only a stage effect,
Or so it seemeth to me;
But what would you have or what expect
Of a gulf from Pacific sea?
'Tis a tiny world and I've sometimes felt
That its people grew tiny, too,
Content as they've still to the gold god knelt
And maddened his will to do.
For the soul needs depth and the soul needs height
And it needs the spaces of God.
And a smaller grows when it ceaseless goes
Where Mammon doth hold the rod.
But here we are taught by our Mother West
That the soul is all and vain is the rest.

Unto him who was born where the world is great
The duty is clear and stern
To stand as the heir to a god's estate
Nor e'er to the petty turn.
He dare not walk with the shoddy crowd
Whose lives are hollow pretense,
Whose clamor, "See me!" forever is loud,
Whom glitter of gold contents;
For the mountains murmur, "Stand straight and tall!"
And the wide plains whisper, "Be broad!"
And the ocean mutters, "Be not the small
Whom only the small applaud!"
And he who doth turn from these regal things
To the folly and sham of life
Shall never stand with the uncrowned kings
Who capture the prize of strife.
Ay, a thankless heir is he, at best,
To our mother of mothers, the great, broad West.

—San Francisco Call.

COSSACK ONLY A COWARD

Originally the Cossacks were bandits and they seem to have retained all the worst qualities of that disreputable class and to have lost all trace of the rough kindness which sometimes characterized brigands in reality as well as in romance.

They have by no means always supported the czars, but often fought against them, and it was not until 1814 that they gave up their brigandage and became a kind of irregular horsemen, who, in return for a grant of land and freedom from taxation, came out to fight when called upon and brought their own horses, arms and equipment. Nothing about them resembles the smart cavalry of other European countries, for both they and their ponies are small and insignificant and neither is properly groomed.

Their reputation as fighters was earned chiefly during the Napoleonic invasion, when the French cavalry repeatedly charged them without effect. Under the conditions of modern warfare they have proved useless and since they have been brigaded with the regular cavalry they have lost their chief source of strength—their irregular method of fighting.

In the war against Japan they were a lamentable failure. On no occasion did they live up to their reputation of possessing the single virtue—courage. During the present crisis the Cossacks have only proved themselves to be bullies and cowards of the lowest kind. They respect neither age nor sex, but destroy their unfortunate victims as relentlessly as a hungry tiger kills an antelope. They appear to obey the orders of their officers and observe some discipline in behavior if not in appearance, but when once set upon their deadly task they do not appear to be checked until they have finished it.—Philadelphia Record.

GREAT POET WAS BASHFUL

There is an interesting picture of Algernon Charles Swinburne in a new book by Laura Hain Friswell. Mr. Swinburne was among the celebrities who took tea at the Friswells'. He was young and rather shy with women. "Mr. Swinburne sat down on the edge of a chair. He bent slightly forward, his arms resting on his knees, his hat balanced between his fingers, and he kept swinging it backward and forward, just as I have seen Mr. Toole do in a farce; he dropped it and picked it up several times. I think he was about 29 or 30 years old at that time—no more than 5 feet 6 in height, and he had that peculiar pallor which goes with auburn hair; and this paleness was heightened by study, enthusiasm and the fierce, rebellious spirit which seemed to animate that fragile body, and which glows and burns in his writings.

"My mother and Miss —— did all they could to put him at ease, and I sat and repented that I had ever wished to see him, for I pitied him intensely, he seemed so very nervous. He dropped his hat so many times that Miss W——, when he rose to hand me some bread and butter, took the hat and hid it in a recess. My father now appeared, and by his conventional powers and tact soon set Mr. Swinburne quite at his ease.

"He ceased to fidget and talked of Coleridge and other poets in a most interesting manner—to hear him and my father was an intellectual treat. Mr. Swinburne became all fire and enthusiasm, and looked and seemed quite a different man; we were all charmed with him. He stayed from two to three hours and it was not at all too long, and he left saying he would soon come again."

The Shirt Sale

Men of Lincoln Have Been Waiting For

Three years ago this store, with fear and trembling, laid hold of upwards of 200 dozen Men's Shirts, which was the surplus stock of a well known manufacturer. The price we paid for these Shirts was so small that we were tempted to buy, figuring that by dividing our great prize with our customers equally, the venture would be a success. We were surprised at the results, for in ten days we had disposed of the entire lot. Six months later we were tempted again—the quantity was larger, but the past experience gave us courage—the sale was a success. Six months later we went into a Shirt deal, nearly three times larger than the first, with the same results, and so on until today we feel confident that there is not a Shirt proposition too large for us to handle. Men of Lincoln know this. Men of Lincoln appreciate this.

The Recent Purchase of the Surplus Stocks of the Savoy and Interocean Shirt Manufacturers is by far the Largest Shirt Transaction We Have Ever Attempted

The Purchase Involves

800 Dozen Shirts that are worth $2.00, $1.50, $1.00—All sizes, 14 to 17 1-2.
No such Shirt news has ever been printed in this paper. No such Shirt opportunity has ever been put before the men of Lincoln.

The Price Will Be for Choice

Styles

Coat style, negligee, cuffs attached.
Coat style, negligee, cuffs detached.
Open front, negligee, separate cuffs.
Open front, and back, stiff bosom, separate cuffs.
Open front, stiff bosom, cuff attached.
Coat style, soft bosom, cuffs attached.
Coat style, stiff bosom, cuffs detached.
Pleated bosom, coat style, cuffs attached.
Pleated bosom, coat style, cuffs detached.
Pleated bosom, negligee, separate cuffs.

59c

Fabrics

Penavy Cloths,
Poplin Weaves,
French Madras,
German Percales,
India Linons,
Cheviots,
Basket Weaves,
Chambray Cloths.

All of the highest grade and finest quality.

Colors

Fancy Woven Madras, dark figures, black and white effects, clever designs, new and novel colorings in pink, heliotrope and lavender; also a big showing of prints in black, blue, gunmetal and pink stripes and figures, tans, plain white and blue in solid colors. There is not a pattern, color or style shown but what is absolutely new, stylish and desirable. There is not a color but what this store is willing to stand back of, even when the goods are sold at about 1-3 value.

Out of town men may order by mail up to Thursday of this Week With Assurance of Getting Sizes They Desire and Styles Such as They May Describe. Our Advice is to Order Today

Armstrong Clothing Co.

1221 to 1227 O St. GOOD CLOTHES MERCHANTS Lincoln, Neb.

GENERAL MENTION.

Just a Few Brief Bits Hurriedly Gathered and Printed.

The largest and finest line of union made shoes in the city at Rogers & Perkins.

Rogers & Perkins carry the largest line of union made shoes in the city.

Bert Pentzer spent several days on his sandhill farm this week. He says his 1906 crop of sandburrs and cactus plants will be a record breaker.

Garry Bustard is about to enter the agricultural class, being moved by considerations of health. He has in course of preparation a home near Fairview, where he and his folks will take up their residence soon.

Central Labor Union meeting next Tuesday evening.

Woman's Union Label Leage meets next Monday evening.

The Horseshoers' Union was permanently organized last Saturday night and is now to be counted among the "square" clans of the city. The Wageworker wishes the new organization abundant success.

The Lincoln Distraction company is getting good. If the citizens of Lincoln let up, now that they have this insolent corporation over a barrel, then the citizens deserve all the snubs the Distraction company feels like giving them.

Railroad employes in New York are agitating for a semi-monthly pay day. The engineers and conductors are opposing the move, while the other branches are asking it.

The recent organization of Lincoln Horseshoers ought to point the way to others who need the benefits that would come to them. This is another hint to the retail clerks.

Rex Emmert has been laid up for the past two weeks with a severe attack of mumps.

The Massachusetts State Federation of Labor is opposing the law exempting from taxation the Ancient and Honorable Artillery company, and wants it repealed one the ground that the members of the military organization are not entitled to privileges which laboring men do not enjoy.

Notice has been served on the clerical force under the Pennsylvania Railroad auditor of merchandise freight receipts, that the working hours of the 400 clerks will be lengthened one and one-half hours a day. The clerks have been working from 9 a. m. to 4:30 p. m., except on Saturdays, when the offices closed at noon.

After debate lasting nearly two days the Mississippi senate has killed the child labor law, proposed by the code commissioners. It made the age limit 12 years, but permitted children as young as 10 to work in factories six months in the year. The senate declined to "interfere with parents in the management of their children."

Charles Hawk, president of the Brick, Tile and Terra Cotta Workers' Union, succeeded in negotiating the first union contract ever made with B. F. Weber, of Chicago representing the National Brick company. Weber fought the Illinois Brick company and the union for several years and only recently had the officials of the company and the union fined for conspiracy.

A committee of trades unionists appeared before the finance committee of the Chicago city council in behalf of the mechanics employed in the various city departments. A petition was offered, asking that changes be made in the ordinances which will allow the employes double time on Sundays, holidays, and Saturday half holidays. At present they receive only the regular rate of pay.

Switchmen on the railroads in the Twin Cities have been sounding the superintendents to see if they cannot get an eight-hour day with the same pay they are now receiving for ten hours. There are nearly 600 switchmen employed by the railroads of the Twin Cities, including the large number employed in the Minneapolis transfer. At present the men are getting 30 cents and the firemen 32 cents an hour.

THE CARPENTERS.

Getting in Readiness for the Campaign Soon to Be Opened.

The Carpenters' Union has been prosecuting some quiet but effectual work during the past few weeks, and something of benefit to the union, as well as to the entire building trades, will doubtless come to pass in a very short time.

Bros. Keim and Linberg have taken clearances to the Pacific coast.

Bro. Swartz is seriously ill at his home at 2817 U street.

Work is opening up in good shape, and calls for carpenters are quite brisk.

BRAKEMAN KILLED.

Fell Between the Cars and Was Dragged Long Distance.

Samuel Roadruck, a brakeman on the Northwestern, was killed at Leigh, Neb., last Monday. Roadruck fell between the cars and his body was dragged several hundred yards before the train could be stopped. He was immediately taken to Fremont on a special, but medical aid was of no avail. The body was sent to Albion, short funeral services being held in Fremont, attended by the Brotherhood of Railway Trainmen.

Mr. Roadruck was 27 years old and had been in the employ of the Northwestern for many years, first as a bridgeman and then as a brakeman. He was unmarried, but has a brother living on a farm near Scribner.

THE PAINTERS.

Getting Ready to Make Another Effort to Better Conditions.

Local painters are getting ready for another effort at better pay and recognition this spring. Profiting by the mistakes of last spring's efforts hey are going about it in a little different way.

The union is growing in strength daily, and is not making any rash breaks. Work is opening up in good shape and the fair shops are doing a goodly business.

TWO NEW ADS.

Wageworker Readers Invited to Take Due Notice of Them.

The Wageworker contains two new advertisements this week, that of the the Lincoln Wall Paper and Paint Co. and the Lyric theatre. The Lincoln Wall Paper and Paint Co. runs a "closed shop." All of its employes are union men, and because of this fact, and the added fact that the company does superior work, it is deserving of the patronage of unionists.

The Lyric theatre is a fair concern. It uses the label on its printing, and its manager is a member of an organization of theatrical men whose purposes square with unionism. The Lyric is a clean resort that is deserving of patronage from all classes.

confidence in a temperance speaker who sips water from a tin cup.

One-half a successful man's success may be due to good luck and the other half to good judgment.

A woman never considers marriage a failure if her husband is willing to pay all her bills without a murmur.

There are also sermons in bricks—when they are coming your way.

It is a mistake to suppose that fortune always smiles on the funny man.

Bartenders are not the only people who find themselves behind the bars.

60 YEARS' EXPERIENCE

PATENTS

TRADE MARKS
DESIGNS
COPYRIGHTS &C.

Anyone sending a sketch and description may quickly ascertain our opinion free whether an invention is probably patentable. Communications strictly confidential. HANDBOOK on Patents sent free. Oldest agency for securing patents.
Patents taken through Munn & Co. receive *special notice*, without charge, in the

Scientific American.

A handsomely illustrated weekly. Largest circulation of any scientific journal. Terms, $3 a year; four months, $1. Sold by all newsdealers.

MUNN & Co. 361 Broadway, New York
Branch Office, 625 F St., Washington, D. C.

We are expert cleaners, dyers and finishers of Ladies' and Gentlemen's Clothing of all kinds. The finest dresses a specialty.

THE NEW FIRM

SOUKUP & WOOD

ASK FOR PRICELIST.

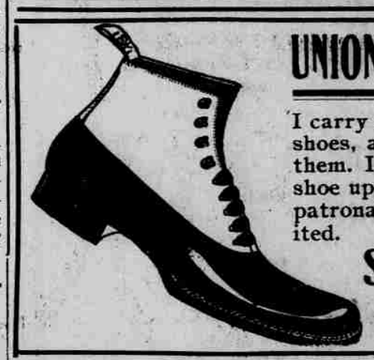
'PHONES: Bell, 147. Auto, 1292.
1320 N St. - - Lincoln, Neb.

THE NORTH-WESTERN LINE

$20.00 Ogden, Salt Lake City.
$22.50 Butte, Helena, Spokane, Etc.
$25.00 Los Angeles, San Diego, San Francisco, Seattle, Tacoma, Vancouver, Etc.
$25.40 Spokane, Ellensburg, Wenatchee, Wash., Via St. Paul, Minn.
$27.90 Portland, Tacoma, Seattle, Victoria, Vancouver, Etc., Via St. Paul, Minn.

The above are one way Colonist Rates. Sell Daily—February 15 to April 7.

R. W. M'GINNIS, Gen. Agt.
1024 O Street. C. & N. W. R. R. Lincoln, Neb.



UNION MADE SHOES

I carry nothing but union made shoes, and have a full line of them. I manufacture shoes and shoe uppers. A share of union patronage is respectfully solicited.

S. L. McCOY
1529 O Street

CHEAP ONE WAY RATES

Burlington Route

On Sale Daily Feb. 15th to April 7th, 1906.
Colonist Second Class.

San Francisco, Los Angeles, Tacoma, Portland, Seattle, Vancouver, Victoria — $25
Spokane, Ellensburg, Wenatchee, Umatilla — $22.50
Butte, Helena, Salt Lake, Ogden — $20.00
Billings.....$15.00

Call or write for full information
G. W. BONNELL
Cor. 13th and O St. Lincoln, Neb.