### AMONG THE INSURANCE MEN

Organization of a Salvage Corps is Being Vigorously Agitated.

CRUSADE AGAINST DEFECTIVE WIRING

Merchants Anticipate Some Cancellations or a Raise-Trouble in Kansas-Farm Risks-General News of the Week in Insurance Circles.

There is strong talk favoring a salvage corps in Omaha. The idea naturally meets with the approval of the insurance men, and the subject is being vigorously agitated.

It is claimed that much property could be mayed in cases like the recent Boston store fire, which leaped across the street and started in on Thompson & Belden's stock. The advocates of the salvage idea say that much of the stock damaged by water upon that occasion could have been saved if Omaha had been blessed with a salvage

Since the origin of so many big fires in the city is credited to defective electric wiring it is said that a rigid inspection will made by the fire insurance men and in buildings where the wiring is found in bad shape policies will be canceled. The "hunch" of Mr. Clough of the Northern, who wanted to cancel the insurance with the Boston store people the day of the fire, came too late, to the evident regret of Inspector Hartman. The Boston building and stock was insured for \$150,000. Of this amount \$120,000 was on the stock and the balance on the building, furniture and fixtures. The list was published in The Bee last week. Nearly every company rep-resented locally was interested. Captain Palmer's agencies got caught for \$140,000 of

Merchants apprehend a general 20 per cent advance next month, and while local under-writers are reticent on the subject they admit that such a movement is highly prob-

The city was filled with Insurance adjusters during the last week. Mr. Milverstead of Sloux City was the first man on the ground after the news of the fire reached him. It is now thought that there will be a him. It is now thought that there will be a large salvage in Thompson & Belden's stock. Insurance agents continue to lament the inadequate pressure of the waterworks and point to the Boston store conflagration as only one of many instances where the waterworks company has proved unequal to the emergency. They say that the fire engines were the only safeguards against an extensive conflagration.

extensive conflagration.

In life insurance circles the week has been comparatively quiet. Next month the life underwriters will give a big banquet at the Commercial club. The local association has permanently abandoned its official organ and has come to the conclusion that it is not necessary to revive it, as The Been protected the news. prints all the news.

Ed Howell and other members of the council who are interested in insurance are criticising City Electrician Cowgill because he failed to make a timely report of the de-fective wiring in the business houses recently destroyed by fire, and which, they claim, were so glaringly defective that in one instance Mr. Clough, an insurance man, detected it at a glance, without an instrument test, and reported it to Inspector Hartman. The insurance men generally have spread on their war paint, and as they are not in a very amiable mood they are now concentrating the cause of their miseries upon Mr. Cowgill, whom they say is not suf-

clently rigid in inspection.

Mr. Cowgill refutes the charge and says that the trouble lies in the present city ordi-nance governing electric wires. He says that all the buildings, with few exceptions, that all the buildings, with few exceptions, which he has inspected have compiled with the present ordinance. These exceptions received his prompt attention and the defects were remedied. Mr. Cowgill furthermore asserts that the new ordinance governing electric wiring has been pigeon-holed by the council, as it evidently did not suit Mr. Wiley of the electric light company. The city electrician takes the position that he cannot electrician takes the position that he cannot compel property owners to exceed the re-quirements of the existing ordinance, and he emphatically objects to being made a scapegoat for the inadvertence of others.

Trouble in Kansas.

Insurance agents all over the country are agitated over the action of State Insurance Commissioner Snider of Kansas. He has issued an order revoking the license of the Home Fire Insurance company of New York to do business in Kansas. Mr. Snider declined to make any explanation. It is understood, however, that this is the

first move on the part of the superintendent of insurance to enforce the collection of the reciprocal insurance tax, which, it is claimed, is due Kansas from about twenty New York insurance companies. According York companies doing business in the state are in default for twenty-three years, or since the enactment of the reciprocal tax law in 1871, and that there is now due from them about \$200,000. The claim against the Home company is believed to be \$15,000. less \$4,000 which was paid between 1881 and 1885. Mr. Welch claims this is all that is due for the reason that the New York lay taxing foreign insurance companies was only in force during these years, and consequently that the Kansas reciprocal tax did not operate against New York companies at any other time. Recently Superintendent Snider called on all New York companies to make a statement of their business done in Kansas since 1871. All complied except the Home, and it is believed its license was revoked because of its failure to make this statement. The Home Insurance company which did a business of \$16,000,000 in Kansas last year, has about 200 agents in the state and last year received in premiums \$154,655 and paid losses amounting to about

General Agent Welch had an exciting in terview with Superintendent Snider and told him bluntly he would continue to do bust-ness regardless of his order. Snider, it is said, informed him that if he did he would send him to the penitentiary. Insurance men expect the licenses of all the New York companies will be revoked unless the tax is

speedily paid.

Farm Risks. Fire insurance companies writing farm risks state that a cold wave causes a corresponding wave of claims, and that in the winter time the loss records will furnish reliable data as to the periods as well as the location of the severe weather. So many reasons are assigned for the unprofitableness of farm property, from an underwriting standpoint, that it would seem impossible that any more could exist; and this claim that farm property is being used for thermometrical purposes would impress itself at first as being ridiculous were it not, in fact, strongly insisted upon by many under writers whose word is even better than their

This class of property being isolated, and usually cheap in construction, it is necessary to have hot fires in cold weather. pecially in sections where wood is used for fuel, the heat is not steady, and defective flues are numerous. Thus it comes about that cold weather, hot fires and numerous

laims are coincident. An underwriter who has just been looking over the returns on farm property in the east for 1893 says: "As usual, the year's results show a loss ratio of over 100 per cent, and we are out the expenses of getting the business. There does not seem to be any possibility of making farm property pay its own way without a sharp advance in rates. Depreciation in farm buildings is more rapid than the addition in value by new buildings or repairs to old structures. and it is probable that the loss will increase rather than decrease. It is becoming a serious question with agents writing this business as to where to p companies are declining it. place it, so many

"The completion of every unprofitable year adds additional companies to the list of those prohibiting farm property, and it will soon become a problem for the farmer as to where he can find indemnity. The most careful selection has little apparent effect, and, although we have written this busi-ness more or less for several years, we are almost discouraged when we think of the

possibility of the class remaining as unprofitable for the next ten years as it has been for the last ten."

A business man of this city who "has a little curiosity, you know," desires to submit the following questions to the fire in-

surance agents of Omaha:

First-Of the three large fires of Omaha, namely, the Wakefield, Farnam Street theater and Shiverick, did the companies willingly comply with the requirements of the valued policy law and settle all losses

Second-Did not Mr. Wakefield have to invoke the aid of the courts? Third—Has the Farnam Street theater fire insurance been paid in compliance with the

Fourth-Did not the adjusters endeavor to ring in a deduction of old brick and old iron in the total loss fire of the Farnam Street theater fire, instead of complying with the equirements of the insurance law on the febraska statute books?

Fifth-is it not true that many people who suffer from a big fire like the above, have to whistle for their money for a longer time than is absolutely necessary? Sixth-Why do some insurance agents of maha continually ery about losses before they adjust insurance and pay the insured what is due. Is it a loss to the agencies before one dollar has been paid to the man who carried the policy?

Insurance Items.

Rates are up 20 per cent at St. Louis. The Georgia valued policy bill has been killed. The insurance commissioner bill in South

Carolina is dead. The organization of a salvage corps at Minneapolis is being discussed. One of the favorite forms of rebating by subterfuge is the purchase of inocuous plug

hats. Offers of insurance on electric railway plants in other cities are becoming very com

Buffalo fire insurance agents talk of establishing a clearing house, where all accounts between agents shall be settled each month. Iowa newspapers are in a stew again over the alleged shutting out of Illinois assessment life insurance concerns organized under he laws of Iowa.

The decision in favor of the companies concerning the application of the Texas anti-trust law may lead to a rearrangement of the Jalonick rating bureau on a new basis. Tennessee life agents are endeavoring to form a state organization, and as a nucleus have formed one at Chattanooga. D. J. Duffy is chairman and J. Cole Evans secre-

The Underwriters Salvage company of New York has resolved that no individual shall be permitted to hold its stock, and that qual advantages of investment shall be offered to all fire insurance companies in the United States."

It is rumored that the Colonia Fire Insurance company of Germany will enter the United States for business. It is a company the size of the North German and will follow the program laid down by that company. It will make its deposit in Illinois, and may even select the same representatives in Chicago as that of the North German. The presidents of eastern life insurance

es are said to have been conferring together for the purpose of agreeing upon some method of reducing the cost of procur-ing new business. President Hugo Wesendouck of the Germania Life recommends the amount insured, and not to exceed 21/2 per cent of the premiums for collection.

The pressure for insurance on bonded varehouses is great and rates are being slowly forced up. The question of insuring duties is assuming a new phase. Some im-porters now demand a clause that "all duties paid or uppaid" shall be considered as part of the cash value of bonded goods. If the companies take premiums on such forms they will have to pay the losses, but how they hope to recover from the government is a puzzle.

The employes protective policy recently written by the Standard Accident of Detroit for the Pabst Brewing company of Milwaukee covers every man in the employ of the big brewery, and provides for specific death benefits and for one-half the weekly wages and medical attendance in case of accident The risk, for which there was considerable competition, was placed by George H. Russell, the Standard's manager for Wisconsin.

The premium is about \$6,000 a year. E. B. Craig, the Tennessee insurance cominsurance agents in the state: cordance with section 4 of the revenue bill of the general assembly, 1893, all insurance agents doing business in the state are required to pay to this office a tax of \$10 each per annum in all counties except Davidson, Shelby, Hamilton and Knox, in which counties a tax of \$20 is required. This tax must be paid before certificates of authority can

The past year proved a hard one on the life insurance solicitors generally except in Omaha. The hard times cut into many a man's calculations, and side issues like the World's fair, which could not be ignored, called for a goodly outlay of ready cash. Consepuently, with the exception of the "giants," few companies show a gain over the business written in 1892. The largest companies kept up a vigorous canvass for business, and, of course, their methods were rewarded so far at least as volume is con-

EDUCATIONAL.

There are 1.752 students in Cornell university, at Ithaca, N. Y., this year, to 1,665 last

It is proposed to fit out all schools in Kan as City, Kan., with bath tubs. The mental wheel in Kansas is a turbine. The educational staff of the University of Pennsylvania numbers 268, as against 255

ast year, while the students number 2,180an increase of 125 over last year. The first free public school ever established in the world was at Dorchester, Mass.

erly to be marked by an enduring monu-Prof. W. S. Lytle of Mercer county, Pennsylvania, is one of the oldest, in point of service, school teachers in the country. He

began teaching in 1839. He is as active as a Miss Marcia P. Brown, formerly principal

of a school in Malden, Mass., is now a mem-ber of the State Board of Education in San Paula, Brazil, and the head of the governnent normal school there. Prof. Heinrich Hertz, who recently died at Bonn, was considered to be the greatest physicist in Germany next to Helmholtz, He was only 37 when he died and his death

caused sorrow in the scientific world. Miss Alico Cooke has been appointed lec turer in history of Owens college, Manchester. This is the first time a woman has been appointed in a university college in as a lecturer to mixed classes of men and

Dr. Webster, who has resigned the presi mcy of Union college, at Schenectady, N., on account of ill health, will be succeeded y Rev. Andrew V. Raymond, pastor of the ourth Presbyterian church at Albany, and Union graduate, class of '76.

American colleges have 100,000 students preparing for the fray, including sprigs for medicine, theology and the law. It is to se hoped they may not be educated too much to earn a living with their hands and too little to succeed with their brains.

It is reported that Governor Pattison of Pennsylvania will be invited, upon the ex-piration of his term of office in the state's service, to become president of Lehigh university. President Henry Coffee is now 7: years old, and is expected soon to retire beversity. cause of his advanced age.

Prof. Richardson, formerly of Dartmouth, Prof. Richardson, formerly of Dartmouth, is now the director of the American school at Athens and has been appointed for a period of five years. He is supported this year in his work by Prof. John Williams White of Harvard university. The excavations this spring will be in charge of the di-

ector of the school. Roanoke college, which has been educating Shoctaw Indians for more than twenty years. and has also had a number of Mexican and Japanese students, has now received one of the first two Koreans to enter college in the United States, the other being at the University of Pennsylvania. Mr. Surh Brung Kice, who has entered the regular course at Roanoke, came to this country in April, and has already gained a fair command of

English. De Witt's Hazel salve cures piles.

Some Facts About the Local Assembly of the Knights of Labor.

ITS HISTORY, PROGRESS AND GOOD WORKS

What it Has Been Doing and Will Continue to Do in Relieving Distress Among the Families of Members-Labor Notes.

The prominent part that District Assembly No. 126 of the Knights of Labor has taken in relieving distress of unfortunate persons brings that organization forward as one of the leading and well working organizations of the west. For several years the Knights of Labor were well organized in Omaha, but from the fact that the city assemblies were tied up with the state assembly, the local members were often prevented from carrying out measures that would have resulted in great benefit to the local members. At every annual election of officers the Omaha knights were not able to get more than one or two members upon the state executive committee, and when action was desired here it was often prevented on account of the inability to convene the board in time to consider the matters requiring immediate attention.

In the year 1890 the local leaders held a onference to consider some method by which they could get direct power from the general assembly to organize a district in Douglas county. It was argued at this meeting that if the Omaha knights could organize a district assembly which would get its power direct from the general assembly it would place the local members in better working order and would tend to build up their membership. It was also argued that the expense of convening the executive board would be much less and would give better satisfaction to the members, as action could always be taken in less time than in the old way, which required men to come to-gether from all parts of the state. It was well known that the local members did not have enough votes in the state to withdraw and form a district, as this question would be voted on by the representatives from all over the state and the general sentiment was to hold on to the knights of Omaha as a part of the state assembly. For the purpose of furthering this movement a county assembly was formed. D. Clem Deaver was elected county master workman; Michael Nelson, recording secretary; Mrs. J. M. Kenney, worthy forman, and A. Miller, treas-

Correspondence was at once entered into with General Secretary Hayes of Philadelphia and he was informed of the united de-sire of the Omaha knights to be organized into a distinct district assembly the advantages to be gained were fully set forth. Secretary Hayes was induced to come to Omaha and look over the field, after which was satisfied that the demands Omaha members were reasonable and should be acceded to by the members throughout the state. Upon his recommendation the local members were allowed to withdraw from the state assembly at the next annual meeting and a district charter was at once applied for and granted under the number 126. Such was the work of mestablishing District Assembly No. 126, which is now considered one of the best central labor organiza-tions in the west.

At the formation of the district the followat the formation of the district the follow-ing officers were elected: District master workman, Mrs. J. M. Kenney; district worthy foreman, D. Clem Deaver; district recording secretary, Alfred Fawkner; district treasurer, Charles Rosenquest; execu-tive board, P. H. McNeill, J. H. Scott, Mamie Lane, Michael Nelson and Mrs. J. M. Ken-

Following this administration M. R. Huntngton was elected master workman; Herman Cohen, worthy foreman; Michael Nelson, re-cording secretary; Charles Rosenquest, treasurer: executive board, Mrs. J. M. Kenney Herman Cohen, M. R. Huntington, Michael Nelson and Mamie Lane.

The next election resulted as follows: Herman Cohen, master workman; Dora Wakefield, worthy foreman; Michael Nelson, recording secretary; Charles Rosenquest, treasurer; executive board, W. A. J. Goodin, Michael Nelson, M. R. Huntington, Herman Cohen and Mrs. J. M. Kenney. During this administration several new as

emblies were organized and the Knights of Labor in Omaha took on quite a growth. Through the active work of the officers their present hall on Fourteenth street was se-cured and furnished, which has since been a scource of income to the district assembly as some labor organizations meet there every weekday night and it is sometimes used for religious services on Sunday.

The next election of officers resulted as follows: M. R. Huntington, master work-

man; Carl Meyer, worthy foreman; J. Goodin, recording secretary; Charles Nelson, treasurer; executive board, M. R. Huntington, W. A. J. Goodin, Carl Meyer, Mrs. J. M. Kenney and George B. Henkle Nothing unusual occurred during this administration. The matter of pushing the organization to the front rank was well at-tended to and the debt of the district was paid, leaving the next and present adminis carry out the principles of knighthood This administration organized the clerks as embly and also the cooks assembly, under charters 992 and 443 respectivelly.

The present officers are: Herman Cohen, master workman; Carl Meyer, worthy foreman; Michael Nelson, treasurer; executive board, Thomas C. Kelsey, M. R. Huntington, Charles Nelson, Herman Cohen and Michael

The District holds regular meetings in its hall on Fourteenth street every second and fourth Saturday evening. The executive board holds meetings at the call of the chairman and can be convened at almost any time within two or three hours when cessary. The relief committee has, during the past two weeks, rendered aid to over 200 needy families, and announces that the good work will be kept up as long as worthy persons apply for aid. During the pass week no less than five wagon loads of provisions have been delivered from the relief bureau to the needy poor and several orders for coal have been honored.

Labor Notes. The Detroit Stoye works will resume shortly.

The pulp factory at Madison, Me., has A tailor in Turkey, if skilled, can earn about \$4 per week. Federation men and Knights of Labor are fraternizing in Albany.

cil of Canon City for allowing men to break the eight hour law on city work. A Knights of Labor assembly of bookbinders has been organized at Harlem.

Signs of steady industrial revival are re ported throughout central Connecticut. There are said to be 2,000 skilled me hanics out of work in Rochester, N. Y. The State Labor commission of Colorado has been asked to prosecute the city coun-Men are still determined to resist the proposed reduction in Northern Pacific wages.

Conn., have resumed work at the company's terms. Murphy, Masey & Co.'s chair factory at employing 450 men, has resume operations. An Omaha man has invented a car coupler

The street car strikers at Bridgeport.

that has been endorsed by the local switch Three members of the Lincoln Centra union have been appointed to fill political offices.

At Cohoes, N. Y., 4,000 people are out of owing to the idleness of a large number of knitting mills. Bakers' union, No. 84, Long Island City,

which was disbanded some months ago, is about to be reorganized. The Allegheny county grand jury has in-dicted thirty-nine of the Mansfield coal ricters for unlawful assemblage.

During the past three months 1,000 saloons in Chicago have been forced to close by the financial depression. The Brickmakers association, before ad-

journing, adopted resolutions favoring

establishment of a ceramic course in all institutions of learning. Eastern anthracite coal sales agents de

cided, January 16, to restrict the output to 2,000,000 tons for the month. The St. Louis unlous have assessed work-ing members 10 cents per week to assist in providing for the unemployed.

Of the 3,000 men usually employed by the Maryland Steel company at Sparrows Point, Baltimore, but 600 are now at work. The Midland shops at Colorado City, Colo., run only half time from now on, working Mondays, Wednesdays and Thursdays. The employes of the Clover Leaf have hired an able lawyer, and propose to fight any further reduction in wages.

All the coal mines at Mauch Chunk are reported in operation. The railroad shops are in full blast and there are few idle men. The railroad firemen's union at Terr Haute say their wages have been reduced intil they now only make \$39 per month. Miners in the Cripple Creek mining dis trict are opposing the operatives in trying to lengthen the hours of work from eight to

Can Makers assembly No. 1,384 of the Knights of Labor, located at Baltimore, has made a satisfactory agreement with the amployers.

The custom tailors convention appointed a committee to draft resolutions protesting against those clauses of the Wilson bill pre judicial to the craft. An employers' liability bill has passed second reading in England. It provides that all employers must pay damages to men

injured in their employ. The woolen mills at Haverhill, Mass., have partially resumed operations. One hundred and fifty men have been put to work at a

Forty-six thousand dollars have been raised for the relief of the unemployed at San Francisco and 2,000 men have been put to work in Golden Gate park. One thousand of Philadelphia's men have been given work by the Philadelphia Nat-

reduction of 15 per cent.

ural Gas company. The company is laying new line to the Armstrong field. Knights of Labor assemblies throughout the country are voting upon amendments to he constitution of the order adopted by the recent general assembly in Philadelphia

Several mills at Moosup, Conn., have closed

down, throwing about 1,200 hands out of work. No rent will be charged operatives in the company's houses as long as the mills The reduction of wages attempted by th boss tilelayers of New York has been with-drawn, owing to the determined stand

the Mosaic and Encaustic Tile layers' union. In Minnesota every street car must be provided with vestibules to protect drivers and conductors, the agitation of the State Federation of Labor having resulted in a law peing passed to that effect.

In a riot at the Vesuvius iron works at Pittsburg between strikers and nonunion nen, one of the latter was fatally shot and several others were severely beaten. works are closed pending police protection. Cleveland Laundry Workers assembly No. 529 has been running a laundry on the co-operative plan for the past eight months The girls draw good wages each week, and are also building up a good trade.

Knights of Labor coopers at Rochester, N. Y., have succeeded in getting peniten-tiary made barrels out of the market in that city. The purchasers of barrels and kegs have agreed to use none but those made by Rochester workmen.

The woolen mills at Oregon City, Ore, have shut down. A 19 per cent cut in wages has been proposed, which the operators agreed not to accept. All attempts to settle the matter have failed, and the mills will be closed for an indefinite period. The Tradesman says that the southern farmers as a class are in a better pecuniary

condition at this season than ever before Less money was borrowed on the security o

growing crops and more supplies were made Kynock & Co., manufacturers of ammuni tion, who own the Lyon works at Birming ham, arranged an eight-hour schedule, ac-cording to which wages for piece work are unchanged and the pay of day workers is raised so that they will earn the same

wages as heretofore. In 1887 Levi estimated that the earnings of English agricultural laborers were £75, 000,000 per annum; of those engaged in tex tile manufactures, £47,000,000; building trades, £43,000,000; metals, £32,000,000; ships and railways, £28,000,000; servants, £60,000,-000; showing that agriculture was stil the most remunerative business for the laborer.

In accordance with the decision of the government, the adoption of the eight-hour lay in the government factories in England goes into effect on Monday. A total nearly 20,000 wage workers employed in the arsenals and factories at Woolwich, Enfield and other places will be benefited by the de-

It seems likely that the chambers of commerce of Cripple Creek, Denver and Colorado Springs will appoint a committee to act with a committee from the Cripple Creek Miners union in an endeavor to pre vent anything occurring from the work hour question which might result injuriously to

The rod mill of the Illinois Steel mills has started up, giving employment to 200 men. The converters have been run for with 900 men, and more will be put on. After a stoppage of two years, the rail mill will start up, and it is thought that the mills will run steadily for at least six months. Several Wheeling pottery manufacturers

have reduced wages 10 per cent and in ad-dition propose that "20 per cent of their the new rate will be withheld until it is known what changes will b made in the tariff schedules. In case there is no change the 20 per cent will be handed to the workmen."

Messrs. Rogers, Brown & Co., Philadel-phia, write: 'When the tariff question is decided so that those directly interested can know more clearly what wages they will have to pay to meet competition both hom and abroad business will adjust itself to the new conditions and less complaints of dullness will be heard."

The various trades unions of England are making a notable record in the way of re lieving the present distress. As an example an official report published says that the Engineers' union is maintaining no less than 12,000 members who are either out of work or on the sick list. In order to accomplish this every member of the union at work makes a weekly subscription of 50 cents to

Only two strikes were ever known to have ccurred in Turkey. One was of dockyard laborers in the government employ for their arrears of pay; they had received nothing for seven months. The other was of cigarettemakers in the government factories for the exclusion of women from the works. The dockmen got their money, and the women were turned out of the factories with the "Allah! what does it matter. They are only women:"

PEACEFUL VALLEY.

Letroit Tribune It lies between two banks of hills, By woodlands crowned, and cut with rills Which dimple down to join the flow Where runs the river still below. Pale willows brood above the stream, And quietness, as in a dream, Enfolds the whole and makes it seem A gentle Arcadia.

From troubled cities troubled men
Escape to scenes like this, and when
Their tired gaze is rested here
They deem that strifs comes never near
A spot whose aspects lends no trace
Of flying time's hot, fevered pace
Or restless life's gold-guerdoned race,
Sweet nature's world they see. All sounds are far and softened here,

All sounds are far and softened here,
A soothing cadence lulls the ear,
The breeze-brine hum of rund units;
No grind and crush of busy marts,
No walling echo of the woes
That gripe the brains and hearts of those
Who writhe in competition's threes
The listener assail. The calmer lot of rural toll
Seems sweeter than the city' moll.
They gaze upon the outward show.
And go their ways and never know
That mortgagee's all-grasping hand
And envy deep of neighbor's land
And loneliness and heart-ache stand
Writ large in country tale.

The total amount spent in foreign mis sions last year by the Presbyterians, gregationalists, Methodists, Baptists Episcopalians aggregated \$3,500,000.

DeWitt's Witch Hazel Salve cures piles.

SEVERAL LARGE STRUCTURES IN V.EW

fint the General Feeling of Uncertainty Keeps Them Yet Within the Shadows - chemes that Will Get Off the Blue Prints.

The building prospects for 1894 in Omaha appear to be largely contingent upon the general condition of business throughout the untry, as is the case elsewhere, but probably not to so great an extent. A visit to the offices of the various architects revealed a greater amount of uncertainty concerning the future than has ever been known before All of them have more or less work i prospect, but there is not the certainty of being carried forward to completion tha has been noticed in former years. Very few of the plans have as yet been sufficiently matured to allow of their being made public, though many of them are reasonably certain of being carried out. There are several large buildings that were commenced last year that are not yet completed, and work on them will be pushed forward as rapidly as possible. Among these are the public library building, the Omaha club building, on both of which a considerable amount of work remains to be done, and the telephone company's building, several pub-lic school buildings and the new Central United Presbyterian church, all of which are practically completed.

BOSTON STORE BUILDING

The only building which has passed the period of uncertainty, or which has been so sufficiently developed that the projectors are willing that their plans should be made public, is that of the Boston store, which is to be built on the site of the one recently destroyed by fire. John Latenser is already engaged upon the plans for this, and it is expected that a portion of it will be ready for occupancy some time in May. It will be a four-story modern structure, covering an entire quarter of a block and built in a most substantial manner. The portion of the building on the site covered by the old one will be completed first, and that on the site now occupied by the two small buildings to the north at a later date in the summer Mr. Latenser is also at work upon the plans for an elegant residence for Herman Cohn, which will be constructed during the

The contracts have been let for the new gov ernment building, and the stone is beginning to arrive for the superstructure, and the pullic can reasonably expect to see some tangible results on this edifice during the present year, and if no unforseen event happens the present generation may witness its com

NEW THING FOR OMAHA. Fisher & Lawrie report nothing certain in

the way of large structures, though several are being talked of and several of them will probably be built, though in most cases they depend upon contingencies which may or may not affect them adversely. They have several residences on hand, but none of them of commanding importance.
Walker & Kimball have nothing new o

hand that is a certainty, though as usual several are talking of building, and if the present money stringency should abate, some at least of them would be built. Charles Beindorff has several projects on hand that are practically assured, though they have not sufficiently developed to war-

rant the full publication of the plans. One of them is for a structure of an entirely different character from anything in the city, and in fact, there is only one like it in the country, and the use to which it is to be put is also new in Omaha. The build-ing will cost about \$75,000 when completed, and the future of the project will be of con siderable interest to the people of this city. He is also engaged upon plans for a large four-story building to be used for wholesale purposes, which, it is reasonably certain, will be built, and if it is it will involve the

removal to this city of a large wholesale firm

now located elsewhere. If it does remove it will make this city headquarters, though it may not possibly entirely abandon its present field. LARGE APARTMENT HOUSE.

The same gentleman is also working upon plans for a large apartment house which is to be put up in the northwestern part of the city. This is to be one of the largest buildings of this class in the city. It will be three stories high with basement, the basement to be occupied by stores. The third story will contain a large room which can to be used for dances and similar purposes. The erection of this building is a cer-tainty, though the builder is not yet ready

to make his plans public. All of the architects report that never be fore in the history of the city has there been so much uncertainty among men who really want to build, as to the future. The market house project, the union depot and numerous other enterprises of a public nature which are hanging fire more or less influence them, and this, coupled with the money stringency, is having a discouraging effect.

There will, of course, be a large number

not so many as in previous years. GENERAL DANDY

Goes on the Army Retired List Today-

Sketch of His Career. Brigadier General George B. Dandy, assistant quartermaster general, United States army, and for sometime in charge of the quartermaster's department in the Department of the Platte, celebrates his 64th birthday today. The event is also the occasion of closing his army career and of securing him a place upon the retired list. That career has been one of continuous ervice since 1857, previous to which time he

had been also a participant in the short war with Mexico. All his fellow officers agree that he has earned his day of rest by steady and meritorious devotion to his duty. General Dandy was born in Georgia, February 11, 1830, his parents removing the same year to New Jersey. His early educa-tion was obtained in private schools in that state. At the age of 17 he enlisted in the Tenth United States infantry and served throughout the war with Mexico. After the lose of that war he returned to his New Jersey home and began the study of mediline, but on receiving the appointment of cadet in the military academy at West Point gave up the idea of healing the sick and has since devoted his life and energies to

service in the army. In 1857 he was commissioned second lieu-tenant in the Third artillery. His first active service was in fighting hostile Indians in the then territory of Washington, win-ning honorable mention from General Scott gallantry in that expedition.

His services during the war of the re

bellion were varied and he steadily rose in

the ranks until in March, 1885, he was assigned to the command of the Third brigade, First division of the Twenty-fourth army corps. In March, 1862, he was appointed captain on the general staff and assigned to duty at General McClellan's headquarters in the field. In August of the same year, on the death of Colonel Brown, he was missioned by the governor of New York as colonel of the One Hundreth New York volunteers. It was with reluctance that the general government consented to this transfer, as it desired his services where he was This regiment was known throughout the war as the "Board of Trade" regiment on account of its being adopted by the Board of Trade of Bufalo. At the head of this regiment he performed meritorious and gallant service, participating in the battles of Folly island, the assault and capture of Morris Island, the assault and capture of Fort Wagner and the engagements at Port Waithall Junction, Drury's Bluff, Deep Bottom, Deep Run, Fussell's Mills and the siege of Petersburg. As commander of the Third brigade of the First division, Twentyfourth army corps, he took part in the en-gagement at Fort Gregg, south of Petersburg, in which engagement his brother, who had succeeded to the command of his former regiment, was killed. General Dandy was present at the last engagement of the war at Appomattox Court House and personally

# What the Building Prospect in Omaha is for the Coming Year.

Once more we call your attention to our great purchase of fine clothing, which enables us to sell 3,000 e'egant worsted

## Sack Suits

FOR

### \$10 and \$12

These suits are beyond question the finest lot ever shown in Omaha for the money, all of them worth from \$20 to \$25, regularly, but having made a good bargain ourselves we offer them

### 50c on the Dollar

N. E. COR. 15Td AND DOUGLAS.

witnessed many of the scenes incident to the finale of the great struggle. Since the close of the war he has served in the quartermaster's department, being assigned to duty principally in the west. In the course of duty in the department he built Fort Phil Kearney in the Big Horn mountains and Fort Abraham Lincoln in North Dakota. He has at different times been assigned to duty at Fort Yuma, Ariz.; Buffalo, N. Y.; Portland, Ore., Vancouvers,

rank to be deputy quar-

eral, U. S. A., which rank he will hold at the time of his retirement. During the past year General Dandy presented to the Buffalo Historical society of Buffalo, N. Y., an oil portrait of himself. The portrait was desired on account of his having commanded the Board of Trade regi-ment of that city. Aside from being meritorious from an artistic standpoint, the Hudyan is purely vegetable.

Hudyan stops

Prematureness
of the discharge in 20 days.

Cures

LOST
AFTER portrait has an interesting history. It was painted from life by Private Coleman, one of the enlisted men of the regiment. It was painted in 1863, while the regiment was stationed in North Carolina, and during the time that he was engaged upon it the regi-ment was liable to be called into action at any time. The historical society acknowledged the gift in a fitting manner and adopted resolutions thanking the donor and expressing their high appreciation, not only of the gift, but of the donor, who has been made one of its honorary members.

for a military career, following the exampl set by his father. Don't think you have drank the ne plus

eral Dandy and his family expect to retain

their residence in Omaha, although they

General Dandy's son has just been appointed

by the president cadet at large at West Point, where he expects to prepare himself

may spend some time in traveling abroad

Wash.; St. Louis, Mo., and Omaha. He has

termaster general and brevet brigadier gen-

ultra of wines until you have tried Cook's Extra Dry Imperial Champagne. QUAINT FAMILY NAMES.

Oddities Which Distinguish the Democrati

Oddities Which Distinguish the Democratic Administration.

A good deal of amusement has been furnished by the odd names turned up under a southern democratic administration, writes the Washington correspondent of the Cincinnati Commorcial. In the south there is a different style of nomenclature from that in the north. The parents of the north, in naming their children, have little idea of blood and family and the preservation of family names, such as obtains in the south. In that section there is always an endeayor to preserve among the children the names of both the family of the mother and the father. The result is often odd and sometimes picturesque, and it is in many ways to be commended.

The northern man is generally named after the old established custom, George, or Henry, or Charles, or John, or Thomas, or William, or James, or Jacob, and so on.

There is a great deal in a name, and the Smiths are obliged to seek distinctive designation through a peculiar surname to distiguish them from all the others of the vast throng of Smiths. Their efforts in that direction are sometimes amusing. As a man can hardly be known distinctively by the name of Smith he must seek distinctive recognition through some surname and be known by that. So we find in the cabinet Hoke Smith. The Hoke saves him from extinguishment. So our own find in the cabinet Hoke Smith. The Hoke saves him from extinguishment. So our own find in the cabinet Hoke Smith. The Hoke saves him from extinguishment. So our own find in the cabinet Hoke Smith. The Hoke saves him from extinguishment. So our own find in the cabinet Hoke Smith. The Hoke saves him from extinguishment. So our own find in the cabinet Hoke Smith. The Hoke saves him from extinguishment. So our own find in the cabinet Hoke Smith be south, including Goodnight of Kentucky and Moonlight of Kansas. The latter has again appeared as minister to Holivia, while Goodnight holds his own in the house.

Abe Slupsky has been them up and celebrated until he has become a prominent character. If h

present administration.

Mr. Cleveland endeavored to add the name of the month of the list of men who have distinguished the bench of the supreme court, and the New Yorkers have sent Mr. Lemuel Quigg to converse

New Yorkers have sent Mr. Lemuer quage to one gress.

In the house of representatives we have Lafe Pence and Tom Johnson, who fercely resents being called Thomas, and declares that his name is Tom and not Thomas. To said to the galaxy we have Major Amiss Spieger, assessor of Santa Clara county, California: Colonel Ack Skoogs, assistant postmaster of Magadore, O.; Hon Fice Mork, the democratic leader of the Union Square guards, New York City.

In the house of representatives there are two Halls, to say nothing of the alcohols, One is Osee Matson Hall of Red Wing, Minn., and the other is Uriel Spoonbill Hall of Hubbard, Mo.

Quick Relief from Rheumatism Mra. Emily Thorne, who resides at Toledo Wash., says she has never been able to procure any medicine for rheamatism that re-lieves the pain so quickly and effectually as Chamberlain's Pain Baim, and that she has also used it for lame back with great suc-cess. For sale by druggista.

Andyan.

This extraordinary Rejuvenator is the most wonderful discovery of the age. It has been endorsed by the leading scientific men of Europe and America.

MANHOOD

Constipation, Dizziness, Falling Sensations, Nervons Twitching of the eyes and other parts. Strengthens, invigorates and tones the entire system. Hudyan cures Debility, Nervousners, Emissions, and evelopes and restores weak organs. Pains in the back, losses by day or night are stopped quickly. Over 2,000 private endorsements.

Prematureness means impotency in the first stage. It is a symptom of seminal weakness and barrenness. It can be stopped in 20 days by the use of Hudyan.

The new discovery was made by the Specialists of the old famous Hudson Medical Institute. It is the strongest vitalizer made. It is very powerful, but harmless. Sold for \$1.00 a package or 6 packages for \$5.00 (plain scaled boxes). Written guarantee given for a cure. If you buy six hoxes and are not entirely cured, six more will be sent to you free of all charges.

HUDSON MEDICAL INSTITUTE.

1032 MARKET ST.,

SAN FRANCISCO, CALIFORNIA.

DOCT SEARLES & SEAR LES. 3

CHRONIC, NERVOUS PRIVATE DISEASES

Call on or adddress with stamp for circulars. Free book, recipes and sympton manks. Dr. Searles and Searles, 118 South 15th St. First stairway south of postoffice, room 7.

