# STRODE LEADS THE DEBATE

Congressman from the First Nebraska Debates the Contest Against Tarsney.

ARGUES THE LEGAL ASPECT OF THE CASE

Two Hours Consumed in Presenting His Points and Answering the Questions Put Him by the Opposition.

WASHINGTON, Feb. 25.—(Special Tele-gram.)—Representative Strode of the First Nebraska for two hours today addressed the house on the election case of Van Horn against Tarsney of Missouri, reported from his committee in favor of the contestant. Mr. Strode laid the foundation of the argument, which will be followed by the republican side, and showed thorough famillarity with his subject. He presented the iarity with his subject. He presented the case from its legal standpoint. He was in mediate action arose from the fact that the good voice, although slow in making his Canadian pelagic sealers, whose ravages the points, which afforded many opportunities bill for interruption, which he bore with comthe mendable equanimity. He was not in the least disconcerted at these efforts to rattle

Mr. Mercer gave it out today that the secretary of the treasury would not specify any particular kind of apparatus or boiler to be used in the Omaha postoffice plans and specifications for heating and gas piping now progressing toward completion. Secretary Carlisle stated that the only thing required of bidders would be compliance with the specifications, and that copies of the same would be mailed on application, which is to the Interest of Omaha contractors.

The reason for the contract of the Globe Canal company of Wyoming, in which Omaha parties are interested, being held up, is ascertained to be on account of waiting for the report of the inspector, who is instructed to report to the department wather the lands in question are arid or not, the state engineer of Wyoming having informed the plurality in the district of 375 votes. The plurality in the district of 375 votes. The the Interior department to exempt cer-tain portions of these lands, but is now stated that none will be exempt, all stand-ing on the same footing. Whether an inctor will be sent from here, or the local inspector be appointed, is also causconsiderable friction.

Indian Commissioner Browning states that his department will within a month submit proposals for Indian supplies, and that printed proposals will be mailed. This is of particular interest to harnessmakers of Blair and Omaha, and wholesale merchants of the latwho have been furnishing supplies and the packers of South Omaha who furnish

Mr. Mercer introduced a bill to place or the pension rool, Rev. Warren Cochran of Omaha at the rate of \$72 per month, he baying served as chaplain through the war. Senator Allen stated to The Bee correspond-ent tonight that he would introduce a substifor the Dingley tariff bill, which got a black eye in the senate today, and make a moderate tariff, to which a free silver rider would be attached, for the purpose of seeing whether the republicans would accept that.

The commissioner of the land office says the register and receiver at Des Moines has received his final instructions as to procedure the 27th, when filings will be received on The commissioner O'Brien county lands. says he has full confidence in the ability of the Des Moines officials to handle the many perplexing questions, which are bound to

Petitions are coming in from Grand Army of the Republic posts in Nebraska and Iowa, asking that the grade of lieutenant general

asking that the grade of heatenant general be revived, and that Genral Miles be ap-pointed to the same. The senate bill which Representative Gamble succeeded in passing through the house on Friday was sent to the white house permits timber culture claimants [ murdered Cincinnati girl, in its new phase, to make proof before the clerk of courts or commissioner within county of residence, instead of requiring them to go to for its action. The published letters bear

Bill to Stop the Slaughter of Seals Passed Without Debate. WASHINGTON, Feb. 25 .- The house today promptly passed the Indian appropriation bill as amended. No one demanded a sepavote on the Linton rate SICtarian school amendment as agreed to in committee of the whole. The Ogden, N. Y.,

PROCEEDINGS IN THE HOUSE.

land claim was stricken from the bill in order to avoid a long discussion. Mr. Dingley, chairman of the ways and Bayard did make the speeches containing the

means committee, then called up the bill reported from that committee yesterday authorizing the president to conclude negoti-ations with Russia, England and Japan, or either of them for a commission to inquire into the habits of the Alaskan fur seals and

the treasury was authorized to take and kill all the seals while on their feeding grounds on the Pribyloff islands. Mr. Dingley had the report of committee

which has already been published, read and bill sought to prevent, were already fitting out their vessels and would begin to sail in fitting course of a week. The bill was passed without debate.

Under an arrangement made yesterday Mr. him, and showed himself thoroughly a mas-ter of debate. Bebcock, republican of Wisconsin, chairman of the District of Columbia committee, claimed the floor in behalf of the com-

After several bills of local importance had been passed Mr. Johnson, chairman of elec-tions committee No. 2, called up the con-tested election case of Van Horn against Tareney, from the Fifth Missouri d strict. There were three reports in the case. The majority report was signed by all the re-publicans on the committee save one, Mr. Taylor of Ohio, who was in favor of the contestant. On the face of the returns, Tars-ney had a majority of 745, but allegations

of fraud, ballot box stuffing, etc., were made against the returns from the several pre-

cincts in the Ninth and Second wards of Kansas City, which the majority regarded as so completely proven that they favored the throwing out of these precincts, which gave Tarsney a plurality of 1,120 votes. of January 2 to 5 of the present year i made. That was one of unusual severity posed the reopening of the testimony. The three democrats on the committee admitted the existence of fraud, but claimed that the vital question involved was whether the returns from the fraudulent precincts should be purged or thrown out. Under the election laws of Missouri each ballot is ballot is marked with the voting number of the voter, so that the investigation of the ballots and the voter would determine absolutely the names or the poll books. minority, therefore, reported a resolution to recommit the case with instructions to the committee to segregate the legal from the illegal ballots and recount the latter. . Taylor, in the third report, concurred

in the conclusions of the majority if the fraudulent precincts were thrown out, but he favored reopening the case because of the ease with which, under the Missouri election laws, the legal could be separated from the illegal votes. If that was done, he argued, the title to the seat "would not rest on conjecture and inference." ports of direct benefits were received from Mr. Strode opened the debate in favor of the adoption of the majority report. Mr. Strode spoke for over two hours. He was followed by Mr. Taylor, the dissenting re publican, who in a somewhat sensational speech urged that nothing could jusify the house in throwing out entire precincts at a congressional election and disfranchising

account of these timely warnings. their own partisanship. The returns could be, and should be, purged of fraudulent and GERMAN POLICY HOLDERS SCARED.

Express Doubt as to the Soundness of American Insurance. WASHINGTON, Feb. 25.—The immediate

ubt of the sour

No Prospect of Jackson Being Prose cuted by Postal Authorities. WASHINGTON, Feb. 25 .-- It is very improbable that the case of Pearl Bryan, the as involving violations of the postal laws, will ever reach the Postoffice department that he does not receive such inquiries, in-

## CENSURE FOR AMBASSADOR BAYARD THE FIFTIETH ANNUAL REPORT

Committee Resolution Much More Mild Than the Original. WASHINGTON, Feb. 25 .- Chairman Hitt

lutions agreed upon by that committee censuring Ambassador Bayard for portions of speeches delivered at Edinburgh and Boston.

Accompanying the preamble and resolutions is a brief report, which sets forth that Mr features alleged to be objectionable and say-ing that no action had been taken by the overnment thereon. The preamble contains re extracts of the speeches which brought forth the resolutions on the subject in the use and they are followed by the follow-

ng resolution recommended by the commit Resolved, That it is the sense of thouse of representatives that Thomas Bayard, ambassador of the United States Great Britain, in publicly using the in guage above quoted, has committed an compared and the sense of the sense o

American people and in their name, we con-demn and censure said utterances of the Hon. Mr. Bayard. Resolved further, That, in the opinion of the house of representatives, public speeches by our diplomatic or consular officers abroad which display partisanship, or which con-demn any political party or party policy, or organization in the United States, are in dereliction of duty of such officers, impair their usefulness as public servants and di-misish the confidence which they should always command at home and abroad. A minority report containing the yiews of A minority report containing the views of the committee opposed to the resolution will, it is expected, also be presented.

VALUE OF THE WEATHER SERVICE.

Chief Moore Asserts that Millions of Dollars Are Saved Annually. WASHINGTON, Feb. 25.—Chief Willis Moore of the weather bureau has made a special report to the secretary of agriculture with reference to the actual money value of cold wave warnings to the people of this country. Special reference to the cold wave

spreading over the entire country east of the Rocky mountains, with the exception of the southern portion of Florida. At every weather bureau station throughout this country the cold wave flag was displayed and the warnings were distributed at least twenty-four hours before the cold wave occurred. Reports from twelve stations indi-cate that these warnings were directly instru-mental in saving from destruction property exceeding \$3,500,000 in value. This estimate

takes no account of the property saved as a result of these warnings, distributed from the weather bureau stations to thousands of small towns and cities from which it has been impossible to obtain reports. The largest saving was by owners and shippers of perishable produce. Water pipes were pro-tected in factories and residences and public buildings, the size of trains regulated by railroad officials, while florists and agri-culturists protected their hot houses. Re-

fuel dealers, owners of ice harvesters, farm-ers and stock raisers, river men and business men generaly. One of these last reported the weather bureau an active party in every man's business. Another benefit widely reported, but necessarily not expressed figures, was protection to health and in-crease of comfort of the public generally on

effect of the attitude of hostility assumed by

insurance companies is a rush of German policy holders to the American consuls in Germany for information concerning the standing of the companies. United States practice

# OF THE of the foreign affairs committee today re-ported to the house the preamble and reso- CONNECTICUT - MUTUAL LIFE INSURANCE COMPANY.

To the Members: Fifty years ago a few men living in Hartford became interested in the then novel scheme of life insurance They had no knowledge of its science, were attracted by its promiaed result-the protection of the family against the money as incurred through the death of its read-winner. A New England community,

with its steady ways, its sobriety of tem-per and habit, its many homes sheltering industrious, frugal, thrifty households, its pervading sentiment of family affection, and Great above quoted, has committed an of-fense against diplomatic propriety and an abuse of the privileges of his exaited posi-tion, which should make him the represent-ative of the whole country and not of any political party. Such utterances are wholly inconsistent with that prudent, delicate and scrupiduus reserve which he himself, while sceretary of state, enjoined upon all diplo-matic agents of the United States. In one speech he offends a great body of his coun-trymen, who believe in the policy of pro-second the immediate representatives of the American people and in their name, we con-demn and censure said utterances of the Hon. Mr. Bayard. Resolved further. That, in the opinion of absence of an American experience, resor-was had to the then fundamental assumpresort tions of mortality, interests and expenses which had been proven sufe by the English practice. The prudent thrift, characteristic of New England business operations of every

degree, was from the outset a marked feature of the company's management. Another oc-casion will be chosen to set forth some of the more interesting details of the company's history, its careful progress, its conservative changes in the bases of its calculations, and its more scientific and equitable adjustments in the matters of returns of surplus and the

application of reserves on lapsing policies. For the purposes of this report it is sufficient to call your attention to the following striking group of facts: From its organization to January 1, 1896

the company received: premiums.. 73,553,822 88 6,804,845 96 935,078 84 alance profit and loss ...

 
 Total
 receipts
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 It has pabl 25,370 death
 s5,003,787 83
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\$268.711,816 1

A total returned to poli-

\$207,947,795 9 Total expenditures..... Ralance net assets Jan. 1, 1895...... It has additional assets (see state-1.995,745 51

That, is the amounts returned to polic holders and their beneficiaries (\$175.912.185. 13) and the balance of income after all expeniitures. (\$60,764,020.64.) aggregating \$236, 676,205.77 are 126.32 per cent, of the entire amount received from policy holders. Add-ing the further items of assets, as above the precentage is 127.38! This has been don at an expense of management of 8.74 per cer of the income. Both in what has been don for the policy holders and in the econom of management-that is, in the low cost of the protection given-these results ar equaled by no American company.

OPERATIONS IN 1895.

The year 1895 was one of prosperity. fair gain in new business and in the amoun at risk, with no lincroase in expenses; a favorable mortality with a considerable sav ing therefrom; a substantial gain in surplu notwithstanding an increased dividend, and a general maintenance of healthy conditions the Prussian government toward American are the chief features of the year's experience

We greatly regret that the new require ments of the several State Insurance De partments interfere with our long-continue of completely closing a year's Consul Tingle at Brunswick reports to the business before reporting it, and compel us State department that scarcely a day passes to close our books while many items of to close our books while many items of business belonging to the year were still

ntstanding. In consequence, we show an

been the case. The full expenses have been incurred without our having received the

full income to which they are referable. It is proper to say that we actually closed

he year's business as has been our custom

we are not permitted to publish

agree with those of the reports required by

THE OPERATIONS OF THE YEAR.

as covered by our report to the Insurance Departments are as follows:

et assets, Jan. 1, 1855....\$60,546,298 36

Home Office Building .... 230,000 00

For claims by death and matured endowments.....3 4,332,599 70 Surplus returned to policy holders DISBURSED.

Total paid policy holders. \$ 6 281.315 68

INTEREST.

made the collection of interest somewhat less

due interest on real estate loans-amounting

LOANS ON REAL ESTATE.

ditions which promise well for new ventures, a fact reflected in the demand for our funds

in 1835. We loaned on real estate \$7,160. 668.93. and had loans paid off, \$8,565,188.58.

During the company's fifty years of basi-ness it has loaned upon real estate \$143,895, 950.19, of which amount \$36,069,561 are now

made in the cities and on the farms of the "corn belt" of the west and have been profit-

FORECLOSURES AND SALES OF REAL

result as hitherto, as the figures would

the several departments.

Total income.....

th

\$60.346.393 3

7.793,204 3

\$63,103,602 74

7,375,582 1

1.995.745 3

\$52.759,765 9 . .55,663,509 5

.... \$ 7,096,256 4

655 978 05

account of properties not yet closed out \$1,952,967.11; \$1,952,967.11; it has sold out entire parcels costing \$9,192,312.90 for \$10,892,271.41; the Part of premium provided for properties which were sold at more than their properties which were sold at more than their cost yielded a profit of \$1,818,714.35; those which sold at less than cost made a loss of \$118,755.87, leaving a not profit of \$1,699,-955.51. The amount now on hand from fore-closures stands at a cost of \$7,079,481.68 Our experience seems to warrant the belief that bits research which and the belief Interest and routs in excess of that his property, properly held and treated, will probably sell for at least its cost, at Total ... which it is carried on our books.

HOME OFFICE BUILDING.

The total items applicable to expenses, dividends, etc. has been applied, as follows: Expenses of management B 729.375 Taxes 24.689 Twenty-six years ago the then managers of he company erected a very handsome and ubstantial structure, with all the conveniarriged off on Hame Office Building ences and appliances necessary to the busiand appliances increasing to the property cost \$1.104,879.94. Six years ago \$304,879.94 was charged off from this cost, leaving the book value at \$800,000. The portions of the build-its arranged for the company's use have o the safe and proper transaction of the promotion of detail to which the busi-

ners has expanded, and we can no longer postpone the proper changes and additions cessary to remedy the situation. This will involve an outlay of about \$200,000, in an-icipation of which your directors have reinstated) for \$5,128,651, the reserve deemed it wise to make a further reduction of \$200,000 in the book value of the structure as it stands, leaving it at present repre-senting in our assets only \$600,000. As the property is the permanent home of the company. the figure at which it stands on our books is of little consequence, so it be not exaggerated. There can be no question as to the entire conservatism of the treatment of this item.

BONDS.

We have purchased during the year bonds costing \$1,756,950.88; there have been paid off bonds costing \$326,783.30; our present holding is of bonds of the par value of \$13.-261,000, costing \$13,687,057,83, and of the market value of \$14,236,478, at a very conservative estimate. Our bonds have mostly a long time to run. Their quality will read-ily appear from a reading of the schedule.

INSURANCE OPERATIONS.

Mortality.

gone into the "pool. The death losses in 1895 were \$3.916,885. Titls amount is so far under that expected for expenses, etc., and their application for, say, the last fifteen years, will be interestby the mortality tables used in our calculasay, the last intern provided for Part of premium provided for Part of a premium provided for Part of a premium provided for tions as to give a saving from the premiums and reserves provided therefor of \$543,155.00

-a very satisfactory result. It is a common thing for those companies which are younger than the Connecticut Mutual, or whose business has lapsed more freely and had to be replaced by costly "new blood," to represent our mortality as ders, etc. unfavorable in comparison with their own by taking its ratio to some set of figures indries which makes our mortality look large and theirs look small. The amount of a com-pany's losses and their ratio to assets,

amount at risk, or any other group of fig ures, have nothing to do with the question of a proper mortality or of loss or gain by reason of it. The older the company the longer its business has been on its books, and more persistently it has been

kept up-that is, the more valuable the busi-ness has been to the company-the heavier in amount relatively will its mortality be. Ard the sole test of the favorable or un-favorable character of the actual death

rate incurred is in comparing it with the death rate expected by the table or mortality assumed in the calculations and pro-vided for by the premiums and reserves based thereon. Were the suggestions of such critics true, a company would be safe only so long as it were young.

A company's business may be large and comparatively new, and its losses, therefore, and all the surplus accumulated by have gone into the "pool" for the lucky ones to divide-or so much as was not eaten up comparatively new, and its losses, therefore, comparatively small in amount; and yet these small losses may be far above what were expected and provided for, and may be a cause of serious deficiency. Any exhibit of the amount of death losses, however apby the expenses of "Racing." be of remarkable interest.

parently favorable or unfavorable, does not signify unless it also appears what the expected losses were and what was the loss or the gain by the difference between the actual and the expected death rate. Both in its financial result and as a test of care in the selection of risks, our mor-

tality is highly favorable. EXPENSES.

happy basis of a plan to convert life insurance into a scheme for making money out of the many who should die or lapse their policies, The ratio of expenses to income in 1895 was exactly 10 per cent, a trifling increase for the benifit of the few who should live and keep paying premiums through a certain period of years. The reserve on lapsed policies—which with us go to buy paid-up insurance for the formula and the paid-up iver several previous years. It is an inrease in ratio however, and not in actual volume, and is caused by reason of the change in our method of reporting the year's business, as stated earlier in this report. There has been no relaxation in the strictness of insurance for the family-and the dividends of both those who died and

an exhibit of the operation of these several "pool" of the several Tontine companies in "pool" of the several Tontine companies in all these years, but no account of the appli-cation of the proceeds ever has been or ever will be made. There are no accountings. The Connecticut Matual renews its plea for pure life insurance; that men whose families need it buy the only thing a life insurance company can really give, the full, absolute and simple protection needed; that they cease to gamble with it or try to make a specula-tion out of it, and to all such the company offers its best and most sincere endeavor, illustrated by its unparalleled record of fifty factors in the Connecticut Mutual in 1895. \$ 007.054 
 Interest and rents in excess of rate assumed.
 1.65,309

 Balance profit and less.
 14,355

 Saved from expected death lasses and trend policies.
 14,355

 Intrease in market value of bonds and stocks.
 16,111

 Sundries
 14,952
31,842,773

259,000

\$1.742.24

Let it be noted that were we doing a Ton

tine or speculative "investment" business the whole \$840,145 of reserve and all the

surplus it had accumulated would have

A similar exhibit of the items available

This has been applied as follows

Dividends paid. Increase in accumulated divi-dends

1,189,789

161.702 61.531

\$18,049,649

\$28,063,500

22,262,268

\$1,294,26

illustrated by its unparalleled record of fifty years. Respectfully submitted, JACOB L. GREENE, President. Hartford, Feb. 15, 1896.

FUNDS LIMIT THE EXPENDITURES.

Ways and Meaus Committee of the lowa Senate flas a Problem.

DES MOINES, Feb. 25.-(Special.)-Work on the appropriation bills was commenced 1.000.957 by the senate committee today. It is the intention of Chairman Waterman to go care-\$2,815,222 The only item in this exhibit which does not explain itself is probably the saving fully through the estimates submitted, striking out all items that are not absolutely from the reserve on policies surrendered or not renewed \$\$5,402. This grows out of lapsed and surrendered policies (less those necessary, and then making a horizontal reduction sufficient to bring the totals within the limits of the estimated receipts. There are, however, some extraordinary appropri-ations that must be made in order to prevent which was \$840,145, of which amount \$754. 743, or about 90 per cent, was returned to the policyholders in paid-up insurance, actual suffering among wards of the state. The asylums at Clarinda and Cherokee cancash or otherwise, leaving the saving men-tioned-\$85,402. This covers policies which had not been in force long enough to have a value; but is principally made up of small not be neglected, and these will require nearly or quite \$250,000. The Soldiers' home a value; but is principally upon each surren-surrender charge made upon each surren-dered policy to help in replacing the business so lost, to cover the cost of the change, and at Marshalltown is overcrowded, and many are being turned away. An extra \$100,000 is asked for by this institution, and this request is being endorsed by numerous peti-tions from the Grand Army posts. The to protect the company against the impaired vitality caused by the voluntary withdrawal of sound lives. Not only the fairness but the necessity of this saving will be obvious to all familiar with the nature of the trans-actions, out of which it is made; and its moderation in amount necessarised to there The State Agricultural college, whose water sup-ply gave out last fall, compelling the closing of the school two weeks earlier than usual, asks for \$25,000 to sink a monster well to such depth as to insure a sufficient supply moderation in amount, proportioned to those transactions, is cheerfully submitted to comfor the future. These items will cover three-fourths of the available funds,

The committee on ways and means has not yet given up all hope of being able to devise means of materially increasing the revenue. One of the methods now under consideration is the fixing of a sliding scale f fees based on the amount of capital stock for all corporations organized for pecuniary profit. The proposed schedule fixes the min-imum at \$10, with \$1 additional for every \$1,000 of stock, so that a corporation with a capital stock of \$100,000 would pay filing fees to the amount of \$100. The proposition to raise the cost of notary public certifiactes from \$1.25 to \$5, does not seem to find much faver. "The collateral inheritance tax," from which it was expected a large sum could be realized, has not met with any cordial support in either branch of the general assembly. The 2 per cent tax on express companies now seems to be about the only new method that will be adopted for increasing the state revenues, and the amount

that may be realized from this source will not be very large. The senate recalled and consumed nearly 15,801,296

the entire session in debating an amend-ment to the Kilburn bill authorizing school directors to furnish free text books to pu-pils when so directed by a vote of the electors. Senator Waterman made the charge \$38,063,502 that the school book lobby was behind the bill, and moved to strike out the word "electors" and insert "freeholders," thus leaving the matter to be determined by the taxpayera. The substitute finally passed. Here again the only item needing ex-planation is the saving of \$1,189,789 in he lifteen years on lapsed and surrendered policies. These amounted to \$70,937,316; the reserve on these was \$11,507,047, of which amount \$10,317,258-or about 90 per cent-was returned to policy holders in paid-up insurance, cash, and otherwise. Were ours a Tontine business, the whole \$11,507,047 In the house only legalizing acts and bills of minor importance were taken up. Among the bills introduced was one by Dowell, imposing a tax of 10 per cent on the gross re-ceipts of all foreign insurance companies doing business in this state. The tax is it would intended to be prohibitory, and was intro-duced at the solicitation of local companies.

The house committee on constitutional Similar exhibits by the many Tontine or amendments approved Temple's resolution providing for the submission of an amendinvestment life insurance companies would ment to the state constitution increasing LIFE INSURANCE SPECULATION A TURN the number of representatives in the lower house to 101, giving each county one member except Dubuque and Polk, which will have two. The same committee will report favorably a joint resolution submitting the Over twenty years ago certain New York companies found themselves losing business very rapidly on account of very high expenses and very small dividends. The enormous number of resulting lapses threatened their extinctions but there were accounted their question of prohibition to a vote of the peo-ple on the third Tuesday in June, 1897. A minority report may be filed by Lambert, but these were seized upon as the

Lowry and Putnam. The senate committee on banks and banking killed the Healey bill, prohibiting express companies from issuing money orders, The senate committee on judiciary has decided to report favorably a bill subjecting street railways to the same liability for accidents as railroads. unpaid

Representative Spaulding of Floyd proposes to hasten the work of the district courts

the land office.

The Indian bill which passed the house today carries appropriations of \$25,000 each for Indian schools at Rapid City and Chamberlain, S. D. Also an appropriation of \$20. 000 immediately available for surveying allotted Indian lands, and an appropriation of \$5,000 for an artesian well on the Yankton reaervation. The bill also provides for the re-establishment of the Crow Creek Indian agency.

the land case of Kenneth McLean against the Union Pacific Railroad company from Grand Island (Neb.) district Secretary Smith today affirmed the decision of the com missioner of the general land office. Mc-Lean's application to make homestead entry for land is held for rejection on the ground that it is within the indemnity limits of grant to the company and was not pubthe grant to the company and was not appeal of lic land at the date of entry. The appeal of George F. Damon from the commissioner cided adversely to the claimant and his application to make homestead entry for a tract of land in Alliance district is rejected ground that he had exhausted his

rights in making a prior entry. Matthew O'Keefe of Fort Niobrara, Neb. has been appointed a tagger in the Bureau of Animal Industry at \$720 per annum.

and Lieutenant Wilmot E. Ellis, Fifth artillery, is granted a month's additional leave.

The retirement from active service of Colonel Charles M. Terrell, assistant paymaster, is announced

Leave granted Captain George S. Ander son, Sixth cavalry, Department of Dakota, is extended a month.

First Lieutenant Charles Byrne, Sixth infantry, is ordered to this city for temporary

A. B. Hudson is a guest of H. L. Merrick the Washington Post. of the Miss Dandy is visiting friends in this city.

Fortifications Bill Reported.

WASHINGTON, Feb. 25 .- Senator Squire today presented his report on the fortificabill. The committee today amended tions the bill making the total amount carried by \$80,000,000, instead of \$87,000,000; making 10,000,000 available at once and to be ex-pended during the fiscal year, ending June 30, 1897, and \$10,000,000 thereafter for the following seven years. This is in lieu of the emergency section of the bill, which allowed the president to expend all the money in his discretion. The bill also authorizes contracts to be made for the entire work of fortifications.

LET TEM YELL-

We don't care-we'll continue to make

prices just as we please. We've got a great

one for tomorrow-You know those misses'

\$2.50 shoes, in narrow square toes, cloth

tops and buttons-they're \$1.25 tomorrow-

nair-but they're too expensive-We're

been a regular line-new goods-every

ing on the proposed abortion on Miss Bryan American companies that is simply absurd which passed between Scott Jackson, charged with the murder, and William Wood, held as an accomplice, are regarded by postal authorities to be obscene in the view of the law, but the matter doubtless will not the law, but the matter doubtless will not be taken up except in case of acquittal on the murder charges, and then prosecution will rest with the Society for the Suppres-sion of Vice and the United States attorney for the district of Ohio. The evidence would be worked up by R. W. McAfee, who, the up a past-free insector in the St Louis though a postoffice inspector in the St. Louis division, would act for the society, holding the same relation to the western field for the society that Anthony Comstock does to the eastern field. In no case will postal officials here begin the prosecution of the men, and the only way it may be brought up is by a possible reference of the matter Assistant Attorney General Thomas

onest voters. The republicans of the house

owed it to themselves to protect them from

the honest ballots counted. At 5 o'clock the

DEPARTMENT WILL NOT INTERFERE

ouse adjourned.

an opinion. The maximum penalty for the offense is a fine of \$5,000 or five years imprisonment, or both, at the discretion of the court. LOTS OF GOLD IN MASHONALAND.

Fields There Are Richer Than Those in the Transvaal. WASHINGTON, Feb. 25 .- The Transvaal may find a formidable rival in the near future

as a gold producing state in Mashonaland, which United States Consul Hollis treats in a report to the State department from Mozambique. He says that seven or eight years ago the mining industry in the Transvaal was in about the same condition of de-velopment as that in Mashonaland today now they are turning out \$42,000,000 gold per annum. Mines in Mashonaland, however, are being much more rapidly developed than

was the Transvaal in the early days. More-over, reliable mining experts have stated time and again that the gold reefs Mashonaland and Matabeleland are, on whole, richer and more extensive than those of the Transvaal, and there is no reaso why these countries, along with Manica Safola, should not soon rival the Transvaal in gold production.

Concur in the Senate Amendment. WASHINGTON, Feb. 25 .- The house committee on public lands voted to concur in the senate amendment reducing the time from ten to six years in the bill providing for the extension of time within which suit may be brought to vacate and annul pat-ents upon public lands.

The consul says that outside of the proscrip tive requirements made of the companies the Prussian government, certain agents of other companies in their zeal to secure ness did not hesitate to picture the American companies in the blackest colors. To meet this, the consul strongly urges the American companies to circulate in Germany ompact statements of their financial condition the state machinery of inspection provided to insure their proper management and other information of a reassuring character.

TIE VOTE ON THE ANTI-BOND BILL

Silver Senators Urge the Passage of the Proposed Act. WASHINGTON, Feb. 25 .- The greater part of the time of the meeting of the senate committee on finance today was devoted to the consideration of Senator Bacon's bill to prohibit the further issuance of government bonds without the authority of congress, but as there was a tie vote upon it, final action

vas postponed. The bill was brought to the attention of the ommittee by Senator Harris, who urged the propriety of the line of action, indicated by bill, but the republican senators present without exception took a position in opposition, saying that the passage of the bill would be equivalent to the repeal of the resump tion act. The vote for consideration stood The affirmative votes cast were Mesrs. Jones of Nevada, populist, and Harris, Vest, White and Walthall, democrats and the negative votes by Messrs, Marrill,

Offers to Furnish Documents. WASHINGTON, Feb. 25 .- The Venezuelas Boundary commission has received through Mr. Tehane a letter enclosing one from Mr Clement Markham, president of the British

information in its possession touching the location of the true boundary between Ven-ezvela and British Guiana. A reply has been Surplus Jan. 1, 1895..... made to this effect, expressing the gratitude of the commission for the tender and stat-ing that it will be held under consideration

in the expectation that the case which the British government has promised to submit will include all of the information that is in the possession of the society and so render it unnecessary to tax it at this time by an acceptance of this offer

licans.

Contest for the Convention. WASHINGTON, Feb. 25 .- The executive committee of the National Association of Democratic Clubs will meet in Washington

of the city of Austia, Tex., was met early in 1895, and the succeeding coupons have been at the Ebbitt house on the 13th and 14th of April. There is quite a contest being waged for the convention of the Association of Dempaid. Of bonds costing \$12,687.057.83 only one item is now in default—viz., the first mort-gage bonds of the Detroit. Lansing & Northern, the reorganization plans for which paid. ocratic Clubs, which is expected to be large affair. The association will as usual request all democratic associations all over the country to honor the anniversary of this Jefferson's birthday by some appropriate have not been completed In times of business doubt and depression conservative horrowers with satisfactory se-

Miss Flagler Let Off Easy. WASHINGTON, Feb. 25 .- Miss Elizabeth

hours in jail and to pay a fine of \$500. Gen-eral Flagler paid the fine and the young lady was conducted to jail to serve the three hours.

Two Bills Become a Law.

through the Leech Lake and Chippewa Indian reservations, Minnesota.

WASHINGTON, Feb. 25 .- The president has remitted the sentence of dismissal im-

ESTATE. The conditions which have affected general usiness during the last year have operated to somewhat check sales, depress real estate, and, in consequence, increase foreclosures. We have taken in during the year by foreclosures properties costing \$857.740.82, and have sold real estate costing \$394,535.94, some

able to our members.

\$16,118.93.

of premiums in course of collectionour economies, and the expenses are far inside those of any other company, as the for the first time in many years-a larger incollected interest and a slightly larger savings show. ratio of expense to income, without an actual increase, than would otherwise have NEW BUSINESS.

Without extra expense we made a good gain in new business written in 1895, and a somewhat larger gain in the amount in force. Measuring, as we do, the true value of a life insurance company to its constituency and to the community by its success in realizing the ideal results of the system perfectly secure protection steadily main-tained at its lowest possible annual cost-it rich men to divide. Plain life insurance has no glitter, but here was a new up-to-date thing that sparkled. The "pool" was drawn upon for commissions to agents that were simply staggering, and for rebates to new inis a profound satisfaction that the Connecti Mutual has long since attained the magnitude, financial strength, stability in membership and all those elements of steadiness in operation which remove the temptation to secure the show of a large new business surers which became a principle means of competition. The scheme swept the field like a prairie fire. The business of these at the cost of smaller dividends to present members, or at the sacrifice either of sound principles in underwriting or of consideration companies took on a startling growth, and of public policy. Pursuing one undeviating new business, as a measure of the popu-arity of the new scheme, was insisted upon course of management, we are able as no other company is, to give the highest results to our old business, and to take on new with as the real criterion of success. The reli-ability of the "estimates" could not be tested until the day of settlement came at equal advantage to both. Looking to th constant and growing need of family protec-tion so long as the American home shall the end of the tontine or postponed divi-dend period, and that was many years endure, the achievement of this position is not the least of the beneficent results of fifty years of corporate life and activity.

NO FOREIGN BUSINESS.

We regard it a very material element of safety, as well as of profitable economy, that our business is restricted to our own country We select our own risks under familiar con business is restricted to our own country. ditions and have our entire organization im mediately in hand; we do not have to dele gate the control of most vital matters to th discretion of a foreign directorate, nor dis-tribute the custody of our assets among foreign governments, subject to all the cor fungencles of their political and commercial future, to be left behind when withdrawal s compelled until all liability on account o foreign contracts disappears; a long wait. DIVIDENDS.

The dividend paid in 1895 was larger in the ase of each policy than that paid in 1894, giving a decreasing cost of insurance will be a similar increase of dividends decrease of cost on policies renewing in 1896 The persistence of our business continues to be a gratifying feature of our experience. SURPLUS.

We received for interest and dividends \$2,869,180.37; for rents, \$228,325.32. The financial and business conditions of the year Notwithstanding the dividend paid in 1895 and the deduction from the cost of the home satisfactory than usual. The total of overoffice building already noted, we made a satisfactory gain of surplus, corresponding safely with the increase in liabilities. to \$36,069,561-January 1, 1896, as by our de-partment reports, was \$122,116.11. Of this amount there had been paid to February 1. From a legal and governmental point o view our strength is much greater than our own calculations show. We are required to The interest overdue last year on the bonds compute our liabilities on the assumption that we will earn 4 per cent annual interest. On all business written since April 1, 1882, we have assumed only 3 per cent as the basis of calculation, making our liabilities probably over \$1,000,000 more (and our surolus considerably less) than the department

eports will show. SOME FACTS ABOUT SURPLUS.

The public ought to understand much better han it does just how surplus arises in a life cnowing how to cater to the public nsurance company, and how it is affected by the yearly variations in its experience. Policy holders would be the better able to judge of the treatment accorded them by their several companies in the matter of dividends, paid-up insurances, etc. The knowledge would remove prejudice as to those twenty years ago these companies were get-ting business by an "estimate" of profits companies which are doing right, and would at the rate of, say, \$10,000 on a man, then nake perfectly clear the precise character of aged 40, they are settling that business now at \$3.970. Thousands of millions of aged the speculative or "investment" policies so reatly in vogue, and would show what nust first be lost by somebody that it may be greati yon by somebody else.

We agree to pay certain sums on the oc-currence of a certain event. To do this to keep the volume of new business swelling and has left only a pitiful 40 per cent or less of the splendid estimates that "catered we must have premiums large enough to pay running expenses, the death claims, and

to the public." And now the tide has turned. Even the'r provide a reserve for the greater mortality that will come with the increasing age of the business. We can earn interest on that tremendous expenditures for business cannot keep them ahead of the game, at least in times like these. One of these companies reserve while we hold it. So we assume a maximum death rate, a maximum expense a maximum death rate, a maximum expense of which was on account of properties a part of which remain unsold, but \$220,070.96 of this amount was the cost of parcels entirely closed out at \$234,676.30, a profit of \$154,605.24. FIFTY YEARS' PORECLOSURES. During the fifty years of its experience the properties costing it \$18,677,395.05; it has sold wrote in 1895 the enormous sum of \$132,509.

d and lapsed. were to be put into a Tontine pool, to be divided among those who were lucky enough and require the judges to file annual reto live and keep paying. The gamble was as to who the lucky ones should be. They figured out enormous profit-ble profits from the enormous losses

IN THE TIDE.

xtinction:

ports of their doings. As a preliminary step to the necessary legislation, the house, on metion of Mr. Spaulding, adopted the following resolution:

They figured out enormous profit-able profits from the enormous losses individual policy holders were to suffer, and the "estimates" of these were powerfully attractive. Rich men took the policies in certain confidence that they could beat the game; poorer men took them in imitation of richer men, and trust-ing lick to entrance consequences—the for-Whereas, It has come to the knowledge of this house that there is much delay and accumulation of pressing business in the different counties of the state in the dis-trict courts, much to the detriment of litt-gants in said courts, and at the exorbitant expense of said counties, therefore he is expense of said countles; therefore, be it Resolved, That the secretary of state be and is hereby requested to obtain from each district judge the following informafeiting of their dividends and reserves for the 1. The number of days during the year

1895 he held court. 2. The condition of the court calendar on January 1, 1896, in the respective counties

each district.

And that the secretary of state be fur-ther requested to transmit this information to this house. Mr. Spaulding is also in favor of limiting

the time of attorneys in both civil and crim-inal cases. He believes the presentation of an ordinary case to the jury should not consume over two or three hours, or one full day at the most, and will favor some such a limit to be fixed by statute.

## Fine Legal Point Decided.

There were but two ways of meeting the JEFFERSON, Ia., Feb. 25 .- (Special.)scheme on which, and the commission and ebates by which, business was being capdecision, handed down by the supreme court, relating to chattel mortgages, is attured in such enormous quantities. One was to fall in with the scheme and offer the same speculation with the same sort of estitracting a good deal of interest, inasmuch as it is a reversal of the decision of the same speculation with the same sort of esti-mates, and pay the same prices for business, and justify one's self on the ground that it was "selling people what they wanted." The other way was to point out to those whose families needed protection, and all the protection they could get, that this was a pure gamble with that protection; that if the scheme succeded for the lucky few, it must be at the cost of much confiscation of the reserves and dividends of the many, as lower tribunal. Coe Davis of Scranton made an assignment, and executed a mortgage in favor of his brother, who had advanced him money to carry on the business. The mortgage covered the stock, and also certain notes and the book accounts. It appears that some of the creditors induced Davis to make a separate assignment of the notes and book accounts to them. The transfer was rather the reserves and dividends of the many, as was a crime against those thereby stripped of the protection they needed; that "the people wanted it" only because they were being in the nature of an order nformal, to take them, made on a scrap of paper, and the result was that the other creditors, by this means, got hold of the accounts and notes before the brother, who had the mortmade to believe that it was something else than what it was; that the expense at which gage, arrived on the scene to claim them. He sued on the mortgage, and Judge Goldthe scheme was being worked precluded the possibility of realizing the "estimated" profits, and that, insurance being simply the He sued on the mortgage, and Judge smith decided against him, holding that the distribution of losses, and premiums being simply contributions to losses, it was impos-sible to make it a profitable "investment" mortgage could not convey the book ac-counts and notes. The case was appealed, and the supreme bench gave a good deal of to any one except by robbing some one else for his benefit. The Connecticut Mutual chose the latter attention to the case, as it was something

that had not before come up for adjudication, n fact, the judges all took a hand in the case. course. It has steadily and continually ex-posed the true character of the schemes exploited in the name of life insurance; it They decided, unanimously, that the mort-gage was good; that a chattel mortgage could held notes, accounts and bills receivahas pleaded for pure life insurance to those whose families could not afford to have their protection gambled with; it has tried able, just as well as it could a stock of goods or a piece of real estate, and the lower court's decision was reversed. to teach the truth, to show people what their true want is; to make the cost of

## Afraid of Diphtheria.

protection as small as possible; it has been JEFFERSON, Ia., Feb. 25.-(Special.)protection as small as possible; it has been content to see many of its agents hired away, to be kept from getting new ones by demoralizing commissions, and to do new business by the tens of millions where its speculative rivals—and they have become There is a clash between the authorities at Grand Junction over school matters. Three weeks ago the schools were closed on account of diphtheria. Two deaths numerous company-have done it by the undreds of millions, and to be criticised as from the disease; children who had been attending school, but who had not been preswanting in smartness and enterprise and ent for three days prior to coming down It has with the disease. Two weeks have gone on studying how to make still better service, instead of seeking novelties that elapsed since the deaths, and there has been no sign of an epidemic or of any spreading attract until they are understood, and then must be replaced. It has bided its time. of the contagion, and it is said the people are anxious the doors of the school should Its warnings have been realized. Where be opened. The school board is in resuming, but the mayor declines to call the board of health, by whose orders the school was closed, and nothing can be legally done until this is given. Parties have telegraphed the state authorities concerning the situalife insurance have been forfeited, but the bulk of the grist ground out has gone to pay higher commissions and bigger rehates tion, and propose, if it is among the possi-bilities, to compel the mayor to call a meeting of the board of health and consider the matter. A good deal of ill-feeling has been engendered.

Governor Boles' Position. DES MOINES, Feb. 25.—(Special Telegram.)-Governor Boles has issued a letter declining to be a candidate for president, and coming out emphatically for free silver.

The new songs "just out" are "The Time Will come When You'll Remember," by John A. Fairfield, 40c,-"In the Shadow of the Pines." by G. O. Long. 50c-very catchy and popular-Germania March, by Dillenberg, 40c-Espanita, Spanish waltzes by

ing to quit buying them and they go now at half price-\$1.25-A lot of misses' lace shoes George Rosey, composer of "Honeymoon," 60c-These are the very latest-and when you get the latest you get it of Hospe and nowhere else.

\$1.25 also. The same styles in child's-but-ton or lace-\$1.10-all sizes-all widths. Drexel Shoe Co., A. Hospe, jr, Send for our illus. 1419 Farmam. Music and Art. 1513 Douglas

PEN PICTURES PLEASANTLY PUT.



# demonstration.

Flagier, daughter of General Flagler, chief

of ordnance, U. S. A., who last spring shot a colored boy named Green, son of a Treasury department messenger, was arraigne in court today. She pleaded guilty to in voluntary murder and was sentenced to three

WASHINGTON, Feb. 25 .- Two bills have secome acts without the president's signaare, namely, the bill authorizing the Arkansas & Choctaw railway company to operate a railway in the Choctaw nation, and the bill granting right-of-way to the Brainerd & Northern Minnesota Railroad company

Dismissed for Not Paying His Debts.

posed by court martial upon Second Lieu-tenant Charles Smiser, United States ma-rine corps, retired, for failure to pay his debts

oral paid policy holders, so commissions to accents, salaries, medical exam-iners' fees, printing, ad-vertising, legal, real es-tate, and all other ex-penses of management. axes Sherman, Allison, Aldrich and Platt, repub Total expenditures...... Balance net assets Jan. 1, 1896 ...... \$69,764,020 64 dd interest due and accrued, marke values of stocks and bonds over cost, and net deferred and uncol-lected premiums, as per itemized statement herewith. Geographical society, offering to furnish the American commission with all the charts and Gross Assets Jan. 1, 1896...... Total liabilities.....