Some Figures Taken from Official Reports and What They Show.

THREE YEARS OF GREAT PROSPERITY

Capital Almost Returned in Net Profits-Rocks Encountered in 1893-Experience of Companies in Nebraska During Two Years.

"One of the favorite attacks made by newspapers is in the direction of showing what enormous profits the Insurance companies are making. . . . The newspaper that takes payment for a future issue, or for a future advertisement, would not immediately strike a balance and claim the present income as its profit, and yet such is the usual course pursued in dealing with inwurance figures. The future liability has been ignored." • • • This is the complaint of a recent writer

on insurance topics. He finds that newspaper writers do not give the public such figures as would pass inspection of an insurance accountant. There is probably something in this. When a newspaper publishes a tabulated statement it aims to make its figures so clear that "he that runs may read" and, reading, understand. It does not try to becloud plain facts with a shroud of misty hypothesis. In what it has hitherto given to the public The Bee has only printed plain figures. There has been no attempt to deny these; only to explain. The imputation that an insurance policy is a contract of the same nature as one made for newspaper subscription or advertising has so little weight it hardly need be noticed. Business men need only compare their experience with newspapers and insurance companies to appreciate how far-fetched the Dinstration is. An insurance policy is only a contract to pay a certain amount under certain conditions, and that the company does not anticipate paying the amount at all is evidenced by the fact that for so small a sum as 1 per cent or less it assumes the rick. Only in the remote contingency of fire is the company liable. If a policy was an absolute contract to pay, with no saving clause, Insurance companies would, according to their own statements, be unable to return more than 75 per cent of the premium col-

RISKS AND THE PROFITS THEREON. Whatever else may be said, it is true that the insurance companies, prior to 1893, found the rates at which they assumed risks sufficiently remunerative. That this is true may be seen from a glance at the following ugures, which are from the books of the auditor of Iowa. They show the whole business done during three years by the companies doing business in Iowa. Here are

lected, and as this rarely exceeds 1 per cent

of the amount named in the face of the

policy, the probability of settlement in the

light of "future liability" is apparent.

Totals..... \$202,465,706 39

During these three years, if the average rate charged for the insurance was 1 per cent, the companies assumed as rivks the enormous sum of \$4,303,928,469,600. The absurdity of considering this in the light of a "future liability" is apparent. For each of the three years there was in force almost \$1,500,000,000,000 of insurance. These are probably not such figures as the insurance accountants are in the habit of dealing with, but they illustrate very fairly the theory that in writing a policy the company has assumed a future liability.

As to the matter of profits, During these three years, for each 47 cents returned in losses, the companies collected \$1 in premiums. This was at a rate of premium which is now deemed not remunerative. In these three years the companies collected \$227,927,-140.60 premium in excess of losses. An Omaha agent says 35 per cent of the gross premium is a fair amount to allow for managerial expenses, taxes, auditor's fees, agents' commissions, and the like. Others place the cost at a lower figure, some as low as 25 per cent. But accepting 35 per cent as fair, deduct that amount from the gross premium, and there is left for net profit the modest sum of \$148,153,641.39. This is the profit for three years on an approximate capital of \$150,000,000. It is an average annual income on that capital of \$49,384-537.13, or a trifle over 32.26 per cent. This is a little more than 21/2 per cent a month. In these times, when money may be had as low as 5 per cent a year, this rate of income must strike an ordinary mortal as a pretty fair return, even considering the existence of "future liability." A plain, common, every day shark would give the road to this sort of profit scooping. But the insurance people do not always

do this well. Like farmers, they have their good seasons and their bad seasons. They struck one of their bad seasons in 1893. Returns are not all in yet, but from the way in which the companies have been pushing up rates in the last six months, it would seem that they either expected to have another bad season this year, or to get even at one fell swoop and bring the low average profit of 1893 up to the figure of 1893 up to trepresents that of the three preceding years. In Nesbraska, nineteen companies have made their reports to the state auditor so completely as to be ready for publication. It is thought that all will be ready to give out soon. The figures which are here given show what all the stock companies doing business in Nebraska in 1892 did. Mutual companies are not included in these tables:

Risks written. Losses paid.

Excess of premiums collected over losses paid.

Percentage of premiums collected returned in losses paid. 1,266,891

NEBRASKA LOSSES COMPARED. It will be noted that in 1892 the losses incurred by companies doing business in Ne-braska exceeded by \$216,742 the losses paid. It is not in the province of The Bee to dis-Insurance adjusters are a well paid class and, like providence, their ways are in-scrutable. But they certainly saved their salaries to their companies in Nebraska that year. Nebraska now has a valued policy law and the adjuster's occupation is in a measure gone. The net profit to the companies for that year was 27,02 per cent. of course this isn't a great deal, but most people would be pleased to do as well each year. There is quite another story to tell for 1893. Nineteen companies report:

Risks written
Premiums received
Losses paid
Excess of premium collected over losses Per cent of premiums collected re-turned in losses...... In this instance the profit went to the wrong side of the ledger to the tune of eight-tenths of 1 per cent. In 1892 these nineteen companies did business in Nebraska

ess of premiums collected over losses er cent of premiums collected re-152,109

as follows:

During 1892 these companies derived a net profit of 20.2 per cent on their Nebranka business. In 1893 they wrote \$310,647 more business than in 1892, collected \$2.475 more in premiums and paid \$76,859 more in losses. To enable the reader to compare for himself the exact ratio of the two years' business. ness done by each company The Bee here THE SWEDES IN NEBRASKA

Two Prosperous and Progressive Settlements in Hamilton County.

EXTERNAL EVIDENCE OF ZEAL AND GRIT

Historical Review of Pioneer Work and What Was Achieved in Twenty-One Years-Examples of Industrial Thrift.

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WHAT THE TABLE SHOWS.

From these figures it will be seen that nost of the companies came out even, many

of them being a little ahead. The San Fire Office of London got it pretty hard, its losses being almost double the amount of

its premiums. It is hardly probable that the

managers in London attribute this state of

affairs wholly to the low rate charged, for the losses amount to a little more than 2.

per cent on the total risks written, or \$2.20 per \$100, a rate that is very seldom thought

of in connection with an acceptable risk, The St. Paul Fire and Marine almost quadrupled its business in 1893, and its

losses increased from \$181 to \$6,998. But its premiums had increased from \$3,726 to

when the company contrasts its net profits

braska it very likely thinks that rates are too low. To add the profits of the two years together and be content with saying

its average net profits from Nebraska bus-

oss is \$1,783 never occurred to its man-

In the case of the Phoenix of Hartford the

figures appear quite different. This com-pany let some Nebraska business go in 1893, collected \$2,000 less in premiums, paid \$2,000

more in losses, and yet found itself with \$21,538 to carry to the profit side of the ledger gained in Nebraska during a bad

year at "low rates." Its neighbor com-pany, the Hartford of Hartford, found mat-

ters different. It also let some Nebraska business go. It collected about \$1,100 less

in premiums and paid nearly \$13,000 more in losses, its profits dwindling from \$39,394 in 1892 to \$25,839 in 1893. Deduct 33 1-3 per

cent from these figures for expenses, and it must be admitted the remainder will show a fairly satisfactory condition of affairs. There is a most decided contrast in the ex-perience of the companies whose reports

for the two years are placed side by side in the table. It will well repay a careful pe-

rusal, and a few moments spent with penci and tablet may convince you that the valued policy law and the low rates are not what is

at the bottom of the insurance companies trouble in Nebraska.

ILLINOIS AND CHICAGO BUSINESS.

One hundred and forty-two insurance com

panies did business in the state of Illinois in 1893. Their reports now on file with the insurance commissioner of the state show

business of \$12,507,232 is not satisfactory to

the companies. They have ordered a raise in rates in Chicago of 25 per cent. Just how

this will pan out is not yet determined. There is a great protest against the increase

from Chicago business men. In addition there is a dispute between Fire Marshal Sweenie on one side and the agents on the

other. Sweenie says the gross premiums written amount to \$6,000,000, whereas the insurance men claim they did not reach last year more than \$4,800,000. Again the chief says that it cost but \$1,000,000 to secure the

ousiness. The agents say it cost nearly \$2,000,000 to write \$6,000,000 insurance. On a

basis of Sweenie's figures the companies want to increase the cost of protection to

Chicago merchants from \$6,000,000 to \$7

Chicago merchants from \$5,000,009 to \$7,500,000, while the cost of collecting this increase remains the same. This would "insure" an additional profit to the companies of \$1,500,000, or a little more than \$10,500 each for the 142 companies doing business in the state. It is extremely doubtful if Chicago will stand the drain. Chicago was

especially unfortunate in the way of fires last year, one at South Chicago burning over

several acres in a single afternoon, destroy

ing millions of dollars' worth of property, entailing probably more than half the total

losses suffered by the companies in the state during the entire year.

YOU MAY WONDER AT THIS.

It is not the intention of The Bee to dis-cuss in this article the methods of insurance

companies in transacting their business further than to point out the results of the

methods as shown by the figures. These, it would seem, have been pretty clearly established. The good years and the bad years have been placed side by side, and the reader may draw his own conclusions. It

may occur to him that the cost of collectin

premiums is a rivile steep. He may wonder why it should cost \$1,000,000 or \$2,000,000 to collect \$6,000,000 in a district so compact as Chicago. He may even wonder why some effort is not made to reduce the cost of in-

surance in this respect. He may wonder why a net profit of 4.98 per cent of the whole

business done in one state is not sufficient. He may wonder if any of those companies now complaining recall the wonderful pros-

perity of 1890, 1891 and 1892, during which time their capital stock of (estimated) \$150,

000,000 was almost returned to them, allowing the extreme estimate of 35 per cent for the cost of collection. He may also wonder why agents will plaster policies on buildings against the erection of which they have pro-

tested, and which they know to be unsafe, and then point to the destruction of that building as an evidence of Omaha's lack of

building as an evidence of Omaha's lack of fire protection. It might also occur to him that there is hardly a fire trap in Omaha that is not well insured, and he might won-der why the owners of well erected, prop-erly protected buildings should be made to bear the burden cast on the companies by the man who moves into an unsafe building and lets his policy in some well.

This small profit of 1.38 per cen-

\$ 4,759,762

the following:

of \$1,203 in 1893 against \$2,354 cleared in 1892 on one-fourth of the business in Ne-

This still leaves it \$5,308 to the

The first permanent settlement made in Hamilton county was made in the Blue valley, near the south line of the county, Jarvie Chaffee and George Hicks settled upon section 34, township 9, range 6 in the month of June, 1866. Mr. Chaffee built a dug-out, which was the first residence in

The Andreas history of Nebraska records one George Erickson locating on section 22, on Lincoln creek, as early as 1869, but the real Swedish immigration into the county did not commerce before 1872. The oldest Swedish settlement in the county is in the northeast corner thereof and is, in fact, a continuation of the Swede Home settlement

August Carlson, who lives over the line in Polk county, was in fact the pioneer settler in this settlement, locating on his homestead in 1872. He came from Ottumwa, Ia. During the same year the following pioneer settiers located on their homesteads: A. P. Johnson, who came from Coal Valley, III. but is now living at York, owns 240 acres; August Anderson, from Borgholm, Ia., now dead; August Lind, now dead.

Among those who arrived in 1873 were: S. P. Benson, from Ottumwa, Ia., who is now a merchant in the city of York; Charles J. Reed, from Knoxville, Ill., Charles Swanson, Peter Erickson, H. P. Miller, from Eddy-ville, Ia., and Gustaf Carlson, from Otumwa, Ia.

A GARDEN SPOT.

This settlement strikes the visitor as be ng the garden spot of the state, for a more beautiful farming landscape the eye rarely views, and what enhances the charming as sect is the profusion of cedar trees planted around nearly every farm house. Thre Swedish churches in this settlement at est their characteristic devotion to the

ervice of God.

Prosperity and thrift are noticeable everywhere in this community, and although the majority have not been here more than twelve or fifteen years, they have their farms n the highest stage of cultivation and with in the highest stage of cultivation and with good improvements. That they appreciate the land is evidenced by their ambition to become owners of many acres. Charles Ostrom, who commenced his farming here with only an ox team, is now the owner of 240 acres. Peter Erickson, who had to borrow money to reach Illinois with his family from New York, and had to work at first in digging draining ditches is now the owner. digging draining ditches, is now the owner of 600 acres, all well improved, well stocked and in debt to no one. August Carlson, the first settler just over the line in Polk county, owns a magnificent farm of 280 acres. S. I. enson, one of the early settlers, as a reward for the privations and struggles of a life, is now the proud possessor of 480 acres

of as fine land as the sun shines upon.
Within three-fourths of a mile of Mar quette lives the thrifty and successful farmer, Peter Hedbloom, who came to Hamilton county thirteen years ago not over-burdened with riches. He is now the owner of a 320-acre farm, adorned with a fine residence, barns and outhouses to match, a large orchard surrounded with fruit and evergreen trees. In the vicinity of Mr. Hedbloom lives Andrew Johnson, who came from Swede Bend, Ia., fifteen years ago. He is the owner of a well improved 240-acre farm; also Pete Thorell, who came thirteen years ago, direct from Sweden, the possessor of a fine 160-acre farm.

CHURCHES. As already stated, this Swedish settle-ment in the northeastern part of Hamilton ounty-has three church organizations and hree church edifices.

Coming from the east the first one reached is the Swedish Baptist church, organized in the year 1879, Peter Carlson acting as chairman and Charles Sandquist as secretary. H. P. Miller was elected elder, and Nelson Frojd and John Benson as deacons. The church structure was built in 1886, size 30x40 feet, with two wings, each 12x16 feet: cost. \$2,400.

The following pastors have served the congregation, i. e.: Revs, C. J. Chader, A. F. Palm, P. Berggren, C. G. Necker, L. Arlander and C. J. Chader, the present pas-

anized in 1889, at which time the followganized in 1889, at which time the follow-ing officers were elected: Trustees, John Jackson, Olof Hedlund, A. G. Isaac-son; deacons, Abe Carlson, David Swenson. As chairman of the meeting was Jackson. Peter Hedbloom and August Hornett as secretary. The church was built the same year; size, 24x36 feet, and cost, \$1,000. The Swedish Evangelical Lutheran church has an elegant and roomy edifice in the center of the settlement, together with a fine parsonage, but there has been a vacancy in the resident pastor and I failed in finding any one who could furnish the

hurch statistics. In the center of the settlement is the postoffice of Stark, with C. O. Rydson as postmaster. The postoffice is kept in the store of Rydson & Hawquist, dealers in general merchandisc. Mr. Rydson's father one of the early settlers, locating here in 4873. Christ Sorenson runs a blacksmith

shop close to the postoffice. THE SHILOH SETTLEMENT.

Southwest of Marquette is located the second Swedish settlement in the county around the Shiloh postoffice. It is also called "The Chicago Settlement," from the umber who came from that city and made

their homes here.

This settlement was made, after all the government land was made, after an the government land was taken, by John G. Nordgren and Mr. Rylander, the widely known land agent of Chicago, who has been instrumental in inducing thousands of Swedish immigrants to make their homes n Nebraska and other states of the west. Mr. Nordgren himself became a resident

of the county and is the owner of 1,950 acres in this county.

One among the first settlers in this set-Princeton, Ill., in 1879. He emigrated from his native soil in 1871, arriving in this country empty-handed, but possessed of a laboring man's capital, a good, healthy constitution, strong arms, a determined will, and in addition thereto a good judg-ment and business sagacity. A little over twenty years ago he started life \$50 worse off than nothing, today he is the owner of 400 acres of land, with fine improvement and well stocked and pays annually \$100 in taxes. He contends that he has accom-plished all this against heavy odds and unfavorable legislation. He is a staunch and zealous independent.

Mr. Moberg, in 1878, and was from the city of Chicago, where he died during the year Swan Youngquist, the wealthiest Swede in the county, came from Wyanett, Ill., in the

Olof Swanson came one year earlier than

the county, came from Wyanett, iii., in the year 1879. His father gave him eighty acres of land in Illinois; this he sold, and with the proceeds made his start in Hamilton county. He is now the owner of several fine farms, aggregating 800 acres. He is one of the most highly respected citizens of the

Jan Youngquist also came in 1879, from Princeton, Ill., and owns 320 acres, and so did P. Skogsberg and Henry Berggren, both from Chicago, Ill., the former owning 2/0 acres and the latter 32). acres and the latter 32).

Charles Anderson arrived in 1880 after one year's sojourn in Chicago. He owns 160 acres. Ap Oberg also came in 1880 and owns

160 acres.

Among those who came in 1381 were L. E. Olson, who tarried a while in Saunders county and bought his land in 1880. He possesses a fine farm of 160 acres. Indrew G. Gustofson came from Chicago, but had tried his luck also in the states of Tennesses and Mississippi, but is now fully satisfied with his 240-sere farm in Hamilton county; K. P. Swenson, from Princeton, Ill., reHAVANA GLUB GGA

HOLDING HIS OWN.

With great satisfaction, And driving his rivals Almost to distraction. With the grip of both hands He holds tight on his knees His bride of the future

Whom he won with great case, When this treasure he won, From those rivals he beat. On the size of his feet.

It was plenty of cash Which gave him this snap, And you see that he won the great race by a "lap."

But those girls that are bought Very often prove fickle, like so many cigars That are bought for a nickle.

And this brings us right down The superior grade Of Havana Club brand

It is sold far and wide For the half of a dime, And in "holding its own," It gets there each time.

Attention is called to our celebrated brand of cigars, the HAVANA CLUB; which our experience justifies us in saying will meet the approval of the most fastidious smokers. It is a first-class, handmade, long Havana filled cigar, for a nickel,

Free from Artificial Flavors and Poisonous Drugs

that are so commonly substituted for the NATURAL AROMA of the fine tobaccos which constitute this unrivalled cigar. We are confident, judging from the increasing demand that all appreciative smokers will pronounce the HAVANA CLUB the best 5-cent cigar on the market. The list of over 100 first-class dealers of this city, whose names and locations are affixed below, is an ample assurance that the HAVANA CLUB Cigar is unequaled. Smoke it and be convinced.



L. E. PEYTON, 24th and Leavenworth sts. PAXTON, HULETT & DAVENPORT, Merchants hotel.

S. PERSELS, 935 North 24th street. H. J. POTTER & CO., 2704 Cuming street. J. F. PETERSON, 708 North 16th street. PALACE DRUG STORE, 18th and Nicholas. J. B. RIPPEY, 29th and Pacific streets, RISLEY BROS., 105 North 16th street. C. G. RAPP, 20th and Grace streets. SAMUEL ROBINSON, 416 North 16th street. C. E. SATTERFIELD, 720 South 16th street OTTO SEIFERT, 15th and Harney streets.

J. H. SCHMIDT, 24th and Cuming streets, W. J. SHRADER, 24th and Seward streets. GEORGE SCHESCHY, 1918 Cuming street. JOHN STUBEN, 17th and Nicholas streets. P. STRASSBAUGH, 19th and Vinton streets. S. H. SMITH, 10th and Pacific streets. GEORGE STRIBLING, 7th and Pierce sts. T. STRIBLING, 15th and Capitol avenue. J. P. TARPLEY, 1320 Douglas street.

M. F. TIMMS, 13th and Davenport streets. JAMES TIMMINS, 20th and Lake streets. WILKIE & SAUTTER, 20th and Pierce sts. WM. VON WEG, 22d and Leavenworth sts. W. T. WHITE, 16th and Dodge streets. HOBART WILLIAMS, 1407 Douglas street.

M. ROTHSTEIN, 4th and Woolworth avenue. W. HOLDORF, 1711 Leavenworth street. L. JANKOWSKI, 3411 Leavenworth street.

HEIMROD SHANSON 701 North 16th atreet A. ANDERSON, 2213 Cuming street.

C. J. FRICE, 13th and Douglas streets. KUHN CO., 15th and Douglas streets. KINSLER DRUG CO., 16th and Farnam sts. LESLIE & LESLIE, 16th and Douglas sts.

SHERMAN & McCONNEL, 1513 Dodge st. SNOW, LUND & CO., 16th and Farnam sts. ANDERSON BROS., 718 South 16th street.

A. C. ADAMS & CO., 2504 N. 24th st.

BELL'S DRUG STORE, 13th & Howard sts. F. H. BUFFETT, 315 South 14th street. R. E. CAMPBELL, Bee building.

D. MICHEALS, 602 North 16th street.

J. A. FULLER & CO., 14th and Douglas sts. M. J. FRANK, Midland hotel,

MOCKELSTROM & CO., 16th & Capitol ave M. PARR, 10th and Howard streets.

T. R. BRADEN & CO., 2403 Leeavnworth st. H. C. BETTERMAN, 1437 North 24th st. BISHOP BROS., Sherman ave. Kyner st. J. BRANT, 13th and Howard sts.

C. B .BRIDENBECKER, 113 South 17th st. BISHOP & OSBORNE, 2123 Military avenue. WM. CATLIN, 115 S. 14th & 508 S. 13th sts. ANTON CAJORI, 601 Pierce street.

! J. B. CONTE, 10th and Hickory streets. J. B. CONTE, 16th and Martha streets.

J. W. CLARK, 1301 Park avenue. E. D. EVANS, 1220 North 24th street.

A. A. EASTMAN, 1416 North 24th street.

G. S. ERB, Mercer hotel.

F. W. FOGG, 12th and Capitol avenue.

SAMUEL H. FARNSWORTH, 224 & Cuming. JOHN J. FREYTAG, 1614 North 24th street. WILLIAM GLADISH, 12th and Dodge sts. WILLIAM GENTLEMAN, 16th and Cass sts. C. B. GURNEY, 24th and Seward sts. JOHN GUILD, 1239 Park avenue. D. GROSS, 1123 North 24th street.

G. HAHN, 2012 Farnam street. W. F. HARBERG, 1220 Farnam street.

G. H. HAYNES, 16th and Webster streets. HOWELL & SONS, 17th and Leavenworth CHAS. HASBROOK, 2421 Cuming street,

MRS. J. T. HAST, 18th and St. Mary's ave M. L. HYLEN & CO., 20th and Castellar

HELIN & CO., 2526 Cuming street. S. E. HOWELL, Park ave. & Leavenworth. JERPE & NOID, 1231 North 19th street. KING & CO., 27th and Leavenworth sts.

KULLEY & DONOHUE, 2206 Farnam st. KAER BROS., 1022 North 16th street. J. F. LALLY, 1408 South 16th street, HENRY LEISGE, 2812 Leavenworth st. LANGE GROCERY CO., 606 South 13th st JOHN LEMLY, 1260 South 16th street. B. E. NEWMAN, 2208 Farnam street, W. C. NORRIS, 1406 Farnam street. H. M. NELSON, 1905 Cuming street, M. NEWMAN, 212 North 16th street. A. NEWMAN, 16th and Corby streets. NEW YORK LIFE BLDG. CIGAR STANDA

A. D. KEIWITT, 20th and Pierce sts.

CHARLES OLSON, 1516 Webster street. SOUTH OMAHA.

CHRIS MELCHER, 24th & N. South Omaha, PRINGLE & ALLEN, South Omaha. DR. H. J. ABBERLY, 734 24th, So. Omaha, C. E. FROST South Omaha. W. O. GRIFFITH, South Omaha. CHARLES HINZ, South Omaha. J. G. HAYZLETT & CO., South Omaha. LANANGER & CO., South Omaha, C. M. SANFORD, South Omaha, CHARLES TRUAX, South Omaha. CHARLES STARR, 24th & N. So. Omaha. E. J. SEYKORA, 24th & N. South Omaha

J. S. STOTT, 2406 N. South Omaha.

STEELE-SMITH GROCERY CO.. Cigar Department, Omaha.

nerson and Charles Peterson, the latter world about April 1. His linerary will take from Chicago, at 1 both owners of 150 acres.

Among those who came in 1783 were John Zealand, Australia and India M. Peterson, although he bought his acres in 1882. John Frist also came the same year.

Swan N. Peterson and A. G. Fleming came in 1884, both from Chicago, III, the first named owning 160 acres, the latter

CHURCH ORGANIZATIONS.

The Swedish Evangelical Lutheran Mis The Swedish Evangelical Lutheran Mission Covenant was organized June 2, 1883, at the house of K. P. Swanson, with A. P. Moberg as chairman and Edward Johnson secretary; treasurer, Alf. Swenson. The trustees were not elected until April 4, 1884, and were: Edward Johnson, K. P. Swenson and John Bloct. The church was built in 1890; size, 28x42; cost, including parsonage, \$2,100. Present membership, fifty-four; pastor, G. Norsen.

The Free Mission society commenced to hold religious services as early as 1880, and received visits from Revs. Frisk and Sweders once a month. A formal organization was not effected until 1885, at which time Olof Swenson acted as chairman and Oscar Berg-gren as secretary. Trustees elected were: A. Gustafson, C. J. Anderson and John M. Peterson; deacon, A. P. Oberg. The church was built in 1885; size, 24x40 feet, with basement; cost, including parsonage, \$2,000; Rev. Jan Janson, resident pastor. Jan Janson, resident pastor.

In the city of Aurora we found the following Swedish business houses: Victor Swenson, groceries; A. P. Swanson, groceries; Peterson Bros., dry goods and clothing; A. G. Peterson, vice president of

Aurora State bank. ERIC JOHNSON. IN CHURCH.

Lafayette News.

Lafayette News.

I feel a solemn sanctity;
Sweet rest of soul is mine.

My heart abides in solemn peace,
My bonnet sets divine!
Grace, like a river, fills my soul.
In chastened joy I sit,
I feel religion's deepest power;
My sack's a perfect fit.
O holy rest! O Sabbath calm!
O chastened peace serene!
I feel thy deep abiding spell—
How dowdy is Miss Green!
I feel a deep religious glow,
O rapture undefined!
I know my bonnet looks so nice
To those who sit behind.

RELIGIOUS. The total revenue of the Church of England, according to recently published statistics, is £5,753,557,

Canon Farrar says that there are 7,000 clergy in the Church of England who are moving onward toward Romanism. There are something over 21,000,000 hurch members in the United States and a church property valued at about \$475,000,000 Bishop John P. Newman and his wife sailed for Europe February 21. He will preside at nine foreign Methodist conferences while abroad.

The first sermon in Gaelic ever heard in New York was delivered in the First Prosby-terian church last Sunday by Rev. A. C. Mc-Donald, a Scotchman. Rev. William Cleveland, brother of President Cleveland, has been invited to preach in the Presbyterian church at Mattituck,

L. I. It is probable he will be asked to be come pastor of the church. Spurgeon preaches from his tomb to enornous congregations. The thirty-ninth volume of his sermons has just been issued and there are to be thirteen more. The total sale of these sermons has aggregated 70,-000,000.

In the Epworth league there are nearly 12,000 chapters, and \$50,000 members have been added in a little more than four and a half years. The Christian Endeavor movement started the new year with nearly 29,-000 societies and about 1,750,000 members. To an Italian bishop who congratulated him upon his good health, Leo XIII remarked, laughingly: "When I was elected I predicted that I would reign twenty years,

my reign. I believe I have still four years before me." Dr. Talmage expects to preach his fare

nd I am now only in the sixteenth year of

Dr. Talmage's income has been about 50,000 annually for several years. Of this mount \$12,000 was his salary in the Tabernacle, the publication of his sermons, con-trolled by two syndicates, between \$8,000 and \$10,000, his editorial work from \$5,000 to \$6,000, and his lectures about \$15,000. Even Beecher did not earn that much.

The Catholic directory for 1894, which has just been issued, gives the statistics of the Catholic church in the United States. Every diocese furnishes its own figures. The Catholic population in many of the dioceses is approximated, and in the absence of exact figures the compilers of the directory are unable to say just how many Catholics there gives the number as 8.902,033.

In the Epworth league there are mearly 12,000 chapters and 850,000 members have been added in a little more than four and a half years. It is estimated that no less than \$100,000

reached the treasuries of the missionary societies during 1893 from the Christian Endeavor societies in the various denominational churches.

The Very Rev. Thomas Casey, vicar-general of the Erie (Pa.) diocese, died worth \$250,000. He had given nearly as much to he church and charity during his active

The Rev. A. Routh of Piney Flats, Va., has been the father of twenty children, eighteen of whom are living. He is 75, hale and hearty, and able to ride circuit and preach every Sunday, but two of his wives are dead.

Bishops Littlejohn of Long Island, Doane of Albany and Huntington of Central New York will this year complete a quarter of a century in the Episcopate of the Protestant Episcopal church. Ten others are of earlier and sixty-six of later consecration. The American Baptist Home Mission so-

ciety has not reported a debt for seven years, but this year it has already been com-pelled to borrow \$100,000, and will probably, report a debt of at least \$120,000 at the close of the ecclesiastical year in April.

Rev. Dr. George Dana Boardman, who is to retire from the pastorate of the First Baptist church, Philadelphia, on May 15, the thirtieth anniversary of his pastorate, was born in Burmah, and is a son of the late Rev. George Dana Boardman and a stepson of the late Adoniram Judson, two of the st famous missionaries to the east.

Mrs. Mary Louice Taffarn Whitney, who s pastor of the Unitarian church in West merville, Mass., first undertook ministerial service in order to relieve her husband, Rev. Herbert Whitney, who found it difficult to fill two Sunday engagements, and induced her to take one of them, which she did with such success that she soon decided to accept a small charge of her own.

William H. Mills of San Francisco has in his library two books written by John Wesley, in which he says the founder of Method-ism put forth the theory of evolution. These books are entitled "Wesley's Philosophy," and were printed in New York in 1823 by Mason & Bangs. In these books are many passages asserting in the strongest terms that there is a unity in creation and con-troverting the theory of special creations. The venerable Bishop Williams of Con-necticut, senior bishop of the Protestant Episcopal church in America, is to have a suitable memorial to his longevity and usefulness in "the land of steady habits." It will take the form of a new library in connection with Berkeley Divinity school, in which he has a warm interest. The sum of \$50,000 will be raised for the crection and maintenance of the library, in which will be stored the 25,000 volumes belonging

The religious revival of 1893-94 is making itself felt as strongly in the west as in the east. In St. Louis especially the interest has been marked and the states surrounding that city as a center have all felt the effect of the awakening. The number of conversions made is remarkable. An inquiry shows that during the past five months the converts number 20,216 in sixty-one counties of Missouri, 15,852 in fity-one counties in Illinois not including Chicago. counties in Illinois, not including Chicago, 8,574 in thirty-two counties of Kansas, in joices in the possession of a well improved well sermen in March at the Brooklyn Tab-160-acre farm.

Among the arrivals in 1882 were Alf Gendaughters, on his projected tour of the five states. During the same time there

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the man who moves into an unsafe building and lets his policy in some well established company protect him. An insurance policy is rarely lost when everything clee is burned. And finally, he may wonder what, when the city is so protected that total less by fire is no longer possible, will be the need of insurance. If fire is wiped out the insurance companies will soon follow. A BACHELOR'S SATIRE.

Oh, I am a bachelor, living alone, With no one to kiss me and call me her own, Or say, when till midnight the city I roam: "Well this is a nice time of night to come home!" A stranger I am, I confess, to the joys Felt by fathers when young ones are mak-

ing a noise;
I have never known the delirious delight
of walking the floor with a baby at night;
I have no affectionate mother-in-law;
In calling from slumber a servant girl raw
At 8 in the morning, I waste not my And yet I'm not fretting myself half to death.

An advocate of electrical cooking claims that of every 100 tons of coal used in a cooking stove ninety-six tons go to waste. DeWitt's Little Early Risers. Small pills,

safe pilis, best pills.