

THE OMAHA SUNDAY BEE.

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Table with 2 columns: Date, Circulation. Rows for various dates from 1902 to 1903, showing circulation figures.

Now that the oleo bill has become a law, the cow has the laugh on the steer.

The coming week should see something doing in South Africa in the direction of peace.

And now we are told that the isthmian canal has been laid on the shelf. It must be a pretty big shelf.

After all it is the combine of the consumers that is causing the alleged trouble of beef packers the most immediate trouble.

Three new stars added to the flag all at one time would be inaugurating a policy of expansion in the azure square over the stripes.

Omaha newspapers are not all they could be. This is not strange. The most perfect diamonds have flaws and even the sun has its spots.

Omaha should now try to look its prettiest. The state organization of photographers is about to invade its sacred precincts.

Perhaps it may be just as well, before buying any more West Indian islands, to make inquiry to ascertain whether we are annexing volcanoes or merely hurricanes.

New York City boasts that seven former members of presidential cabinets are residing there. Iowa may furnish the live cabinet timber, but New York gathers in the dead wood.

The official report upon the mule industry at Fort Chalmette is said to be ready for the public. Whether it stands by the mule or repudiates his pretensions, it is sure to occasion a kick.

Now that the county commissioners have viewed all the streams and creeks in the county and found the places where new bridges can be planted and old bridges replanted to advantage, the figuring of the bridge contractors will begin in earnest.

Congressman Boutwell is to address a republican club banquet at Detroit on the subject, "The Financial Triumphs of the Republican Party." No one will venture to speak on the financial triumphs of the democratic party.

Public business should be transacted before the public view. There is no more reason why the work of the State Board of Equalization should be behind closed doors when fixing the assessments of Nebraska railroads any more than that of the city council when fixing assessments for Omaha's franchised corporations.

Iowa has had unusual misfortune in the destruction of its state institutions by fire, and Nebraska has suffered much from the same cause. Fireproof construction should be the invariable rule in all public buildings to which the lives of dependents or wards of the state are entrusted. No more tinder boxes for insane asylums or schools for deaf mutes.

As a democratic organ the Chicago Chronicle repudiates Tillman and asserts that he is not a democrat, not a populist and not a republican, but belongs to a party of which he is the sole member. To get rid of Tillman in that easy way would doubtless be a great relief to decent democrats, but they must not forget that at the late democratic national convention at Kansas City, the South Carolina firebrand was almost the whole show. His voice promulgated the democratic platform, in formulating which his vote had been a deciding factor. The democrats may disown Tillman, but they cannot shake him loose except with an effort.

FRANCHISE TAXES IN NEW YORK.

Two years ago the New York legislature, at the instance of Governor Roosevelt, enacted a law imposing franchise tax upon corporations that controlled public utilities.

The findings are adverse to the corporations on every point and it is generally believed they will be sustained by the court of appeals.

On the first point at issue, regarding the violation of the United States constitution in impairing obligations, Judge Earl holds that the franchise tax takes away nothing granted, and impairs no contract.

The imposition of the tax is not an effort to exact more compensation from the franchisees, but to compel the owners thereof to pay in common with other owners of property their share of the public burdens.

On the point raised that the franchisees cannot now be taxed because they were not taxable at the time they were granted, Judge Earl holds that they are not by any law, or contract, exempt from taxation.

They were property of immense value under the protection of the government and there was no reason for exempting them from taxation. There was no contract expressed or implied. They should, therefore, be compelled to bear their share of public burdens like other property.

Regarding the claim that it is impossible to value a franchise, Judge Earl declares it is proper to look upon a franchise as real estate and it is not impossible to find a tangible value.

The assessment is undoubtedly attended with great difficulty, but it can be made with such an approximation to accuracy as will satisfy all the requirements of the law and constitution.

Suppose what constitutes a special franchise of any corporation should be put in the market for sale, can it be doubted that it will sell for a substantial price and one which business men could determine with sufficient accuracy for business purposes?

The Greater New York tax for 1900, upon which the litigation was begun, was \$216,679,351. The figures for the 1902 assessment were \$226,620,155.

These figures represent the value of the franchises in Greater New York alone. The value of franchises in the various cities, villages and towns of the state of New York is computed to be greater than that of the franchised corporations of New York City.

For the present year the franchise tax in Greater New York will yield \$5,500,000, or four times as much as all of the taxes imposed by the state of Nebraska for the maintenance of the state government and state institutions.

THE PRESIDENT URGING LEGISLATION.

President Roosevelt is said to have informed the leaders in the senate and house of representatives that he is most earnest in his intention to keep congress together until the Philippine bill and the Omaha reciprocity measure are passed.

It appears to be clearly understood that if congress adjourns without action on these measures an extra session will be called. Regarding the passage of the bill for giving the Philippines a form of civil government and that for providing reciprocal commercial relations with Cuba, imperative, the president, it is said, feels that he would fall in his public duty did he not do all that lies within his power to secure affirmative action on those two measures.

The republicans are anxious to reach a vote on the Philippine bill and endeavored Friday to fix a time for a vote, but the democrats insisted on further discussion, though what they hope to accomplish by it is not apparent.

They have already covered the whole ground of opposition and further discussion can only be a reiteration of what has been said, but there are some democratic senators who want to go on record upon the question and they must be allowed to do so even though it be well understood that they will have nothing new to submit. It is therefore uncertain when a vote on the Philippine bill in the senate will be reached, though it is possible it may be during the present week.

The bill will pass the senate when it comes to a vote there is no doubt. In regard to the Cuban reciprocity bill no confident prediction can be made.

All the information respecting it is to the effect that the measure passed by the house will be very greatly modified in the senate and perhaps an entirely new measure substituted—one increasing the tariff reduction on Cuban products made in the house bill and omitting the provision repealing the differential on refined sugar. It is said that until the decision of the president to compel congress to adopt some measure for the relief of Cuba the matter had almost been permitted to lapse by default, the administration leaders apparently not caring to tackle the problem presented in the opposition of a number of republicans to the house measure, but it appears now that this feeling is changed and the administration men in the senate are said to be stirring themselves and speculating on what can be done.

There is said to be rather more attention than hitherto to the proposition of the friends of the best sugar industry to give a rebate to Cuba instead of a direct tariff concession, a plan advocated on the ground that it would be of more general benefit to the Cuban people than the proposed reduction of tariff duties.

The president is right in insisting that these matters be disposed of at the present session. The Philippine bill makes provision for the islands which will im-

prove conditions there and should not be delayed. As to Cuba, if something must be done for her it may as well be determined at once what it shall be.

THE MARTINIQUE CALAMITY.

The latest advices regarding the calamity in the island of Martinique show it to be the most destructive disaster of the kind in all history. If it be true, as now reported, that 30,000 perished from the volcanic eruption, the destruction of life exceeds that at Pompeii, when that city was buried under the eruption of Vesuvius more than eighteen centuries ago.

The number of inhabitants in the ancient city has been variously estimated by historians, but probably did not exceed 30,000 and most of these escaped the disaster. It appears that few got away from St. Pierre, Martinique, and besides the loss of life there was great destruction of shipping and other property. Assuming the facts as now reported to be approximately correct, therefore, the volcanic eruption in that island is the most destructive ever known, greatly exceeding the Pompeian disaster.

St. Pierre was not buried, as was the ancient city of Campania, but it was swept away by fire, a fate quite as calamitous.

The prompt action of the United States senate in passing a bill appropriating \$100,000 for the relief of the survivors of this terrible visitation will be approved by the country and although action on the measure was deferred in the house until tomorrow there is no doubt the bill will be passed at once by that body and promptly signed by the president, so that there will be no delay in forwarding relief, which it is provided may be done in United States steamships. It is to be hoped later reports will show the calamity to be less terrible than now stated, but there is no doubt that the demand for relief is great and urgent.

NEW ISTHMIAN CANAL BILL.

The bill providing for the construction of an isthmian canal introduced a few days ago by Senator Hoar differs entirely from the pending bill and all propositions that have been suggested as amendments to that measure. It provides simply for the construction of a canal, leaving the matter of details to the discretion of the president. The bill makes it the duty of the president of the United States, "as soon as the same can economically and conveniently be done, to cause to be excavated and constructed a canal of such depth and capacity as will be sufficient for the movement of ships of the greatest tonnage and draught now in use, and such as may be reasonably anticipated, from the Atlantic to the Pacific, by such route as may be selected by him, having satisfied himself of the right of the United States to construct and protect such canal."

The president also is directed to have harbors constructed at both ends of the canal and he is given authority to employ such agencies and obtain such advice as he shall find necessary. Further authority is given the president to determine the terms upon which foreign countries may use the canal. The bill fixes the aggregate cost of the canal at \$180,000,000 and \$10,000,000 is appropriated for the beginning of work.

In view of the issue regarding routes, which threatens to prevent canal legislation by the present congress, would it not be wise to adopt the compromise proposition introduced by Senator Hoar? It may be objected to this as it is to the Spooner resolution that it surrenders the function and duty of congress to decide upon the route, but this does not seem to be a matter of very vital importance. The president is very competent to decide upon the route, while all would feel if the matter were left to him that there would be no unnecessary delay.

The Hoar bill offers a simple and we believe a perfectly legitimate way of disposing of the canal question and assuring an early beginning of the great undertaking.

SCATTERING TRUST STOCKS.

One of the most dangerous features of the colossal corporations known as trusts is the scattering of their stocks among small investors and wage-workers. A notable example is afforded by the well-natured organized effort of the Steel trust to dispose of its stocks among the industrial classes as a substitute for savings bank certificates.

During the past six months many thousands of dollars have been expended by the Steel trust in advertising extravagant prospectuses that make tempting appeals to American wage-workers to invest their savings in Steel trust stocks in preference to placing their money in savings banks. Great stress is laid upon the fact that the United States Steel Trust corporation has been paying for the past two years quarterly dividends at the rate of 12 per cent per annum on all of its outstanding stock, and it is expected that this dividend rate will be increased as soon as its plans can be enlarged to meet the needs of a rapidly growing business.

It is represented that as a rule stock in well managed manufacturing companies is generally bought up by those in some way connected with their management and the outsider has little chance to purchase them excepting at a high premium, but the directors of the United States Steel company are anxious to give an unusual opportunity to people of limited means to secure an investment already paying a large income—an opportunity such as is usually offered to capitalists only, so that the man with a few hundred dollars gets a chance to earn a higher rate of interest upon his savings than he could possibly obtain from any other source. In view of the fact that the special edition of United States Steel company's stock is divided into blocks of treasury shares, fully paid, and non-assessable at par, for \$5 per share, it is not the least surprising that vast numbers of the wage working class have become shareholders in the great Steel trust and will for the next few years be very vitally interested in its prosperity.

Barring the fact that this is a very ingenious scheme for unloading hundreds of millions of watered stock upon the American people, it is also a very bright scheme for reconciling the industrial classes to the trust by making them individually interested in its uncurbed rapacity. The poor dupes, who have been made to believe that the trust would be able to continue to pay 12 per cent dividends for an indefinite period on \$500,000,000 or \$600,000,000 of common stock, besides paying on a billion of bonds and preferred stock, may at no distant day discover that their investment is no better than if they owned mining shares in a Cripple Creek hole in the ground.

In that event the ruinous effect of such a general scattering of trust stocks upon the whole country can scarcely be overestimated. The reaction and its disastrous effect upon industry and commerce generally would be widespread.

INVITING IMMIGRATION.

While immigration to the United States is larger than for several years, the efforts of Canada to induce immigrants to come to that country are not very successful. Recently the Dominion parliament offered several hundred thousand dollars to be used in promoting education and the government has agents abroad seeking immigrants, yet comparatively few are secured, although the inducements offered are such as it would seem should prove attractive to many who are looking for opportunities and homes in this part of the world.

The great majority of such, however, prefer this country, believing that their chances will be better here, where there is abundant prosperity, a good demand for labor and other advantages to be found nowhere else on the globe. The present immigration may not be of the most desirable character. It is said that skilled artisans and agriculturists contribute comparatively little of it

and this fact supplies those who want restrictions placed on immigration with a text for urging their demand. It does not appear, however, that any of the immigrants are not finding employment, which must be accepted as showing that there is room for them here and that they will be useful in contributing to the general prosperity and most of them may reasonably be expected to become citizens. There would be no objection, of course, if some of these people should accept the invitation of Canada to settle there, but none who come here with the intention to improve their condition by honest work and to obey the laws and conform to the customs of the country will be unwelcome.

Keep Close to Shore.

On the whole, our advice to the public on the matter of speculation would be not to get too far from shore. The next few months may furnish a good market for "turns" if one has sense enough to know how to use the "turns." We certainly should not buy stocks for a long pull until we had a clearer knowledge than is likely to be obtained for many weeks of what the next harvest is going to be like. If the next harvest should turn out to be bad, we should rather be short of stocks than long, because, under such circumstances it would hardly be likely that even all Mr. J. P. Morgan's skill would avail to keep the financial situation intact.

GOVERNOR CUMMINS SPEAKS OUT.

Indication of the Trend of Public Sentiment in the West. Philadelphia North American (rep.) What kind of strange doctrine is this that Governor Cummins of Iowa is preaching to the republicans of the west? Does the executive of the banner republican state of the middle west, the state which furnishes the speaker of the house of representatives and the wisest and most cautious strategists in the senate, appreciate the responsibilities that attach to him as a shaper of public opinion in Iowa and in the nation?

In a public address on the train before a republican audience at Minneapolis, Governor Cummins drops these heretical hints: "The American people will no more submit to commercial despotism than they would to governmental despotism, and the tendency in the one case can be and will be as easily thwarted as the tendency in the other."

"I suggest, first, that no corporation, whether industrial or otherwise, should be permitted to issue stock unless paid for in money at its par value. "Second, I believe that some branch of the government must be vested with the power to fix the prices of products or services upon which monopoly or substantial monopoly has been established. "I believe, too, that some branch of the government must be empowered to remove the duties on imports upon those commodities respecting which competition no longer exists in our own country."

I believe that the consumer has a better right to competition than the producer has to protection. Competition we will have, that of our country preferred, but that of the world if necessary."

There are only a few of the salient sentences of the long address devoted entirely to discussion of commercial monopolies, but they indicate clearly that the tide of public sentiment is turning, even within the republican party, against the do-nothing policy of congress.

THE FUNERAL SERMON.

A New Departure Taken by a Prominent Chicago Minister. Chicago Tribune. Dr. Hirsch's announcement of his intentions with regard to funeral sermons is in keeping with the character of the man. Spycopying is not one of Dr. Hirsch's faults. If he has any faults they lie in the opposite direction. He is inclined to say what he pleases, rather than to please by what he says.

He says now that he will preach no more funeral sermons except on the subject of standing that what he says is to be concerned not so much with the virtues of the deceased as with the general truths appropriate to the occasion. He is willing to deliver homilies on death. He is not willing to deliver panegyrics on the dead. Occasionally, no doubt, there would be a dead man about whom he could say pretty things and still keep within the truth. Too often, however, the pretty things said at funerals are more in the vein of art for art's sake than in the vein of realism. The temptation to laud and magnify is almost irresistible. The weeping family expects to witness a kind of canonization. Usually it is not disappointed. The minister comes with harp and halo and bestifies his departed patron with the turning of his hair. Self-praise is sometimes truly admirable, and his power of keeping his pipe straight almost incredible. There are two influences at work upon him: first, his connection with the deceased; second, that mysterious softening effect which a death has upon everybody. We have seen lately in a city not far from here how people can become hysterical over a dead man who certainly was not the composite reincarnation of all the great ones gone before whose souls he was said to inhabit.

The situation at the grave is always a trying one. Dr. Hirsch does well to recoil from it. The funeral oration once had a use. When a Roman family listened to an account of the life of one of its members and its own epitaph: "Hoc est cinis Jm; he did some things that were mean; but then he did other things that were meaner." The funeral oration should either be discontinued or it should be toned down. At present, as the young lady said, "it is too utterly untrue."

So Runs the World Away.

Saturday Evening Post. While doubt stands still confidence can erect a skyscraper.

Only One of Many.

Philadelphia Ledger. This country is not elating much over the fact that it is making the medals for King Edward's coronation. It is getting used to doing odd jobs for other nations.

A Far-Fetched Assumption.

Louisville Courier-Journal. Five thousand club women are attending the federation meeting in California. "Probably," says a contemporary, "an equal number of men in various parts of the country are thoughtfully considering the question of home rule." A far-fetched assumption. Club women are by no means unanimous in hampering themselves with burdens.

BLASTS FROM RAM'S HORN.

Lights are more important than lamps. A creed may be made a basket for a faith. He loses all who is unwilling to lose any. No man can run away from his own heart. Heaven does not wait for earth's applause. Every blessing received creates an obligation. It takes a small breeze to raise a storm in a puddle. Crutches become a curse when we might have wings. The church fair does not help the fair name of the church. It is a greater thing to prevent a disease than to invent its cure. The good shepherd thinks more of his flock than of his fees. The man who is always figuring where he will come in will find himself cast out at the end.

PERSONAL AND OTHERWISE.

The industrial eminence of Chicago in the production of wind provokes an envious sneer in Gotham, coupled with eulogistic remarks on the water. A New Yorker claims eminence beyond the average of the town by opening 11,000 oysters in twelve hours. This doth fame attract the eccentric. General MacArthur presents an attractive substitute for the term "Insular possessions." He refers to the Philippines as Uncle Sam's "tutinary annex."

New York and Chicago are rejoicing over the prospect of a new train, which will enable people to get away from both places with delightful ease. Standard oil people have distributed a spring dividend of 30 per cent. The owner of a bunch of that stock has abundant provocation for a vocal tribute to trusts. During one of his flights of ecstasy, recently, John L. Sullivan bumped up against a municipal linesman and was thrashed in the request of a state of blissful unconsciousness. Old John Barlevorne is a daisy in his line. Bostonians are disposed to tolerate the blue laws as long as beans, codfish, pie and ice cream are omitted from the expurgated list of Sunday stimulants. One must be of the morn'orn to carry such a jag with a serene face. The Kentucky girl who tried to fiddle her father into congress has retired from the contest. Too many suitors for her hand spoiled her artistic touch, and the loathsome opposition accused her of "drawing the long bow."

Dr. Edward Everett Hale was recently asked to write a few words for the first issue of a western college paper. He sent this condensed sermon: "Keep yourselves pure. Tell the truth. Keep the Ten Commandments. If you have anything to say, say it. If not, no."

An unknown postmaster in Illinois awells the national conscience fund by \$2, a sum he claims to have drawn from the government treasury, rendering any service therefor. An epidemic of that kind among federal officials would fatten the national surplus beyond precedent.

The celebrated M. Arton, who was one of the central figures in the great Panama scandal, and who, it will be remembered, was arrested in London and extradited at the request of the French government, is now a rich man. Last year he made between \$200,000 and \$250,000 by speculating on the Bourse.

Robert Louis Stevenson's ward and stepson, Austin Strong, is turning out to be a genius. A boy just out of school, he has come to the front of his profession, that of landscape architecture. By laying out successfully one of the greatest public gardens in the world—Cromwell park, in Auckland, New Zealand. He was 20 years of age when he accepted the commission. His father was J. D. Strong, one of the foremost artists of the old school in San Francisco, and his mother, Isabel Morgan, writes and illustrates for the leading magazines.

The decision of President Roosevelt to direct the secretary of war to have the new infantry military post at Indianapolis named "Fort Benjamin Harrison" meets with popular approval, not only in Indiana, but throughout the United States. It is understood in Washington that General Miles originated the idea some time ago, it then being his desire to name the Indianapolis arsenal in honor of the late president. When it was decided to abandon the arsenal the question of establishing a military post near Indianapolis and naming it "Fort Benjamin Harrison" was called to the president's attention and he approved of it immediately.

Henry Estabrook in Boston. Omaha Boy's Oratory Charms an Audience at the Hub. Henry Estabrook of Omaha and Chicago was the chief orator of the banquet of the Middlesex club of Boston recently. The occasion was the birthday anniversary of General Grant and the theme, "General Grant, the Soldier." That the club was charmed and thrilled by Mr. Estabrook's oratory is evident from this account of the Boston Post: "Mr. Estabrook had a theme which inspired him to his most splendid efforts—the history of Grant as a soldier, whose natal day the club was celebrating. In language so vivid that it electrified his hearers, with a wealth of splendid power, a grace of gesture and a magnificent voice, Mr. Estabrook held the attention of the club as no other speaker dared approach. Mr. Estabrook was generally referred to as 'second Grady.' "In silence so profound that the tinkling of a glass sounded like a rifle shot, the members listened as Mr. Estabrook painted in most eloquently beautiful language the God-given destiny of Grant, with Lincoln's savior of the union cause in rebellion's dark days. "In parts of Mr. Estabrook's oration he reached heights which literally pulled his listeners from their chairs, and loud and long rang the applause, until the speaker was obliged to stop until the effect of his matchless eloquence had passed away. And when he had concluded the gathering cheered and cheered and cheered, stood upon the chairs and literally yelled in frenzied enthusiasm. "Mr. Estabrook is known in Chicago as a great orator. The Middlesex club was not prepared for such a wonderful speech as fell from his lips that night, even though they may have known his power. But one thing can be said—that Grant, as pictured by Mr. Estabrook's magnificent imagery, will remain a never-to-be-forgotten memory. Other speakers there were, but they were overwhelmed in the glamour of the speech of Grant's soldier."

Henry D. Estabrook of Chicago, a lawyer unknown in the east, delivered the most wonderful oration ever heard in Boston in recent years. I have heard Ingersoll, Bryan at his best, McKinley and Henry W. Grady's famous oration on "The New South," but none of them, in my opinion, approached the standard set by the modest blue-eyed gentleman from Chicago. His magnificent oration literally held the audience enthralled. A white-haired man who sat next to me leaned over as the orator finished and said: "Well, Bill Phillips at his best could not surpass this man."

SECULAR SHOTS AT THE PULPIT.

Washington Post: Governor Jeff To has come to the conclusion that a manky be a Christian in Arkansas without be a member of any church. And then he ego fishing and play golf on Sunday what being brought up on charges. New York World: Archbishop Corry's sister had most to do with his entering priesthood. It was largely due to a sister's influence that Mr. Reah, the great French agnostic, grew up outside of church. Why is so little written of work of the sisters of the famous? St. Louis Republic: The late Archbishop Corrigan of New York was of the best of of churchmen, a scholar of profound attainments, an executive of rare ability, a Christian of the sincerest conviction. In death leaves a vacancy in the Amera hierarchy which will not be easily filled. Des Moines Leader: The church is hardly kept pace with the times. We which properly should belong to the chh has been neglected by it and been taken by other organizations. That church who may hope for the most in the future who that whose work shall be extended out in the broad highways among a great it struggling humanity; which shall not cot it the chief aim of man to go to chh on Sundays, nor the chief aim a minister to preach sermons.

DETROIT FREE PRESS: "Where did the president look out for number of orators?" "I suppose some bachelor said it."

New York Sun: Mrs. Jiggs-John, wt you doing down there, turning a doorknob round and round? Jiggs-Dunno in deat. Can't find r kosh-hole. Guesser must be a stem-wind.

Atlanta Constitution: "John is so i mestic in his lasta," said the Billy matron. "Yes. He's been all day in the hot a trying to kill a rattlesnake to get a rat for the baby!"

Washington Star: "What do you th of a man who would wish his wife?" "Well," said Mr. Moxton, absent m edly, "I should say that he was a migt mean man and a pretty nery fighter."

Boston Post: "Haven't I married y before?" asked the cheeryman, pleasant of the young woman from Chicago w was about to be joined to the young m from Oklahoma. "Only twice," she murmured early, a the ceremony went on.

Puck: He—You must remember, do we are just starting out in life, and must economize. She—But, don't you think getting it de is the best way? Then we'll have economize!

Detroit Free Press: Mr. Popington Daughter, that young Leffington you d mite so much is said to be lazy. "Daughter—Oh, no, he isn't a bit la —he told me all about it. He's just awfully intellectual that he can't make living."

Chicago Post: He had proposed, "I fore giving you my reply," she sa "let us have a distinct understanding. I am to consider this reply. I will ha to say 'No,' but if it is only a summer t sort engagement I shall be pleased to a cept you for the time being."

GOOD MORNING.

W. D. Nesbit in Baltimore American. He always said "Good mornin'." An emphasized the "good." As if he'd make it happy. For each one of us. "Good mornin'." Just "Good mornin'." To us, to you, to me; to the angels. He said it with a twinkle. That no one could forget.

He always said "Good mornin'." An' people used to say "That one of 'em 'good mornin's." Clung to you all the time. An' made you always cheerful. Just thinkin' of the sound. It always was "good mornin'." Long as he was around.

He always said "Good mornin'." An' glad an' happy-eyed. Those were the words he whispered. The mornin' that he died. Those were the words he whispered. An' cheerful as he could—An' I believe the angels—They emphasized the "good."

The Fees of a Lawyer and Administrator in Handling Estates are Usually Very Exorbitant.

and the tendencies of Courts and Probate Judges are towards excessive liberality. It often costs one dollar to even handle ten, and frequently very much more. The safest way to avoid these dangers and hazards is through an

Installment Policy

in the Equitable Life which will pay your Wife, Daughter or Son any desired sum, yearly or semi-annually as long as they may live.

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They may be bought by yearly installments. They furnish a gilt-edge investment.

They furnish life assurance because in case of death the unpaid installments are cancelled without affecting the title.

A line to me will bring you a detailed description.

H. D. Neely,

Manager for Nebraska, Merchants' Nat. Bank Bldg., OMAHA.

