

LOCALS.

Edgar Morrill was in town last week.

Go to Don's Cafe, South 11th. Open nights.

The Pershing Rifles' hop will be given December 10.

Go to Webster & Rogers' for your \$3.00 and \$2.50 Shoes.

Don Adams ate Turkey under his parental roof at Superior.

Achie Hershey spent Thanksgiving at his home in Beatrice.

Oneyin F. Lambertson, Dentist, 1205 O St., Alex. Blk. Tel. 245.

Chancellor MacLean returned Wednesday from Washington.

Second hand books—The Students Supply Store, 1129 R Street.

Typewriting and Minneographing—The Students Supply Store.

Dr. D. L. Ramsdell, skin and genitourinary diseases, 127 So 12th St.

Dr. E. J. Angle, practice limited to Skin and Urinary Diseases, 1400 O St.

G. H. Ellsworth went to Fullerton Wednesday to spend a week.

Jessie Lansing came up from I. Attamouth to spend Thanksgiving.

Miss Loech spent Thanksgiving with Miss Hallie Wikon in Ashland.

Edgar Clarke and H. G. Shedd spent Thanksgiving at Asa and.

Prof. Brooks went to Minneapolis, Minn., Friday to spend ten days.

Mrs. Morrill entertained the members of Pi Beta Phi Friday night.

Cameron's Lunch Room, 118 South Eleventh. Open day and night.

Vergil Barber went to Omaha with Charlie Engle during the vacation.

Dr. S. E. Cook, practice limited to eye, ear, nose and throat, 1215 O St.

Webster & Rogers have all the up-to-date styles in their \$3 and \$3.50 Shoes.

Miss Jennie Douglass spent Thanksgiving with her sister, Elen Douglass.

Ed. Cramb left Wednesday to take the usual good Thanksgiving dinner at home.

Try our Ladies' Cork Sole Hand Sewed \$3.00 Shoes. Foot Form store, 1213 O St.

A large number of students attended the football game at Council Bluffs Thursday.

Dr. Wharton, of the St. Paul Methodist church, led chapel exercises Tuesday morning.

Chancellor MacLean went to the Black Hills Thursday to deliver several lectures.

Mrs. Frank Lehmer and Mrs. Fred Engle spent Saturday and Sunday with their sons.

Our Men's \$3.50 water proof shoe is the shoe for winter. Foot Form Store, 1213 O St.

Principal I. S. Cutter came up from Beatrice Wednesday to spend Thanksgiving at home.

Captain Guilfoil and his company have been sent to put down an Indian uprising in Utah.

We notice that Dr. Faine has bought out the interest of Mr. Warfel in the clothing business.

Delta Tau Delta are to give a dancing party in Courier hall, Friday evening, December 2.

Bianche Hargreaves went to Des Moines Wednesday to visit friends during Thanksgiving.

Miss Randall, Miss MacMillan and Miss Schwartz spent the Thanksgiving recess in Omaha.

See our fine Uni. letter and note paper. By packet, 10c and upwards. The Students Supply Store.

Harry McKillip and Roy Schick spent their Thanksgiving vacation at their homes in Seward.

Dean Bessey spoke on "Christianity and Science" at the Congregational church Sunday evening.

Mabel Ricketts came up from Friend to visit her cousin, Ena Ricketts during the Thanksgiving recess.

Frank Buckstaff has quit his University work and will not be in school again until the second Semester.

Dean Reese of the law school is frequently mentioned as a possible candidate for United States senator.

The Misses Tukey, Cole, Jackson, MacCombs, Jaynes spent Thanksgiving vacation at their homes in Omaha.

Miss Quaintance has about completed a catalogue of the Alumni, giving their addresses and occupations.

Pi Gamma Delta fraternity entertained their lady friends at their chapter house with dancing Tuesday evening.

Prof. Dunkanson of the state normal at Peru attended the academy of science meeting at the University Saturday.

The Xmas box has not yet been sent as orders are expected from the government bringing the regiment home again.

Prof. Crabtree returned Monday from the northwestern part of the state where he had been inspecting High Schools.

The Nebraska Academy of Science held its annual meeting in the chapel Friday and Saturday, and ended with a banquet Saturday night.

Lieutenant Shuff of the Third Nebraska volunteers, now in camp at Savannah, Ga., is in the city for a few days visiting with old university friends.

Hello—Wake up—Have you heard of Ludwig's \$25.00 combination suit sale? It's on for 30 days. Call and get particulars; with Ed Young, 1207 O st.

Bumstead & Tuttle have just received a large line of neckwear worth from 25c to \$2.00. Beauties. Something new every Saturday. 1141 O st.

A good many of the High School teachers were at the University Tuesday as the High School was flooded because of the bursting of the water pipes.

Supt J. W. Dinsmore of the Beatrice schools, and Mrs. Dinsmore spent Thanksgiving in Lincoln. Supt. Dinsmore attended the meeting of the academy of sciences.

Visit the Metropolitan Barber shop. You get first class work at low prices. Hair cut, 15c; shampoo, 15c; shins free with tickets. 1218 O street. B. J. Robinson, Proprietor.

The annual meeting of the academy of Science will be held Friday and Saturday, November 26 and 27. Addresses on Fama and Flora of Argentine Republic will be delivered by Prof. Lawrence Bruner.

When we tell you we have the best Men's \$3.50 on earth, we mean it. Webster & Rogers, 1043 O St.

The Oratorical association met in chapel Tuesday afternoon and elected the following officers for the year: President—Tom Maxwell; Vice President, Roy R. Schick; Secretary and Treasurer, G. A. Benedict.

History Paper made from 24 ib. Monroe Royal, Ruled and Punched, 3c per 100. In unbroken packages of 300 35c per pack. Book and Stat. Dept., Herpolsheimer & Co.

Alle Randolph, once a champion base ball player, and later a member of the glee club of "ye olden times," left the struggling little city of West Point to its fate for a few days while he came to see the University and eat Thanksgiving turkey.

A BIG BOOK ABOUT BAND INSTRUMENTS.

If you are interested in a band instrument of any kind, or would like to join a band or drum corps, you can obtain full information upon the subject from the big book of 144 pages that Lyon & Healy, Chicago, send free upon application. It contains upwards of 1,000 illustrations, and gives the lowest prices ever quoted upon hand instruments.

There is probably not a business that has had such a wonderful development and has assumed such magnitude during the last half century as the business of insurance. It affects all branches of trade. It removes the element of chance and makes possible the development and growth of large commercial enterprises. It not only provides for indemnity in case of loss of property for life but in addition to this, as Professor Ely of the Wisconsin University has very appropriately pointed out:

"It gathers throughout the length and breadth of the land small sums which otherwise would be spent unproductively or for only a temporary gratification in the hands of the people who pay these sums they are not capital and would not become capital, but with the insurance company they become capital and are used for the further production of wealth. It affords credit to men of moderate means. It spreads money throughout the country and it does not tend to concentrate wealth for the building up of vast fortunes. It is a form of co-operation by which men unite for beneficent purposes. In the ideal condition of society insurance must form an important part."

Ought not, then, a business of the magnitude and importance of insurance have some place in the curriculum of our universities? We have lectures on commercial interests, including commercial law, on social and political economy. Is there any reason why the subject of insurance, which has so much to do with the commercial growth and economic development of the country, should not be associated with these? Would not a more complete understanding of the nature of insurance and the principles governing it be a valuable contribution to the knowledge of every student and future citizen? The following from the New York Evening Post will perhaps be of interest in showing the activity elsewhere along this line:

"A few years ago the presidents of the leading universities were asked to assign to insurance a place in the lectures annually given at the law schools. The idea found favor at once, and although instruction has since been given at various law schools, never before this year, it has been said, is a university course of lectures on the theory and practice

of insurance been attempted in this country.

"Such a course has just been delivered at Cornell by Charlton T. Lewis, esq., of this city, the aim being to give a comprehensive view of insurance (especially of life insurance) in all its historical and political relations. Among the topics discussed were (1) general introduction; insurance defined, (2) the theories of probabilities, (3) the mortality tables, (4) the valuation of life contingencies, (5) premiums and reserves, (6) the expenses of life insurance, (7) sources of surplus; its distribution, (8) the termination of policies, with special reference to lapse and surrender, (9) the selection of risks, (10) the law of insurance contracts; gambling and fraud in insurance, (11) state supervision and net valuation, (12) the subject of fire insurance average co-insurance clauses and reserves, (13) the regulation of rates, (14) the extension of insurance principles to other subjects, and (15) insurance as a social institution."

Other universities as well as Cornell are now taking up this subject. Would it not be the part of wisdom for the University of Nebraska to get in line with the other leading universities and establish a lecture course similar to that given at Cornell?

HORACE G. WHITMORE, '95.

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