MUTUAL INSURANCE PLANS

Are Not Established or Executed on Sound Business Principles.

HOW AN OMAHA AGENT REGARDS THEM

Such Companies Usually Founded by Men of No Underwriting Experience and Can Only Promise to Pay-Their Defects.

Captain H. E. Palmer, the veteran insurance man, whose name is a familiar one in the underwriter circles of the west, presents the following views on a subject which is, just at present, one of popular interest in

Lloyds Individual underwriters and mutual insurance seems to be the panacea against any advance in rates or efforts on the part of insurance companies to put the business on a paying basis. These mutual associations, or philanthropic organizations, are in the business like the quack dectors in time of pestilence, not for money—flithy lucre-but simply for the great brotherhood of men, who know better how to manage other people's business than their own. The science of underwriting or application is not a consideration. Years of experience "time-tried and fire-tested" companies, flery records, profit and loss accounts are but relics of the dead past. The individual Un-derwriters, for instance, have 269 risks in forty-four cities of the United States, owned by 191 subscribers, to this mutual scheme of bearing one another's burdens they deposit with their Moses (Mr. Waters) \$261, 500, and he issues an individual guarantee to which every one of the subscribers blads him self and his heirs to pay in case of loss, \$29, 960,490, of which vast sum more than \$7, 300,000 is subject to one fire (\$7,310,000) and yet these faith cure people declare that because of the very great respectability and financial standing of their subscribers, their promise of indemnity is as valuable and s cure as a policy in the Aetna of Hartford, Home of New York or Liverpool, London and Globe, and yet not a bank in the country will accept this Individual Underwriters policy as collateral for a loan; not a loan company in the world will accept their \$100,-000 or \$200,000 policy as good insurance to accompany a real estate mortgage. Not a fire company in the world, with the best underwriting talent, years of experience and millions of assets, dare duplicate the lines taken by these Solons of underwriting. A \$300,000 line on Armour & Co., in the packing house district in Chicago, subject to one fire, where the Aetna of Hartford might chance \$25,000, is only one of the nest eggs in one basket taken by this hazard cormorant -\$100,000 or \$200,000 on wholesale drugs, retail stores, woodworking-specially hazardous establishments and so forth, cannot satisfy their thirst for business, where ordinary lines in "old-timers" range at from \$1,000 to Companies like the Aetna and Home with 8,000 to 10,000 agents throughout the United States, carrying over 1,000,000 dif-ferent risks, with a classification nearly as great as the subscribers to this concern, shrink from lines above \$19,000, as a child with a burnt finger from a fire. Yet these individual Underwriters sleep the sleep of the cautious, prudent business man

who has provided for all the cruel adversities of misfortune. Not one of them dreams that if in case of a fire in the dry goods district of New York that might develop into a conflagration, as once happened in Chicago, Boston and New York, and may hap-pen again, they, individually of course, would be called upon by the grim court of law to prove that this Individual Underwriting asociation was not a partnership limited or unlimited. All agree that they are in henor bound and legally too, to foot the bill presented by their unfortunate brother subscribers; some say only to a certain percentage. If this is true, where is the insurance for the amount not assumed by them? None of these men dream that in case their life savings and business is destroyed by fire, if perchance (and there is a chance) if some estion should arise whereby their claim might not be allowed by the advisory com-mittee and they should be compelled to appeal to the courts to force a settlement of their claim, they have no one corporation to sue, but must bring suit against all their brother subscribers, 191 in forty-four different courts and cities of the United States. A sorry job to contemplate. Why do people call this insurance? True, 'tis good for the men who organized the scheme. It gave them some protection for surplus lines for property that could not be covered by good

After securing all the good insurance possible, it was a wise move for Claffin, Armour and other merchants and packers carrying stocks too large to be fully insured to organ ize the Individual Underwriters and ask merchants of Kansas City. Omaha and towns over the country to help them out by becoming co-insurers. If I had my fortune subject to destruction by fire and could not get good insurance I would carry my own risk and not agree to assume a liability to be measured by a conflagration, that may happen any moment. Only mutual insurers or dividual underwriters will subscribe their names to the possible assumption of an ob-ligation without a limit. True, by their agreement with each other, they limit the demand on any one \$50,000 subscriber to about \$4,500, say one-eighth of the amount subject to a sweeping fire in New York, covering an area much less than that swept by the Boston fire, which is a notice on the face of the contract that they do not pro give their customers but \$1 for lost. Should such a fire occur all contracts for future protection would b worthless, as the sum to be paid, according to the contract, would end the deal. fire insurance companies have pro vided for just such a fire in the hazardo district of New York and could meet the loss dollar for dollar and continue in the busi-

The Mutuals, Lloyds and Individual Underwriters are all founded on the same broad and, popular basis, "We promise to pay." They are generally organized by unsu ful insurance men with cloudy records, men with no underwriting experience, except to underwrite in wild-cat organizations, where underwriting means undercutting. It is a good thing for these dangerous fellows, who are willing to endorse any scheme that will bring them cash. By plausible talk they car get good men to subscribe and allow the u of their influential names as incorporators with the understanding that they are not to be bothered with any of the management. They are only figureheads It would be ruinous to the cheap plan of in surance, Lloyds and Individual Underwriters if these good business men were required to control the affairs of the organization as they do their own busines, on safe, honest business principles. Some of our best business men take this class of insurance, not simply because it is cheap, but because some good neighbor has, perhaps, without in gation, gone into the scheme. Of all great humbugs the men trying to do business on no capital are the most dangerous. How about insurance companies on which the credit basis of the business world is formed? A friend, once an agent (appointed by myself), of a reputable company, now a general agent of an untried company, writes me to join him as a sub-scriber to a mutual, the Equitable of New York, great name backed by names of strong busines firms of New York. He says: 'Pay in \$100, give your stock note for \$400. On the basis we raise \$40,000 cash capital and have \$160,000 in notes; total, \$200,000 cash capital. It will help you in your business and you can take \$10,000 lines for any of your customers.' Twenty-five per cent com sion—no state supervision such as other companies are subject to, pay no taxes or license fees, nothing for fire or police pro-tection, organized in New York "standard Would my customers take a policy if I could give them a cut rate? No loss, nothing to pay, everything lovely and the goose bangs high, but i losses should come? So with individual an derwriting. Better make it strictly individ ual, and every individual carry his own risk. It is enough these trying times to endors the many weak companies honestly trying to do a legitimate business. One point claimed by the Individual Underwriters that they have paid every loss claim dur ing the seven years of their existence True, but this argues only that they hav been lucky and have not struck any of the snags on which hundreds of like institu-tions have been wrecked. The average is sure to come, and the record of the past

not so dead that we can forget that more than 1,000 Lloyds and mutuals have been born and beried during the past forty years. Why are all of them infants that are in the business now? The claim of choice selec-tion of risks, as against the business taken by leading companies, is equally unsatisfac-tory, for I know where they have carried a \$10,000 line on which the best companies in the world have canceled off on account of moral hazard and refused to write a dol-

THE ROYAL WHIRL.

Figures of the Dance Decreed by the Ger-

The new dance which Emperor William has decreed shall replace the old court quadrille at the imperial functions in Berlin has reached this country, says the New York World. Instructions in the steps and the music have been published under the Americanized name of 'Dance Aristocrat." It is danced by four couples and is something like a

nindernized gavotte. 'Gavotte Lanciers' was the name given the dance by the kaiser. The figures are taken from the ordinary quadrille, lanelers and contradance. It is not at all difficult to learn.

The position of the four couples at the opening of the dance is the same as in a quadrille; these general instructions are to be followed:

For each step use right and left foot. For instance, if the gentleman steps with the right foot, the next step is to be with the left foot, and so on. same rule applies to the ladies. Each step is to be made in time to the music. Hold the hands up high, as in the minuet.

The gentleman first makes a bow to the lady on his left side, then bows to his partner.

Gentlemen extend right hand to ladies' left and start with right foot. Ladies likewise. One step forward, counting one, two,

in time with the music. Another step forward, counting three.

Three steps forward, counting one two, three, four.

One step backward—start with left foot—another step, then three steps, counting as before. On counting four the last time turn one-quarter around. Gentlemen extend right hand to ladies right hand, facing each other. One step around-to the right-another step, then three steps likewise.

Repeat this once more to places. First and second couples, three steps forward facing each other, then a low bow to fill out the bars of music, after which the third and fourth couples take three steps forward, likewise a low bow. Gentlemen and partners now turn halfway around, gentlemen extending their

left hands to ladies' right hands. One step forward, another step, three steps, then seven steps, forming a straight line, bringing first, second third and fourth couples one behind the other.

Gentlemen step behind their partners, then take one step to the right, another step, then three steps. Ladies the same to the opposite side,

making two lines. Now the gentlemen take one step to the left as before, another step, then three steps.

Ladies the same to the opposite side. Ladies, still in a line, take one step to the right, another step, then three steps, then seven steps, forming a circle. Gentlemen make the same steps to the

left, forming another circle, leaving the ladies inside, each gentleman facing his partner. Gentlemen now take three steps to the

left, counting one, two, three. Ladies three steps likewise, toward the right.

Then a stop. Count four, make a low bow to the lady opposite.

Three steps as before, and so on till gentlemen are opposite partners again. Ladies, still in a circle, now hold

dresses on both sides. Ladies make one step towards the gentlemen, another step, then three steps backward. Gentlemen join hands, making the same steps towards the ladies,

then backward.

This is repeated twice Gentlemen now hold their right arms

towards their partners.

Ladies hold up their right arms also. One step forward, another step, then three steps, after which first and third couples turn half way around, take seven steps, forming a maltese cross on the right side; second and fourth couples the same, forming a maltese cross on the left side.

Gentlemen join their right hands to ladies' right hands. One step around to the right, another

step, then three steps.

This is repeated once more. Turn half way around opposite, take

one step to the left, another step, then three steps as before; after which each gentleman and his partner take seven steps, which bring them to their original places, forming a ring, the couples one behind the other. One step forward to the left, another

step, then three steps, and so on until places are reached. Gentleman makes low bow to lady on

his left side, then to his partner. Gentleman offers arm to his partner and they promenade. End of dance.

LIGHTING THE CAPITOL.

Large Electric Plant to Be Put in by the Government.

It is probable that the electric light ing plant to be put in the nation's cap itol will not only be required to light that building, but also to illuminate the congressional library, which is to be the largest building of the kind in the world and which, by reason of its uses, will require the best class of illumination.

To accommodate such a plant, says the Philadelphia Record, it will be necessary to locate the engine and dynamos in a structure erected for this special purpose. The location of the power house is now being carefully considered. and the decision will probably reached very soon. The house will ornamental in appearance, and will be of sufficient size to contain not only the eight dynames necessary for the present but also for other buildings that may be added to the group clustering around the capitol, notably the . home for the supreme court.

A careful estimate has placed the original cost of the building, the machinery, the wiring and general instal-lation of the plant at \$200,000. This will insure the work to be of the best character and the plant to be of sufficient size to furnish all the light that can be used in the buildings and the grounds. This latter is a most important item in the calculation, for at pres ent there is an utterly inadequate illumination of the great park. It is not certain whether the grounds will be lighted by are lamps or groups of incandescent globes. But this is a matter of detail

to be settled afterward. A rough estimate that has already been made of the cost of maintaining the new plant, which will do not only the work now done by the gas and elec tric plants in the Capitol building, but also the entire work of lighting the the library building and the Maltby house, shows that it will cost in the neighborhood of \$19,000.

For hoarseness, sore throat and cough take Dr. Bull's Cough Syrup, the specific for affections of the throat and chest.

GENERALS IN THE NEXT WAR European Nations Dependent on Leaders Without Experience.

LIST OF THE POSSIBILITIES

But Few Distinguished Soldiers of the Past Linger on the Scene-New Blood Grapping with Modern Tactics and Machinery.

While the Thunderer, in London ir talking war, war that is inevitable, was to the knife, war that will not cease until at least two of the great powers are utterly exhausted-Europe is confronted by the fact, says the Philadelphia Times, that among its 2,000 odd generals there is not one below the time of apparent dotage who has commanded even a divi-

Gourko is dying. Germany, while yet mourning the loss of Von Kameke, known as the "Commander of Paris" in the winter and spring of 1871, has just lost her great cavairy general, Von Versen, who studied his art in the American war. Austria beasts of "the ictor of Custozza," Achduke Albrecht, but he is an old man and not in good health. MacMahon is dead. Canrobert is too old to mount a horse, and Saussier, while still vigorous, is not credited with being a great army leader. The situa-tion reminds one of that existing in 1792, when the continent had but one military leader of repute in the person of the Prussian field marshal, the duke of Brunswick. So great was the dearth of army leaders that the republic of France secretly offered him the post generalissimo. If he had accepted the offer the republic's fate might per-haps have been differently decided, for when he afterward led the Prussians against the French his loss of grip soon manifested itself, and the man who, in his manifesto of July 25, declared that he intended to wipe Paris off the face of the earth, and who had advised his officers "not to take too much baggage. inasmuch as the impending war was only a military promenade," a month or so later ordered his troops to retreat at Valmy, even before they had fired a shot, persuading the king "that it was the smartest thing to do."

All commanding generals of the principal European power, Germany, have attained their rank under the regime of William 11, and even Poulteney Bigelow agrees that his majesty has made numerous military blenders. Of the whole number Baron von Loe alone has been chief of an army corps for more than four years. He is 65 and was, I believe, on the general's staff during the Franco-German war. Of the other army corps chiefs, four are 64 years old: two, one of them being Count Waldersee, 61; one 60, three 59, one 58, three 57 and one, Prince Frederick of Hohenzollern, 41 years old.

The latter is the kaiser's cousin, and though a capable officer gives little hope of ever attaining renown as a strategist On him the mantle of the late General Von Versen has failen as commander of the Third army corps. His advancement has been unprecedentedly rapid. He became a lieutenant in his 19th year and in this capacity served in the battle of Koeniggraetz. During the French war he attained the rank of chef d'escadron and during the years of peace that followed that of division general.

Up to a few weeks ago Germany had at least one great strategist, tried in battle, Count Blumenthal, who won the victories for which the crown prince, Frederick William, afterward Frederick III., obtained credit. He has now been shelved and in his stead the king of Wurtemberg, who is principally known for aping his namesake of Germany in all but his creditable performances, has been appointed inspector general of the Fourth army.

A Berlin editor, an expert on military topics, writes me that if "the war with two fronts" should ever become a much dreaded reality, the king of Saxony would undoubtedly be intrusted with the command of the army on the eastern front, Russia. Six corps, the First, Second, Fifth, Sixth, Twelfth and Seven teenth, would constitute his forces. "Would the Austrians, Germany

command?" I had asked him.
"That question has not yet been settled," says my informant. agreed upon that Austria shall send thirty divisions of regulars, fourteen divisions of reserves and eight cavalry divisions against Russia."

allies, also be placed under his majesty'

"How about the second front, that pointing toward France?" "Forty-four German divisions of infantry and six divisions of cavalry are at our disposal at any moment, aside from twenty-eight Italian infantry divisions and three divisions of Italian

cavalry. 'Who will lead them?" "Nobody knows. Italy has no one general of distinction who has seen service in the field in anything approaching a commanding position aside from a handful of Garibaldi chiefs. The venerable proprietor of the Hotel de Rome, ft Berlin, Herr Muchling, once told me that a few days after war had been declared in 1870 he met Field Marshal von Moltke promenading in the Thier Garten. Muchling expressed his astonishment at this. He thought the general would be head over heels buried in work. Moltke only smiled. "touched the button," he said, "forty eight hours ago, and now I can take my rest until it is time to move the general's staff in the direction of Stras burg. Ah! if you had caught me here promenading for the last four years should be in about the position of tury moil and hasty preparation you though

There is no need of protesting that the German army leaders are not promenading; they are working; they are ready; they are perhaps in a better condition to meet an enemy today than ever before. But who will lead the present leaders? The Berlin editor to whom I referred avoided even answering the question who would command the second front of the German forces that turned against France. Thear from other trustworthy sources that Count Haeseler, commander of the Fourth corps, designated by the emperor for that position. At the Alsatian maneuvres last fall the war lord intrusted himself almost exclusively to Haeseler's leader-But Haeseler, at his best, is but ship. an excellent cavalry general, and all the army leading he has done so far was performed by the aid of toy soldiers on the floor of his library. He is said to be very proficient in that and his standing advice to his officers is to practice

war, if only with matches representing military forces. France and England both glory in the ssession of generals who earned distinction in fighting cannibals and wild people generally. M. Dodds has done great service in Dahomey and Lord Wolseley may be excellently well pre-pared to fight the Ashantees and Zulus, but what figure would they cut if placed at the head of 1,000,000 men with the theater of war on the continent?

Turkey stands alone among European nations at present in possessing a generalissimo who has proved his greatness

and who is still in the prime of manhood. Osman Pasha, the defeated vic-tor of Plevna, whom the late Alexander of Russia called the most successful of army leaders, in spite of his having succumbed to adverse circumstances. Os-Russia in check during the last five years than the ministers of England and

the Triple Alliance combined.

Aside from Tiffkey, the eastern states are, since the death of Count Haftenau, who would probably have been recalled to Bulgaria in the event of war, abso lutely devoid of great commanders, for the king of Roumania, who distinguished himself at Plevna personally, can not be counted an army leader. Ferdinand, in Sofia, is a momentity; the king of Servia a beardless boy; the Greek army does not count, and the northern state of Europe, as well as the scaboard states of Belgium and the Netherlands, who may be called upon to maintain armed neutrality, are as badly off for leaders as those of the Balkans.

Germany and Austria have recently made a change in the personnel of their ministers of war. Brensart von Schellendorf assuming the German portfolio while General Krighammer became minister of war in Austria-Hungary.

The latter is entirely unknown to fame he has been a general of cavalry for some time and commanded an army corps at Krakow, but has seen no service to speak of in the field.

General Bronsart comes from a mili tary family, and has the reputation of an ardent student of the science of war and of strategy. In 1870 he was a major but did not have any command. He is 60 years old, and it is said of him that he knows the duties of his great office thoroughly. Both he and his colleague of Austria may be trusted as worthy successors to greater men before them: they may be fully capable to continue the work of planning the war of the future in all its details, but Field Marshal von Moitke says: "It is a deusion to believe that a plan of war may be laid for a prolonged period and car ried out in every point.'

At another point in his "Franco-Gernan War" the great battle thinker says: What the leader of a great army must do is to get a clear view of the circumstances, decide for the best for an unknown period and carry out his purpose unflinchingly."

In order to live up to that maxim the

army leader must have experience in the field, and at present we find experienced generals nowhere in the ranks It looks, indeed, as if the war lords of our generation made a point of dispensing with the services of generals who have shown their capabilities before the enemy as quickty as possible. A summary of the generals of our

day, with reference to their ability to lead in the field, is as follows: Germany-No leader, except the king of Saxony, who is quite an old man, and whom the accident of birth made what

he is. Austria-The Archduke Albrecht, also quite old. Russia-Four leaders, having seen

service in the field, but none of them great, namely, Generals Dragomiroff, Wannowski, Obrutcheff and Roveky. Erance-No leader, Saussier being old and General Dodds having had experience only among the cannibals. England-No leader. Wolseley had no

experience in continental fighting, though his book entitled "System of Field Maneuvers Best Adapted for Our Troops to Meet a Continental Army," is calculated to make one believe that he had. General Roberts is also hampered: he has only fought against semi-barbarie natives Italy-No leader that amounts to any

thing except the old Garibaldi General Cosens. Turkey-The only great living general of the age, Osmond Pasha.

SUFFRAGE IN NEW ZEALAND

In the recent general elections for

Remarkable Electioneering Methods Practiced by the Women.

members of the New Zealand house of representatives, for the first time in any British colony, every woman over 21 years of age possessed equal voting rights to those held by men. An amusng account of the part which women played in the contests is given by a Wellington correspondent of the Birmingham Post. The women of the colony he says, developed a remarkable keen-ness for politics. They registered in thousands, and throughout the whole election campaign displayed a most audable desire to learn their new duties. Afternoon meetings for women only, at which the more social side of politics was dealt with, and the new electors instructed how to use their votes, became part of every candidate's work. Heckling there often was, and that of the keenest description, so much so that some candidates are said to have declared they would sooner face double the number of men than be hauled over the coals as they were by these gentle electors. With all the impulsiveness of their sex the women became al most more partisan than the men, and lucky was the candidate whom they favored. For him were crowded and enthusiastic meetings, ovations when he rose, and often showers of boquets when he sat down, while in many cases the vote of thanks and confidence was moved or seconded by some blushing elector who heard her own voice for the first time in public. Women thronged his committee rooms, and canvassed for votes with a charming persistence which would not be denied. The whole battery of women's arguments, personal and theoretical, were brought to bear on the recalcitrant male elector who was suspected of a leaning to the other side and, as has been said, throughout the whole of the campaign the newly enfranchised took a deep interest in the ques-tions at issue and in the result of the contest. It is gratifying to be able to say that, as was expected would be the case, woman's influence was wholly for good in the conduct of one of the most keenly contested elections that have ever been held in New Zealand, and in no case, so far as can be ascertained. tained, was a candidate sub-jected to the indignities which have at other times disgraced political meetings. Dissent and disapprovals were, of course, frequently expressed, but such tangible forms of disapprobation of the speaker's remarks as rotten eggs were but very rarely resorted to ness of the contest, it is a pleasanter

one to look back upon than any previous The election day was a typical New Zealand November day. The women as a rule, east their votes early, so as to avoid the crushing which always occurs in the afternoon and evening, and they went about their task with a gravity which betokened their sense of their responsibilities. They showed, it is true some degree of nervousness, and a good many, when the eventful hour arrived, displayed some slight reluctance enter the booths; but that was soon overcome, as they saw their more selfpossessed sisters safely emerge from the ordeal and received their assurances that it was very easy. The result was that when the polls closed it was esti-mated that one-third of those who had recorded their votes were women and it is to the credit of the latter that the number of informal votes was surprisingly small.

COMMERCIAL AND FINANCIAL

After a Weak Opening and Early Decline Wheat Was Firm.

VERY LITTLE SPECULATION IN CORN

Opening as Especially Dull and the arket All Day as Quiet and Featureless - In Oats There at

Good Baying.

CHICAGO, Feb. 3 .- After a weak opening and an early decline wheat was firm today and closed %c higher. May corn is unchanged. May oats unchanged and provisions lower all around. Wheat opened easy, with May 1/4c lower at

641%c, and soon sold off to 64c. The northwestern receipts were large. The clearances amounted to 2,803,600 bu., against 2,947,000 bu, on the previous week. After reaching 64c for May the market began to advance. The influences presented were nearly all favorable to sellers, but there was a feeling that some persons were buying up considerable quantities of wheat quietly, and this induced shorts to cover. The market ruled stronger in spite of the not altogether favorable news, and the advance continued slow but steady until the end and May closed but 1/3c from the top. May opened at 44%c, declined %c, advanced %c and re-

acted 1/2c to the close at 641/2c.

In corn there was a very light speculative trade, the opening being especially duli and the market all day was quiet and featureless. A comparatively steady feeling existed, values showing no material change. The opening was inclined to be easy, due largely to a tack of interest, but firmed up later on, the price being helped by the action of wheat. The market then ruled extremely quiet and closed with May but 15c from the day's top figures.

In oats there was more good buying than of late, and a firm feeling most of the day. The opening was easy at the decline for May, but advanced 14c and closed steady at 15c from the top and at the same price as on yesterday. The fluctuations were en tirely in sympathy with wheat.

Provisions opened firmer and prices for pork advanced on the run of hogs at the yards being about 4,000 less than estimated. As soon as prices were hammered down enough to suit the bears they turned buyers, taking considerable quantities of pork at the decline. Lard was also offered freely, with fair dealings at slightly lower prices Packers were sellers to a great extent and two prominent institutions were buyers. At the close pork ruled steady; lard firm and at near the outside prices, and ribs were weak at the inside prices. Compared with last night pork is 12½c lower; May lard 2½c

lower and May ribs 10c lower. Estimated receipts for Monday: Wheat, 60 cars; corn, 604 cars; oats, 164 cars; hogs, 28,000 head.

Articles.	Open.	High.	Low.	Close.
WHEAT— Feb May July CORN—	6034 6434 6534	60% 64% 65%	60 64 65%	60% 64% 65%
Feb May July	3734	3514 3814 3834	35 3736 3834	3514 38 3834634
Feb July	2994 2836	2814 30 2836	2814 2934 2836	28% 29% 28%
Feb May		12 87%	12 67%	$^{12\ 65}_{12\ 75}$
Feb March		7 45	7 37% 7 35	$\begin{array}{c} 7 & 45 \\ 7 & 40 \\ 7 & 40 \end{array}$
Peb May	6 3234 6 50	6 32½ 6 52½		6 3214 6 4219

Whear—No. 2 spring, 60½c; No. 3 spring, 59@61c; No. 2 red, 60¼c.
CORN—No. 2, 35½c; No. 3 yellow, 36¾c.
OATS—No. 2, 28¼@28½c; No. 2 white, 30½@
31½c; No. 3 white, 30@31c.
RYE—No. 2, 45c.
BARLEY—No. 2, nominal; No. 3, 46@52c;
No. 4, 42@45c.
FLAX SEED—No. 1, \$1.39.
Timothy SEED—Prime, \$4,25.
PORK—Mess, per bbl., \$12.65@12,67½; lard, per 100 lbs., \$7.45@7.50; short ribs sides (loose), \$6.37½@6.42½; dry salved shoulders-thoxed, \$6.25@6.50; short clear sides (boxed), \$6.87½@7.25.
WHISKY—Distillers' finished goods, per gal., \$1.15.

Sugars-Unchanged.
The following were the receipts and ship

ARTICLES.	RECEIPTS.	SHIPMENTS
Flour, bbls	9,000	5.000
Wheat, bu	38,000	4.000
Corn. bu	251.000	24,000
Oats, bu	151,000	47,000
Rye, bu	2.000	2.000
Barley, bus	29,000	14.000

market was frm, unchanged; creamery, 21@ 26c; dairy, 15@21. Eggs, weak, unchanged; strictly fresh, 184@14c.

OMAHA LIVE STOCK MARKETS Receipts at the Yards Present an Interest ing Problem for Dealers. SATURDAY, Feb. 3.

The most noteworthy feature of the mar kets during the past week has been the exceptionally small run of cattle. Hog supplies were heavier than last week and the corresponding week last year. There has not been much change in sheep. The figures are as follows:

Receipts this week. 10.312 Receipts last week. 12.912 Same weew in 1893. 18,862 Same week in 1892. 12,319 During the month of January there was a sharp falling off in cattle receipts as com pared with last year and a slight decrease in the number of hogs marketed. Sheep supplies nearly doubled. The figures are as follows:

Receipts Receipts Det., 1893..... 68,708 105,213 23,233 Receipts Jan., 1893..... 87,614 129,175 16,664 The following table shows receipts at the four leading markets for the month of January with comparisons: CHICAGO.

	CHICAGO		
1894. Cattle 254,658 Hogs 787,381 Sheep 297,722	1893, 281,244 595,312 200,873		1891. 274,359 1,068,260 205,132
	ANSAS CI	TY.	
Cattle 147,182 Hogs 226,068 Sheep 41,653	111,313 193,258 30,493	98,585 285,262 24,754	80,993 319,178 34,441
TEMPORAL PROPERTY	OMAHA.		
Cattle, 64,608 Hogs, 114,280 Sheep, 24,882	87,614 120,175 16,664	58,138 201,587 11,774	50,972 162,105 11,364
	T. LOUIS		
Cattle 58,952 Hogs 133,739 Sheep 26,325	51,794 100,242 8,970	23,547 96,110 9,277	23,124 98,905 10,208
The combined	receipts a	t the four	points
have been as fo	Dows:	145	
Month. Jan., 1894 Jan., 1893 Jan., 1892 Jan., 1891	531,965 466,953	Hogs. 1,261,468 1,068,987 1,560,263 1,648,448	Sheep. 250,582 257,000 202,686 261,145

The trade in cattle during the past week has been about as unsatisfactory as it well could be. Starting out about steady on Mon day, there was a sharp decline on Tuesday and on Wednesday prices were down to be rock, by long odds the lowest in over a year On account of the exceptionally light receipts during the latter half of the week there was a reaction, and closing prices to both beef steers and butchers' and canners tock were about the same as at the close of

last week. From a perusal of the above statistics it is evident that the low prices for cattle now prevailing are not caused by heavy receipts the leading markets. The fact is people are not eating as much meat for eco reasons, and in consequence the slaughterers need fewer cattle. A leading buyer for on of the biggest local slaughterers says: "Th present depression in the cattle market i due entirely to the big falling off in the d mand for meat and not to any oversupply o cattle. On a recent visit to several east-ern cities I was surprised at conditions as I found them. Mills of all kinds were shut down and the unemployed were walking the streets by thousands Small butchers who formerly ordered half a dozen carcasses now only want from one to three and want a cheaper grade of beef. The people simply did not

have the money to buy with and meat was regarded as a luxury beyond their reach. This state of affairs existed all over the east, This state of affairs existed all over the east, and as the local slaughterers send from two-thirds to three-fourths of their product to enstern points, it can readily be seen that they do not need a great many cattle. The demand from the east for drossed beef has fallen off 25 to 40 per cent and while the falling off in the west has not been so much, it has need to be the seen of the seen to be the se it has been enough to make the disposition of fheir product a serious question with packers.

ceipts today were the smallest in nearly six months or since early in August and the quality was pretty much the same as it has been all week, that is only fair. A good many half fat and short fed cattle are being run in now, their owners having be-come discouraged at the outlook, and this does not help matters any. For the past three days receipts have hardly averaged 1,000 head of cattle a day and in conse-quence the meager offerings today were all wanted, in fact, local houses needed them sorbad that they did not give outsiders a show. Frade was brisk and prices averaged strong to a dime higher on all grades. As usual, there were no choice beeves here, but fair to very good steers, weighing from 1,046 to 1,282 lbs., sold readily at from \$3.30 to \$3.65. Poor to fair grades and odd lots went at from \$3 to \$3.25 and mixed stuff down around \$2.60 and \$2.75. The trade was brisk throughout and long before noon the pens were cleared. The firmness developed during the past few days was due entirely to the meager sup-plies and not to any improvement in the demand from any quarter.
The cow market was about the same as

he trade in fat cattle. In fact, there has been more than the usual amount of sympathy between the markets all week. There were not over fifteen loads on sale today and sales included poor to prime cows and heifers at from \$1.25 to \$3, fair to good butchers, cows selling largely at from \$2.20 to \$2.70. Calves were in good demand at steady to strong prices, common heavy to choice veal stock selling at from \$2 to \$5.50. The supply of rough stock was limited and did not present a very extensive assortment. Prices averaged up about steady, common to fair bulls, oxen and stags selling at from \$1.95 to \$2.85. The stocker and feeder trade was rather limited all week. Receipts were light, and the demand from all sources was of the most indifferent character. Regular dealers managed to keep prices up pretty well on account of the rather limited offerings, but the general tone to the trade has been rather weak on account of the demoralized condition of the fat cattle market. Business today, as is always the case on a Sat-urday, was dull. Hardly any trading was going on at all, but prices generally were not far from steady. Good to choice feeders are quoted at \$3@3.50; fair to good at \$2,70@3.00 and lighter, commoner grades at from \$2.76

There has been no material change in he general situation in hogs and there is still a discrepancy of something like 50c per hog between the hog and provisions prices. This in the case of most of our local killers is evened up by their jobbing trade, but the business of packing exclusively is a losing game at present and has been most of the time during the past year.

According to the Cincinnati Price Cur According to the total packing in the west from November 1 to January 31 is 3,815,000 against 3,900,000 a year ago—decrease, 85,000 hogs. The packing last year in February was very moderate, averaging about 180,000 hogs per week. In order to reach the estimate offered three weeks ago, a total of 300,000 in excess of last year, there must be an average gain of 100,000 per week during February, or an average packing of 280,000 per week, which may be regarded as quite possible, and not improbable. Even with this enlargement the total packing would be small, and far short of any recent season other than last year. Receipts have been considerably heavier this week both here and elsewhere, and in

consequence the range of prices has been lower than last week. They have been so high here, however, 10c to 15c higher than at other Missouri river points, that eastern shippers have given this market the go by and done all their buying either up at Sioux City or at Kansas City. Local sinughterers have used every hog offered here this week. With lower markets east and a fair supply here prices averaged about a nickel lower today on all grades. Local houses were practically the only buyers, and they started in paying \$5.15 to \$5.20 for fair to good hogs of all weights, and \$5.10 for the commoner grades. This was a shade to 5c lower than Friday. On bad reports from both hogs and provisions in Chicago the market weakened further, and late rading was mostly at \$5.10 for fair to good hogs of all weights, or a big 5c lower. The clo was very weak at the extreme low point o the day and a few loads were left in the pens. The top today was \$5.25 for one load of choice light stuff, but practically the hogs all sold at a range of from \$5.10 to \$5.20, the big bulk of them at \$5.15. On Fri day and on last Saturday the bolk of the trading was at \$5.15 and \$5.20.

There was no fresh receipts of sheep to day and nothing of any consequence here to make a market. Local houses have been pretty well supplied this week and were in no urgent need of stock. Prices were nominally weak at a decline of from 10c to 15c from last week's quotations. Quotations as follows: Fair to good natives, \$2.75@ 3.40; fair to good westerns, \$2.25@3.25; common and stock sheep, \$1.50@2.15; good to choice 40 to 100-1b lambs, \$2.50@4.00.

Receipts and Disposition of Stock. Official receipts and disposition of stock as shown by the books of the Union Stock Yards company for the twenty-four louised ling at 5 o'clock p. m., February 3, 1894;

RECEIPTS. CATTLE HOGS SHEEP, HORSES & MLS Cars. Head Cars. Head Cars. Head Cars. | Head. 32 812 64 4,088 1 DISPOSITION.

CATTLE, | HOGS, | SHEEP DILYERS The G. H. Hammond Co.. 202 The G. H. Habbands Swift & Co.
The Cudaby Packing Co.,
Nelson Morris,
Shippers and feeders,
Left over. 302 119 101 141 175 140 865 4.077 140 Total

CHICAGO LIVE STOCK. Small Offerings of Cattle Promptly Taker

at Friday's Prices. CHICAGO, Feb. 3.—The twenty odd carloads of eattle offered today were promptly taken at Fri lay's advance, but after all there was an under time of weakness, as buyers are counting upol-large receipts for Monday and are anticipating lower prices as a consequence. Thousands of cat the have been held back for just such a turn it the market as was experienced yesterday and is supposed that the day's "bulge" will set them agoing. Today's receipts were estimated at 500 head, making 47,247 for the week, against 51.141 last week, 58,048 a year ago and 51,735 two year ago. Prices stand about where they were a week

last week, 38.948 a year to they were a week ago. Prices stand about where they were estimated at 10.000 head, making 116.002 for the week, against 131.249 hast week, 104.179 a year ago, 162.683 two years ago and 25.641 in 159. Small a was the number on today's market, there appeared to be fore many for the demand. At a events here was not strength enough in the firman to hold up prices. They were so lower that at yesterday's close and from 10c to 15c lower than at that day's opening. It was a diffuge matter to get a bid of more than 35 for anythin and it took a really good article to bring, much as \$3.25. fair demand, for sheep at from the was a fair demand, for sheep at from the was a fair demand, for sheep at from the choice qualities. much as \$3,25.
There was a fair demand for sheep at from \$1,50 to \$1,50 for poor to choice qualities, and lambs were saleable at from \$1,25 to \$4,65. The feeling was steady at that range. Receipts we estimated at 1,000 head, making 64,669 head for

CRIME IN HIGH PLACES not strange that some people do wrong through ignorance, others from a failure to investigate as to the right or wrong of a matte. But it is strange, that individuals and firms, who are fully aware of the rights of others, will persist in perpetrating frauds upon them High-toned, wealthy manufreturing firms will offer and sell to retail merchants, articles which they know to be infringements on the rights of proprie tors, and imitations of well known goods. We want to sound a note of warning to the retailers to beware of such imitations and simulations of "CARTER'S LIT-TLE LIVER PILLS." When they are offered to you, refuse them; you do not want to do wrong, and you don't want to lay yourself liable to a lawsuit. Ben Franklin said "Honesty is the best poliit is just as true that "Honesty is thebest principle."

this week, against 80,657 head for last weeks 41,456 a year ago and stast two years ago. Receipts: Cartle, 500 head; caives, 100 head; hogs, h,000 head; theep, 1,000 head. The Evening Justial reports: CATLIS-Headports, 500 head; ahipements, 500 head; a fair business for Saturds, with a few (on steers willing at \$4.6024.504 there, 33,754.50

others, 53 cru4 co.
HOGS Receipts, 10,058 head; shipping its, 4,000 head; slow, low lower; pickers and mixed, 65,1006-30; prime heavy and butchers weights, 13,3004-40; prime heavy and butchers weights, 13,0004-40; prime light, 15,250-35.
SHEEP AND LASHING-Hocopus, 1,000 head shipments, none; uncominged; top sheep, \$2,250, top lambs, \$4,000-150.

Kansas City Markets.

RANKAS CITY, Feb. 2.—WHHAT-Mc higher; vo. 2 hard, S2; No. 2 red, 54/20; COHN-timbunged; No. 2 mised, 318/314, 1 No. Unchanged: No. 2 mlsad, 2397514c; No. white, 29 [630]. Edited, Edits Active and firmer, illige.

RAYE Steady; nominally 48c, FLAX SEED-Firm \$1.2031.27, BLAX SEED-Firm \$1.2031.27, BLAX SEED-Firm \$1.2031.27, BLAX Weak; timethy, \$393; pairle, \$5.503.50, BLAY Weak; timethy, \$393; pairle, \$5.503.50, BLAY BLAY County, \$5936; dairy, \$6.503.50 Terctement Wasat, 7,000 bar; corn, 5,000 bar; SHIPMENTS Wheat, 12,000 bu ; corn, 1,000 bu.;

Kansas City Live Stock Market.

Kansas Chy Live Stock Market.

KANSAS CITY, Plot, 3.—CATTLE-Receipts.
1.00 head; shipments, 1.00 head; market stronges and active; Texas steers, \$285.35; shipping steers, \$1.7565.15; toucher stock, \$2.8567.89; stockers and feeders, \$2.2585.35.

110435—Receipts, 2.304 head; shipments, nons; market weak to be lower; built, \$675.10; heavy, gacking and mixed, \$595.10; light, Yorkers and pigs \$2.958.30.

pigs there. So. SITEEP-Receipts, 200 head; shipments, 100 head; market slow. St. Louis Live Stock Market.

St. LOUIS LIVE SLOCK MATKET.

ST. LOUIS, Feb. 3.—CAPTLE-Receipts, 704
head; market 159725c higher on the week;
prices today about the same as yesterday,
HOGS-luccepts, 2.009 head; market be lower;
top price fig heavy, \$8.25; bulk, \$5.0025, \$5.
SHTELT-Receipts, 100 head; market numinally,
steady; no shipments reported today.

Stock in Sight.



It Cures Colds, Coughs, Sore Throat, Croup, Influence, Whooping Cough, Bronchitis and Asthma. A certain cure for Consumption in first stages, and a sure relief in advanced stages. Use at once. You will see the excellent effect after taking the first dose. Sold by dealers everywhere. Large bottles 50 cents and \$1.00.

CUPIDENE Is the Great Life Giver.



young and middle aged young and middle aged men whose nerve force are declining, who suffer from debilitating dreams and those ills which follows from ex-cesses and over indulgences in early life. CUPIDENE will give you back your life. You will be an powerfully strong after its use as you are now purioutly weak.

dition? CUPIDENE will

dition? CUPIDENE will stop this waste in a fortnight or three weeks.

Impotency, sterility, mental ineapacities are quickly cured and speedily removed by the use of CUPIDENE.

hood, Loss of Brain Power, Coness Palus in the Back, Ne stration, Nervous Deb

Prostration, Nervous Debility, Varieocele, Constipation and will surely bring back the lost power of man, Young and middle-aged men. Enlarged prestate gland needs a quietling yet powerful remo-dial agent. Such is CUPI-DENE. Use CUPIDENE and avoid a dangerous operation.

DENE. Use CUPIDENE and avoid a dangerous operation.
Guarantee in writing given and money returned if permanent cure is not effected by six boxes. Guarantee sent with mail orders just the the same. \$1.00 a box. 6 boxes for \$5.00 by mail. 5,000 Testimonials. Send for free circulars and testimonials.

Address all mail orders to DAVOL MEDICINE CO. P. O. Box 2076. San Francisco, Cal. FOR SALE BY

Goodman Drug Co., 1110 Fa.ruam street, Omahaq amp Bros. Council Bluffs, la

MAGNETIC NERVINE. Is sold with written



ness, Hendacho and Nouralgia and Wake fulness, caused by exceed vense of Option, Tobacco and Alcohol; Mental Depression, Softening of the Brain, causing Misery, Insanity and Ocath; Barreness, Impotency, Lost & Ower in either sea, Premature Old Age. Involuntary Losses, caused by over-indulgence, over-exertion of the Brain and Errors of Youth. It gives to Weak Organs their Natural Vigor and doubles the joys of life; cures Lucorrhea and Fernals Weakness. A month's treatment, in plain package, by mail, to any address, \$1 per box, 6 boxes \$5\$. With every \$5 order we give a Written Guarantee to cure or retund the money. ness, Headache and Neuralgia and Wake

per box, Ghoxes 15. With every count the money. Written Guarantee to cure or refund the money. Circulars free, Guarantee issued only by our ex-Kill's D. So'e Agents. Omaha. Neb

Are You Toothless ? \$5.0 GOOD 16th and Dr. WITHERS, 4th Floor, Brown

Or the Liquor Habit Positively Cured by administratering Dr. Haines' isolden Specific.

It can be given in a cup of colling or ten or in food, without the knowledge of the patient. It is atsolutely harmless, and will effect a permanent and speedy cure, whether the patient is a moderate definite or an alcoholic wrock. It has been given in thousands of cases, and in every instance a perfect cure has followed. It Never Falls. The system once impregnated with the Specific, it becomes an utter impossibility for the figure appetite to exist.

GOLDEN SPECIFIC CO. Prop'rs, Cincinnut, G. 48-page book of particulars free. To be had of Kuhn & Co., Druggists, 15th and Douglas Sts.

