# THE OMAHA DAILY BEE: TUESDAY, FEBRUARY 14, 1899.





New Zephyr Ginghamsfrom the companies. Never was a finer line of Ginghams shown in this city. We are glad to show these so come and see them if you buy or not.

New Gold Crest Zephyrs, 15c.

New Silk Corded Zephyrs, 60c.

from section 77, chapter xliii, Compiled

Statutes of 1895; 'If the auditor appoints

New Empress Cords, 18c.

New Corded Novelties, 25c.

New Amaskeng Madras, 15c. New Victoria Zephyrs, 15c. New Aberfoyle Madras, 20c, 22%c, 27c. New Silk Striped Zephyrs, 45c, Imported Novelties in Zephyr Ginghams, 25c, 40c, 60c, 75c.

See them-it is almost as good as visiting a picture gallery.



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page

ravel and hotel bill."

insurance company incorporated or doing by statute, the following being a quotation

ousiness in this state, etc., etc. In section 31 of the same chapter is con-

tained the following: The auditor of state shall be authorized to make the examination, he shall in addition examine into the affairs and condition of to actual expenses, be allowed not to exany insurance company, as provided for in this act, doing business in this state, not organized under the laws of this state, or person or persons appointed by him, having fixed.

no interest in any insurance company, etc. Insurance Men Protest.

"When Mr. O. W. Palm was appointed Insurance examiner, early in January, 1897. there was a strong protest from the other insurance men. To show that Auditor Corwell had notice of these objections it is only necessary to produce a copy of the following letter filed with him by I. H. Odell of Lincoln:

LINCOLN, January 23, 1897.

Hon. J. F. Cornell, State Auditor, City: Dear Sir: It is a matter of no little surbear Sir; it is a matter of no inclusion prise to many to note the appointment of Mr. O. W. Palm, who, when Mr. P. O. Hed-lund was noninated by the republican con-vention for state auditor, announced that he would support Mr. Hedlund publicly on the streets and headed a procession with a brass band and marched to Mr. Hedlund's home, and in a short speech stated that he would not only wite for Mr. Hedlund, but would not only vite for Mr. Hedlund, but would work hard for his election.

As to his appointment, we have nothing to say further than the above, but Mr. Palm's ignorance in regard to the duties of an insurance examiner has been the means of his overlooking the fact that he must either dispose of all interest in his local agency or step down and out of the appointment of insurance examiner. It is generally understood that he is to give over the local agency to his wife, or some friend, but to continue the business with a view of again ngaging in the local agency business when his appointment shall have expired.

Please refer to section 23, article mmincecexxxvii, page 654, Compiled Statutes of Nebraska for 1895. From this you will that Mr. Palm is either ineligible as examiner or else he must get out of the in-Surance business or any connection with it. I think all that is necessary is to call

OFFICE OF AUDITOR PUBLIC AC-COUNTS, LINCOLN, Jan. 3, 1899.—Secre-tary National Ald, Topeka, Kan.: Dear Sir—This will introduce Mr. J. A. Simpson, your attention to this matter to inform Mr. Palm of his duties. My attention was first called to this in conversation with a local agent of an eastern company, who, in com-menting appoin the appointment, remarked that with the arrangements Mr. Palm was whom I hereby appoint to examine the books and accounts of your society. Yours truly, JOHN F. CORNELL. (State Seal.) making in his local business he would never

have the privilege of examining the company this agent represented, and a number of others have made the same remark, and it is evident that Palm cannot fulfill the duties of the office unless he disposes of his business by actual sale and severs himself from any connection with it. This can be used as you see proper, Very truly yours, I. H. ODELL.

Feb. 12, 1529.

section 33. In 1898 I secured a strong advo-cate to assist me and made another effort to have the auditor allow the enforcement of the section, We showed Illinois and Kansas supreme court decisions to prove that section 33 was good law, but again the auditor flatly refused to let me collect the money due the state under this neglected law. Last fall when the auditor was safely out of the way campaigning I went ahead ontrary to his orders and sent bills to nany of the outside companies and procoded to collect what belonged to the state for the year 1897 under section 33, I succoeded in collecting into the state treasury nearly \$12,000 before I was found out, and thus swelled the insurance receipts for the year 1898 to the unheard of sum of \$27,900.

"To hedge against trouble I called in Deputy Attorney General Oldham, whom I knew favored the enforcement of section 33 and the collection of money due the state from eastern corporations, Mr. Oldham told Mr.

some person not employed in his office to Cornell and myself that an auditor and his bondsmen could be holden if section 33 were tot enforced. In this way I escaped severe ceed \$5 per day for the time actually emcriticism for disobeying the orders of the auditor. There the matter dropped. After

"The fees for examination of frathat the regular annual rush of work came benefit companies are also into the office so I could not give further being specified in section 9, attention to collection of old accounts. 267, of the session laws "The auditor since that has been very

of 1897, as follows: "The auditor of public quiet-even so quiet that he never says a ccounts may personally, or by some person word about trying to get some of the \$500,to be designated by him, examine into the 000 due the state. I can prove all the above, condition, affairs, character and business and it will seem a little laughable to read nethods, accounts and books and investment in the auditor's forthcoming report the folof such society at its home office, which exlowing lines, which I am told will appear amination shall be at the expense of such therein: 'I have made a faithful effort to society and shall be made within thirty enforce section 33, the reciprocal feature in lays after demand therefor, and the expense of such examination shall be limited to placed in the treasury about \$12,000 as a 55 per day and the necessary expenses of result of such action."

Labored in Vain.

"The records show that not only has the "During the last two years I have argued uditor employed as examiner a man al- with Mr. Cornell that some people believed ready employed in his office, but he has also his predecessors received cash in hand for ountenanced and encouraged the unlawful letting the law lay as a dead letter that holdup' charges for the work. Fred might bring \$25,000 a year into the state Archard, one of the auditor's appointees, treasury, and I argued that whether we are was sent over to Iowa to examine some guilty or innocent we will go out under raternal companies, and took more than the the same cloud unless we make an honest legal fee. When Mr. Archard concluded that effort to enforce section 33. But the fact he had made an overcharge and was inremains that a populist state auditor on elined to gend back the excess, the auditor, this subject is just like a republican auditor. it is said, ordered him to retain the money He is at heart opposed to the collection of as he 'was entitled to all he could get, and this \$500,000 due the state. He is not workthe law was not a good one, anyway." ing at it now, never has worked at it a

minute, but has always bitterly opposed it. "Deputy Pool continually deprived me of "Next to the operations of the man Palm. seems that the most notorious holdups he services of the office stenographer when needed her to aid in these collections and are being made by J. A. Simpson, a nephew obliged her to do bookkeeping and other of the auditor, and who successfully held up the Traders' company at Chicago a couple work in the auditing department which of weeks ago. The best illustration of taker. should have been done by Price and Whit-Simpson's method is shown by the following

kind of work and loss of money shall go on. If the legislature adjourns without passing some such bill as H. R. 191 or S. F. 74, then there is no hope for a change. What the state needs is an insurance department in a good sized room by itself, with the governor to supervise it and appoint people

about the enforcement of section 33 of the log the latter part of May or the first 1873 insurance law. This section, still in of June, 1807, Mr. Lichty and another apforce, provides taxes to be paid into the pointee of the auditor called upon a news state treasury by eastern insurance com- paper correspondent for a conference. Mr panies. Other auditors have been impor- Lichty explained that the auditor was holdtuned to enforce this section of the statute, ing back a considerable amount of money but they never would do so, and the state that ought to go into the state treesury has thus failed to collect about \$500,000 due | He was fearful that Cornell was getting bad advice of some one and that the state's

Stole a March on Cornell.

speculation. He shid that the auditor had "Section 32 of the same act has always ceased to confer with any of the deputies ten enforced, which brought the state about except W. B. Price, regarding the money 16,000 a year, but section 33, on which the matters of the office and secmed impatient state should realize about \$25,000 a year, when the suggestion had been made to turn has been a dead letter since 1873. I thought the surplus into the treasury. He particwe were put into the state house to obey ularly called attention to the fact that the and enforce all laws, not do like our predeauditor was at that time in Cripple Creek cesors, hence I was astounded in 1897 when Auditor Cornell told me I was only to do as had been done and not try to enforce

in company with one of the bondsmen of Eugene Moore and was afraid some mining deputies in the conference said they would resign unless the practice of holding back the fee money were stopped and asked the newspaper men to call attention to the records relating to the fees, thinking that it might frighten Cornell into paying the money into the treasury. The plan was adopted, the condition of affairs was published and it will be noticed

by the above official statement that the uditor made haste to pay part of the money into the treasury. The affair led to some little unpleasantness in the office and Price and Whittaker, two other deputies, accused Lichty of "giving away" the news of Cornell's secret trip to Colorado. The incident only corroborates the statement that Lichty has always protested against the unlawful practices indulged in by the attaches of the auditor's office.

IN MEMORY OF ABE LINCOLN

### Annual Dinner of the Republican Club of New York is a Success.

NEW YORK, Feb. 13 .- The Republican club this evening held its annual dinner in

honor of Abraham Lincoln at Delmonico's About 375 guests and members of the club were present, among whom were Governor Roosevelt, Horace White, Major General Nelson A. Miles, Rear Admiral Schley and ex-Governor Morton. A letter was read from President McKinley.

The toastmaster was Senator-elect Chauncey M. Depew. He says:

For fourteen years the Republican club has celebrated the birthday of Abraham Lincoln. At each annual recurrence we have paid loving tribute to the memory of the of

the most marvelous men, far-sighted statesman and the greatest republican who ever Our meetings having upon the platform the representative men of our party, have crystallized republican opinion and sometimes set the pace for the passage of republican measures.

One year ago we expressed our confidence in the president and our faith in his ad-ministration. The basis of our judgment was his record and demonstrated ability in formulating and defending the industrial policy of our party. Tonight we use proud of his wisdom and statesmanship in the con-duct and settlement of our war with Spain. From February 12, 1898, to February 12, 1899, has been an epoch making year. The story of many decades will be told in paragraphs compared with the pages that will be required by the historian to describe the events and picture the results of this year. The United States will not go beyond this continent for new stars for our flag or new states for our union. Cuba may in time be the exception because of its proximity to our shores and because a ferry will be run be-tween our clast and that beautiful island.

"It is for the legislature to say if this But that event will not occur until American ligration and settlement have made free

Cuba a prosperous American republic, with American ideas, American institutions and American spirit and clamoring for admission as a fully demonstrated American state to the American union.

highest degree experimental. This country is now emerging from the greatest indus-Far distant countries, peopled by allen rived and the fact that one of her majes; y a is now emerging from the greatest industric races with allen civilization, will never be commissioners of the Anglo-American com-incorporated as part of our governing body. I believe that the untried experiment of American law and justice will, when under-American law and justice will, when undertrial decression through which it has eve to do the work according to law. If the passed. The foundation of prosperity is con-fidence. Builded upon the confidence of man legislature adjourns and leaves the state insurance business in the auditor's office it stood in the Philippines, gradually educate of the Marquette club is one of these signi-will be hard on Nebraska. The same num- these peoples to the point where they can fications. ber of men with the same salaries can do be safely entrusted with the management of America has given to history many emiits of the country which are so intimately their own affairs. Native armies and a net names. Two of these rank with the native police force, officered by American most exalted of earth's famous men, whether the work in some other room under direction connected with the it netivity of the governor, and the same men and changes which characterize national pres officers and supported by the revenues of of antiquity or modein days, and in the case the islands in which they serve, will keep of neither has the guerdon of fame been salaries under the governor will give us better services, for all law will then be Currency Must Not Be Imperiled. the peace and protect lives and properties. purchased at the cost of honor or of selfish enforced and all funds due the state will American courts and American school houses be collected. will rear a generation which can appreciate thirst for power; neither has trampled upon the rights of his fellow-man; neither has do not want radical or revolutionary experithe value of liberty, which does not mean license, but does mean law. While the earned the exectation or sinced against the ments with the currency. Nothing wi interests of humanity. More unfavorably affect the credits of "Two of Nebraska's auditors embezzled license, but does mean law. While the United States is meeting the destiny and fulfilling the mission which God has so mysteriously devolved upon it, the American what they collected from insurance com-George Washington may fairly be said to country now in a healthy state than radica panies under section 32, and no auditor in have been an English gentleman. He was currency legislation, We must make reforms born and reared in a British colony. He in our currency, but those reforms need no the history of the state has ever collected a dollar under section 33, or if any auditor congress will formulate laws and organize governments for these new possessions, was English in education, instincts and end must not involve the risk of commercia tastes. He served with distinction under the British flag. He peided upon English descent and when he took up arms in de-fense of his fellow colonists he did so under in which the people have full confidence, but is which the people have full confidence, but ever made such collection the public never heard of it and it failed to reach the treaswhich, while developing them, will prevent any interference with the rights or the position or the income of American labor. On the belief that he fought for the principles of British liberty—a belief entertained by the great mass of English people today. the contrary, these new possessions and the foothold we have in them for the extension of our trade will open the markets of the Abraham LEncoln, on the contrary, was a ypical American, typical in a sense peculiar o his own day and generation, for the coa-We wil make no mistake upon this great far east and the markets in these islands to the products of our fields and our factories. Abraham Lincoln struck the keynote of American development when he said that ditions of life in which he grew to manhood have well nigh ceased to exist in even the newer sections of the United States. Reared the civil war must be prosecuted "until the Mississippi river runs unvexed to the sea." He saw that while the United States was amid scenes of absolute poverty, with scanty the nation. As a wise and conservative allowance for educational advantages, a statesman he has always been faithful to the the greatest market within itself of the total stranger to the refinements of good society, a rude, unkempt boyhood spent amid ignorant though self-reliant compan-follows the thoughts and leads the voice of world, the surplus of our production must become so great that to prevent suffocation we must seek and find the countries and the ions, a home in a rule cabin in the midst of a little clearing surrounded by the deep solitudes of the primeval forests, a father people which would need the products of our labor. "The State of New York" was responded who belonged to that class of southern men known as "poor whites," with nothing in his environment to sweeten a lot of hard-States in foreign war simply, quietly and successfully. He turns one again to the problems of to by Governor Reosevelt. No Time to Shirk Duty. ship and call into play the dormant powers of a keen and powerful intellect. How wild peace and we find that the glory of martin achievement and the applause of the world Governor Roosevelt said in part: at that time would have seemed a prediction have not changed the cool, conservative and No sensible man will advocate our plung ing rashly into a course of international knight errantry and set deliberately to work that the day would come when the gaze of the world would be upon him and he would become the evangel of liberty to more than step in currency reform which he recomto build up a great colonial empire. But neither will any brave and patriotic man bid 4,000,000 human beings. An echo of the national sorrow came back mends and thus redeem the obligations t the people which were assumed in the elecus shrink from doing our duty, merely befrom nearly all foreign lands to convince the American people that the reputation of their great ruler was world-wide and that cause the duty involves the certainty of a tion of 1896. Hon. Stewart L. Woodford of New York, ex-minister to Spain, spoke about "Greater his gualities were universally appreciated America." this man who was born to the estate of a coarse, unlettered pioneer and who died an

MARQUETTE CLUB BANQUET to again present them for redemption and thus was created what was known as the "endless chain." This defect in the system

Finances, Diplomacy, Greater America and Lincoln Themes of the Orators.

BRITISHER ON CHARACTER OF THE MARTYR money was being loaned out or used for

> harles G. Dawes, Comptroller of the Currency, Dwells on Beneats of Currency Reform to Marquette Members.

CHICAGO, Feb. 13 .- The annual banquet of the Marquette club was held this evenspeculation was being proposed. The two ing in the Auditorium. It was the fourteenth event of its kind and a large number of prominent men from all parts of the United States were present. Members of 1,000. The chief speaker of the evening was Whitelaw Reid, member of the Spanish-American Peace commission, who responded to the toast, "American Diplomacy."

Hon. Charles G. Dawes, comptroller of the currency, spoke on "Currency Reform." then so prominent stood the test of matures John Charlton, member of the British-American Joint High commission, spoke on "Abraham Lincoln." His remarks were warmly received. Congressman their former supporters for still another set of plans which involve, in a general way, the same principles but which differ so radically among themselves in fundamental particu Charles H. Grosvenor of Ohlo, who was to lars that common agreement upon any one speak on "A Republican Administration," of them, even by those who believe in the was unable to be present. Hon. Whitelaw Reld of New York, re- ble,

sponding to the sentiment, "American Diplomacy," said in part:

Commissioners Do Duty Too Well.

Beyond the Alleghenies the American voice rings clear and true. It does not sound, here in Chicago, as if you favored the pursuit of partisan aims in great questions of suit of partian aims in great questions of foreign policy, or division among our own people in the face of insurgent guns turned upon our soldlers on the distant fields to which we sent them. We are all here, it would seem, to stand by the peace that has been secured, even if we have to fight for it. Nation has any vertexch area to the Uns. Neither has any reproach come to the peace commissioners from Chicago because when intrusted with your interests in a great negotiation in a foreign capital, they made a settlement on terms too favorable to their own country-because in bringing home peace with honor they also brought

home more property than some of our peo-ple wanted! When that reproach has been urged elsewhere, it has recalled the fa-bank, to which their mency has alike been bank, to which their mency has alike been maMar defense against a similar complaint in an old political contest. There might, it contributed, should be equally sacred, grounds of public policy and the comme was said, be some serious disadvantages about a surplus in the national treasury, but which is eccognized in all of the older bank at any rate it was easier to deal with a surplus than with a deficit! If we have brought back too much, that is only a ques-tion for congress and our own popple. If we had brought back too little, it might have been again a question for the army and the navy.

No one of you has ever been heard to find fault with an agent because in making a diffi-cult settlement he got all you wanted and a body else wanted! Do you and body else wanted! Do you and other civilized nation of the first or even the second class that wouldn't jump at that op-tion on the Philippines? Ask Russia, ask Germany, ask Japan, ask England or France. And yet what one of them, unless it be Japan, has any conceivable interest in the Philippines to be compared with that of the Philippines to be compared with that of the the now commands the certain percentage of insolvency among certain percentage of insolvency among free option on something further that everycan generation is blinder to opportunity than any of its predeccssors will soon command vided in effect that the national banknotce issued under the present system should not be invested in commercial assets, but the other?

### Britisher on Lincoln.

John Charlton, M. P., and a member of the American-British Joint High commission, responded to the toast, "Abraham Lincoln." He said in part:

into law of the president's recommendation On every hand evidences abound showing that an era of better feelng between the rather than tear it down by complex and radical legislation which would be in the he American union. Far distant countries, peopled by alien rived and the fact that one of her majesty's

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should be invested in government bonds upon which there could be no appreciable

Let us build up the foundation of our

present monetary system by the enactment

Recommitting the duty of action incumbent upon him and his party the president of the United States in his first annual message to considers made the fellowing recommenda-

Congress made the following recommenda-tion: "That when any of the United States notes are presented for redemption in gold cuch notes shall be kept and set apart and only paid out in exchange for gold. This is an obvious duty." In his hast annual message to congress has
Arthur Fletcher, 23 years old, of Ravens-word Dark who was reported mission was

the club and other invited guests swelled be paid out except for gold." the total number at the banquet to nearly At the time the first recommendation of eatnestly pressed upon the attention of the public by men whose abilities and sincerity are alike unquestioned. None of these plans discussion and they have been abundoned by

ginciples underlying them, seems impossi-

### Injustice to Depositors.

These later plens provide in effect for the assumption by the mational banks of the burden of the gold redemption of outstand-ing governmental currency obligations is return for the privilege of Issuing their own notes to fill the vacuum caused by the even-tual retirement of these currency obliga-These banknotes are to depend for their chief security upon a first lien upon the commercial assets of the issuing banka, and are not to be protected by a trust de-posit of government bonds as security as under the present system. I maintain that this purpose prefectnce of the notcholder over the depositor, differing so radically in its plactical effects from the qualified pref-exace provided by the present banknote

exace provided by the present banknot system, would be unnecessarily unjust to th depositor class and most injurious to the general business community. As a fundamental principle of inherent

COLUMBUS, O., Feb. 13 .- The third batalion of the Seventeenth infantry which left here Sunday afternoon for Manila only got as far as Mount Vernon, O., when orders were received from the department returning the regiment back to the barracks, the reason being that the transport on which it was to sall was not ready, work having been delay d on account of the extreme cold. The men spent the night in the train in the railroad yards here, their quarters at the the present preference of the noteholder upon the United States bonds deposited in barracks having been left cold and comfortless when they made their start for the far east yesterday. Future movements of the regiment are uncertain.

### Order of B'rith Abraham.

PHILADELPHIA, Feb. 13 .- At today's ession of the grand lidge of the Inde-endent Order B'rith Abraham, the retiring grand master. Max Stern of New York, was presented with a check for \$2,000 as a tectimonial of his labors in behalf of the order. Simon Schelinsi of New York was elected grand master for the ensuing year and Jacob Schoon of New York was reelected grand secretary. It was decided to reduce the order's death assessment from to 4 cent. Over 400 delegates were pres nt at today's session. A ball and banque ent at today's A ball and banquet were tendered the visiting delegates tonight. The convention will close tomorrow,

## Nature makes the cures after all.

### RESCUED FIVE CASTAWAYS

### Party Afloat in Lake Michigan it Brought Ashore by Life Savers.

CHICAGO, Feb. 13.-AH of the five peron the ice last night wore rescued this marning. They were: Elmer D. Brothers of 4351 North Ashland avonue: Orel Manney,

In his last annual message to congress he reprais the recommendation in the following words: "In my judgment the present con-dition of the treasury amply justifies the immediate enactment of the legislation rep-tion of the gold holdings should be placed in a trust fund from which greenbacks should be redeemed upon presentation, but when once redeemed should not thereafter be paid out event for gold." was 100 feet wide. He told Brothers he would go to shore and get a boat, which he the president was made other more radical plans involving complex changes in our whele monetary and banking systems were nearly all night for him and his companions. Fletcher fell in the water twice during his wanderings in the dark and it was with great difficulty that he finally reached shore with both of his feet frozen.

Captain Fountain of the Chlcago life-saving station organized a party of rescuers and left early in the morning for Rogers park. The party went to Sherman avenue first and there saw what seemed to be a group of persons on the ice about two miles and a half from shore. Captain Fountain and his crew run out their boat and signaled

the group on the ice. Malloy skated an near the boat as he could get and told Fountain that he and companions were safe. The rescuers started across the ice on foot and soon had Brothers and the others safely in the boat and landed on shore.

All of the party were taken to the residence of E. F. Brush, 1135 Chase avenue, where they were attended by a physician. Miss Manney had been wrapped up in two olg ulsters that the men in the party gave her and, although she suffered a great deal from the severe cold, no serious results are anticipated.

# DISAPPOINTMENT FOR TROOPS

### Seventeenth Infantry is Obliged to Turn Back After Making a Start for the Orient.

1 currency systems of the world, the publinecessity must be real and unquestioned. Such public necessity existed when our present system of national banknotes was inaugurated and a preference was provided for which, however, is not at all similar to the preference proposed by these plans. No argument is sound, though it may be con-fusing, which is based upon the proposition the preference proposed by these plans.

Given an Unfair Advantage.

"A few days later Mr. Odell had an interview with the auditor, who made an explanation in effect as follows: Palm was one of the presidential electors of 1896 and wanted to be the messenger to convey the returns to Washington. An Omaha man for \$100. The receipt is entirely in the handhad the greater pull and as an alternative Palm demanded to be appointed insurance examiner. The auditor gave him the appointment to examine one eastern company, intending to limit the appointment to the one job. The promise was made to Odell that the appointment would not be perma-

"Later other protests were made, on the ground that Palm would be able to look over the books of a company, note the expirations of policies in this state and thus be able to take an unfair advantage of other egents in regard to renewals. These protests were disregarded, except that Palm months. transferred his insurance business to his wife, the commissions being made out in the name of C. L. Palm.

"At the time of his appointment the agoncies held by Palm were Liverpool, Lonion and Globe, Springfield Fire and Marine, Sun of London, London Assurance, Orient and the Morcantile Fire and Marine. Later in 1897 he went to New York to visit the firm of Weed & Kennedy, the agents of four foreign companies, and as pay for his work of examination he demanded the state agencies of the four companies. He came back to Lincoln from that trip as the agent of the Svea of Sweden, one of the four companies held by Weed & Kennedy,

'The city directory of Lincoln for 1897 and 1898 shows that Mr. Palm did not retire from the insurance business and did not even advertise that the business was being conducted in his wife's name. The 1898 directory lists "Olof W. Pahn, insurance, 435 McMurtry block." In 1897 he was listed the same. The directories are published in February of each year.

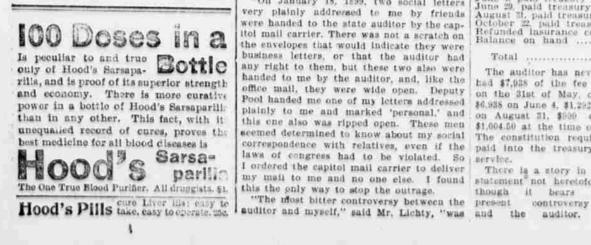
"The methods pursued by Insurance Inspector Palm are disclosed by the following letter:

### All the Traffic Will Bear.

OFFICE OF THE WESTERN UNDER-WRITERS' ASSOCIATION, CHICAGO, Dec. 16, 1898.—Hon, J. F. Cornell, Linedn: Dear Sir—I will be through here tomorrow. This place meant hard work. I have labored This I have labored every day since Monday and will probably have to do the same with the other little have to do the same with the other little snide company at Milwaukee. I think that Builde company at Milwaukee. I think that I can hold them up for about \$120 apiece. You see that will be an average charge of \$20 per day. I wish I could do them up for about \$250 each, but they are new begin-ners and too small. Still they are doing the beat they can best they can.

If you wish to communicate with me after please address me at Phiffer hotel, Milwaukee. Yours in haste, O. W. PALM.

"The fee for the examination of mutual Ife and mutual benefit associations is fixed



The National Aid Association, Dr., to J. A. xamination ..... Expenses ... Total

penses.

Received payment January 6, 1899. J. A. SIMPSON. State Examiner Nebraska Insurance Department,

## Some of Simpson's Methods.

Rival to Palm.

certificate of authority and bill of ex-

"The certificate of authority is in the handwriting of Simpson and is signed by the auditor. This was on the 3d of January Three days later, as shown by the receipt the examiner had made the trip to Topeka, finished the examination and put in a bill writing of Simpson. "To show the full extent of the violation

...\$100

ury. The governors of Kansas, South Daof law in this and other cases it is neceskota and some other states supervise their sary to tell of the relations of Simpson with insurance departments, and a scandal from the auditor's office. He was appointed bond those departments never has been heard of, clerk in the office in January, 1897, being I hope the legislature will see fit to make credited to Nemaha county. The tags on this greatly needed change in the statute." is baggage showed, however, that he had Legislative Committee at Work. very recently been a resident of Lawrence,

Kan. During the year 1897 he drew from A legislative committee has just begun the treasury \$833.34 as bond clerk. In June investigating the work of the insurance exand July of that year he was out making aminers, and the following is the first let-'examinations,' the wife of the auditor ter received in answer to the queries sent drawing pay as bond clerk during the two

Miller & Cooter, Attorneys and Counsellors-"In January, 1898, Simpson did some more at-Law, Suite 511, Ashland Block, North-east corner Clark and Randolph street, work in the examination of insurance companies, particularly at Lawrence and To Chicago, February 7, 1899. peka, at both of which places he has rel-Allen G. Fisher, Esq., Lindell Hotel, Lincoln, Neb.

atives. His plan was to charge each com-Dear Fisher: In compliance with your equest of the 5th lost., I called upon the pany mileage from Lincoln to Kansas and return, double up on the hotel bills and nsurance companies to which you referred then charge an exorbitant rate for the purand find that Ole Palm has never examined ported examination. In the meantime he any of them and they knew nothing about him. I found, however, that a man by the name of J. A. Simpson, from Nebraska, who claimed to be the insurance examiner from traveled on passes and boarded with his relatives, so that he was able to save over

\$200 during his Kansas visit. that state, with a letter from the present state auditor, called last week on the Trad-"Since February 1, 1898, Simpson has been holding the position as county treasurerers' insurance company and spent about an hour and a half looking over a few ac-counts and charged the company \$110. The xaminer and up to date has drawn from the reasury for that work \$1.250 salary and Endowment rank, Knights of Pythias, was \$577.33 'expenses.' For the month of Janexamined about a year and a half ago, the nary, 1899, when he was in Topeka and examiner charging the company \$163. The name of the examiner was Wilson. The other companies have never been examined. thicago examining insurance companies, as shown by the Miller letter and the National other companies have never been examined. If I can be of any assistance to you in this If I can be of any assistance to you in this Aid receipt, he drew his regular voucher If I can be of any assistance to you in the matter I will be glad to do all I can for you Very respectfully, J. M. MILLER. from the state, \$100, on the 24th of January. All this was done with the approval Very respectfully, of the auditor, by his authority and in direct

violation of the statutes. "The full extent of Simpson's operations

s not known, as no public record of the vigorously pursuing the holdup policy as it xaminations and charges is now being kept is at present, Auditor Cornell was engaged at the auditor's office, but the insurance in a curious manipulation of the fees that companies are being communicated with in came into the office, and while the matter relation to the matter and the Paim-Simphas been made public before, an investigaon record of hold-ups can soon be laid betion at this time might develop some infore the public in its entirety. teresting things. On the 1st of December.

### Takes No More Chances.

ters over to me for replica.

1897, the auditor made an official statement as follows: "It has all along been the custom of the auditor to lay all insurance mail on my lesk and ask me to open it and give it attention. After the scandalous O. W. Palm letter, dated December 16, 1898, that fell into my hands, I was not allowed to open November fee collections any more office mail. After the auditor found out about that accident he always opened the insurance mail and looked for mpromising matter before turning the let-

The way this money was paid over to the treasury was shown in the same report as follows:

Juno 4. paid treasury June 29. paid treasury August 31. paid treasury October 22. paid treasury Refunded Insurance companies Palances on based "On January 18, 1899, two social letters very plainly addressed to me by friends were handed to the state auditor by the captol mail carrier. There was not a scratch on Balance on hand . he envelopes that would indicate they were business letters, or that the auditor had Total \$10,246.50

any right to them, but these two also were The auditor has never explained why he handed to me by the auditor, and, like the had \$7,938 of the fee money in his hands office mail, they were wide open. Deputy on the 31st of May, or why he held back Pool handed me one of my letters addressed \$6,938 on June 4, \$1,292 on June 29, \$1,485.50 plainly to me and marked 'personal.' and on August 31, \$500 on October 22 and this one also was ripped open. These men \$1,004.50 at the time of making the report. seemed determined to know about my social The constitution required the fees to be correspondence with relatives, even if the paid into the treasury in advance of the laws of congress had to be violated. So service,

ordered the capitol mail carrier to deliver There is a story in connection with this formed. my mail to me and no one else. I found statement not heretofore made public, al-this the only way to stop the outrage. though it bears directly on the this the only way to stop the outrage. "The most bitter controversy between the present

strenuous effort or the possibility of danger. Some men of high principle, from high motives, have opposed the ratification of the treaty, just as they had previously opposed the war, just as some other men whose motives were equally high in 1861 opposed any effort to restore the union by force of arms. The error was almost as great in the one well or Washington. case as in the other and will be so adjudged The two main impulses which by history. gave strength to the opposition were ignoble in their very essence—the impulse of sloth and fear. We should not lightly court danform." He said:

ger and difficulty, but neither should we shirk from facing them when in some way or other they must be met. • • • But it would be criminal folly to sacrifice the real welfare of the islands and to fail to do our own manifest duty under the plea of carrying out some doctrinal idea which, if it had been lived up to, would have made the entire North American continent to this day a hunting ground for savages. It is the idlest chatter to speak of savages as being entitled to govern themselves and though it is heard from well-meaning people, who be-

lieve in what they say, it usually covers recklessness or fear. Must Stamp Out Insurrection. If we refrain from doing our own part of

the world's work, then it will have to be done by people stronger than we are, for done by 254.00 we will have shown ourselves weaklings. We must give the Filipinos absolute justice \$10,246.50 and above all else it is essential that we should treat them with entire firmness and

port as courage. They must be made to realize ab-rolutely that we are the masters. The insurrection must be stamped out as a carcfully as possible, but it must be stamped out. We have put an end to corrupt mediaeval tyranny and by so doing we have break of anarchy or savagery. break of anarchy or savagery.

Lot us not deceive ourselves. We have a great duty to perform and we shall show a great duty to perform and we shall show ourselves a weak people if we fail to set about doing it. But if we do't do it right the final record will be up even more in our disfavor. We are no less bound to see that where the sword wins the land the rule of righteous laws shall follow. We have taken upon ourselves, as in honor bound, a grea-task and every honest and upright citizen o this nation should do his part in seeing to that this task is honorably and well pe

THE GRIP CURE THAT DOES CURE One day dur- uine has L. B. Q. on each tablet. 25c.

Addresses were also made by several local speakers.

uncrowned king-grander in character mighties in achievement than either Crom-The smallest things exert the most in fluence. De Witt's Little Early Risers are unequalled for overcoming constipation and Dawes on Currency Reform. The Hon. Charles G. Dawes, comptroller liver troubles. Small pill, best pill, safe pill.

### of the currency, spoke about "Currency Re FREEZE KILLS FEVER GERMS

The question of the changes in our preent law which should be made in order to earry out the will of the people, as expressed Blizzard Comes as a Blessing to In habitants of Infected Districts in 1896, in favor of sound governmental money and the gold standard, is one which in the South.

confronts the country and which, now that WASHINGTON, Feb. 13 .- Viewed from the clouds of war have lifted, is again re-ceiving careful and general consideration. The year 1893 had demonstrated that our vglenic standpoint in its effect on the cllow fever germs, the freeze in the south present monetary system, when subjected to the severe test of commercial panic and a deficiency in governmental revenues, had s a blessing to the people of that section, according to Dr. Wyman, the surgeon gen eral of the marine hospital corps. an inherent weakness which, before that just what we wanted," said he tonight in had not been generally recognized peaking on the subject, "and I believe it This weakness resulted chiefly from two will be productive of great good in stamp causes. The first cause was the dispropor-tion existing between demand govern-mental currency liabilities and the gold in ng out the germs that may still exist after

the very thorough work which has been the treasury with which to redcem them. The second cause was the fact that when these demand Habilities were once redeemed ione by the state and national officials in radicating all vestiges of last summer's pidemic. It certainly is a blessing to the in gold they could be paid out again for governmental expenses. This enabled the public, coming again into their possession.



the notable State and social functions at home and abroad pronounce Apollinaris the beverage of the select world.

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controversy between Lichty the cause that produces la grippe. The gen-

Some Curlous Figures. During the year 1897, when Mr. Lichty says the insurance department was not so