

THE OMAHA SUNDAY BEE.

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EXCESSIVE FIRE INSURANCE RATES.

The remonstrance entered by the Commercial club against the proposed arbitrary advance of 25 per cent in fire insurance rates upon all mercantile risks in this city and state will not only have the unqualified approval of merchants and manufacturers, but of all classes of citizens.

The proposed advance in insurance rates cannot be justified on any rational grounds. According to the official reports filed with the state auditor during a period of seventeen years, from 1883 to 1900 inclusive, the aggregate amount collected in premiums from insurance buyers of this state exceeds \$28,000,000, while only a fraction over \$12,000,000 has been returned in payment of losses, leaving over \$15,000,000 of surplus to pay agency commissions, expenses and dividends.

The average rate of premium to each \$100 risk during that period was \$1.38, while the average ratio of loss for every \$100 risk has only been 67 cents, an average loss ratio to premiums of 42.6 per cent, leaving 57.4 per cent of the premium receipts for expenses and profits. Computed by the standard fire insurance charters, the average yearly profit of the fire insurance companies on Nebraska business for a period of ten years over and above losses and expenses was 18 per cent. On the basis of the universal mercantile schedule, a premium rate that will yield a profit of 5 per cent above fire loss and legitimate expenses, Nebraska has contributed 13 per cent toward the losses and expenses incurred in other sections of the country.

From a strictly local standpoint the proposed advance of 25 per cent on mercantile risks is equally indefensible. In October, 1893, the fire insurance underwriters ordained a flat increase of 20 per cent on Omaha rates on the grounds of an insufficiency of the water supply and inefficiency of the fire department. After a protracted fight a reduction of 10 per cent was made in 1896 on business risks, while the former advance of 20 per cent was dropped on dwellings. That left the mercantile rate 10 per cent above the rate of 1893, notwithstanding the fact that the fire risks have materially decreased by reason of enlarged water supply, increase of the fire-fighting force and improvements of fire extinguishing apparatus. There has also been a marked decrease of risk by reason of the extension of the fire limit and the erection of fireproof and semi-fireproof buildings in the place of fire-traps.

The discrimination which the underwriters have subjected their policy holders west of the Mississippi river is utterly inexplicable. Official insurance statistics show that for years the fire loss in the eastern and middle states has been much higher than in the western states, and yet the premium rates exacted in the eastern states are much lower. The western states have for years paid an average premium rate far in excess of the average rate for the country at large, while the New England and middle states have been receiving their insurance at much below the general average, although their loss ratios have been much higher than in the west.

In the year 1900 Nebraska's loss ratio was only about 50 per cent of the New York ratio, yet its average premium rate was nearly 100 per cent higher. While policy holders in the western states during 1900 were paying an average rate of \$1.43 the policy holders in the New England states paid \$1.08 and the policy holders in the middle states paid an average rate of only \$0.85. The most striking exhibit of the rank injustice about to be inflicted on Omaha is shown by the ratio of premiums to losses in New York City and Omaha. In New York City in 1900 it required 90 per cent of the premium receipts to pay the losses, while in Omaha it required less than 30 per cent. Yet New York is exempt from the 25 per cent advance in rates, while Omaha is made subject to the increase. From any point of view the proposed advance is not only excessive, but almost extortionate.

SOUTHERN RACE PREJUDICE.

Race prejudice seems to carry the southern people to the most absurd extremes. About twelve months ago the city of Atlanta accepted a generous gift from Andrew Carnegie for a public library building. The donation was made on the condition that the city appropriate five thousand dollars yearly from public taxes for the support of the library. The library building was recently completed and opened, but at the outset a contention has arisen over the drawing of the color line.

It appears that the library board had made a rule that no negro should be admitted to the privileges of the library. Thereupon a committee of colored men headed by Prof. DuBois called upon the board to ask quite deferentially whether their people could not enjoy the privileges of the library, inasmuch as the money for its maintenance was raised by taxation. The board promptly and peremptorily turned down the request. Whether Mr. Carnegie will be willing to interpose on behalf of the colored people, or whether he can effect the revocation of the negro exclusion rule is problematic.

In marked contrast with the course of the narrow-minded Atlanta library board is the policy pursued by the public library of Baltimore. Nineteen years ago a magnificent public library building, the gift of Enoch Pratt, was opened to the public on the express condition imposed by the donor that it was to be free to all citizens, regardless of sex, age, race or previous condition. Apprehension was entertained at the opening by the librarian that some trouble would arise from the irreconcilable race distinctions. For some weeks the librarian remained on guard all the while in expectancy of a collision, but one evening he saw a white woman seated by a table quietly reading and on the other side a negro man reading as quietly. After such visible proof of

the possibilities of maintaining order between black and white, bent on self-education, the librarian concluded that he could safely go home and leave the room to the attendants.

But times appear to have changed for the worse rather than for the better. Race hatreds and prejudices are more intense in the south today than ever before and public educators and literary men as well as politicians have fanned it on by magnifying the faults of one race and exaggerating the virtues of the other. The natural sequence of appeals to the over-strung pride is manifesting itself in these examples of intolerance.

RHODES AS A PHILANTHROPIST.

The publication of the will of Cecil Rhodes sheds a new light upon his character which will have a tendency to modify the general opinion regarding him and to relieve somewhat the dark side of his record as an empire builder. It shows Rhodes to have been a man of really generous impulses and with ideas of philanthropy that were at once unique and broad. Even while actively engaged in extending British power in South Africa and employing methods that to end which the better judgment of the world has condemned, it appears that he was deliberating on a plan of philanthropy which is strikingly original, thoroughly Catholic in spirit and far-reaching in purpose.

The inspiration of this remarkable plan was the desire to bring into closer relations the English-speaking people and to strengthen friendship between them. He had boundless faith in the race to which he belonged, believing firmly in its ultimate destiny to control the world. He had no interests in America, but he understood this country better than most Englishmen do and whatever his opinion of American institutions he had an admiration for the character, the energy, the enterprise and the progressive spirit of the American people. He conceived that the most effective way to bring the influence of these qualities to bear upon Englishmen would be by associating Americans with them in one of the great educational institutions of England, and the provision he made for doing this is most liberal. Students from every state and territory in the United States may obtain scholarships in the great university of Oxford. In this respect Cecil Rhodes was more liberal to this country than to his own. Another evidence of his broad spirit is seen in the provision for German scholarships.

The fortune left by Rhodes is not so large as it was generally thought he possessed. Rarely, however, has wealth been devoted to a purpose so commendable, as the greater part of his fortune will be given to the promotion of, for no object could be more worthy than that of strengthening friendship between two great nations speaking the same language.

THE QUESTION OF COMPETITION.

Addresses were delivered during the past week by two members of the Interstate Commerce commission in which the highly important question of competition was considered. Commissioner Prouty, who discussed the cause of the steady advance in freight rates, declared that we are face to face with railroad monopoly. He denied the contention that railway competition does not reduce rates and that no danger is to be apprehended from the removal of such competition. He affirmed, on the contrary, that no important reduction of general import has been made in the published rate during the last decade which was not mainly due to railway competition. In regard to the proposition that railway competition should be maintained by law and combinations prohibited by statute, Mr. Prouty asserted that such a remedy never can be made an effective one. He said: "When there is some competent tribunal, clothed with the power to inquire whether a railway rate is just and to make it just if found unjust, the danger of combination largely ceases. You and I might prefer competition, but if, in the very nature of the case, competition cannot be had, we must take the only remedy available."

Commissioner Knapp, discussing equality of opportunity in the use of transportation facilities, said that the potent agencies by which distribution is now so rapidly and so cheaply effected, which so combine and intensify the forces of production, are fast altering the conditions and changing the character of industrial development. He declared that the end is not yet, that the time is fast approaching when corporations will absorb all important undertakings. "When these agencies of commerce are increased in number and capacity, as they will be; when speed is doubled, as it will be, and quadrupled, as it may be; when the whole United States shall have reached the density of population now existing in Great Britain, how can industrial competition possibly survive?" It may be thought that this is a far look into the future and therefore need not cause any present anxiety, but the fact that there is a very powerful movement in the direction indicated by these intelligent and careful observers may well arrest the public attention and induce serious consideration of the new order of things.

There are able political economists who insist that competition will survive, that the efforts which are making for its suppression cannot be wholly successful. They contend that present conditions are to a very large extent a violation of natural economic laws and therefore cannot be long maintained. It is, in their view, an unnatural development, instead of being a legitimate and orderly evolution. This view may be sound, but however ably and earnestly urged the magnates of transportation, the great captains of industry and the kings of finance refuse to take any notice of it. The problem presented is a difficult and perplexing one; puzzling the wisest, but one thing seems clear. If the suppression of competition cannot be prevented, it is indeed inevitable that all impor-

tant enterprises and undertakings are to be in the hands of corporations, then the strong hand of the government must control and regulate the corporations for the protection of the people. This must be done if the corporations are not to be permitted to control the government and the sooner there is legislation for this purpose the better. If the limitations imposed by the federal constitution are found to be too narrow that instrument should be so amended as to give congress the amplest authority to provide for the control and regulation of corporations by the government.

REFORMING NEW YORK CITY.

The efforts of the present administration to reform Greater New York have been marked by some interesting incidents, but the most remarkable circumstances and one altogether unique in municipal experience is the revolt of policemen against the system of protection to saloon keepers and others which prevailed under the Tammany regime. Police captains in portions of the city have endeavored to maintain this system, particularly in regard to the excise law, which requires the closing of the saloons on Sunday. The practice has been for the patrolmen, under the instructions of their officers, to pay no attention to violations of the law and to report that it was being complied with. For this protection the saloons of course paid liberally.

Last week the patrolmen refused to obey the instructions of their officers in some of the districts and the revolt has since spread, so that it is probable the law will be fully observed today and perhaps thereafter under the Low administration. The patrolmen who have taken this course are fully sustained by the administration. In a published statement a few days ago Mayor Low said that the situation is the direct outcome of the perfect understanding and complete co-operation between the mayor, the police commissioner and the district attorney. He declared that no patrolman nor any police officer will ever be allowed to suffer by the administration for doing his duty, that is, for enforcing the law, regardless of instructions to the contrary by his superiors. "The administration," said the mayor, "is determined to secure, if it can, a police force that cannot be deflected one hair's breadth, either by bribery or political influence, from the even enforcement of all laws." The district attorney is preparing to prosecute several captains and other police officials charged with corruption in connection with the protection system.

Meanwhile the saloon men are talking retaliation by proposing that every store and place of business open contrary to law shall be shut up. It is understood that an attempt will be made today to accomplish this. The Low administration seems to be doing fairly well in carrying out its proposed reforms, but it is finding the task decidedly difficult and is making a record for some extraordinary tactics and expedients.

The bulletin issued by the New York Bureau of Labor cites as a device to enforce the accountability of parties to labor disputes a case in Brooklyn in which the acceptance of an arbitration decree has been guaranteed by the deposit of a forfeit of \$10,000 by each side to the controversy. The employers, who happen to be a large shoe manufacturing concern, put up their money in the shape of a bond, while the employees have raised a fund by a weekly 5 per cent assessment, loaned to the firm at 6 per cent interest. The objection to treating with unincorporated labor unions on the ground of their irresponsibility and the objections of the labor unions to incorporation on the score of legal complications are thus both avoided, while the strengthening character to the trades union of an interest in the suspended guarantee fund is readily discernible. Whether this safety valve can be attached to arbitration of disputes in the larger labor field will have to await experiment.

The recent democratic primaries in Arkansas are being generally commented on as an object lesson in the choice of United States senators by direct vote. While these primaries could not give a certificate of election, they are substantially equivalent to it because the democrats are in unmoisted control and every member of the legislature recognizes the popular mandate as binding. But would it not be better to have the senators chosen regularly at the polls with ballots cast by all eligible voters rather than at a party primary participated in only by members of the dominant political majority? Even if the Arkansas system should be adopted by all political parties in every state in the union, granting its superiority over the prevalent system of legislative logrolling, it would not satisfy the constantly growing demand for direct popular election of senators by virtue of a constitutional right rather than by the precarious favor of party organization managers.

Former Secretary of Agriculture J. Sterling Morton ventures to contribute to the collection of political epigrams for Senator Jones of Arkansas that "as a circulator of garden seed at the expense of the general government Mr. Jones has been one of the most efficient statesmen of the day and generation in which he lives." Having presided four years over the government seed distribution bureau, Mr. Morton ought to know, but in giving out these garden sabbets he ought not to forget "our Dave." The annual conference of Latter Day Saints, now holding session in the Salt Lake tabernacle, has proclaimed to all mankind that the Mormons carry to the world the olive branch of peace, but no reference was made to the palm branches of polygamy that crop out here and there in the valleys of Jehosaphat, Gilead and of the river Jordan and on

the borders of the salty lake that lies in the shadow of the tabernacle.

And now it transpires that Marconi borrowed his invention of wireless telegraph from Prof. Lodge of Birmingham university, who more than eight years ago expounded the principles that have been patented by Marconi, in lectures in London and Oxford. In the meantime Prof. Slaby of Berlin also claims to be the original inventor, and the battle over aerial transmission has only just begun.

The British War office has definitely ordered the construction of an airship to carry from five to seven soldiers. Unless General Kitchener changes his military tactics it will take a good many airships to pick off the Boer sharpshooters that are decimating the British army in South Africa.

Looks that Way. Philadelphia Ledger. Captain Christmas appears to have been playing what we believe the vulgar designate as "the double cross."

Cause and Effect. Cleveland Plain Dealer. Perhaps Colonel Waterston's antipathy to General Funston can partly be explained by the fact that the latter's reputation as a hero is largely based on water.

Something Like a Cincin. Baltimore American. J. Pierpont Morgan says that a "community of interests is doing you in with your own property." A few people thought it meant to charge what you liked for something that nobody else sold.

Child's Trustfulness Abroad. Minneapolis Times. Certain Council Bluffs citizens claim to have lost \$9,000 on a fake foot race not long ago and some of them have expressed a yearning to tell the grand jury all about it. It is hard to believe that there is so much childlike trustfulness and confidence within walking distance of Omaha.

Question and Answer. Louisville Courier-Journal. "What," asks the Washington Post, "has become of the old-fashioned woman who used to tell her husband to save his money—that she did not need an Easter bonnet?" "You may search me!" quoth despairingly the Missouri man who has been arrested for marrying thirteen women in the hope of finding the right one.

Thievery Under Another Name. Chicago Chronicle. A return to a common butter dish, to the rejected castor, with the salt, pepper, mustard and other supplies, is predicted as a necessity enforced upon restaurants and hotel keepers by the souvenir fiends who carry off the "individual" butters, salts, etc. If there be no remedy found for this vulgar mania society may be driven to the vulgar mania of wearing a single dish in the middle of the table, everybody grabbing for himself. The souvenir mania affects chiefly the pretentious, the well-to-do and the professedly honest. A few doses of quick policemen with snap-shot cameras might prove a cure.

A STUDY IN FIGURES.

Philadelphia Ledger. The latest census bulletin relates to manufactures in all the states and territories. It is a truly remarkable document. Since 1850 the population of the United States has increased two and one-quarter fold. In the same time the capital invested in manufactures has increased nineteen fold and the value of manufactured products thirteen fold.

There are now five and one-half times as many wage-earners as in 1850, and the amount paid in wages is ten times as great. The value of products per wage-earner has increased from \$1,065 in 1850 to \$2,451 in 1900. The gross value of products of all manufacturing and mechanical industries in 1900 was \$13,940,013,535, an increase of \$3,667,575,355, or 26 per cent, over the product reported in 1890. There were in 1900 512,738 manufacturing establishments, with a capital of \$9,874,694,087, employing 39,730 salaried officers and clerks, and 5,321,087 wage-earners, or workmen. There was paid out in salaries and wages \$2,339,373,021. Of these wage-earners, 4,129,716 were men and 1,631,747 women.

In 1850 there were only 123,025 manufacturing establishments, with a total capital of \$533,245,351, and the value of the entire product amounted to \$1,019,104,615. In the decade ending with 1900 the number of manufacturing establishments increased from 355,415 to 512,738. In this increase Illinois made as notable a record as any state of the union, the number of manufacturing establishments increasing from 20,482 to 38,380, and the capital invested from \$69,000,000 to \$776,529,000. As the value of materials used in manufactures in 1900 was \$4,641,717,228, the net value of products was \$8,288,409,055. This represents the intrinsic addition to the wealth of the country from the manufacturing operations of the census year.

GREATEST WEALTH—LOWEST DEBT

Notable Distinction of the United States Among World Powers. Minneapolis Times.

When the great civil war to disrupt the union closed in 1865 the debt of the United States—that is the debt for which the states that did not secede were liable—amounted to \$73.25 per capita of the total population. By 1901 the debt had been reduced to \$18.42 and while the interest charge in 1865 was \$4.29 per capita, in 1901 it was only 28 cents.

In 1901 about half our outstanding bonds bore only 2 per cent interest and these were quoted at 109, whereas, in 1865, the lowest rate of interest was 6.25, and this upon a small fraction, a large part being 6s and even higher. The London Daily Mail has issued its Year Book for 1902 and in it places the United States at the head of the five great powers in point of wealth, while in the amount of indebtedness this country is at the foot of the list. The following table will show the wealth and the indebtedness as figured out by our London contemporary:—

Nation	Wealth	Debt
United States	\$14,350,000,000	\$221,000,000
United Kingdom	\$11,900,000,000	\$700,000,000
France	\$8,600,000,000	\$1,230,000,000
Germany	\$1,552,000,000	\$28,940,000
Russia	\$425,000,000	\$1,000,000,000

The table of percentages is even more interesting. The indebtedness of France is about 12 per cent of its wealth, of Russia about 17 per cent, of Germany 8 per cent, of the United Kingdom 6 per cent and of the United States less than 1 1/2 per cent. In tangible wealth—that is, money in circulation—the United States on February 1 had a trifle less than \$2,500,000,000, this being an increase of about \$69,000,000 in a single year and raising the circulation per capita to \$27.77, the highest ever recorded in the history of this country. These figures need bring no blushes to the cheek of any American unless, indeed, the blushes should be those of modesty.

POPULAR ELECTION OF SENATORS.

Sure Remedy for the Growing Evil of Legislative Deadlocks. New York Evening Post. The truth is that the feeling in favor of electing senators by popular vote has been growing steadily among intelligent and thoughtful men during the last dozen years, and a great many who at first opposed the innovation have come to favor it. The success of unit men in securing election to the senate through legislatures by wirepulling or corruption, when they might not have succeeded, if they had been forced to go before the people, influences some, although it is a fair enough reply that until men are occasionally elected by popular vote the use of the same methods. Others are impressed by the injustice of a system which enables a party that is in the minority on the popular vote to secure the senatorship through its control of the legislature, as has repeatedly happened in Connecticut, that state having more than once gone for a democratic president, and yet on the same day, under the town system of representation, elected a legislature which chose a republican senator.

But the strongest argument for the proposed change is that it would always result in an immediate choice, whereas the old system often delays for many years, and sometimes prevents it altogether, while practically wrecking the session of the legislature. Delaware has now no senator, because neither in 1898 nor in 1900 could the legislature reach a choice. Three years ago the legislature of Pennsylvania, Utah and California also halted for many years without result until their terms expired, and one seat from each of those states was vacant in the following session of congress. The legislatures of Montana and Oregon used up nearly two months in filling vacancies a year ago, and the legislature of Nebraska almost three months. Five years ago the Oregon legislature not only failed to elect a senator, but the controversy over the matter prevented the organization of the body and action of any sort. This was an extreme case of legislative paralysis in the mingling of state and federal functions in the members, but there is never a senatorial deadlock that does not harm the interests of the commonwealth which its lawmakers are chosen to guard.

As the tendency toward deadlocks has grown steadily of late years, and as there seems no prospect that it will disappear, the practical American people are steadily becoming converted to the idea that the only way to escape the evil is to remove the cause by having senators elected at the polls. Theoretical objections and threatened evils will not avail to arrest the present movement toward a change in the method of choice.

PERSONAL AND OTHERWISE.

The state of New York appropriated \$100,000 for the erection of a monument to President McKinley at Buffalo.

By diligent work and fostering care it is probable the victims will realize 50 per cent on the plunges of Detroit's financial plunger.

King Edward looks forward to the coronation as a hard day's work. A great many people will sympathize with the king in his opposition to "work."

A bunch of Captain Kidd's buried money is said to have been dug up recently under Anthony's Nose, near Eggskill, N. Y. It will go hard with Anthony's Nose if the report is credited.

It is hardly necessary to explain that the beer strike in Cincinnati is not a strike of beer drinkers. While the sparkling Rhine murmurs through the town there will be no drought or thirst unasked in the famous gap in the hills.

A feature of the Patrick murder case in New York City generally commented on is that there was not a woman connected with it from start to finish. It is clear, therefore, that the sons of Adam can work up trouble without calling in their sisters.

Claims for damages aggregating \$1,800,000 have been piled up in the courts against the New York Central railroad on account of deaths and injuries caused by the Park avenue tunnel collision. It's an ill wind that does not blow the lawyers some good.

It is reported that the appropriation for lighting the torch of Dame Liberty in New York harbor was knocked out by Congress. Joe Cannon, Joe has reached the serene and sedate age which insists on elderly dames pulling down the blinds when the shadows lengthen.

"Ideals," "For Practical People," is the title and subtitle of an ambitious monthly publication launched at Allston, Neb., by a company headed by Willard F. Bab, by the name of "Ideals." The magazine is in every respect the size of the New York Ledger, is generously illustrated, well printed, and the contents of the initial number include historical reminiscences, stories, musical compositions and other matter suited to the home circle. The price is in every respect a creditable production.

BLASTS FROM RAM'S HORN.

He works best who worries least. A hard heart is apt to be brittle. Faith alone lifts the fog of the future. Brightest hopes dawn on darkest days. Endeavor counts for more than essays. It does not make heaven a fact to call earth a fiction. Straight running makes better speed than the swiftest circling. No amount of pruning ever made peaches grow on fence posts.

The more we look up the less we need to look out for ourselves. When grain ripens by moonlight the soul will be saved by culture. The greater a man's treasure the less he will complain of his taxes. Pride and ignorance are the babes that help one another to get lost. You cannot sop up the sins of the week with a solemn face on Sunday.

SECULAR SHOTS AT THE PULPIT.

Brooklyn Eagle: An Illinois minister has had to resign because he is so homely that the women won't go to his church. Which proves that Illinois has got past the age where it takes its gospel as a penance. Baltimore American: A western minister says that the serpent which tempted Eve was a man in disguise. Statistics of the population at that time place Adam under considerable suspicion if this assertion be correct.

Chicago Post: A New York preacher wishes to have a brass band in his church because he believes in the "Christianizing influence of good music." He has scripture for the cymbals, but how about the trombone and snare drum?

Brooklyn Eagle: Some good church folks are having cold shivers because Mormonism is growing. Let it grow. It is as good a religion as most, and the polygamy branch of it is not flourishing in these days. For reasons inherent in feminine human nature it never can flourish, and the Mormons are not trying to make it flourish.

Chicago Tribune: Mr. Mangasarian doesn't ask much. He only wants the churches to abolish baptism, communion services, public prayer, congregational singing, the Sunday school and the evening service. This permits them to retain the preacher, the pipe organ and the contribution box, and everybody, we hope, is properly grateful.

DOMESTIC PLEASANTRIES.

New York Sun: Stella—So Mabel's married! Who's the happy man? Bella—Don't think there is any.

Chicago Post: "So you approve of the woman's club?" "Yes, I find that my wife gets all the debating that she wants there, and so we have less of it at home."

Somerville Journal: Hicks—My wife has such a cold that she can't speak aloud. Wicks—Congratulations, you old man!

Puck: The Hostess—There's one thing that can be said for Mrs. Talkington—she never retails scandal. The Caller—No? The Hostess—No; wholesale exclusively!

Baltimore American: "Mamma says she has a desire to be buried from this church," remarked Mrs. Sezzit, as they left the Easter service. "What so?" asked Mr. Sezzit. "I'll see to-morrow what open dates they have."

Cleveland Plain Dealer: "I suppose your wife had a new Easter hat?" "Of course." "Couldn't wear it on account of the high wind, I imagine?" "No, the blow almost killed mother."

Town Topics: "Be mine!" implored the duke. "I am not an heiress!" the young girl replied, wondering. "No, no, no! It is for love I would marry!" protested his grace. "But, I am not an actress!" exclaimed Genevieve, her perplexity deepening.

POSSIBLY YOU KNOW HIM.

Elliott Flower, in Brooklyn Eagle. Quint and careless Didd! Mean-to is the best intentioned lad Who has ever worried parents or has ever made them glad— Or sad.

Though his name, of course, is foreign, why he may be foreign, too. Yet the startling things he tell of him, as may be known to you, Are true.

He is always in some trouble, but he never fails to blame it to his neighbor. If his mother tries to scold him, why he loudly will proclaim His name.

He may hurt his little sister, he may ruin all his clothes, But he justifies his name again and for excuse he knows It goes.

I believe he lives in Nowhere Land, although his name's Chinese, For no other word of trouble never give his friends a cease— Or peace.

But perchance I may be wrong in this (to err we are prone), So just study him and tell me if the kind of lad I've shown Is known.

Life Agents' Catechism. Q. What is a Renewal Contract? A. An arrangement by which the agent who writes the business can secure a permanent income therefrom. Q. Do I forfeit this income if I leave the service of the company? A. You do with some companies, but not with the Equitable. Q. But suppose I should die? A. The Equitable pays it to your heirs for the full number of years. Q. Do I have to write any large amount of business each year? A. Yes, in some companies; but in the Equitable you pay for what you do be it great or small. Q. Where can I get such a contract? A. If you know your business apply to H. D. Neely, Manager for Nebraska, Merchants National Bank Building, Omaha.

THE EQUITABLE "STRONGEST IN THE WORLD" J. H. HYDE, VICE PRESIDENT. ONE MILLION PEOPLE. This is about the number that will die this year in the United States. It is not probable that you'll be one of them but it's possible. Had you not better provide against the possibility? Whilst doing so, you can provide for your own old age. By means of an Endowment Policy. Send for Particulars.