Latest Scheme for Getting Rich Quick or Fashing Shipers

How Their Premises of Huge Profits Appear in the Light of Experience -A Smooth Joker in the Sparkling Game.

No matter how often or how many fraudulent money making schemes are gunted down and exposed others take their places, so that the task of assisting the fool to part with his wealth is a continuous performance. Every new scheme has its particular disguise. Sometimes it is a desire on the part of the promoters to "aeret" the less fortunate to wealth by leading them along the flowery paths of promise for a stipulated price. At other times a financial genius arises with an eldorado under his hat, which he generously offers to divide. Another comes to the front laden with life insurance statistics showing how patrons are taken in and offering tempting inducements to quit the old bleeding methods and take on the new. The purpose of all is the samethe enrichment of the promoters at the ex-

pense of their dupes. Seven years ago the western country was overrun with a Miseouri scheme in the form of bond companies. Half a score of them flourished in Nebraska. In the main the plans of all were alike, differing only in the order of payment of the bond. A few agreed to pay them in consecutive order, others varied the order by taking first the even numbers up to twenty, then returning to the odd numbers. As the purchaser could not pick his number the managers had a julcy graft for the benefit of favorites. Weekly payments were required and had to be continued regularly until the holder's number was reached. Failure to pay regularly resulted in the forfeiture of the amount already paid in. It might be supposed that a swindle so transparent as the numerical bond scheme was could not thrive and wax fat among pushing, penetrating westerners, yet it is a cold and painful fact that the bond promoters plucked the west for \$2,500,000. Had not the federal authorities applied the anti-lottery law to the swindle it would flourish for several years

Tontine Associations. successor of the numerical bond scheme in these parts is a far-fetched application of tontine principles. There are at least four such associations in Nebraska with headquarters at Hastings, Lincoln. Omaha and South Omaha, Like their predecessors, the sole object of the tontiners is to benefit their patrons for twenty-five per cent of the proceeds, in addition to a very handsome graft for the solicitor.

The plan of the tontiners, according to the prospectus of one of the four mentioned. tract. No more-no less." The extra 25 courts has been invoked in both places to sides." cents paid each week as well as the \$5 prevent alleged extortion.

Pherty to take \$160 cash instead. There- the city's front door costs \$10 per ton. fore the company is not protected by placing an inflated value on its gems.

000,000 of outsonding obligations. The fact has been demonstrated repeatedly that those tions. Here they are: who invest in get-rich-quick schemes are so dazed by the huge profits promised that they sacrifice pleasure, comfort and many of the necessaries of life to stay in to the end and save what they have paid in. Such was the experience in numerical bond companies, in the endowment orders that flourished in the New England states twenty years ago, and in the national building and loan associations, the wreckage of which is still visible.

The Joker in the Pack. As the lapses and fines will not make up !

the difference between \$76 (\$24 having been taken for expenses) and \$160, where will the balance come from? Perhaps the promoters rely on paying out the cash of new members to the old. That was the plan of the Miller Syndicate of Brooklyn, which customer. gathered in \$800,000 in nine months and a five-year term in the penitentiary for Miller. But the tontiners have a plan neatly the joker is as plain as Pike's Peak at leras. As evidence of his new prosperity Manitou. It reads:

order, as applications are filed, and re- pile should be much larger. While a visitor deemed in the same order as often as there to the Indian congress at the Transmissis is an amount sufficient in the redemption sippl Exposition Geronimo displayed his fund to do so."

investor is told that he can get a \$200 shotter could not draw a bead on him with diamond (or \$160 cash) on the completion of out putting up the coin. Visitors who his payment of \$1.25 a week for seventy- sought his tepee and neglected to tickle his six weeks. That is the general belief of palm did not get the poor reward of a grunt. those who are in. But if the qualifying Between the sale of his photographs, auto paragraph gibes with the contract, the in- graphs and various tips, the former chief vestor gets instead a standoff, the length gathered up a generous roll in Omaha and of which depends on the condition of the few would suspect that behind his leathery. redemption fund. If the redemption fund expressionless face there were amazing thrift does not wax fat, or should business fall and the varied subtle arts he employed in down, an indefinite freeze-out will fol- extracting coin from callers.

FLAWS IN A DIAMOND DEAL low, which will give the victim ample time to kick himself into a fair degree of sanity. Forfeitures Illegal.

Contracts of this nature, especially the forfeiture clause, are of doubtful legality. Ten years ago a New York state association confiscated for delinquency the payments of a Lincoln man, but when informed by the attorney general of Nebraska that the act SOME FACTS ABOUT TONTINE ASSOCIATIONS | was a penal offense, the local agent promptly paid over the balance due. Later on national building and loan associations attempted to enforce the forfeiture penalty in the source in foreclosure suits, but invariably failed. If the tontiners have a forfeiture contract that will stand the test of courts they have achieved something their predecessors utterly falled to do.

PRATTLE OF THE YOUNGSTERS.

Freddy, it is 8 o'clock." "Well, come on, pa; I'm ready to go to ed if you are."

"What, all of it?"

"No'm; I helped him."

he edge of her plate.

"What is bread chiefly used for. Tommy?" the logical but unexpected reply.

her little daughter, to whom she had been explaining a hible story.

"Yes, mamma," replied Bessie, "but what omes from that isn't made of women!"

Why, dear, what do you want with one?" the health of the low fence he started for prother, mamma," said 4-year-old Margie. asked her mother. "I want him to wheel around in my doll arriage," answered Margie.

"But you have several dolls for that purose," said the mother. "Yes," replied the little miss, "but they are always getting broken when the carriage tips over.

A Wealth of Beauty

Is often hidden by unsightly pimples, eczema, tetter, erysipelas, salt rheum, etc. Bucklen's arnica salve will glorify the face by curing all skin eruptions, also cuts, bruises, burns, boils, felons, ulcers and worst forms of piles. Only 25c a box. Cure guaranteed. Sold by Kuhn & Co., druggists.

HERE AND THERE.

The ice man is an object of considerable interest just now. His income is more so. Ice is delivered to housekeepers in Omaha eyed him intently, but gave no is to reward every member with "a two at rates ranging from \$6 to \$10 a ton, ac- signs of objecting. Encouraged by their carat commercial white, pure and perfect cording to the amount taken. Last year diamond, of the retail value of \$200, upon the price ranged from \$4 to \$8 a ton. In the following conditions: An advance pay- New York City current prices range from Then one of the men arose. ment of \$5, together with the further \$7 to \$12 a ton. In both cities the inweekly payment of \$1.25 for seventy-six creased prices are justified on the ground consecutive weeks, making a total of \$100 that in former years there was no money to be paid by contract holder on each con- in the business and the power of the

entrance fee goes in the managerial pocket | Probably one-third of the New York supply and the fines and transfer fees constitute of ice comes from the rivers and lakes of a fund for the redemption of contracts. Maine, shipped in by rail and boat. The Come on, Bill (addressing his pal), less Should a member fail to pay for one week cost of this ice in New York City was depush is face in under is ear and smash de a fine of 25 cents is imposed and both fine tailed in court the other day by Captain and delinquent payment must be paid "on Abram Rich of Maine, who had been enor before the following Saturday or the gaged in the ice business since the civil contract will be forfeited and all moneys war. Captain Rich testified that the cost paid thereon will revert to the company for of cutting ice in the Maine lakes was from the benefit of those who pay regularly." 12 to 20 cents a ton. It cost 30 to 35 cents more badly than, as a child, he had ever source of Profits. 12 to 20 cents a ton to get it on shipboard, 45 cents a wanted to go to a circus. He felt that unpend on fines and forfeitures for the profit barge charge and 10 per cent for wastage. to fulfill the contract. It would insult The total cost of the ice to the New York their intelligence to assume that the pro- dealer, he said, was \$1.23 a ton. If every moters go down into their own pockets for allowance were made it could not exceed the difference between the amount paid and \$1.50 a ton. Yet this same ice sold in small the amount promised. If a member doesn't quantities costs \$12 a ton. Ice sold in like want a \$200 diamond headlight he is at small quantities in Omaha and harvested at

"Toneorial artists" of Nebraska who ar Suppose 20, 50 or 100 or more persons go doing business under the shadow of a state into the deal and all of them stay with it law and a "Tonsorial Board of Health" to the end, how can the company perform have not been subjected to opercus regulaits part of the contract? Lapses are never tions as yes. But regulations are coming sufficient to double money in seventy-six Boston has set the pace and as Boston goes weeks. The Iron Hall people tried to do it so goes the union. Boston started striped in seven years and failed with over \$50 .- barber poles and all know how they expanded. So with Boston's tonsortal regula-

> "The place of business together with all furniture shall be kept at all times in a cleanly condition.

"Mugs, shaving brushes and razors shall sterilized by immersion in boiling water after every separate use thereof. "A separate, clean towel shall be used for each person.

"Alum or other material used to stop the flow of blood shall be so used only in powdered form and applied on a towel. "The use of powder puffs is prohibited.

"The use of sponges is probibited. "Every barber shop shall be provided with running hot and cold water. "No person shall be allowed to use an

barber shop as a dormitory. "Every barber shall cleanse his hands thoroughly immediately after serving each

that old Geronimo, the reformed bad man conceated in their literature which fe- of Arizona and retired chief of the Apaches. veals the method to be pursued should the has become an expert poker player. It is income fall to equal the outgo. The average said he can start a jackpot and stay in to a person in reading the prospectus would over- finish with all the outward cheer of a prolook it, but to those familiar with the fessional, while as a bluffer he has no equal literature of the numerical hand companies between the Cherokee Strip and the Mescalis said he has \$1,425 in bank. If the old "All contracts are issued in numerical killer has made any recent winnings his thrifty habits and kept his blinking eyes In the fore part of the prospectus the wide open for the festive dollar. The snap-

AT PISTOL'S POINT

Louis Bos:wick's Unique Picture and How He Came by It.

MOST MONUMENTAL BLUFF EVER WORKED

Two Hoboes Compelled to Assume : Reclining Attitude and Look Pleasant While Louis Mugged Them.

Louis Bostwick is not only a skillful photographer; he is a lover of nature as well and delights to take long tours through the country and to explore the many picturesque spots with which the country contiguous to Omaha abounds. He was out Teacher (suspiciously)—Who wrote your in Colorado recently with his camera as omposition, Johnny? was the means of getting him into a dilemma one day from which he only escaped by the exercise of his adamantine nerve, quick wit and the most monumental biuff The little girl slipped something beneath that was ever worked in that state.

Last Thursday morning Bostwick set out "I wish," she said, under her breath, for a day in the country. His camera was there was an anti-crust law! That's what swung over his back, a well filled lunch basket was suspended from his shoulder Ma-Tommy, you seem to love pa better box revolver of the type Mark Twain made famous years ago in one of his pub-Tommy-Oh, ma, I don't mean to; but, y' lished works. The day was as bright as see, pa allus has his pockets full o' nickels. sunshine could make it, the fields never looked so green and beautiful before, there was a delicious coolness in the air and asked the teacher of a small pupil in the Bostwick felt his heart swell within him inventle class. "To spread butter on," was as he strede merrily along the flower-the logical but unexpected reply. bordered road. As he was walking long. his eyes scanning the adjacent fields for "So now you understand the story of Lot's something worthy of being "snapped," he wife, don't you, Bessie?" said a mother to descried a little distance from the road a tumble-down hut over which a mass of vines was running riot, and which, set against the green background of the can't understand is where all the sait fields and distant woods, formed a picture that even a less observant eye than Bostwick's would have delighted to gaze upon. 'I wish you would get me a new baby It was too beautiful for him to pass by

> men lying by the half open door, evidently watching him with some curiosity. When he came closer he saw in them two of the most typically beautiful hoboes it had ever been his fortune to meet. Their hair and beards were unkempt and disheveled, their eyes bleary, their clothes ragged, their shoes in tatters; and yet withal there sat on them an air of supreme indifference and a satisfied complacency that many a millionaire would have envied. Their jaunty appearance charmed Bostwick and he knew he had a good thing if he could only corral it.

Object to Being Mugged. Stopping at about the proper distance h instrung his camera, set it on the tripod and taking up his prosition at the rear of the instrument adjusted the thumbscrew until he had the proper tocus. The men

quiescent attitude Bostwick slipped a plate

in position and reached for the air bulb, "Just a minute, my good fellow," Bostwick began, with the suavity for which he is noted. "Lie down a half second and I'll give you a nice picture and a dollar be-

"Ah g'arn, y' cheap skate," growled out the hobo. "D' y' t'ink wese goin' t' set here an' be mugged be th' like o' youse? push 'is face in under 'is ear an' smash de mugger."

Bostwick saw that he was up against it but he did not waver. He attempted to reason with the hoboes, to bribe them, to plead with them. He wanted that picture more badly than, as a child, he had ever forever hounded by the awful knowledge that he had lost the opportunity of his life to get a good thing. In the meantime the tramps were getting ugly and it was plain to see that they would not hesitate to carry out their threat of using both him and his camera rather roughly.

Artillery Brought Into Action. Then he remembered his gun.

In another second the tramps were looking firectly into the terrible weapon. Their demeanor changed in an instant. They cringed servilely and were more humble than Uriah Heep. Bostwick saw his chance. He can make himself look like a desperate character when he desires to do so-he came near arrest once on suspicion of being a notorious desperado, but that's another story-and putting on his most villainous air he commanded both the hobos to resume their former positions. Fortunately for him he can swear, although he rarely does, and he emphasized his command with a flow of expletives that must have chilled

the blood of his listeners. 'Lie down there, you blankety blank danked!" he roared, "and be blankety blank juick about it, too. Roll over there, a little further, blankety blank your blanked dirty hide. There, stay there now. Raise your chin a little, you blanked idlot and look Loll over there; slide along a bit and raise your head or I'll blow the blankety blinked whiskers off you. Now then, look pleasant. All right (snap). Lay there now till I get into the road or I'll fill you full of

Bostwick picked up his camera and backed brough the field, over the fence and into the highway, keeping both men covered. Then folding his traps he set out again happy in the consciousness of having plucked a victory from defeat. The plate came out all right and Bostwick's friends are all to be supplied with a copy of the picture and a history of the circumstances under which it was taken.

OUT OF THE ORDINARY.

The oldest relic in Admiral Dewey's collection relates to the battle between the English and Spanish in Manila bay in 1762. One of these is a flag captured by Sir William Draper, which came into the hands of William Everett of Massachusetts, who gave it to the admiral.

The president has pardoned a man serving a five-year sentence in the Georgia penitentiary for sending obscene letters through the mails. He was convicted on the evidence of handwriting experts. Now another man has been found by the same experts with the aid of other evidence to have been the guilty one.

The estate of the late George M. Pull-nan of Chicago, which was valued at about \$8,000,000 when his will was filed for probate, has increased, it is said, to nearly or quite \$15,000,000 under the management of the executors, Robert Todd Lincoln and Norman B. Ream. Their compensation for the estate, it is estimated, will which wholly cured me. Hundreds have

exceed \$50,000.

Loch Lynn Heights, a little mountain town in Maryland, has had a sharp lesson on the evils of political indifference. Only fifteen votes were polled at the town election last Tuesday, and when they were counted it was found they had elected a ticket put up by somebody for fun and composed entirely of negroes. The election, it appears, is going to hold.

Saven presidents of the United Saven

appears, is going to hold.

Seven presidents of the United States were members of the Masonic fraternity—Washington. Jackson, Polk, Buchanan, Johnson, Garfield and McKinley. Washington was master of his lodge at Alexandria. Va. Jackson was at one time grand master of the grand lodge of Tennessee and Buchanan was deputy grand master of the grand lodge of Pennsylvania.

"For years," says the Baltimore Sun, "the

grand lodge of Pennsylvania.

"For years," says the Baltimore Sun, "the two doors at the enfrance of the White House have been grained in imitation of black walnut, but in the spring cleaning this year Colonel Bingham ordered the paint scraped off so as to have them done over. To the astonishment of overyholy it was discovered that the doors were of solld managany and of beautiful grain. Colonel Bingham ordered them restored to their original native condition, and is now trying to find out what fool had them painted."

Several Princeton students during the

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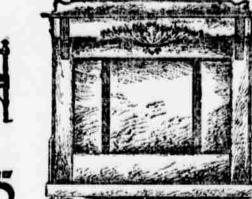
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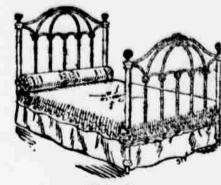
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tinent to the Pacific coast in a modern "prairie schooner," built on the plan of those used previous to the days of railroads, but supplied with modern conveniences. The wagon, which has been built especially for the journey, is a heavy vehicle, made comfortable with rubber tires, and fitted up with every possible means of comfort. Four specially selected males will be driven. No regular schedule has been arranged, it being the intention of the students to jog along lazily and stay at one place as long as they please.

The statement that a soft-nosed shell will at one place as long as they please.

The statement that a soft-nosed shell will penetrate ship armor more readily than a nard-nosed shell sounds like a parodox. The explanation is in this wise: It has long been known that a tallow candle freedpoint blank at a pine board an inch thick will pass through the board as easily as a steel bullet. This is because a part of the candle forms a cushion or bank around the opening, thus preventing the central part of the candle from bending; the momentum then carries the core through the board. The soft metal at the point of the projectile acts in a similar manner. It spreads out on the plate and forms a dam around the central hard steel core of the shell, prevents it from glancing and concentrates all the force of the impact at the point of contact.

"Probably the greatest profit ever en-

all the force of the impact at the point of contact.

"Probably the greatest profit ever entered by the government as a result of the destruction of money was in connection with the fractional paper currency or shin-plasters issued during the civil war." says the Chicago Record. "The total amount issued was \$358,724,679, of which \$6,880,568 has never been presented for redemption. A large amount has been preserved as curios by collectors, and occasionally even now it is offered for redemption. This was especially the case during the recent hard times. People who had the old shinplasters of war times in their cabinets and scrapbooks got hard up and sent them in for redemption." times in their cabinets and scrapbooks got hard up and sent them in for redemution. Miss Hannah Collins has received from a jury of the supreme court of New Jersey a verdict of \$42,500 for damages against the New Jersey Central Railroad company. Miss Collins and several others were waiting at Communipaw avenue station, at 1:15 a. m., September 30, 250, for a train to Bayonne. The train stopped and the conductor shouted "All aboard." But the passengers for that train had to cross three traiks, and before Miss Collins had accomplished this, another train dashed in between, and she was struck and crushed so that she has few whole bones in her body, she cannot move an inch, even on her she cannot move an inch, even on her couch, without help, and her natural facul-ties can never recover. The defense was "contributory negligence."

A Lice and Death Fight. Mr. W. A. Hines of Manchester, In. writing of his almost miraculous escape from death, says: "Exposure after measles induced serious lung trouble, which ended in consumption. I had frequent hemorrhages and coughed night and day. All my doctors said I must soon die. Then I began to use Dr. King's New Discovery.

troubles." Regular size 50c and \$1.00. Trial bottles free at Kuhn & Co.'s drug store. Side Lights on History. Chicago Tribune: "Socrates." exclaimed

used it on my advice and all say it never fails to cure Throat, Chest and Lung

Xantippe, cross-eyed with wrath, threatening of aspect and shrill as to voice, "you say you have been to the lodge, you were delayed by a street car accident and you had no idea it was so late! Those three stories don't hang together. You clumsy wretch! You have built a structure of lies, and it fulls to the ground at a touch, like a house of cards. Look at it and see if you don't fee!

"I do, Xantippe," said Socrates, humbly. "I see it's a hopeless ruin. Three storiesand a basement! Who can blame the illustrious shrew that he turned the hose on him at once?

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