

ECHOES FROM THE ANTE-ROOM

Doings of the Week in Secret Societies and Fraternal Orders.

MODERN WOODMEN HAVE A HOUSEWARMING

New Hall in the Continental Block Opened with Festive Ceremonies—Gossip of Pythian News—Doings of the Workmen—Butts from the Coast.

Omaha camp No. 130, Modern Woodmen of America, is again installed in its hall in the Continental block, which was ruined by the disastrous conflagration of a few months ago. The hall has been repaired and refurnished, and is now one of the best and most beautiful of the lodge rooms in this city. Wednesday evening the lodge moved in, and the event was appropriately celebrated by a grand musical and literary entertainment.

The entertainment was largely attended, the crowd being so dense that many found it impossible to gain admittance. Those fortunate enough to find room in the densely packed hall showered praises upon the promoters of the entertainment and those having in charge for the excellence of the program rendered. It was very enjoyable in every respect, and the large number of guests not members of the order were greatly and favorably impressed with Woodcraft. Its teachings and deeds of mercy and benevolence.

The first number on the program was a song by the T. K. quartet, which was applauded. Mayor Bemis was down for an address, to which he graciously responded in a short talk. He congratulated the members of the camp upon getting into the new hall, and in pleasing terms complimented the order in general and its work among mankind. He referred to the fact that the order has a large membership in Omaha, thirty-eight occupying a position at the head of the list, the great growth experienced all over the country, and especially the increase in Nebraska, where Woodcraft is securing such a strong footing. The mayor's address was short, but it was full of good things, and the applause gave proof of the appreciation of those there.

Following Mayor Bemis' remarks was a violin solo by Hans Albert that was excellent and won an encore. The members of the violin was good and so greatly enjoyed that she was recalled. A. R. Talbot of Lincoln was expected to be present and deliver an address and had been accordingly placed upon the program. He was detained, however, and sent a letter of regrets, which was read.

Deputy H. C. Easterly of Springfield, Ill., was introduced and introduced Miss O'Brien who sang a beautiful piece upon the program. He was detained, however, and sent a letter of regrets, which was read.

Other Woodmen Notes. Two thousand camps with a membership of 85,000 is the showing of the Modern Woodmen of America the first day of May.

Camp No. 1486 of Petersburg has increased its membership from twenty at the time the charter was secured in 1890 to over sixty. The camp is growing and is in a very prosperous condition.

Owing to ill health Mrs. J. R. Carrothers of Council Bluffs, supreme recorder of the Royal Neighbors of America, the Women's auxiliary to the Modern Woodmen, was compelled to tender her resignation, which was graciously accepted. Mrs. Florence H. Brown of this city has been chosen to succeed Mrs. Carrothers, and has assumed the duties of her position.

Bellevue camp No. 38 of Bellevue, this state, was organized in 1891, with a charter membership of fifteen, which has since that time been increased to forty-three members in good standing. Recently the members of the lodge presented a watch chain of Woodman design to Clerk Gorbali and a breast-pin to Mrs. Gorbali on the eve of their departure from the city.

Beneficial and Protective Order of Elks. Annual benefits are the events of the season in Elks circles, and are always looked forward to with the keenest of pleasure. For six years past the members of Omaha lodge No. 39 have arranged and successfully carried out these benefits, and in every instance they have proven the most complete successes, both in point of enjoyment and financially. The proceeds are placed to the credit of the charity fund which with that order is one of its most prominent features.

With this money many members receive pecuniary assistance, when needy, although none ever know from what source the aid and the charitable deeds are never paraded or made known even to the members.

Last Tuesday evening the sixth annual benefit was given at Boyd's theater, and it was a magnificent success. The beautiful theater was filled with a representative audience of the city of Omaha, and the admirable performance was greatly enjoyed. The entertainment was such as is always afforded by that prince of entertainers, the order of Elks. The evening was the comedienne Patti Rosa and her company, appearing in the first act of "Miss Dixie" and later in the act of "Dolly Varden." In the second act, Patti Rosa sang a number of her catchy and popular melodies, duets and trios. Mr. Edwin Latell of the Bijou theater appeared in his black face in "Dolly Varden," "Bill and I." The recitations by Mr. Edgar Weir of the Patti Rosa company, and another by Clara E. Johnson, were excellent and earnestly applauded. Although the entertainment was first-class and of a very high order. From the benefit the Elks will net a handsome sum.

An interesting meeting of Omaha lodge No. 39 was held Friday evening, at which time three new members were initiated into the order.

In Masonic Circles. The degree of the Black Cross was conferred upon W. L. White of Waco at York at the last meeting of the lodge held there in Masonic hall. Officers as follows were also installed: R. McConaughy, Daniel Blood, W. H. Reader, John Meredith, William Race, Charles Meisner, George R. Reed, John Robinson, Louis Embury, Sir Benjamin Crabbe, Robert Stroung, Elton Granger. During the past year the lodge has knighted eighteen persons, and the membership now reaches nearly 100. After the completion of the evening's work those present enjoyed a fine supper.

Wednesday evening the degree of master Mason was conferred upon W. E. Skinner by Covert lodge No. 11 of this city. Mr. Skinner is the traveling representative of the Union Stock Yards company.

The Masonic fraternity conducted the services at the laying of the corner stone of the new Episcopal church at De Witt Monday afternoon. The attendance was large, many coming from the adjoining cities to witness the ceremonies. Rev. G. W. Hartington, assisted by Rector Rev. G. B. Clarke, conducted the service of the church, after which the Masons placed the stone in position with the impressive ceremonies of a fraternality. The music for the occasion was furnished by the Excelsior band. Addresses were made by Rector Hartington, Rev. John Hennil of Lincoln and Rev. Clarke.

The regular convocation and banquet of Ivanhoe commandery No. 17, Knights Templar of Council Bluffs occurred Thursday evening. There was a large attendance and the event a pleasant affair.

Improved Order of Red Men. The May party given by the ladies of Alfareta council No. 8, Degree of Pochontas in the dancing academy in the Patterson block on the sleep of the first sun of flower moon, was largely attended and a very pleasant evening was passed. Dancing and cards were the order of the evening, and the large lodge room adjoining being arranged with tables for those preferring the latter amusement. The regular meetings are increasing in membership. The regular meetings are held on the first and second Monday of each month in Red Men's wigwam in the Continental block, and visiting chiefs and sisters are welcome.

Tuesday evening, May 16, a new council of

ANNIVERSARY SALE

TOMORROW, MONDAY, MAY 8, will be the Anniversary of the OPENING of the LARGEST and MOST RELIABLE CASH and CREDIT HOUSE FURNISHING ESTABLISHMENT IN AMERICA, and it will certainly be to your interest to pay us a visit, as there is no better, safer, cheaper or easier way to furnish your home than by giving us your patronage. If you are in any way prejudiced against buying on Credit, simply favor us by calling and examining our stock and inquiring the prices, even though you do not want to buy, and you will find that your prejudices have been unfounded and that the credit business, as practiced by us, offers you not only inducements as to price, but affords you protection in your dealings. It gives us pleasure to call your attention to the following partial price list:

FURNITURE.

Chamber suits, \$2.50, \$3.50, \$4.50, \$5.50 and upwards. Bedsteads, \$1.40, \$1.75, \$2.50, \$3.50 and upwards. Mattresses, \$1.50, \$2.00, \$2.50 and upwards. Springs, \$60, \$80, \$100, \$120 and upwards. Rookers, \$1.10, \$1.50, \$2.00, \$2.50 and upwards. Center tables, \$60, \$80, \$100, \$120 and upwards. Hall racks, \$6.50, \$8, \$10, \$12 and upwards. Wardrobes, \$6.50, \$8.75, \$10, \$12 and upwards. Folding beds, \$2.50, \$3.50, \$4.50, \$5.50 and upwards. Sideboards, \$12.50, \$15, \$17.50, \$20 and upwards. Extension tables, \$3.50, \$4.25, \$5, \$6 and upwards. Chiffoniers, \$5.50, \$7.50, \$9.75, \$10 and upwards. Bookcases, \$4.50, \$5.50, \$6.25, \$7.25 and upwards. Bed rockers, \$1.50, \$2.50, \$4.25, \$5 and upwards. Push rockers, \$3.50, \$4, \$5, \$5.25 and upwards. Chairs, \$25, \$30, \$35, \$40 and upwards.

DRAPERIES.

Lace curtains, \$6, \$8, \$10, \$12, \$14 and upwards. Chenille portieres, \$2.50, \$3.75, \$5, \$6.50 and up. Silk curtains, \$2.75, \$4, \$5.50, \$8.25 and up. Sash oraper, \$2, \$3, \$4, \$5, \$6, \$7, \$8, \$9 and up. Velour curtains, \$1.50, \$2, \$3, \$4, \$5, \$6, \$7 and up. Window shades, \$50, \$60, \$70, \$80 and up. Curtain poles, \$5, \$6, \$7, \$8, \$9 and up. Chiffonier covers, \$1.25, \$1.50, \$2, \$2.25 and up. Lambrequins, \$20, \$25, \$30, \$35, \$40 and up. Table scarfs, \$75, \$90, \$105, \$120 and up.

BEDDING.

Comforts, \$60, \$70, \$80 and upwards. Blankets, \$1.50, \$2, \$2.50, \$3 and up. Marcellite spreads, \$50, \$60, \$70, \$80 and up. Elderdown comforts, \$4.50, \$5.25, \$6.25, \$7 and up. Pillow slips, \$50, \$60, \$70, \$80 and up. Bed sheets, \$30, \$35, \$40, \$45 and up. Sham holders, \$25, \$30, \$35, \$40 and up. Pillows, \$40, \$50, \$60, \$70 and up. Feather beds, \$20, \$25, \$30, \$35, \$40 and up. Hair mattresses, \$2.50, \$3.50, \$4.50, \$5.50 and up.

CROCKERY.

Ten sets, \$2.75, \$3.25, \$3.75, \$4 and upwards. Dinner sets, \$6.50, \$7.25, \$8, \$8.75 and up. Toilet sets, \$1.75, \$2, \$2.50, \$2.75 and up. Cuspidors, \$20, \$25, \$30, \$40 and up.

STOVES.

Cook stoves, \$7.25, \$8.50, \$10.75, \$12 and upwards. Ranges, \$10, \$12.50, \$14, \$17.50 and upwards. Wrongs, \$10, \$12.50, \$14, \$17.50 and up. Laundry stoves, \$4.50, \$5.25, \$6.25, \$7 and upwards. Farmers' stoves, \$4.50, \$5.25, \$6 and upwards.

PARLOR FURNITURE.

Parlor suits, \$10.25, \$12.50, \$14.75, \$17 and upwards. Divans, \$4.75, \$6, \$8, \$10 and upwards. Easy chairs, \$4.75, \$5, \$6.25, \$7.50 and up. Reception chairs, \$2.50, \$3, \$3.50, \$4 and up. Single lounges, \$4.75, \$5.25, \$6.25, \$7 and up. Double lounges, \$9.25, \$10.50, \$11, \$12.50 and up. Leather rockers, \$13.50, \$15, \$16.50, \$18 and up. Rug couches, \$11.50, \$13, \$14.25, \$16 and up. Push rockers, \$3.50, \$4.25, \$5, \$6 and up.

REFRIGERATORS.

Ice boxes, \$4.50, \$5, \$6.25, \$7.50 and upwards. Refrigerators, \$8.50, \$10.50, \$12.25, \$13.75 and up. Chest refrigerators, \$1.40, \$1.80, \$2, \$2.25 and up. Coolers, \$1.45, \$1.75, \$1.90, \$2 and up.

CASOLINE STOVES.

Gasoline stoves, \$3.50, \$4, \$4.50, \$5 and upwards. Gasoline ovens, \$1.50, \$1.75, \$2, \$2.25 and upwards. Gasoline cans, \$25, \$30, \$35, \$40 and upwards. Cabinet gasoline stoves, \$12.50, \$15, \$17.50, \$19.50 and up.

LAMPS.

Hanging lamps, \$1.75, \$2.25, \$2.50, \$3 and upwards. Hall lamps, \$1.50, \$2.50, \$3, \$3.50 and upwards. Piano lamps, \$3.50, \$7.50, \$9, \$9.75 and upwards. Banquet lamps, \$2.50, \$3.25, \$3.90, \$4.20 and upwards. Parlor lamps, \$1.50, \$2, \$2.75, \$3.50 and upwards. Kitchen lamps, \$1.50, \$2, \$2.50, \$3 and upwards. Rochester stove lamps, \$4, \$4.75, \$5, \$5.50 and up.

HOUSE FURNISHING GOODS.

Wash boilers, \$50, \$60, \$70, \$80 and upwards. Tea kettles, \$40, \$50, \$60, \$70 and upwards. Stew pans, \$30, \$35, \$40, \$45 and upwards. Rinsing pans, \$20, \$25, \$30, \$35 and upwards. Floor sitters, \$5, \$6, \$7, \$8, \$9 and upwards. Coffee mills, \$40, \$50, \$60, \$70 and upwards. Water pails, \$20, \$25, \$30, \$35 and upwards. Chopping blocks, \$15, \$20, \$25, \$30 and upwards. Rolling pins, \$5, \$6, \$7, \$8, \$9 and upwards. Co. 1 books, \$50, \$60, \$70, \$80 and upwards. Steam broilers, \$40, \$50, \$60, \$70 and upwards. Washboards, \$5, \$6, \$7, \$8, \$9 and upwards. Scrub brushes, \$50, \$60, \$70, \$80 and upwards. Oil cans, \$10, \$15, \$20, \$25 and upwards. Dust pans, \$5, \$6, \$7, \$8, \$9 and upwards. Dairy pans, \$30, \$35, \$40, \$45 and upwards.

THE PEOPLE'S MAMMOTH INSTALLMENT HOUSE, THE LIBERAL HOUSE FURNISHERS. 1315-1317 FARNAM STREET. Special inducements to parties just starting housekeeping. A Handsome Present Free to all purchasers. Write for 125-page Illustrated Catalogue, special Baby Carriage Catalogue, special Refrigerator Catalogue, mailed free. We pay freight 100 miles and sell goods on our Easy Payment Plan anywhere this side of the Pacific Ocean. We deliver daily to South Omaha and Council Bluffs.

The Pochontas degree will be instituted at North Platte.

Independent Order of Odd Fellows. A new lodge of the Daughters of Rebekah has been instituted at Neligh and has been named Cora lodge, in honor of Mrs. Cora A. Beels of Norfolk.

Callaway lodge No. 209 has been instituted at Callaway with a charter membership of twenty-two. The lodge was instituted by Acting Deputy Grand Master E. E. Dolsen of Kearney and Grand Secretary L. P. Gage of Fremont. Following are the officers chosen: Dr. A. L. Mathews, N. G.; N. M. Morgan, V. G.; C. W. Root, R. S.; W. H. Omy, Chamberlain; E. Hennock, John Honza, J. Woodruff, R. S.; N. G.; L. Cassidy, R. S.; V. G.; E. Nicholson, I. G.; Dr. F. J. Greer, P. G.

Knights of Pythias. Myrtle lodge No. 9 of this city gave its ninth annual ball Monday evening in its new hall in the Continental block. The attendance was large, the nightgowns and friends turning out in large numbers. Refreshments were served in the banquet room adjoining the hall. Among those present were: Mr. and Mrs. E. R. Cook, H. S. Mason, George W. Salomon, J. E. Pressnell, William Darst, M. J. Mannix, James Donnelly, Jr., Arthur Baldvin, J. Kuhl, H. I. Plumb, W. C. Van Gilder, J. E. Van Gilder, O. V. Chammer, H. Hennock, John Honza, John Jenkins, Frank Volica, C. W. Joy, L. J. Bab, F. A. Johnson, W. Elbourn, F. I. Day, Weeks, Snyder, I. Guili, Mrs. McGuire, Mrs. Jones, Mrs. Waterbury, Misses Marsh, Stronberg, Hayes, Montgomery, McEllany, Eastman, O'Toole, Tucker, Shields, Conant, Amaro, Gibson, Whitlow, and Messrs. Herka, Voderger, Holland, Wood, Hosh, Montague, Robinson, Heath, Gladrich, Storz, Pope, Peterson, Berg, Eastman, Cannon, Fowler, Millard, Pat, Rosenquist, Tucker, Kirk, and Master Eddie Darst.

The grand march was led by Mr. H. I. Plumb and lady, the music being furnished by the Savoyard ward orchestra. The following gentlemen composed the reception committee: William Darst, O. G. Pope, James Donnelly, Jr., R. V. Montague, C. W. Joy, George Robinson, Mr. Fowler, H. I. Plumb, F. A. Johnson and R. W. Chamberlain. Work in the Page degree occupied the attention Wednesday evening of Nebraska lodge No. 100.

Tuesday evening of this week the members of Enterprise lodge No. 79 of South Omaha will give a May festival and ball at the Savoyard ward orchestra. The following gentlemen composed the reception committee: William Darst, O. G. Pope, James Donnelly, Jr., R. V. Montague, C. W. Joy, George Robinson, Mr. Fowler, H. I. Plumb, F. A. Johnson and R. W. Chamberlain.

Work in the Page degree occupied the attention Wednesday evening of Nebraska lodge No. 100, Independent Order of Good Templars, of South Omaha were publicly installed Monday evening. In addition to the installation ceremony a pleasing musical and literary program was rendered: Chief temple, E. J. Whitlow; vice temple, Miss Jeanette Ten; T. G. Alcoe Griffith; S. S., Charles Martin; C. H. Coombs; M. Lee Smith; G. Albert Martin; S. H. Herman; S. O. T., Miss Lou Erion.

The following officers of Magic City lodge No. 100, Independent Order of Good Templars, of South Omaha were publicly installed Monday evening. In addition to the installation ceremony a pleasing musical and literary program was rendered: Chief temple, E. J. Whitlow; vice temple, Miss Jeanette Ten; T. G. Alcoe Griffith; S. S., Charles Martin; C. H. Coombs; M. Lee Smith; G. Albert Martin; S. H. Herman; S. O. T., Miss Lou Erion.

THE THEATERS. Boyd's theater, after this evening, will be closed during the week, owing to the canceling of Miss Janushek. Next Sunday evening the Calhoun opera company will open a week's engagement at the Boyd, producing three operas of the light, popular school. The original opera, "Said Pasha," by Richard Stahl, will be given Sunday night. The prices for the engagement have been reduced to the "popular" standard.

Ovide Musin, talking with a Bar reporter after the Apollo concert last Thursday, said: "I have just met one of your musicians I haven't seen for fifteen years almost. Albert is his name. He played for me at Wurzburg when he was a boy. He was a fine violinist then; he must be great now." and the reporter was given to understand that Herr Hans was much appreciated in Omaha.

The Calhoun company is a very capable one, including the following people: Miss Laura Millard, prima donna soprano; Miss Amy Leslie, who is well remembered as principal in last year's summer season of opera at the Farnam; Miss Nellie Hartley, Carolyn Maxwell and Emma Knox, sopranos; Miss Emma Bergine, contralto; Martin Pache, formerly tenor with the Emma Juch company; Otto Thayer, basso; Mr. Huntington, tenor; and Messrs. Kirkland

laborers, 5 physicians, 5 real estate agents, 4 engineers, 4 attorneys, 3 railroad brakemen, 2 railroad agents, 2 machinists, 2 accountants, 3 druggists; the others were of each of various occupations, one being an editor. The causes of death were varied, but the grand juridents lead the list with thirteen victims.

The grand lodge finance committee, in their report, speak very highly of the grand officers for their efficient services. Cottonwood lodge No. 289 was organized at Surprise, this state, Wednesday evening, with a charter membership of twenty. The work was exemplified by Edward Pailey and J. H. Erford of Seward, assisted by the Ulysses team. The new officers were installed with George H. Miller as master and C. F. Palmer as secretary.

Wednesday evening last week the members of Upechur lodge Degree of Honor of South Omaha treated their friends to a social and entertainment. The event was a pleasant success. A number of members of the order from this city were present.

Friday evening the members of Druid camp No. 24 gave a basket social and dance at their hall, Thirtieth-second and Ames streets. The attendance of sovereigns and friends was large and a very pleasant evening was passed.

One of the largest initiations of new members into any secret society in Omaha was made Thursday evening by Alpha camp of this city. Fifty candidates had the degree conferred upon them. A large attendance of members witnessed the explication of the work.

Thursday evening of this week Alpha camp will give a house warming, or rather its occupancy, again in the hall in the Continental block will be celebrated in an appropriate manner. A program of musical and literary numbers will be rendered, followed by a supper and dancing. The event will be more especially for members of the order in this city and visiting sovereigns.

Wednesday evening of last week the Royal Arcanum of South Omaha held a pleasant and profitable session. A. P. Brink, D. S. R. president. Previous to the work of instruction Dr. E. L. Siggins was elected collector.

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who is noted for the admirable manner in which he stages his attractions, has this year made changes in "The Fire Patrol" that are beneficial to the play, and more attractive. Mr. Harkins claims for "The Fire Patrol" originality, and has followed his characters through five acts of the cleverest story worked into melodrama in years. "The Fire Patrol" shows a fully equipped patrol wagon with two handsome bay horses attached to it, and the interior of a gold stamp mill in the Black Hills where the ore is crushed as it comes from the mines. The play deals with the friendship of two men, who become estranged through the mistake of one of them, who overhears what he fancies to be a declaration of love from his friend to the woman beloved by him.

The stock company at Wonderland and Bijou theater gains in popularity with each new play produced. Commencing tomorrow it will present "May Blossom," one of the most successful plays of the day. The plot is laid in the south during the late war and, while not a war drama, the rebellion cuts quite a figure in the plot. The leading characters will be played by Miss Leslie Leigh and Mr. Ralph Cummings, supported by the company. Mr. Harry Barlow has also been especially engaged for this production, and will superintend the work, which he has done so ably in the past.

Instead of a specialty olio, Manager Day will introduce a band of Australian boomerangs, consisting of six men and two women. They are genuine representatives of the aborigines of Australia. They are reputed to be the lowest type of humanity on the face of the globe, and the cannibals, who are to be a feature at the world's fair. They will give exhibitions of their peace and war dances, their native customs, and their methods of living. They also exhibit their dexterous manipulation of the deadly boomerang, a peculiarly carved piece of heavy wood which they hurl with terrific force and which, if it misses the object, returns to the feet of the thrower.

At the Boyd this evening a novel performance will be given. This is a historical representation of the leading incidents in the life of Joseph, the son of Jacob, the Israelite, the play following closely the biblical narrative. It is drama and opera in one. Some attempt will be made to give a faithful picture of the ancient Egyptian life, and a chorus of twenty-five voices will take a leading part in the work. The text will be spoken in the Southern dialect of German, and will be quite comprehensible to all German speaking people, while familiarity with the story will make clear the action to all English speaking spectators.

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Calhoun and Douglas Flint, comedians. The repertoire will be: Sunday, Monday and Tuesday evenings and Wednesday and Wednesday and Thursday evenings, Supper, "Boccaccio" Friday and Saturday evenings, Supper, "Fatinitza."

THEY ARE TIRED.

Massachusetts Fire Insurance Companies Are Falling Out of the Race. Fire insurance agents contend that there is no longer any profit in the business and that rates must be advanced, or they pour out. They quote from the report of Commissioner Merrill of Massachusetts in support of their claim as follows:

"Fire insurance is absolutely essential to the business methods of the day, and the merchant can no more get on without it than without a roof on his storehouse; he cannot get credit for a bale of merchandise, or borrow a dollar. Now when it is considered that even the very credit of the business world and of the companies of ability to carry on its enterprises are dependent to such an extraordinary degree upon the support given it by fire insurance, it seems hardly rather a gain of brigands, let loose, that the companies are not their enemy; but one might almost infer, from the clamor and from the numerous proposals of restrictive measures before the various legislatures, that, instead of a helpful, indispensable factor of modern civilization, the companies were rather a gang of brigands, let loose, for some unwarranted reason, to plunder the public."

"Year after year, from one end of the land to the other, measures are before the various legislatures looking to radical compulsory changes in the business methods and conditions, which, if carried into effect, would utterly destroy the functions of the companies. Some of the states would have the funds of a company distributed in special deposits with the state officials, each deposit for the special benefit and protection of the policy holders of the company in the state. This, logically carried out, would strip the companies of their entire funds, leaving them barely in control of the office furniture, and that perhaps mortgaged to some state deposit. Some would appoint committees or commissions at the expense of the companies, to fix the rates that may be charged for insurance; implying that a committee of people wholly inexperienced, and from the nature of the case presumably unfriendly to the companies, is more competent in this matter than those who have made a life study of it, and whose every interest is in placing the business upon a just, equitable, and symmetrical basis."

"It is only by co-operation among the companies and bringing together their information, experience, and best judgment that proper and equitable rates can be determined; yet in some of the states this is regarded as a criminal trust that should be severely punished. In the localities and on the classes of business from which comes most loud the clamor about 'trusts,' 'extortions' and the like, more often than elsewhere, it is found that the companies are barely (if so much) getting back an old dollar for a new one."

"Others, in case of loss, would compel the company to pay the whole policy, whether the loss was so much or not, ignoring the fact that the company's business is to indemnify for honest loss and not as a reward for felony. Others would have a commission in each county, at the expense of the companies, to adjust and establish loss claims. With a one-sided jury, wholly in the influence of the environment, it would be easy to see what kind of justice a company would get under such a system."

"If this tendency was to continue it would result that the business would soon be conducted entirely by legislative commissions, the company having nothing left if not pay losses and expenses; but it cannot con-

tinue. Inadequate rates, adverse experience and hostile legislation during the last few years have conspired to cripple, discourage and drive out of existence half of the insurance companies of the country. It is today possible for the enormous increase of volume of property needing insurance, and of enterprises that depend upon it, for their credit, on the one hand, and on the other the rapidly diminishing capacity of the companies to afford this protection, the business community is beginning to sorely feel the pinch. As a result, in one of the large cities it is today possible for the remaining companies to supply anything like the full protection demanded, and under present conditions it is utterly impossible to induce capital to form new ones."

"The great complaint urged against the companies has been the irregularity and inconsistency of the premium rates. That a risk in one locality should be charged quite differently from one apparently of the same nature in another, and that the going rates in one section or state or city should vary so much from others, seems unreasonable. That there has been fault, in the absence of prevention, the provision for arresting contingencies and the general history and loss experience of the locality. To accomplish this requires skill, patience and an honest co-operation among the companies; and when the rates thus established are understood in the community at large, and their justice appreciated, the friction will disappear and there may be no need of further legislation, and the general history and loss experience of the locality. 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