L. M. COHN SET AT LIBERTY

Judge Tibbetts Overraled Notary Bishop and Released the Prisoner.

HAD REFUSED TO ANSWER QUESTIONS

Attorney Walter Woodward Charged with Having Appropriated Money Belonging to Laneaster's County Attorney-Lincoln Notes.

Lancoux, Neb., Jan. 28 - Special to THE Brg. |-Louis M. Cohn, the merchant who refused to answer questions propounded to him in an examination before Notary Bishop, was discharged from custody today. Cohn was jailed for contempt of Bishop's court some weeks ago, and Judge Hall refused to release him on a writ of habeas corpus, deciding that the notary had a right to commit him. He appealed to the supreme court and the case is now pending. He was again ordered committed last week, but Judge Tibbetts decided today that it was the same offense for which he had been previously tried, and discharged him.

James Degmin, a subcontractor under Kilpatrick Bros. & Collins, in the building of the Grand Island & Northern Wyoming rallroad, brings sult in the district court against the contractors and the company for \$3,851, which he claims to be due for overhauling, extra work and for interference of the con-tractors in his work.

The hearing of the application for the appointment of Charles L. Burr as the receiver of the Brown block was postponed to day until Tuesday.

City in Brick.

O. W. Crawford, secretary of the Transmississippi congress, which meets in Ogden next May, is in the city today arousing interest among Lincoln business men and securest among Lincoln business men and securing a delegation to attend the sessions.

Lizzie Payne, the woman who was fearfully burned last night by the overturning
of a lamp during a fight between her husband and her lover, is still alive, but in a
precarious condition. The doctors give hopes
of her recovery, but her face and body are
badly scorched. Both men are under arrest,
awatting a further investigation of the awaiting a further investigation of the causes leading up to the matter.

R. F. Boyd, a member of the senior class

at the Wesleyan university, was examined by the insanity board today and ordered committed. His maindy was caused by overwork, and the boy persists in making speeches to an imaginary assemblage.

Mrs. Belva Lockwood, the noted female lawyer from Washington, arrived in the city this morning. She lectured to a good sized audience in the Young Men's Christian assembling bull this constitution.

sciation hall this evening on "Women in the Frank B. Head, a well known printer and formerly editor of a paper at Holdrege, died at his home. Twenty-third and W streets,

this morning Word was received at the police station that Milt White, who tried to purchase cartridges the other day for the purpose of hunting down Mosher, was again on the warpath.

White lost \$2,300 in the wreck and has been in a highly nervous state ever since. Lincoln Attorney in Trouble. Walter M. Woodward, an attorney in the Billingsley block, was arraigned this morning before Judge Dundy on the charge of embezzlement. W. H. Woodward, county attorney, formerly officed in the same building, and has suspected for some time that some of his mail has gone astray. A decoy letter containing \$5 was fixed up, the letter accom-panying it stating it to be for a balance on account, as the writer was going to leave the city for good. It was directed plainly to W. H. Woodward county attorney, and a man was stationed in W. M. Woodward's office when the epistle was delivered, and claims to have seen him open the letter and pocket the money. Woodward pleaded not guilty, and was released in the sum of \$500 for his

TROUBLES OF A BANKER.

J. D. Russell Secures Bonds but Is Not Permitted to Enjoy His Liberty. TECUMSEH, Neb., Jan. 28.—[Special Telegram to The Bee.]—J. D. Russell returned oday, having furnished the necessary \$700 bond to secure his temporary release, but his arrest Thursday seems to be but the commencement of his troubles, W. H. Deveraux, a produce dealer of St. Paul, is here demanding money that he alleges he left in Russell a keeping. Russell has been trying all the afternoon to get the money, offering his stock and household goods as security. Many of his old friends would willingly help him were it not for the fact that as soon as he is out of this difficulty he will probably be taken up on new charges. All of these charges are against Mr. Russell

personally, as very little can be done with the Johnson bank affair until the examination of the books is completed. West Point News Notes.

WEST POINT, Neb., Jan. 28 .- [Special to THE BEE. |-Peter Zabransk, eight years of age, died Tuesday of blood poisoning and was buried Thursday under Catholic auspices. He had fallen and hurt his foot, which became swollen, and blood poisoning set in.

Contractor Jeffries of Elkhorn has completed the Crawford residence.

Mr. D. C. Gifford has guaranteed the pay ment of the money required for the location of the Sons of Veterans' encampment at this place. The encampment takes place in June and West Point will have in the neighborhood of 4,000 visitors on that occasion will take all of \$1,000 to properly entertain our visitors.

Lincoln Captured the Prize. Lancoux, Neb., Jan. 28. - Special Telegram

to THE BEL |- A year ago a delegation of Hickmanites came up to Lincoln on the oc casion of the Lancaster County Fair association meeting, and by sheer force of num bers captured the county fair. Today the compliment was returned in kind by a trainoad of Lincolnites going down and retaking the prize. A bitter fight took place over the officers of the organization, but the Lincoln men captured everything in sight, and the county fair will be held at Lincoln in connection with the state fair this year.

Adams County Will Hold a Fair

Hastings, Nob., Jan. 28.-[Special Telegram to THE BEE. [-The Adams County Agricultural society met in the supervisors' room this afternoon and after a lengthy discussion decided to hold a county fair on September 5, 6 and 7 and to spare no pains to make it a

months.

Fremont's New Mill. FREMONT, Nob., Jan. 28. - [Special Telegram to THE BEE. |-Articles of Incorporation were today filed by the Lever Woolen Mill company of this, city. The capital is \$100,000. Officers were elected. The building is to be completed and the mill in operation within three

FRIGHTFULLY MUTILATED.

Iowa Coal Miners Assault and Dangerously

Wound a Watchman. DES MOINES, In., Jan. 28.—[Special Telegram to Tue Bee.] -John Swanson, employed as night watchman at the Maple Grove coal mine northeast of the city, was attacked early this morning by four miners and nearly killed. He was found insensible, his face frightfully mutilated and bleeding and his hair a mass of clotted blood. His assailants are known and will be arrested.

Iowa Supreme Court Decisions DES MOINES, Ia., Jan. 28. - Special Tele

gram to THE BEE. |-The following supreme court decisions were rendered today:

Phelps-Dodge-Palmer company against Greenbaum, appellant, Howard district, affirmed; city of Fort Dodge against Minneapwebster district, affirmed; state against Wallick, appellant, Iowa district, affirmed; Andreg against Brunskill, appellant, Ply-Andreg against Brunskill, appellant, Plymouth district, reversed: state against Seeverson, appellant. Winneshiek district, affirmed; Walker against Ottman, appellant. Hardin district, affirmed; Green Bros. against the Live Stock Insurance company. appellant, Clayton district, reversed; Bur-

dick against Chicago, Milwaukee & St. Paul Ranway company, appellant, Howard dis-trict, reversed; state ex rel Clifton against Granger, appellant, Harrison district, af-

Iowa Central Conductor Killed. Manshall. Town, Ia., Jan. 28 .- [Special to THE BEE]-Charles E. Brown, a freight conductor on the Iowa Central, residing here, was run over and cut to pieces by a switch engine in the yards last night just as he was getting ready to go out on his train. Brown was 23 years old and leaves a wife and buby. The remains will be taken to Flannagan, UL, for burial.

PEEPS INTO GERMAN LIFE.

Universal Appreciation of Art, Music and the Drama.

DRESDER, Jan. 10 .- [Correspondence of THE BEE. - The kingdom of Saxony is the home of music par excellence, but throughout Germany it is cultivated with success. There exist excellent musikconservatorien which train musicians for the opera, the concert and every branch of the musical profession, and the excellent philharmonic and symphony concerts given several times a week offer to students an opportunity of hearing music of the highest order for a very small fee,

The fine new opera house in Dresden, built to replace the old one which was de stroyed by fire some years ago, has been the means of attracting much talent of a superior order to the city, and a first class company of well known artists is engaged throughout the season. The opera as presented here is superior to that given in the Prossian capital, and one has a chance to compare it with that given in Vienna, London or Paris.

The operas of Wagner are sure to strike a patriotic chord in the German breast and the theater at Bayrenth, built expressly for the representation of his musical dramas, is filled from stall to gallery at each performance. As the opens of this great composer have become distinctly national the

The Germans have a great veneration for the art, especially for the drama, music and painting. With them an evening spent at the opera or the theater, or an hour or two at an exhibition of pictures means a bit of education. With us it is more likely to be considered as an amusement. Our theaters are controlled by men who change their management from one house to the other as increased pay is offered them. Here the position of administrator of the royal theaters is an office of no small hence and is could to a subordinite minister of public equal to a subordinate minister of public education. One of the German grand dukes is the husband of an accomplished actress and has devoted himself to the ele-vation of the stage, the historical perfection of every detail of "properties," etc. The pretty theater in Meininger is said to be an pieal one in every res_ect, and the plays mounted there are historically accurate in costaines and scenery. ostumes and scenery.

Mozart was the creator of German opera-

and his work lives after him as a fitting monument to his genius. Where outside of Germany can one hear his music played as it is played here, or Bachs' passion music or Handel's oratorios given as they are given here among the best critics that exist? Yet oratorio is less cultivated in Germany than in England, and to hear this noble branch of music rendered often and well we should cross the channel and go to London for it. Some writer has said that if one would

some writer has said that if one would know a people well one should study the songs of that people, those "volk-slieder," which find a home in the heart of every music-loving nation. If we, therefore, go back to the early-sony's of Germany we find them full of patriotism and a romance life of the country, which make a romance life of the country, which make these "volkslieden" inimitable. I have been privileged recently to see a copy of these songs printed over fifty years ago and sung for no one knows how many years before that. They breath a spirit of patriotic ideality which is nothing short of sublime. Fortunately for those of sensitive hearing and suggestible to discontant. and susceptible to discordant sounds, street orchestras and hand organs are strictly prohibited by law. And in Weimer it is forbidden to play the piano with the window open under penalty of a fine of 2 marks (50 cents.) When one considers that every house in the town is divided into appar ments with a separate family living on each floor.

and that each family possesses a piano, the law seems reasonable enough.

The German home life is ideally simple, and if less luxurious than our own, it carries with it the stamp of being genuine. There is no striving after outside effects, no extravagance, no thin veneer of gold, but a good, wholesome realness which brings with t its own reward. The wife and mother pe y superintend all of the household du-She is tircless in her work, not the ties. She is treess in her work, not the smallest detail of the cuisine or nursery is overlooked. She is essentially a perfect housewife, and as such considers her sphere complete. In "Werther's Sorrow's" Goethe has given us Lotte cutting bread and butter, a type pluck leaves us not wholly satisfied, but in actual life we set aside much of the poetic sentimentality and raw our character from those about us

The circumstances surrounding a woman's life in Germany are not conducive to a wide expansion of the intellectual powers. life is too restricted, and her education more for the home. She has little of that inde-pendence of action and speech which her English and American sisters have come to consider as their right. Politics have no interest for her, and she wisely leaves such matters to her "mann." Her time is wholly occupied in directing the cooking, and to the care of little Hans clothes and in looking after the linen in great tall chests. In the evening, after the supper is over she con into the salon with her "Gartenlaube" in hand and seals herself at a small table, preparing to enjoy her first free moments in the day. After reading fer a while she lays the paper aside and turns to her knitting. She is not quite happy unless her hands are occu-

The girls here commence at a surprisingly early age to prepare the linen for their wed-ding coffers. I have seen girls of 12 and 14 years working at some beautiful bit of thread lace or delicate embroidery, and when I inquired what use it was to be put to they smilingly replied that it was going into their "hoffunngs kasten," which, by the way, is a very pretty name for it. These sweet children with their dazzling com plexions, fair blonde hair and blue eyes, here even now preparing for that time when they should be called upon to play their part in life's drama and to assume their place at the head of that family life which in no other country reaches a higher ideal that in the Fatherland. NETTIE W. COLLINS.

FOR AN INVESTMENT.

Eighty Acres of Land Sold for One Hundred

Thousand Dollars. There was a big real estate deal consummated yesterday. Eighty acres of land on Center street, in the southwestern part of the city, about three-quarters of a mile from Hanscom park, were sold for \$100,000. The purchaser was W. C. Stoepel, a capitalist of Wayne county, Michigan. During the past three months he has paid several visits to Omaha for the purpose of settling the terms of the sale with W. A. Webster, agent for the property.

The land was owned by the McGeath heirs. It is a beautiful piece of ground, suit-able for residence purposes. Mr. Stoepel, the purchaser, says that he has bought it for investment purposes. He will hold the property until its price increases and then

sell it at a profit.

While in the city yesterday after purchasing the land he said that he would make no effort to improve it at present but when Omaha has extended to his purchase he will

decide whether to build on the ground or The deal is one of the most important that has occurred in Omaha for several months. It shows a confidence in Omaha property by eastern capitalists and augurs well for the future of the real estate business of the city. Mr. Stoepel, who bought the land, is a successful real estate speculator. He has been very careful in making the investment, and is sure that it will result in great profit. He is a man who had great experience in real estate transactions, and is not likely to spend his money idly. Before leaving the city last night he said that he expected to double his money in a very few years and double his money in a very few years, and was willing and able to wait until he can sell to a profit. Mr. Stoepel expressed great in the future of Omaha. He is so sure that the city will extend to his property without effort of his own that he will

spend no money in improving it.

FIRE INSURANCE RATES

Captain Palmer Delivers Himself of Some Reflections on Omaha Risks.

AS VIEWED FROM THE COMPANY'S SIDE

Last Year's Business in Omaha Done at a

Great Loss-Result of Withdrawal from the Field-What Co. Insurance Means.

Nothing is interesting business circles so much at present as the subject of fire insurance. The talked of general increase of rates caused a ripple of excitement and now the co-insurance clause has brought out much animated discussion. From what the agents of some of the big insurance concerns say, there is no immediate prospect of an advance in the rates, one reason being the opposition of many merchants and property owners and another being the improvement in the fire protection of the city. In reviewing the situation from the agents

standpoint yesterday afternoon Captain H. E. Palmer said: "Manager Hartman of the Omaha Under-eriters inspection bureau has the data in datoffice that will show beyond question that the fire insurance companies doing business in Omaha paid back to the citizens of Omaha for the year 1892, fully \$1.25 for \$1 received. Of course this is the result of a disastrous year in underwriting, but the aggregate of receipts for 1891 against losses also shows a balance on the wrong side of the profit and loss account. This fact has made all the Omaha agents as well as the business public quite apprehensive of a material advance in rates or some radical movement for the betterment of the situation for defense against fire. Wise counsels are prevailing and it appears that the fire companies are not unduly excited, and that possibly we may, by improvements-increasing water pressure, providing new engines, salvage corps, re-rating inequitably rated risks and adopting the co-insurance clause—escape the general advance in rates. Over \$80,000 might have been saved at two of the December fires had the fire department been provided with \$1,000 worth of covers.

What They Are Here For.

"No man doubts that a fire insurance company must take in premiums enough to pay losses and cost of getting the business or else go into bankruptcy, and right here it may be remarked that fire insurance com-panies are organized to write policies for premium enough to swell the dividend account over and above all expenses. To do this they cannot afford to pay for fire protection, salvage corps, etc., which, if made perfect, would destroy the business of insurance. Without the necessity for insurance there would be no premiums received and no demand for policies.

As a citizen, not as an underwriter, I say. 'All hail that day.' No business man will dare say that we can at the present time do without insurance, or that the business man can afford to buy poor insurance or de-pend on mutual insurance such as can be had today. If the fire insurance companies should cease to write policies on Omaha and South Omaha property for one week, with the prospect of continuing this order, the action would be more damaging to Omaha and South Omaha than the absolute stopping for the same time of every train within ten miles of this city. The insurance companies (from the fact that their revenue comes from all over the business world), would be but slightly affected. What we lose at Omaha for a year or two is not seriously considered. unless it is clearly a fact that rates are too low or that the moral hazard is bad, fire defenses poor, etc. In that case the prudent underwriter will take steps to better the situation and the whole community, even the man who does not carry a dollar of insurance, is benefited, and should lend a hand to help the wheel out of the rut.

Co-Insurance Peremptory.

"The first important move to this end is the positive orders from the companies, instructing that on and after January 24, 1893, no more policy contracts covering on no more policy contracts covering on business risks and stocks, manufac-turing plants, etc., shall be written unless the 80 per cent co-insurance clause is attached. This rule has been adopted in every leading city in the United States, and Omaha is, I believe, the last on the list of the large cities to receive the order. Fortunately, there is nothing objectionable in the co-insurance clause if correctly understood. The majority of our business en have adopted it long ago. The clause itself has been in use over 100 years, yet it is true, too true, perhaps, that many policy writers, not to mention those more deeply interested—the men who pay for the prote tion contracted for do not understand the interpretation of the co-insurance clause; that is made clear after the fire

"Note, please, that as an underwriter my interests are identical with the best interests of my customers. I want rates so low that everybody will come to the office for insurance and give me no back talk, but I want insurance that insures, something better than a wet blanket on a cold day and after a fire. I want my customer to return to me and say, 'Keep me fully insured.' I want a volume of business that will show of profit to my companies as well as myself, just enough to keep the companies from recting everything offered but a mill dam

the benefit of the business public and everybody who is trying to lay up a few dollars and protect his savings by it I hand you an extract from the Underwriter, July 30, 1892, entitled 'The Mechanism of the Co-Insurance Clause Il-lustrated.'"

Explaining the Plan.

The article in question was a letter written by Henry Evans, vice president of the Con-tinental, to the editor of the New York Sun. It was as follows:

It was as follows:

In your question and answer column of July
24, 1892, I find the following: "Suppose a
piece of property, the cash value of which is
\$1,000, 80 per cent of which is \$800, is insured
for \$500 ander the 'standard percentage coinsurance clause.' As the amount of said
policy, \$500, bears the same proportion to the
\$800 (which is 80 per cent of cash value of
property, as five to eight, I understand that
the policy holder (in case of total loss) would
only be entitled to receive \$312.50 or fiveeights of the amount of policy.

"Old Reader."

Answer—That is the way we understand the

Answer—That is the way we understand the clause. It is an attempt to make owners insure to the full amount, paying premiums on the full value. If they do not do so they are considered as "co-insurers," liable for their proportion of the loss. Of course, this clause can be applied only to new policies, unless with the consent of the person insured, it can have absolutely no effect on a policy issued before it was agreed upon by the companies.

Edition Sun.

before it was agreed upon by the companies.

EDITOR SUN.

Your reply is incorrect and unfair to the insurance companies. In the case cited, if the property was totally destroyed the insuring company would pay the face of its policy, or \$500. Again, if the property were damaged \$800 the company would pay the face of the policy (\$500. If, however, the property were only damaged \$500, then the insuring company would pay only five-eighths of the loss, or \$312.50, the owner being a co-insurer; that is, having agreed, or being required by his contract, to carry insurance to the extent of 80 per cent of the value of his property in this case \$800, he takes the place to the extent of the deacht 3000 on an insuring company and bears his pro-rata share of all partial losses where the damage is less than 80 per cent of the value of the property.

[To make the first paragraph of Mr.

To make the first paragraph of Mr. Evans' reply to the Sun article more clear, Mr. Palmer explained: "If the loss be 80 per cent or more of the actual value, the insuring company pays the full amount of its policy, unless that amount should exceed the amount of the loss. If, however, the loss or damage falls below 80 per cent of the actual value, and the insurance also falls below 80

per cent, the assured is a co-insurer."] How the Plan Works.

How the Plan Works.

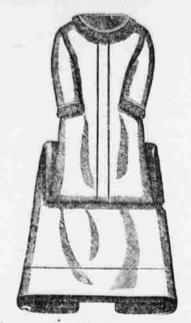
If the property were totally destroyed and the owner only carried \$500 insurance on a value of \$1,000, he would of course, stand the loss in excess of insurance carried, and so he would be a co-insurer in fact, if not so called. The co-insurance clause simply requires a man to carry a fair amount of insurance on the property covered by the policy, or prograte with the insuring company in the payment of partial losses, just as he must pro rate if short insurance feature is not new, and has been, and is today, the basis of all marine insurance contracts, in which line of business it is well understood and admitted by merchants and ship owners, to be cambenly fair.

Co-insurance is needed to enable any underwriter to fix an intelligent and fair rate, for the reason that most losses are partial, and the companies, knowing this, base their rates on the expectation of partial losses: but if the insurer fails to carry a fair amount of insurance insurer fails to carry a fair amount of insurance fails to carry a fair amount of insurance insurance fails to carry a fair amount of insurance fails to carry a fair amount of insurance fails to carry a fair amount of insurance insurance fails to carry a fair amount of insurance insurance fails to carry a fair amount of insurance in the reason that most losses are partial.

IRS. J. BENSON

Is making still deeper cuts in many lines of goods, to clear the stock, as near as possible, before moving. From 20 per cent to 50 per cent off on all winter goods and from 10 percent to 50 per cent off of all other goods. Remember every article in the store is sold at a reduction. You cannot pay full price for anything, not even the choicest goods.

Infants' Wear.



Commencing Monday, a fine nainsook dress, hemstitched skirt, featherstitched waist, with dainty edging, 87c, former price \$1.25.

A soft finish cambric, ruffle-edged with embroidery, 85c, former price

Fine cambric slips, 32c, 45c, 62c, 68c,

Fine cambric skirts, 41c, 53c, 61c, 77c. Infants' black silk vests, all sizes, 87c, former price \$1.25 to \$1.50, according to Children's black knit skirts, 69c.

Children's silk bonnets about half regular price.

THEN THE GAS FLICKERED.

Three Old-Time Advance Men Talk About

Three veteran advance agents met in the

Elks club rooms last week for the first time

in what seemed to be 100 years, the way they

told it. "Punch" Wheeler, a retired agent,

Bob Arthur, agent for "Hole in the Ground."

and Milt Gotthold of the "Pay Train" com-

pany, were the distinguished liars, and The

BEE man who was umpiring the conversation

was alarmed at the chances these daring

Gatthold, by virtue of his age, claimed he

had been in the business longer than both of

them. He said he was in Omeha when there

were no houses and he had to show in a

tent. Wheeler could not remember the date.

but he was positive when he was ahead of Margie Mitchell in the '40's they gave a matinee here, promising a gold watch to the

handsomest baby in the audience, and though the decision caused the first healthy riot in Omaha, ike Miner won the prize, being just three days old, and Miner sub-stantiated the circumstance, saying for one of his age at the time he enjoyed the play very much, besides he distinctly remembers

very much, besides he distinctly remembers soaking the watch for \$75 during the panic

tion was undoubtedly true, but he could not youch for it, as he was laid up at the time

for a month with the gout in the Home for

the Aged at Chicago.
Continuing in a reminiscent mood Mr.

Gotthold said he once went by ox team from

Omaha to Salt Lake, giving magician shows

at all the camps. He advertised to give away presents, and at one place he had none to give, so a committee from the audience

was appointed to hing him, which they as

tually did, but happily a storm came up, and

Arthur never doubted the story, but re

narked, "When I was tarred and feath-

"What!" said the chorus.
"I was saying, when I was tarred and
feathered in the last act of 'The Tin Sol-

"Oh, never mind your acting days, let that

"On, never filling your acting days, let that go," and the listeners wouldn't have it.
"I'll never forget the first time I was discharged," said Wheeler. "Very small reason, too. I charged up \$2.50 in my expense account for a sleeper from Council Biuffs to Omaha, and the manager was going to first account to the said I was sets over

to fire me until he found I was \$05 over-drawn. So he said that I could remain until

that was paid back, and in a week more

owed him \$196. Then he proposed I should either take a haif interest in the show or

quit, and I decided to leave, and went back to my trade of barboring and remained right here in Omaha all winter lathering customers on percentage."

New York Dry Goods Market.

New York, Jan. 28.-There was a good

business in dry goods for Saturday. The

demand continues fair. The jobbing trade was good and promises to be more active

New York Exchange Quotations

New York, Jan. 28.—[Special Telegram to Tug Bgg.]—Exchange was quoted as follows:

Chicago, 10 cents discount; Boston, 10 to 12%; cents premium, St. Louis, 25 cents premium.

next week.

"See here," he said, "the marks are on my

a stroke of lightning severed the rope

when I eat hamburger steak

Bob Arthur said all the conversa

handsomest baby in the audience

men take with history.

Omaha's Early Days.



Fancy Goods DEPARTMENT.

A great variety of silk drapery fringes given away.

Silk fringe drapes, 15c a yard. Two yards given away with every one bought. Linen fringe for table covers, De a

Linen table covers, 1 yard square, stamped 65c, reduced to 25c.

commenced pieces at half price.

all at half price or every other yard

Mexican and gobelin cloth for table spreads, worth \$1.25, sold for 85c.

A variety of stamped, tinted and

A fine quality double weight all wool canvas, imported especially for afghans,

very cheap at \$1, now 50c, or 2 yards Gloves. A broken line of sizes in linen collars

10c a half dozen.

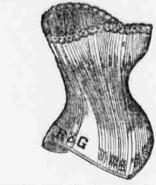
Baby mittens, 5c a pair,

Lace and chiffon fichus at half price 25 and 30-inch embroidered mul squares, former price 50c and \$1, now

Castile soap, 10c a dozen cakes, Camelia soap, a fine soap, at 20c a cake, now 2 for 25c.

Rubber hair pins, 5c a dozen. Pins, 2 papers for 5c.

Corsets.



Nursing corsets, sizes 25, 26, and 27

Broken lines of corsets, price from \$1.25 to \$2, now 69c.

to 36, splendid value for \$1.25, now 69c J. B. corset, regular price \$2.75, now

75c corsets for 45c,



A good suede monsquetaire, in black, ian, brown and mode, \$1.35.

A 7-hook glace glove; one of the best in the market, \$1.35.

A dressed mousquetaire in broken sizes, 95c, former price \$1.50.

A dressed 5-hook glove in broken sizes, 95c, former price \$1.50.

A French woven short corset, sizes 26 Handkerchiefs.

See our 19c and 38c handkerchiefs in silk chiffon.

40c handkerchiefs all sold at 25c.

Remember every article sold at a reduction: MRS. J. BENSON, 210-212 S. 15th Street

ance on the property covered, a small fire may result, in the absence of a co-insurance agreement, in a total loss under the policy. Many small companies have been recently forced to the wall, while the large corporations that have accumulated money in years past largely by judicious investments, have been doing a losing business. Of course, this could not go on a great while, and it is not best that it should, for fire insurance is the basis of mercantile credit and is, therefore, an absolute necessity; so the companies, trying to save themselves and be fair to the public, have agreed to insist upon a percentage co-insurance clause, which is absolutely necessary in order to make a rate that is fair to all parties, as you will see by this illustration: A and B each own a half interest in a building having a present structure value of \$20,000. Each insures his half interest separately and in different companies; each company charges the same percentage or "rate" for insures his half in the Y company for \$10,000 and pays for his policy \$100. B insures his half in the Z company for \$5,000 and pays for his policy \$50. A fire occurs and the building is damaged \$10,000 only. Company Y, insuring A, is called on to pay but 50 percent of the amount of its policy, while company Z. I feel sure that this example (and our company has paid a loss under like circumstances within a few weeks) will make plain to you the need and fairness of co-insurance requirement. WILL SELL THE DODGE SITE

the School Building to the City. WHY IT CAN EASILY BE SPARED | and

Board of Education Willing to Dispose of

Other Schools Adjacent Will Accommodate | Some of Those Who Have Property Interests | Three Coaches Filled with People Go Down the Scholars-President Powell's Plan Unanimously Endorsed by the Board at a Special Meeting.

A special meeting of the Board of Education was held yesterday afternoon for the purpose of considering the advisability of offering to sell the Dodge school to the city

for jail purposes. The secretary read the report of the city council committee upon the matter of secur

ing a site for a new tail. President Powell called Mr. Smyth to the chair and explained that as the council had advertised for propositions to be submitted not later than next Tuesday evening he had deemed it advisable to call a special meeting of the board to take some action upon the question of offering the Dodge school property to the city at a fair price for jail purposes. It would be impossible for the board to send in a proposition to the council at this special meeting owing to the fact that the statutes provided that the board could not sell property excepting at a regular meeting and by a two-thirds vote of all the members of the board. Mr. Powell believed, however, that the board would do well to pass a resolution expressing the feelwen to pass a resolution expressing the feet-ing of the board with regard to the proposed sale so that the council, if that body saw fit, might wait until after a regular meeting of the board, at which a definite proposition could be made if the board so desired.

Could Well Spare the Building. Mr. Powell then offered a resolution expressing it as the sense of the meeting that the Dodge school property should be sold to the city at a fair price, and that a definite proposition should be made to the city coun-cil at the next regular meeting. He said he had given the matter considerable thought and had become convinced after talking with the superintendent of schools that facilities could be furnished elsewhere with very little difficulty for the with very little difficulty for the 220 children now attending the Dodge school. By the erection of a four-room building on the Jackson school site, corner of Twelfth and Jackson, and transfer of a part of the children to the Cass school, where there are two vacant rooms, the Dodge school pupil's could all be pro-vided for without being obliged to walk more than seven blocks at the farthest. He said that very few of the Dodge school pupils came from east of Eighth street. Most of he children from the bottoms went to the Pacific school, because they could do so with out having to cross a railroad track. The resolution was passed by a unanimous

Discussing a Selling Price.

There was some random speculation with reference to the value of the Dodge school property. It was placed by various mem-bers of the board at figures all the way from \$35,000 to \$50,000. The school district owns a tract there 132 feet square and the building is probably worth \$15,000. On motion of Dr Duryea a committee was appointed to appraise the property for the guidance of the board in making a proposition to sell. The committee consists of President Powell, Mr. Thomas and Mr. Elgutter.

One Held, One Discharged, Theodore Scott, who was associated with

Mother" Vic Howell in the operation of a 'fence," was held to the district court in the sum of \$700 yesterday by the police judge for obtaining \$500 worth of jewelry from Mrs. McLane by false pretenses. The two cases of forgery against H. H. Henderson were called in police court yester-day afternoon and the prisoner was discharged.

Deserving but Destitute. There is a case of destitution at 311 North Eleventh street which deserves the attention of charitably disposed persons. Living at the above number is a colored family named Morton. The husband and father street block, but sickness came and the little savings were soon used up. Mrs. Morton has always been a hard working woman and helped out the family income by taking in washing. For the past four days there has not been a bit of food or fuel in the house. Coroner Maul learned of the case vesterday and ordered a ton of coal sent to the house, also a supply of provisions. Both Mr. and Mrs. Morton are deserving of assistance.

NEBRASKANS IN CALIFORNIA.

on the Pacific Coast. Los Angeles, Cal., Jan. 28.-[Special to THE BEE]-John L. Means, a well known resident of Grand Island, Neb., is in San Bernardino, Cal. He has spent four winters here and has now brought his family thither and intends to make his home in San Bernar dino. He has recently purchased \$40,000 worth of orange property in Highlands and already has 350 seres of land in Alessan-

dro, another nearby place. He is now erecting a handsome residence in San Bernardino. Rev. W. R. Jones, a Methodist presiding elder of Hastings, Neb., has purchased a Alhambra, near Los Angeles, twelve acres of land highly improved and on which there is a beautiful residence. The price paid was \$6,500. Rev. Mr. Jones will at once remove his family from Nebraska to his new John F. Coad of Omaha is spending some weeks in combined business and pleasure in

W. O. Johnson of Omaha, representing the Cudahy Packing company, has been investigating the hog raising industry of southern California, which at present he finds very small, owing to the lack of adjacent markets and the high railroad tariffs to other centers. The Cudahy company Mr. Johnson states shipped to Los Angeles from Omaha last year over \$1,000,000 worth of hog products, and these were distributed over a vast area of country from this place

James Hurley of Omaha came to Los An

geles some months ago and has been propecting over the city in search of a suitable business opening. Not finding any to his tastes, he has now gone to Phoenix, Ariz.

Dr. F. S. Leisearing of Omaha is in San
Diego looking after his property interests at that place and at Chula Vista Pacific Beach South San Diego and adjacent towns. The doctor has decided to locate in San Diego and his family will arrive in a few days. Last week he purchased a residence on the corner of Twenty-second and G streets in

San Diego for \$5,500. Howe, manager of the Oxnard Beet Sugar factory at Grand Island, Neb., is at Chino, where the company has also a fac

A. H. Kasper, until recently chief clerk of the superintendent's office at Omaha of the Chicago, St. Paul, Minneapolis & Omaha railroad, has arrived in San Diego, having accepted the office of auditor and ticket agent of the Cuyamaca Railroad company at Rev. Mr. Linker, secretary of the general

mission of the Lutheran church, with head

quarters at Omaha, is now in Albuquerque, investigating charges preferred against Rev. Mr. Pistor, a Lutheran ministe of that place.

Mrs. Caldwell, daughter of Mr. and Mrs.

Mrs. Caldwell, daughter of Mr. and Mrs. J. W. Hughes of Pasadena, has arrived from her home in Omaha and will spend several

months with her parents.

Mrs. and Miss. Hampton, who have been stopping in San Diego for the past two months, have left for their home in Omaha, yia New Orleans.

Mr. and Mrs. A. S. Marsh and three daughters of Red Cloud, Neb., are in Pasadena for the winter. They have rented a nouse there on Walnut street. Mrs. J. G. Reeder of Columbus, Neb., ar arived at Carlsbad, San Diego county, a few

days ago on a visit to her father, S. C. Smith

of that place.

Mrs. Minnie Hoxie of Ainsworth, Neb., accompanied by her little son, is the guest of her daughter, Mrs. Ona Judd of Glendora. Mrs. Hoxie will make her future home in or near Glendora.

Mrs. A. K. Griffith of Lincoln, Neb., is on a two months visit to her mother and sister Mrs. Fleming and Mrs. C. T. Collier of Riv

J. B. Heartwell and father of Hastings Neb., are at East Riverside, where they have a forty-acre tract planted to oranges.

Sued the Omaha.

Carl W. Ecklund, administrator of the estate of Ole O. Olson, has sued the Chicago St. Paul, Minneapolis & Omaha Railroad company in an action to recover \$5,000. Olso was the wiper in the railroad yards whose head was crushed in the machinery of the air brakes of a passenger car some weeks was, for a long time, janitor of a Farnam | ago.

LUMBERMEN IN A WRECK

Derailing of an Excursion Train on the Chicago Great Western Road.

ONE KILLED AND TWENTY-EIGHT INJURED

a Steep Embankment-How the Acci dent Happened-List of the Dead and Injured.

St. Paul, Minn., Jan. 28.-Realizing the public desire for accurate information and wishing to give to the press every possible help in securing news, the Chicago Great Western railroad turned its official reports over to the Associated press representative for his use in preparing this story of today's accident to the lumbermen's excursion returning from Chicago:

Near Kent, Ill., a short distance east of Dubuque, while running about ten miles an hour, the first three coaches on the train were thrown from the track by a broken rail. The baggage car and forward coach went down the embankment and dropped over on their sides, but the two following coaches went down the embankment and ronained upright. The following are the cas-

List of Killed and Injured

W. E. ACKERS, Minneapolis, killed. J. E. Hubert, Minneapolis, leg bruised, J. H. Harrison, Minneapolis, slightly hurt, Gus Haaslen, Minneapolis, back hurt, WILLIAM HARTWELL, Minneapolis, arm

W. E. OTTIE, Minneapolis, injured inter-L. Hannis, Minneapolis, slightly bruised. J. P. Lansing, Minneapolis, hand cut. O. W. Finkins, Minneapolis, head and

houlder bruised. C. E. BACKMAN, Minneapolis, leg bruised. W. A. McKumin, Minneapolis, breast J. NEWTON NIND, Minneapolis, slightly

A. Garvin, Armington, knee bruised A. P. Jesson, Dysart, slightly cut. A. A. BENNETT, Granite Falls, slightly out. E. Flue, arm and hand hurt. CHARLES CARPENTER, Fredericksburg, Ia. back hurt. E. McGhegon, Granite Falls, slightly cut

H. H. Collins, St. Paul, slightly cut.

John Watson, porter, Minneapolis, head E. W. SWINT, Yankton, left side injured. Peter Christianson, Sleersey, eye slightly

. SMITH, Gilman, In., sealp wound. H. Cash, Willow Park, ribs bruised. L. Stewart, Canon Falls, ankle bruised MOORE, Coldridge, shoulder slightly

C. CHAMBERS, Minneapolis, hand hurt. McK. ALEXANDER, Owanatona, injured in-

M. J. REHLY, Rhinelander, back and shoulder bruised. A doctor was on the train, who assisted in caring for the wounded, and the railroad officials quickly brought additional from all directions and did all in its power for the care of the injured.

BIRTHS.

Notices of five lines or less under this head, fifty cents; each additional line ten cents. BORN-To Mr. and Mrs. R. Cowell, a daughter on January 27, 1893.

DIED.

Notices of five lines or less under this head, Afty cents; each additional line ten cents

COE—Harold V., aged 2 years, youngest son of Weudeli P. and Lona A. Coe, at their resi-dence, Benson Place, January 28, 1893. KARBACH—Peter F., aged 69 years, 3 months. Funeral Monday, January 30, at 8:30 a.m., from residence, 2714 Jackson street, to St., Mary Magdalene church. Interment, Ger-man Catholic cometery.

McCARTHY-Martin, age 43 years, 1 month, at family residence, 508 Poppieton avenue. Funeral notice later.

CHILDS—Ephriam F., January 28, aged 73 years. Funeral Monday, January 30, from his late residence, 2536 Patrick avenue, at 1 o'clock p. m. Interment at Forest Lawn.