

ESTABLISHED JUNE 19, 1871.

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SINGLE COPY FIVE CENTS.

THE BOSTON STORE GREAT FIRE SALE.

Only Very Slightly Touched by Smoke or Water.

COMMENCING AGAIN TOMORROW

\$75,000 DRY GOODS

Greatest of All Weeks. Greatest of All Bargains.

\$100,000 DRY GOODS

GREATEST OF ALL FIRE SALES. A WEEK OF ENTHUSIASTIC BUYING. INCREASING THE EXCITEMENT WITH EACH MINUTE OF THE SALE.

Reserve Stock Room

Increasing the people's great desire for the wonderful BARGAINS that force themselves upon your notice and grow in magnitude before your eyes on every floor and on every counter in the Boston Store.

BASEMENT

Damaged by Fire, Smoke and Water.

From the Reserve Stock Room

SILKS

Almost Perfect

From the Reserve Stock Room

Dress Goods

Only Slightly Wet

THESE NEW AND ALL PERFECT

SPRING CAPES—JACKETS.

75c China Silks for 39c Yard

69c Satines for 25c Yd.

\$1.25 DRESS GOODS FOR 29c Yard

\$1.50 DRESS GOODS for 59c

39c DRESS GOODS for 9c

An immense lot of the newest and latest style garments will be found on our second floor at remarkably low prices; also, ladies' stylish Capes or Jackets that are really worth \$2.50, but go in this at \$1.00 each.

39c

25c

29c

59c

9c

39c

29c

59c

9c

39c

25c

\$1

\$2.50

\$5

Embroideries.

On Our 3d Floor

\$5,000 worth of very fine Swiss and Hamburg Embroideries that were bought to sell up to \$1 a yard, will be sold in lots at

Also 200 pieces 45 inch Flouncings, only very little soiled, at, per yard,

All the Calicoes, Muslins, Sheetings, Gingham, Wash Goods, Flannels, etc., that were damaged by fire in our old basement go on sale tomorrow on our third floor at

Handsome Broadcloth Capes and Jackets, braided or plain, in back, tan or navies.

At \$5 we have placed on sale very stylish Broadcloth Double Capes with all silk lace insertion, braided and lace trimmed, that houses in this town are asking \$12.50 for; they go in this sale at \$5.00.

32c 72c 9c 15c

19c, 39c, 49c.

All the Goods Damaged by Fire in Our Basement Go on Sale on Our Third Floor Now.

1c YARD 22c YARD

32c YARD

\$7.50, \$12.50, \$15.00 AND \$25.00 EACH.

TEMPORARILY LOCATED AT 15th and Dodge.

AMONG THE INSURANCE MEN

Secretary Hartigan on Personal Savings and Life Insurance Investments.

POLICY AND PROFIT RECEIVE ATTENTION

Premiums from Manhood to the Grave—Superintendent Waddill's New Ruling on Kansas Agencies—Snider's Latest Decision—Growth of Mutuals—Items.

Frank E. Hartigan, secretary of the Life Underwriters association of this city, has the following to say with relation to the subject of personal savings and life insurance:

"The life insurance solicitor sees a prospective customer in every man between the ages of 18 and 60 years. The prime object of life insurance has always been the protection of family and business interests. Presented from this standpoint, these are to the majority of men, because there is no other reliable substitute for a man's productive capacity. It is the only thing that can be relied upon to keep the wolf from the door when a regular income is cut off. There is another class to which this idea has no attraction. Selfishness governs men's actions to a wonderful extent.

"Before becoming interested in anything which will bring in the constant outflow of money, they search for the element of individual profit. The young man says: 'I have no one depending on me, I can invest my savings profitably on my own account. I can invest them in a life insurance company and invest them for me.' The man of means says: 'I have plenty to live on and in case of death, my wife and children will be provided for. I will leave a sufficient estate for my family, and I can see where I will be benefited by paying money to an insurance company.' Another man says: 'I would like to provide for my family, I am saving a little money each year, and by the time I reach old age I will be in comfortable circumstances. I would like to have a plausible, but when compared with actual experience they are found defective. The uncertainty of life is not taken into consideration at all. The young man assumes that he will have his insurance premium and invest it annually, but experience proves that he will not. The man of means assumes that he will always be prosperous and at death, no matter when it comes, he will have his property, yet only three men out of 100 ever reach old age with a competency, but every man in 100 of this class is egotistical enough to believe he is one of the three. The economical wage earner who has a family depending on him admits in his argument that he is perfectly willing at any time when his death may occur his wife should take in wages, and that his children should be forced to black boots or sell newspapers on the street, because with his death the income would be cut off. They overlook the fact also that the young man who has no one depending on him, has no one to depend on himself. And in many cases his insurance policy is the only item of collateral in his possession when prolonged sickness or death overtakes him. The business man and the wage earner forget the fact that their credit is enhanced to the amount of their policies.

"The size of the average policy is about \$2,500. The average net cost of the same on the twentieth payment plan, after the annual dividends are deducted, is about \$65, or an average cost of a little over \$5 per month. This is a small item of savings to any man. It is spent every month without anything to show for it. It all goes as living expenses. On the other hand, if the same amount was invested in the average sized policy, the policy holder is doubly secured. If he lives to reach old age and needs the

money which he has entrusted to the insurance company from year to year, it is returned to him. Should he die at any time he leaves his family an estate which is immediately converted into cash. The assets of the American Life Insurance companies today are about \$700,000,000. The enormous amount of insurance represented by the premiums which constitute the assets of the companies which constitute the assets of the companies were collected in small amounts, which, if not secured in this way, would have gone with the balance of men's incomes, but is now returned to the families of policy holders in case of death, or to the policy holder himself in case of old age.

"Life insurance should not be considered as an investment in the sense that you buy acres and sell it in lots, yet it is the only element of certainty that concerns a man's existence; first, that he will die, and second, that his insurance will be paid. No shrewd business man will say that the same amount of money paid for the average policy can be more profitably invested, when all things are taken into consideration.

**Hobbies in Kansas.**  
The insurance trouble in Kansas, which has attracted the attention of underwriters generally, has several new developments.

Superintendent Waddill of the Missouri department has rendered an interesting decision affecting the granting of certificates of authority to agents of other states, which this state has no attraction. Selfishness governs men's actions to a wonderful extent. Waddill thus answers a prominent company which applied for a license for a Fort Scott agent.

In view of the fact that the state of Kansas has in force upon its statute books a law prohibiting nonresidents from acting as agents for insurance companies operating in that state, it was compelled to refuse to issue a license to your agent at Fort Scott, Kan. This action is based upon the provision of section 5,322 of the laws of 1889, generally known as the retention act, which prohibits Kansas from entering that state to solicit or act as agents of insurance companies, this department under and by virtue of the power conferred upon it by the section referred to will refuse to permit citizens of Kansas to have greater privileges in Missouri than are accorded to citizens of this state by the laws of Kansas.

Many of the rulings of Mr. Snider, insurance commissioner of Kansas, have been before published, but his latest is the following: Three companies, all prominent, insured a school building at St. Joseph for \$15,000, each carrying one-third of the risk. The building burned and the companies appeared to settle the loss, having first obtained the estimates of a prominent builder that the structure could be replaced for \$12,000, and that he would undertake the job for that consideration. This was a satisfactory arrangement. The school trustees, however, and an appraisal was entered into which resulted in a disagreement. The school people forthwith made up proofs for a total loss against the companies, first submitting the same to the superintendent of insurance in Kansas, who approved the action and proofs were served upon the companies with an order from Mr. Snider to pay the same at once or stand the consequences. Of course "the consequences" means a revocation of the license in the state, and before standing this the policies will probably be paid in full.

**Insurance Items.**  
W. J. Love went to Chicago yesterday. A. C. Cree, a prominent insurance agent of Denver, was in the city Thursday.

EVERY PARAGRAPH OPPOSED

Republican Senators Indicate Their Policy on the Wilson Bill.

WILL MAKE THE FIGHT ONE OF RECORD

Do Not Intend to Factiously Oppose Progress Upon the Measure, but Will Systematically Offer the Present Law as an Amendment.

WASHINGTON, March 17.—(Special to The Bee.)—"We do not intend to factiously oppose progress upon the Wilson tariff bill when that measure comes before the senate," says Senator Allison of Iowa, a leading republican member of the finance committee; "but you can depend upon it that the measure will not be finally disposed of under some months. Of course the republicans will be charged with offering amendments and making speeches simply for delay. We fully anticipate that construction upon what we shall do, but it will not deter the republicans in the least. My idea is, and I think it meets the approval of other republicans in the senate, that the minority, clearly outside of partisan politics, owe it to themselves who passed the McKinley tariff law and to measure itself to offer amendments and to push them vigorously and show their advantage over similar provisions in the Wilson bill. I presume our amendments to features of the Wilson bill will be features of the present tariff law. You will remember that the republicans in the house offered the existing law as an amendment to each paragraph of the Wilson bill when it was up for consideration. They simply said by their action that the present law was good enough for them, and that it is my opinion that we will follow pretty much the same program."

A most surprising fact in connection with the tariff debate in the house and the program for the debate upon the Wilson bill in the senate is that the populists appear to have no policy, no suggestion, no set program of their own. They simply follow the lead of the majority. True, they may submit some minor amendments and see them voted down by the democrats and the republicans, but if they would get together and map out a systematic order of business, which would include the framing of a series of amendments, and stand together and appeal to the republicans for support there in the face of action. They do not exert themselves to secure amendments which would materially protect farming interests. They seem, however, to be completely prostrated in the face of action. They do not exert themselves to secure amendments which would materially protect farming interests. They seem, however, to be completely prostrated in the face of action. They do not exert themselves to secure amendments which would materially protect farming interests. They seem, however, to be completely prostrated in the face of action.

**CORNER IN MAY WHEAT.**  
**Heavy Purchases by McGlaughlin Suggested by Partridge.**  
SAN FRANCISCO, March 17.—There came near being a panic on the Stock exchange. May wheat jumped from \$1.10 to \$1.15 and closed strong at \$1.15. This jump was a surprise to brokers, nearly all of whom were on the short end, and there was a wild scramble to cover. All the excitement was caused by the operations of D. W. McGlaughlin & Co. That firm has been buying May wheat during the past three or four months, and yesterday took all that was offered. McGlaughlin & Co. for some time have been quietly engineering a corner, and now have nearly every operator on the board short on May wheat. No one knows who is backing the corner, though it is rumored that Ed Partridge, the Chicago plunger, who is in the city, is putting up the money. McGlaughlin's purchases for the day were \$5,100 tons, and it is estimated that since December last he has purchased May wheat to such an extent that his payments and margins have amounted to upwards of \$2,000,000.

**Granted Divorce.**  
LONDON, March 16.—Sir Henry Bayley Meredith has been granted divorce from his wife, whom he charged with committing adultery with Richard C. Leigh, a rich American.

ROBBED IN CHICAGO.

Iowa Stockman Knocked Down by Highwaymen in the Heart of the Big City.

CHICAGO, March 17.—(Special Telegram to The Bee.)—Lawrence McLaughlin, a stockman from Sheffield, Ia., came to the city yesterday with a lot of stock. While waiting for a Chicago & Northwestern train at night he took a stroll about the city, and reached Clinton and Randolph streets about 9 o'clock. As he passed the corner two colored men fell him by a blow from a sand bag. When he recovered consciousness two hours later he found himself in an alley. His watch, \$250 in money, and his pass to Sheffield were gone. He was able to make his way to the central station where he reported his loss. He could not give a description of the two men.

**Snow Melting—Too Rapidly.**  
SPOKANE, Wash., March 17.—The warm weather in the Palouse and Big Bend country is taking the snow off in a hurry. All the streams are raging, many places have been

flooded and fences carried away. Along the Palouse river a number of houses have been washed away or loosened out of the foundations. Similar reports come from Okadesdale, Davenport and Spangle.

PLEADED FOR SECRECY.

Breckinridge Did Not Want His Coming Marriage to the Honorable

LOUISVILLE, March 17.—Two weeks before the marriage of Colonel W. C. P. Breckinridge to Mrs. Rumsey Wing in this city, the Louisville Commercial learned, on what was considered good authority, that they were betrothed. A reporter was sent to Dr. Scott's residence, and Colonel Breckinridge was stopping, when Mr. Breckinridge pleaded with him that the matter should not be written up. Colonel Breckinridge was then taken to the Commercial office and there made the following statement: "I know that it is always best to be honest with a newspaper man and I will say to you that I am here now with the consent of Dr. Scott, Mrs. Wing's brother, to pay my address to her. She has not yet promised to accept me; I do not know that she ever will, and I believe that anything that you might say on the subject would injure my suit."

WAS THAWING IN THE STOVE.

Five Members of a German Family Killed or Maimed by Dynamite.

DULUTH, March 17.—Edward Wagner, a German laborer, put three sticks of dynamite in the oven of the family cook stove to thaw out this morning. The house is now in ruins. Otto Wagner is dead. Mrs. Wagner fatally burned and bruised, Edward Wagner slightly hurt, Martha Wagner aged 12, seriously cut and bruised, and Baby Wagner aged 2 years, cut and bruised.

Another Prize Drill Scheme.

LITTLE ROCK, Ark., March 17.—An interstate drill will be held in Little Rock the first week in July. A stock company of the business men organized last night with \$10,000 paid-up capital, which is to be paid out as prizes. The crack companies of the United States are expected to participate.

Major Burke Engaged.

NEW YORK, March 17.—Major John E. Burke, who has helped to make Buffalo Bill famous and rich, is to marry. The lady is said to be Miss Corinne Le Caer, who was in charge of the French exhibit in the Manufacturers building at the World's fair. The ceremony will take place some time in the early summer.

Big Shoe Factory Assigns.

WORCESTER, Mass., March 17.—The boot and shoe manufacturing firm of Isaac P. Ruth & Co. of Spencer, one of the biggest concerns of its kind in the country, has assigned. Its factory employs 2,000 hands. No statement can be obtained of its assets and liabilities.

Gold Like Grains of Wheat.

GUAYMAS, Sonora, March 16.—Many prospect borings are being sunk at Torres. The gold comes up on the auger as large as grains of wheat. Native and American prospectors are flocking in by hundreds.

Iron Works Burned.

RACINE, Wis., March 17.—The plant of the Helie City Malleable Iron works burned this morning. Loss, \$45,000; insurance, \$20,000.

PROTECTIONISTS INSTEAD OF DEMOCRATIC FREE TRADERS.

And the changes made in the bill were in the direction of lower instead of higher duties. It made them get down off their perches and fix coal as I wanted it," said one democratic senator today. "I fixed good for them the way they did. If they hadn't met my demands on iron, I swear I would have voted against the bill," said one southern senator. "So it goes down this list.

But there is one senator who saw wood and says nothing, and he is the man who deserves the credit. That man is Calvin S. Brice of Ohio. Fear of him more than all the rest is what brought about the change. The majority membership of the finance committee knew very well that none of the southern kickers would vote against the bill on final passage, even though none of their demands were met. Although Senator Gorman of Maryland was an ardent kicker, and called the caucus to affect amendments, any one who knows him and his political ambitions, knows very well that he would have supported the bill without any duty on coal, iron ore or the other articles upon which he demanded protection. As a presidential quantity he would not turn down duty bill giving lower duties upon anything. But Calvin S. Brice represents varied combinations of interests. And he is a strange wire puller. His state is for protection. He knows that very well. He has large railroad interests which would be materially injured by the passage of the Wilson bill as it came from the house. Above all, Brice is a maker of combines. He and David Bennett Hill and his colleague, Mr. Murphy, and the senators from New Jersey carried off well against the tariff bill if they intend to remain in public life.

It is true that Senator Hill is a presidential quantity. But his rope lies in different directions from those of Gorman. Hill expects to go into the presidency chair through the New York chute. He is for protection. That section is for protection. Gorman's road lies the free trade south. Brice, Hill, Murphy, Smith and McPherson, more than enough to defend the tariff bill, are tied closely together, not only personally, but politically. Brice could make the other senators named see their way clear to voting against the bill, and he would, and he alone has strings to bear. Brice is the key to tariff legislation in the senate. Without him the bill would fall. When he assumed the leadership of the kickers it meant either some success for them or the failure of the measure. He is not satisfied with the bill yet and intimates that it may fall, but the prospects are much better than they were if the bill gets through he will probably be feted by the "reformers." Just now he is feeling pretty well, thank you. When the majority wants to do anything its leader consults Brice. It doesn't consult G. C. that's certain. PERRY S. HEATH.

CENSUS WORKERS DISBANDED.

That great force of men and women who have comprised the army of census workers, numbering at one time somewhere near 2,000, and who put together the jumbled mass of figures representing the eleventh census, have been disbanded. They have been mustered out of the clerical service. It may be said that we no longer have a census office. There is yet a chief, a few, very few, chiefs of divisions, and a small number of clerks. The work has been done, and that which has not been published is in the hands of the printer. About a year ago the remainder of the force removed from one or two great buildings into limited quarters, a floor or two in a building of modest dimensions. There have been dismissals, gradually but surely, until the force has dwindled down to many less in number than are frequently found in a single division in the departments.

There was a proposition before congress for some time to continue a skeleton of the census bureau continuously from one decade to another, so as to have the preliminary work in hand and retain the most skillful statisticians and expert men and women in the counting and bookkeeping departments, but this anticipated some expense and the parsimonious democrats in congress sat down upon it. There is no question that economy would be advanced by such a policy. Division after division has been either wholly abolished or consolidated with other divisions until the little office is a single division and nearly all of the best men have been dismissed. The work of taking the eleventh census is a thing of the past.

THE WILSON TARIFF BILL.

There is quite a scramble just now by the democratic senators who revel in the title of "conservatives," for the honor of having made it possible to pass the Wilson tariff bill. Each individual kicker or his nearest friend for him, is claiming the credit of having forced such amendments and concessions from the finance committee as have made the measure acceptable to the baker's dozen or more democrats who demanded changes before they would give the bill their support. If a stranger were to hear the statements made by some of these worthies, he would jump at the conclusion that the majority of the finance committee were republican