DOOM OF THE BOND SCHEMES

General Condemnation of the Latest Investment Swindle.

STATE OFFICIALS' VIGOROUS OPINIONS

Disguised Lotteries and False Pretenses to Be Stamped Out by the Iron Heel of Law—Facts for Bond Promoters and Their Victims.

Bond investment companies have not attempted to refute or seriously dispute the allegations of THE BEE regarding their character and methods. The managers here and elsewhere assume a lofty air of injured innocence, and while publicly professing indifference, privately they taint the air with sulphurous exclamations and lamentations. And they have good reason for their condition. Their game is up. State and federal authorities are on their trail, determined to squelch the bond scheme and punish the schemers.

The managers of bond companies assert that opposition to them is prompted by jealousy. "We are antagonized," they say, "by insurance companies and building and loan associations, because we have a better thing and are taking business from them." This assumption is as transparent as their pretensions of honesty. Insurance companies are hedged in with rigorous laws and are subject to official regulation and examination. The moment they issue a policy they assume a risk in a given amount, payable if the holder of the policy dies the next moment. It requires an elastic imagination to place bond companies on a plane with insurance companies. Bond companies assume no risk whatever. They cater to cupidity, are subject to no legal restraints, and are at present wholly irresponsible. Nor are they to be compared in the same breath with legitimate building and loan associations here or elsewhere. Building and loan associations are recognized as a most effective incentive to home building. To that end state legislation safeguards them, eliminating the element of speculation as far as practicable, subjecting them to official supervision and invariably prohibiting robbery under the guise of forfeitures.

Specimen Brick.

One of the bond concerns which indignantly denies that it is a lottery is located in Council Bluffs—the Perpetual Maturity Bonding company. It announces with a flourish that it is incorporated under the laws of Iowa. The certificate amounts to nothing as a guarantee. It is simply a receipt for the fees required under ordinary incorporation laws. A company may be incorporated under the same law to build a railroad to the moon.

The Perpetual announces that it has a snap and generously permits any person to come in on payment of $10. The monthly payment is $1.25. The 25 cents is taken for expenses. The balance, together with fines, go into a trust fund, and when $1,000 has accumulated a bond is paid. There is to be no investment of the fund, therefore the only source of profit is that which comes from the misfortune or disgust of the company's dupes. Failure to pay monthly dues within thirty days after becoming due forfeits all payments previously made.

But how are the bonds paid?

The Perpetual says the first 300 bonds will be paid in consecutive order. That will require an accumulation of $300,000 in blocks of $1,000. Suppose the company has 1,000 continuous investors paying $1,000 a month, or $12,000 a year. It would take the holder of bond 300 just twenty-five years to reach a divvy. Meanwhile, the managers will have pocketed $75,000 in cold cash. After bond 300 is disposed of the company promises a little diversion for the victims, which it cheerily insists is not a lottery scheme. It will be noticed the multiple of three is strangely absent. This schedule shows the plan:

PAY.	THEN.	THEN.
301	304	308
302	312	316
303	320	324
——	328	332
305	336	340
306	344	348
307	352	356
——	360	364
309	368	372
310	376	380
311	384	388
——	392	396
313	400	404
314	408	412

Where Do the Missing Ones Go?

What becomes of numbers 315, 317, 318, 319, and a score of others omitted from this order, or all that may follow 412, the company leaves the world in the dark. Doubtless the company realizes there is no necessity for elaborating the scheme, and the manner in which the press and the authorities are going after like swindles justifies their foresight.

In this as in all bond schemes the great reliance for gain is on lapses. The statistics of insurance companies are quoted to show that vast sums are possible under this method. This is one of the allurements held out to the gullible. "Stick to your payments," the agent says to an investor, "and you will come out ahead. Persistency is a winner." Let us suppose the advice is strictly followed by all holders of bonds. How long will it take the holder of say No. 315, omitted from the lottery plan, to mature his bond? If he comes from a family of centenarians and possesses adequate grit and mind, the bond will reach the matured stage in eighty-three years and four months, provided his installments are set apart for that purpose. For the shadowy chance of $1,000 at the end of that period he will have paid $1,250. This is one of the lapses that may be safely counted on. Manifestly the promoters utter a truth when they pronounce the scheme a snap—for themselves. To quote an Irishism, "If there ain't any lapses, we'll all lapse." But this system of lapse is not only reprehensible; it is robbery under a more genteel name.

In support of the promised fortunes the Perpetual furnishes guarantees as shallow as its pretenses. It reports capital stock paid up $3,000, an amazing sum surely, and supplements it with a guarded certificate signed by reputable business men, setting forth that hitherto the president of the concern has borne a good reputation. But the signers carefully avoid an endorsement of his present business scheme.

What Missouri is Doing.

The action of the federal authorities in Denver in arresting the promoters of bond schemes has practically squelched the business there. The offices of several have been closed and others are seeking more congenial quarters in out of the way places. The authorities of Missouri and Kansas have been aroused to the magnitude of the swindle and other states will soon join in the work of annihilation.

Missouri is accorded the questionable honor of being the parent of bond schemes. Nine of them have been incorporated in the state, but as soon as their character became known a law was passed requiring them to deposit with the state treasury $100,000 in cash as a protection for investors. But this provision is not considered sufficient protection, nor does it reach the root of the evil. In a recent published letter Hon. A. A. Lesseur, secretary of state, vigorously condemns bond companies and says they should not be sanctioned by the state. Corporation privileges are now denied to all bond companies, and the secretary announces that quo warranto proceedings will be instituted by the attorney general before the state supreme court in October for the purpose of annuling the charters of those now in existence.

Purely a Lottery.

Speaking of their character generally, Secretary Lesueur says:

"No person can hold that the lottery principle does not underlie the manner of doing business in vogue with these bond investment companies. That they are unsound, considered from a scientific basis, is unquestionable. It has grown into an axiom in business circles that wherever something is promised for nothing the promise covers a fraud, and yet these companies brazenly advertise that for an expenditure of $25 or $30 an investor may receive $1,000, concealing the fact by irrelevant comparisons with mortuary and other insurance tables that the excess received by this person is paid by other investors in the so-called bonds.

"As a matter of fact, there is nothing which can honestly or fairly be compared as between the business done by these bond investment companies and that transacted by legitimate life insurance companies. The former are unscientific, depend entirely upon a continuation of investors for the payment of previously subscribed-for bonds, without any accumulative feature to enable all investors to be legitimately paid, whereas the very reverse is true in regard to life insurance companies. In the bond investment company the member who pays has no protection; his money is taken to pay off bonds of earlier numbers than his own, and he must trust to chance only that persons will continue to be gullible and to purchase bonds in order to provide money to pay him. This is purely a lottery and the moment that a lack of confidence in the companies arrives the whole thing goes to smash and the more recent investors lose their money. This has been the experience of other states where the experiment has been tried.

Massachusetts Sentiment.

Secretary Lesueur quotes the following from reports made by Hon. George S. Merrill to the legislature of Massachusetts in 1891-92, respectively:

"It is doubtful, if, since the famous South Sea bubble, such a gambling mania has seized an intelligent people as that developed in the spread of the assessment endowment and its natural and legitimate offspring, the bond investment insanity.

* * * * * * *

"We hold mass meetings in Boston at which the governor and our chief citizens are present to condemn with warm words the Louisiana Lottery. From my experience in the insurance department the past eight months, I believe that the commonwealth of Massachusetts had better four years ago have passed a statute legalizing the Louisiana Lottery and authorizing it to open a branch office in the front corner of the Old South church, or here under this dome, than to have enacted the statute that allowed this class of corporations to do business, with the wreck and ruin which has already come and which in a large measure is to follow, if this business goes on as at present."

Blast from Kansas.

State officers of Kansas have issued a circular showing up the methods of bond companies. The document is to be given the widest possible circulation and is signed by R. S. Osborne, secretary of state; John T. Little, attorney general, and L. H. Snyder, superintendent of insurance. It is headed: "Official Notice—Fraud! A Swindle!" and begins as follows:

"As officers of the state of Kansas it becomes our duty to warn the people of a certain fraud and swindle which has sprung up within the last three or four years to which the proper attention of our state legislature has not yet been called. We refer to the many so-called bond investment companies, that is, companies that issue and sell their own bonds, collecting a monthly payment from each purchaser until the bond is said to mature, when the company promises to pay the face of the bond, which is usually $1,000."

Then follows some extracts from the prospectus of one of the companies, showing its plan and holding out glittering inducements to investors, closing as follows:

"Our former attorney general, Hon. John N. Ives, gave a written opinion strongly condemning these so-called bond investment companies, which opinion is fully concurred in by the present attorney general. The closing sentence of that opinion is as follows:

"'Until the legislature shall, by some additional legislation, provide that such corporations may be formed in the state, and provide for the protection of the parties who may be induced to invest in their so-called bonds, I am clearly of the opinion that the business which they contemplate doing is illegitimate and should not be tolerated in the state, much less sanctioned by any of the state officials.'

"Hereafter all companies, officers, or agents of bond investment companies, whether home or foreign, found operating in the state of Kansas will be prosecuted for swindling.

"In conclusion we hereby ask the assistance of all good citizens in stamping out this fraud and swindle by reporting to the secretary of state the names of companies, officers or agents doing business within the limits of the state of Kansas."

Nebraska Moving.

The example of neighboring states will probably be followed by the authorities of Nebraska. The attention of the State Banking department has been called to the bond schemes by State Bank Examiner McGrew in the following letter, filed a few days ago:

TO THE HONORABLE STATE BANKING BOARD, LINCOLN: Gentlemen—My attention has been called to the fact that there are a number of so-called "bond investment companies" who are operating within the state. The common plan of advertising adopted by the concerns is printed circulars distributed by mail and in person, but some of them even have the temerity to advertise in leading newspapers the location of their offices. Several of these circular advertisements have been placed in my hands and are enclosed herewith. They contain a senseless conglomeration of life insurance and building and loan statistics intended to deceive the unwary into the belief that they are making an investment in an institution operated upon a similar plan, when, in fact, it is a lottery pure and simple, with the exception that the managers name in advance who shall draw the lucky number.

They usually print a series of numbers which run something like this: 1 then 4 then 16; 2 then 8 then 32; 3 then 12 then 48, and so on. But a glance at the plan will show that whoever has been favored with bond No. 1 will receive $500 or $1,000, as the case may be, as soon as there have been sufficient suckers induced to pay into the treasury an amount of money equal to the face of the bond, after deducting the sum retained by the managing officers for expenses, which is usually a very large per cent of the amount contributed. Then, next, the person who holds No. 10 in the series comes in for the payment of his bond as soon as enough victims have responded.

In matter of fairness, the old-fashioned lotteries, dived out of existence by stringent postal laws, were models of honesty compared with these disreputable concerns. In those it was at least presumed that after deducting all expenses of the promoters the balance was fairly distributed by chance among its victims, but these concerns do not even make a pretense of this, but select themselves in advance who among their number shall be permitted to receive the contributions of the victimized.

Bond No. 1 is usually held by some prominent personage in the vicinity where he resides, who at once rushes into a printed testimonial of the "high character" of the promoters of the concern and that he is "well satisfied with his investment."

Some months ago one of these concerns had the impudence to apply to this board for a certificate of authority under the building and loan association act of 1891 to transact business in this state. The application was rejected without ceremony. But it seems that they are still carrying on the business within the state, and as they attempt to deceive the public by endeavoring to make people believe that they are operating under the plan of building loan associations, I am of the opinion that it is proper that this department should make an investigation of the matter.

Missouri's Adverse Action.

The following forcible and truthful editorial comment appeared in the August number of the American Investments:

"By the action of the Missouri legislature, which requires a deposit of $100,000 from bond investment companies, nearly all of these devilish deceiving institutions will be shut out from doing business in that state. But one, the gigantic Guaranty Investment company of Nevada, will be entitled to do business. It is only a question of time when its sins will be found out and its wicked heels turn heavenward. We hang our heads for shame for the want of the commonest sort of judgment displayed by the suckers that invest in this concern. The tricks put up to entrap the people who desire to get rich on the mile-a-minute system are worthy of a better cause. It is disgraceful, too, that for an early maturing bond of a thousand or so dollars, even some reputable men will not hesitate to endorse publicly the fraud. Massachusetts has stamped them out entirely and it is to be commended for its good work. Missouri has done well but should do better. Colorado and other states can serve their citizens no better than by pounding the life out of the fraudulent concerns. We boldly advise no investments in these numerical bond investment companies."

From the above it will be seen that vigorous steps have been taken by other states to drive these concerns out of existence.

It is evident that the officers of some of these institutions are in fear of prosecution by the postal authorities from the fact that the following appears in large type and red ink upon the circulars they have issued: "How to send money. Send only bank drafts, express money orders or cash by express. Money sent in any other way will be returned."

I would respectfully recommend that the attorney general be requested to advise the county attorneys in the several counties where these companies are operating to enforce the law relating to lottery schemes in its utmost rigor and that the attention of the postal authorities be called to the fact that the mails are being used for fraudulent purposes, to the end that all institutions of this character can be driven out of the state. Respectfully submitted,

C. F. MCGREW,
State Bank Examiner.

The Nebraska law relating to lotteries (section 5,820, statutes of 1891) provides that "if any person shall open, set on foot, carry on, promote, make, or draw, publicly or privately, any lottery, or scheme of chance, of any kind or description, by whatever name, style or title the same may be denominated or known," is liable to a fine not exceeding $500.

The Good and the Bad.

OMAHA, Aug. 19.—To the Editor of THE BEE: In regard to the recent criticisms and strictures of the press on bond companies, we have this to say; that we make no defense, nor have we any desire to defend irresponsible and unlawful concerns that issue bonds to the credulous and unwary, any more than we have to defend so-called insurance companies and building and loan associations, that like mushrooms have grown up in a night, we leave the merits of each of those institutions to the judgment of a discriminating public. It is the business of our company to present our system of doing business to the public in a business way and to give them all we promise. We are legally incorporated under the laws of this state, have not been interfered with by anybody, and have no fears of being disturbed by either the state or federal authorities. The abuse recently heaped upon bond companies, emanates from persons whose love for the dear people is not so great as their fear of formidable rivals, with whom they are unable too compete. A failure of argument too frequently results in abuse, but it never convinces any one. We are willing, at all times, to compare our methods or our system with any of our rivals.

There are, unfortunately, in every community some persons who are constitutional negatives. They seem to deem it their duty to oppose every new theory advanced, and every public measure proposed. They are clogs in the wheels of progress, hindrances to the development and advance of new principles and enterprise. To decry everything that does not emenate from themselves or belong to their narrow range of thought, seems to be the principal object of their existence. That such command attention is fortunately no evidence of their merit.

That a thing is new is no reason why it lacks merit. Such is the rule of the unreasoning. All the institutions around us were once new and untried. Yet lapse of time has proved them founded in wisdom. Life insurance was once not only new, but was denounced in strongest terms, and pronounced sacrilegious and wicked. It was charged with being an incentive to conspiracy, fraud and murder; it was denounced by the press and preached against from the pulpit. Yet it survived, and the nations of today rise to call its workings blessed. Millions have reaped its benefits, and millions yet unborn will spring to life and joy to sound its praise.

Building associations which dot the broad land with their thousands of organizations, and tens of thousands of upbuilt homes, had their birth in newness. Their history proves their worth and calls for trumpet sounds of praise wherever honest industry strives for sturdy gain. No intelligent person of today even attempts to dispute the facts that a review of the history of these two great financial enterprises develops. For nearly every city, town and village in the broad land have within their borders evidence of the beneficence of one or the other of these two systems, to which they point with pride and satisfaction. If the investigation shall prove that there is within our borders a better than they, let us not forget that this is the age of progress and practical materialism, and that to improve upon the old is not to rob it of the honor it has won, nor to decry the good of its particular sphere. And let us not forget that the humbugs that have arisen in those institutions do not argue against the system on which they are founded.

E. P. EVANS,
Secretary People's Investment Co.

Leuvenmark dives today at Courtland, 3:30 and 7:45. At 3:30 he gives his first and only fancy and trick swimming.

POLICE PARAGRAPHS.

People Whose Names Adorned the Register at the Station.

Two vagrants, Moore and Hill, have been sentenced to thirty days on the streets by the police judge. Sentence was suspended upon their promise to leave town at once.

Complaint has reached Chief Seavey from C. B. Blackburn, 1305 Park avenue, that a gang of boys congregate around that corner, and that he wants them dispersed by the police.

Chief of Police Speers of Kansas City shipped the Kountze Memorial silver service to Theodore Olesen. The property, which was stolen a couple of weeks ago from the church, was found in the weeds in the suburbs of Kansas City.

Chief Seavey is in receipt of a telegram from Syracuse, N. Y., which says that Charles Wilson has been positively identified as the murderer of Detective Harvey and thanking the chief for valuable information regarding the career of Wilson.

The Chicago police want the Omaha officials to look out for and arrest George Stone, who is wanted for the murder of Robert Nelson, and Frank Graham, who killed a 17-year-old boy named Ryan. Both crimes were committed about the 1st of the month.

Chief Kain of the Saginaw, Mich., police force has written Chief Seavey for an opinion regarding the efficiency of the fire and police signal system here, saying that the Saginaw department is going to put such a system in service and that they want to buy the best. The system used here is known as the Chicago signal box system and is probably the best that can be bought.

August J. Ulrich is a man the police would like to find. He is wanted for obtaining $285 worth of goods, a bicycle and a buggy from Parlin, Orendorf & Co. of Peoria under false pretenses. He represented to the firm that he was a partner in the firm of J. I. Ulrich & Son of Elm Creek, Neb. The goods were shipped, after which it was found that the representations of Ulrich were false.

The police judge had his fighting clothes on yesterday morning, and he gave some of the old chronics a good lesson. Wilson and Queal, vagrants and gamblers, were given a sixty days suspended sentence. "If you are not out of town by 4 o'clock this afternoon," said the judge, "I will compel you to serve out your full sentence. The "gams" were glad to get away and struck right out for the Iowa side of the river.

Mose Silverstien is a peddler and lives on Jackson street between Ninth and Tenth streets. He is jealous of his wife and particularly so of a boarder named Tally. Yesterday noon the peddler went home and beat his wife unmercifully, alleging that she had been unduly intimate with the boarder. The police were notified and Dr. Somers was sent for to dress the woman's bruises, which fortunately were not serious. Silverstein was arrested for disturbing the peace.

"Sleepy" Hewitt was up again yesterday morning for disturbing the peace. He was backed by William Carson, Frank Brown and William Brewer. The quartet was drinking beer down on the bottoms near Fifteenth and Burdette streets yesterday afternoon and got into a fight. Carson hit "Sleepy" with a board and then when called on in police court tried to explain that it was all a joke. "Yes, it was a h—l of a joke, wasn't it, to hit me over the head with a board!" remarked Hewitt contemptuously. "Sleepy" and Carson were given twenty days in the county jail, the first and last two on bread and water. The other lads will have to pay $12.50 apiece before they regain their liberty.

Building Permits.

The following permits to build were issued yesterday:

S. Jacobs, 1204 Farnam, reconstruction of store and flat	$ 5,000
Three minor permits	250
Four permits, aggregating	$ 5,250

The Bicketts, 4 and 8, Courtland beach.

MEDALS FOR MILITARY MEN

Presentation of Prizes to Winners at the Bellevue Rifle Range.

MERIT OF AN INDIAN SOLDIER REWARDED

Some Splendid Shots—Cavalry Competition—Proficiency with Rifle and Revolver—Society People Attended the Affair in Large Numbers.

Along with the blare of social trumpets and the beat of social drums the citizenry and soldiery of Omaha and the Department of the Platte gathered on the parade ground at Bellevue rifle range yesterday to witness the revolver practice and presentation of medals to the cavalrymen who had distinguished themselves in their departmental shoot.

Bellevue, in its garb of green, never looked more inviting than yesterday, after the rain of the morning. The river at the foot of the high bluffs looked like a broad band of silver running away to the horizon, here and there flecked with narrow bars of sand, making the water more like the metal which is so loved, and withal, despised by sections of mankind.

There is a picturesqueness about the range which lifts one above the dull commonplace and makes one long that such pastoral loveliness might be given over to the sweet communer of nature rather than to gaze upon the relentless possibilities of war that go on there yearly. The face of the country round about Bellevue is full of expression—undulating hills, long sweeps of valley, with a foliage that has an airy grace, a spiritueile look, and an atmosphere that is full of sunshine. These beauties in which nature has been the great artist were enhanced yesterday by the flower of Omaha, who in graceful summer colors completed an ensemble perfect in every part.

The Burlington yesterday ran a special train to the rifle range, leaving at 1 o'clock, with five coaches comfortably filled with many of Omaha's leading citizens, who attended, to give interest to the occasion.

Finish of Cavalry Competition.

The guests of the camp were permitted to see the finish of the cavalry competition, the soldiers firing at the silhouettes, which were placed at 25, 20, 15, 10 and 5 yards, the marksmen shooting in squads of fifteen. To the great majority of the guests it was a novel and interesting sight, the horsemen suggesting in their movements somewhat the rough riders seen near Midway plaisance, but usually showing on the dark figure of the horse and rider that they had "their good eye" with them.

After the mounted firings, five shots to the right and the same number to the left, the parade grounds assumed an animated appearance, waiting for the presentation of the medals.

The band defiled from the band stand, and taking position at the head of the campus played an enlivening quickstep, while the squad of thirty men took position in front of the general commanding, John R. Brooke, Colonel Benham, inspector of small arms practice, and the officers of the Department of the Platte, who in full uniform gave brilliancy to the slowly descending afternoon sun.

Lieutenant Prince, adjutant of the camp, then read the following order:

HEADQUARTERS DEPARTMENT OF THE PLATTE, OMAHA, Neb., Aug. 19, 1893.—General Orders, No. 14.—At the fifth annual cavalry competition for the Departments of the East, the Platte and California, held at Bellevue rifle range August 14 to 19, under general order No. 48, current series, headquarters of the army, and general orders No. 9, June 20, 1892, Department of the Platte, the following selections were made and are hereby announced:

Revolver Team.

NAME, RANK, TROOP AND REGIMENT.	Dism't'd Firings. 25 yds.	Dism't'd Firings. 50 yds.	Dism't'd Firings. Per cent.	Dism't'd Firings. Order.	Mounted Firing. Target D. Per cent.	Mounted Firing. Target D. Order.	Mounted Firing. Target K. Per cent.	Mounted Firing. Target K. Order.	Mean per cent.	Final order.
A. W. Stephen, Capt. F, 9th Cav.	48	47	96	1	75	1	75	1	74	1
L. M. Rolfer, 2d Lt. 9th Cav.	45	41	86	5	65	5	65	5	65	5
M. C. Poole, 2d Lt. 4th Cav.	46	39	85	6	63	6	63	6	63	6
F. Rourke, Capt. F, 7th Cav.	45	40	85	7	62	7	62	7	62	7
H. Ironsides, Sgt. I, 4th Cav.	46	39	85	8	61	8	61	8	61	8
E. W. Howard, Pvt. B, 10th Cav.	45	39	84	9	60	9	60	9	60	9
F. Wauer, Capt. B, 6th Cav.	45	39	84	10	59	10	59	10	59	10
W. Wallace, Sgt. F, 9th Cav.	45	39	84	11	58	11	58	11	58	11
W. Warner, Trump. A, 9th Cav.	42	39	81	12	56	12	56	12	56	12

The following named enlisted men being the five highest participants in the cavalry competition for the departments of the East, the Platte and California for 1893, using the carbine, are in accordance with paragraph 7, general orders No. 143, headquarters of the army, series 1890, selected as competitors for places on the army carbine team, ordered to assemble at Fort Sheridan, Ill., September 11, by paragraph 2, general orders, etc.: E. O. Perkins, J. F. Joyce, M. F. Davis, L. M. Fuller and G. J. Hassen, while the following distinguished marksmen were selected to represent the department at the competition of district marksmen September 11: J. F. Jackson and J. Garrard.

Skill of an Indian Soldier.

The fourth paragraph caused considerable interest, referring as it did, to Sergeant Fast Dog of the Sixth cavalry, who through some misunderstanding was sent to represent his troop in the tri-department cavalry competetion. Though barred, General Brooke allowed him to enter the school with the astonishing result that he stood No. 21a out of a list of 37 competitors with the carbine and second yesterday with the revolver, a very remarkable record, which goes largely to disprove the present theory of the War department that the Indian will not make a good soldier.

After the reading of the orders General Brooke took position in front of his supporting officers and addressed himself to the soldiers drawn up at a present arms. He spoke of the esprit de corps and remarked that in no other army in the world could whites, colored and Indians be found competing for medals upon the same grounds of absolute equality. He alluded enpassant to the animating spirit of the soldier and how these lessons in time of peace might come useful in time of war, which said the general: "I hope will never dawn upon this fair land again." There was a patriotic sentiment throughout the short address, his allusion to the graying hairs of the men about him who represented the spirit of the army being particulary graceful. Then as each man's name was called he came forward, while General Brooke pinned the medal upon his breast.

The officers of the camp had clubbed together to purchase Sergeant Fast Dog a medal and when General Brooke presented the unexpected trophy to the statuesque aborigine he said: "While you do not speak our language I am told you understand it. I want you to wear this medal as a symbol of what the Indian can do under proper surroundings. Let it be a talisman of priceless value because you have won it against white and colored alike. I deeply regret that you could not have been permitted to wear a medal made by the nation, but nevertheless it will stand for much to you in the years to come." And the applause that went up profoundly touched the handsome specimen of his race.

Entertained by the Officers.

After the presentation the guests were entertained in the various tents, where good drinkables and eatables were to be had.

At 6 o'clock the guests returned to Omaha by special train.

Of the military present there were: General Brooke and his aides, Lieutenants Quay and Dean; General Dandy, Colonel Benham, Captain Worden, Captain Crowder, Major Cushing, Major Worth, Captain Keller, Captain Kinzie, Captain Waring, Captain Webster. Among the other guests were Mrs. Brooke, Mrs. Worth, Mrs. Humphrey, Mrs. Mexia, Mr. and Mrs. Riall, Captain and Mrs. Broatch, Mr. and Mrs. J. N. H. Patrick, Mr. and Mrs. Cowin, Mrs. John L. Webster, Miss Stearns, Mrs. Hubbard, Miss Mexia, Misses Getrie Kountze, Dundy, Webster, Dandy, Loughton of Washington, M. Woolworth, Emily Wakeley, Fritza Barnard, McKenna, Yates, Florence Yates, Jentie Yates, Anna Millard, Helen Millard, Edna Cowin, Mae Burnes, Helen Smith, Coe, Burton, Nellie Moore, Kinzie, Worth, Waring and Messrs. Al Patrick, H. J. Davis, Herbert and Will Rogers, Clark Redick, Art Guiou, Ed Fairfield, Will and Guy Doane, Net Hall, Herman and Luther Kountze, George Mercer, Earl Gannett, Zug, Victor White, Martin Johnson and Charles Wilson.

Leuvenmark dives today at Courtland, 3:30 and 7:45. At 3:30 he gives his first and only fancy and trick swimming.

MUTUAL MISTAKE.

Lively Experience of R. L. Ketchum and Several Others on Friday Night.

R. L. Ketchum, a BEE reporter, was suddenly called to Blair about 11 o'clock Friday night. As no trains were running at that hour, Mr. Ketchum hired a horse and buggy at Stephenson's livery stable. Accompanied by a driver named Hansen, he at once started on his journey over the dark and lonely road.

About a mile beyond Fort Omaha Ketchum and the driver met four men, whom they, at that time and under the circumstances, regarded as highwaymen. Subsequent developments prove that the supposed highwaymen were bicyclists on a ramble at a rather late hour.

Prompted by circumstances, mentioned elsewhere, Ketchum fired at the men, and the latter, not exactly understanding matters clearly, resumed their journey to Omaha on their wheels with a mistaken idea of the identity of the occupants of the buggy. Nobody was hurt. It was evidently a mutual mistake. Mr. Ketchum proceeded to his destination and the bicyclists reached the city.

The affair was telephoned to the city Friday night and the supposition, at that time, was that Ketchum had experienced a brush with road agents.

Speaking of the matter yesterday, Ketchum said: "We were driving along at a fair gait when a man suddenly came out of the high weeds which borders both sides of the road and blew a whistle. Three other men then jumped out and, as it looked to me, two of them started for the heads of the horses. There were two men on each side of the buggy, and thinking they were going to attempt to hold us up, I pulled my revolver. Before I could fire three of the men ran back into the weeds. One of them stood his ground and I shot twice at him over the driver's shoulders. The horses plunged and then ran away, for at least half a mile of road was covered before we could get the animals under control. I met the superintendent of the water works company, and as I still had a long trip before me, he loaned me another revolver and said that the place where we had the 'experience' was a dangerous locality and that he always goes armed when he has to travel that rord at night.

"I was not frightened but was in a great hurry. When the men attempted to stop us, as I thought, I concluded that it was time to take prompt action and did so.

"I thought some of that crowd fired at us. I fired twice. The superintendent of the water works telephoned the affair to the police at my request and I went on to Blair where I was urgently called.

"None of these men had bicycles in sight and they certainly made a very foolish break in monkeying the way they did at that hour of the night.

Mr. Hansen, who drove the rig, corroborates Mr. Ketchum's story in all particulars and is quite sure that several shots were fired by some one of the men on the road.

Mr. Rhodes, a clerk at Union Pacific headquarters, said that he was one of the men who was shot at and that he had a narrow escape from the flying bullets. He said that he and three friends made a trip to Calhoun and were returning home on bicycles. They met a buggy with two men in it, and he claims that one of the men fired five shots at them. They supposed that the men in the buggy were grave robbers. He professed great indignation over the affair and is alleged to have threatened to have Mr. Ketchum arrested.

SILVERITES WILL MEET.

Call Issued for a Mass Meeting at Jefferson Square.

The committee of arrangements for the silver mass meeting to be held at Jefferson square Thursday night, August 24, have prepared the following program. Mayor Bemis will preside. The following will be the vice presidents:

General C. H. Frederick, Dr. J. R. Conkling, Hon. W. J. Connell, Hon. George W. Ames, W. F. Gurley, ex-Governor Alvin Saunders, John Rush, J. B. Schupp, J. B. Kitchen, Judge J. J. Points, Judge D. D. Gregory, D. Clem Deaver, William J. Welshans, Frank Barrett, E. D. Meadimber, William N. Whitney, Joseph P. Frenzer, Judge George W. Doane, William Gentleman, all of Omaha; Judge J. M. Fowler of South Omaha, Judge J. H. Broady of Lincoln, Hon. George Abbott of Falls City, Dr. J. N. Abbott of Fremont, Hon. C. J. Bowlby of Crete, ex-Senator Paddock of Beatrice, Daniel Freeman of Beatrice, Captain H. B. McGaw of Hastings, L. R. Fletcher of Blair, Hon. C. Sherman of Plattsmouth.

The following gentlemen will address the gathering: Mayor George P. Bemis, Judge Joseph Ong of Geneva, Paul Vandervort, Ed P. Smith, Joseph W. Edgerton, Colonel C. S. Chase, Isaac S. Hascall and V. O. Strickler.

Invitations to speak at this meeting have been sent to ex-Congressman Walt H. Butler of Iowa, Hon. Thomas M. Patterson of Denver and Governor Lewelling of Kansas.

The meeting will be called to order promptly at 8 p. m. The speaking will be from the south side of the square and the speeches will be limited to fifteen-minute talks. Everybody is cordially invited to attend.

NEW ENGLAND RAINMAKERS.

Experiments at Hartford, Conn.—Almost an Accident.

HARTFORD, Conn., Aug. 19.—The first experiment in rain making in New England was tried at Bloomfield this morning, when several half-pound dynamite cartridges were sent up attached to fire balloons. After several balloons had been successfully sent up and exploded as preliminary tests, orders were given to the experts to send up the remainder of the fifty balloons and cartridges as quickly in succession as possible. The next balloon was prepared and released. It rose a dozen feet when it was caught in a current of air and sagged. The paper near the base took fire and in a moment the balloon began to descend while the flames began to envelop it from bottom to top. The mass of fire with the dynamite cartridge dangling from it created a panic and scattered the crowd in all directions. The long fuse kept eating its way toward the bomb and it would be at least four minutes before the cartridge would be touched off in the regular way, but there was danger that the fire from the balloon would ignite the fuse close to the cartridge. Mr. Stephens and Mr. Chappel, the experts in charge of the experiment, kept their wits about them and, as soon as the fuse could be reached, tore the cartridge from the flames and the balloon sunk to the ground a crumbled mass. It was decided that it would be too risky to have a repetition of the accident with people standing around in danger and the experiments were cut short. No rain has fallen, but it is expected the results of the experiment will be made manifest within twenty-four hours.

Held a Secret Session.

The committee on men and discipline from the fire and police commissioners held a meeting in Commissioner Hartmann's office yesterday afternoon.

Commissioner Smith was not present. They considered the evidence in Officer Burrows case, and will report at the regular meeting of the commission on Monday night, when it is expected that the "weeding" out of the force of incompetent men will take place.

Suspension of a Havana Bank.

HAVANA, Aug. 19.—The Bank of Commerce of this city has suspended.

HAPPY IN A HAUNTED HOUSE

After Looking in Vain for a Desirable Modern Cottage at Reasonable Rent.

TALE OF WOE OF A YOUNG MARRIED MAN

Omaha Has Few Empty Houses with All Modern Conveniences—High Rents Where Such Are Found—Chance for Judicious Investment of Capital.

"Love laughs at locksmiths, lays the shepherd's crook beside the scepter and all that, but when it comes to looking for an unfurnished house to rent, with all modern conveniences, at $30 per month, in Omaha—then comes the crucial test of devotion between husband and wife. Oh! its such a bed of roses."

The speaker turned to a BEE reporter and gave utterance to these pessimistic views, with biting sarcasm, that evidently had a full, well developed set of teeth. He was a young man whose face is a familiar picture in the fleeting panorama of humanity daily witnessed on the streets of Omaha. While young in years he bore evidence of the cares of married life. Father Time's fingers had chalked his hair with slender streaks of white. These silver threads were scattered among the auburn in profusion for one so young.

Only a few years ago this young man walked down a church aisle with a majestic, bridegroom-elect stride, accompanied by one of Omaha's fairest widows.

As he stood beneath a floral horseshoe on that occasion and placed a plain gold ring upon the bride's finger, his picture of the world was a beautiful Florentine study framed in sections of an iridescent rainbow of romance. That picture of the past is now supplanted by a plain, rough "etching" of the present, lined in a prosaic frame of reality.

Why He is Sad and Weary.

"Marriage is not a failure in my case, you understand," continued the speaker, as he pulled vigorously at a perfecto and sought to explain his sentiments more explicitly. "So far as domestic happiness is concerned it exists to a very large extent in the household of which I am the head—or rather the occasional head, because my wife takes a periodical notion to wear the trousers, you know, and run things. Of course we love one another. There is a beautiful motto of 'Home, Sweet Home' in the parlor, and I allow her first husband's full, life sized crayon to adorn the wall of the dining room. We have a sweet ray of sunshine in the way of a cute little, golden-haired child. We patiently bear the burdens of calls from the plumber—the yell of the ice man is sweet music—answering the door bell and holding a reception for peddlers is a pleasure—putting up stove pipes is redolent with entrancing joys—chasing the neighbors' chickens out of the flower beds is a pastime fraught with enjoyment—but when it comes to looking for a house to rent that will meet the mutual approval of my wife and self, then comes the red fire and slow curtain on the stage of harmony.

Demand Exceeds the Supply.

"You see, I work on a salary, like thousands of other men. I am neither prince nor pauper. This is an age of progress, and in such an age a man wants the best for the least he can get it—a sort of live and let-live policy. Naturally, a man whose home is his fortune, wants to live in a house with all modern conveniences; such as bath, furnace, gas or electric light, city and cistern water, good cellar, yard for the children and at least one shade tree to sit beneath on a hot day and drink a glass of lemonade or put up a swing for the baby. Now, all men working on salaries have not the money to spare to buy a home of their own. Besides, a man on a salary does not enjoy a life lease on his position and may get the grand run at any minute. So, an investment in a home is not always looked upon with favor by such a man. Consequently he pays rent.

"It is a fact, and I speak from experience, that while Omaha has many large basement houses with modern conveniences, for rent, there is an appalling scarcity of modern six, seven and eight-room houses at such prices as $25, $30 and $35 per month—such rent as a salaried man in a good position would be glad to pay and pay promptly. Detached houses of this class are scarcely vacated ere they are gobbled by eager house seekers. It is a splendid opportunity for home capitalists to avail themselves of.

Chasing a Rainbow.

"It is this scarcity of desirable houses that causes a man and wife seeking a house to rent to tramp the city over and contract several spasms of disappointment, jaw each other with frenzy and gnaw at the heartstrings of devotion. I moved a few months ago. After wearing out considerable shoe leather and an immense amount of patience, I finally found a house. They said it was haunted, and that is why it was vacant so long. Notwithstanding the fact that the house was pictured to me by trembling neighbors, as a rendezvous for hobgoblins and weird incantations. I looked the place over. I found all modern conveniences, including a place in the concrete cellar to keep beer cool over Sunday, and so, in a paroxysm of delight, I took it.

Prefers Ghosts to Nightmare.

"The fear of ghosts is nothing compared with the nightmare I formerly suffered, when I would return home nights after vainly looking all day for a modern house. One night I dreamt I had found a beautiful eight-room cottage, with bath, gas, cellar, etc., within walking distance of the New York Life building—lovely sh