

CHILD INSURANCE GROWING

Death of Babes in Swaddling Clothes May Mean a Profit to Parents. TEMPTATION TO LET THE SICK DIE Trade of Domestic Crime Moving from Pennsylvania to the West—Recent Experiences in Chicago.

Recent investigation of child insurance in Pennsylvania proved conclusively that the business was responsible for the increased mortality among children...

"It is everywhere in the neighborhood of Hull House," said Miss Jane Addams to a Chicago Tribune reporter...

"At the most I think the insurance of babes and children may be a temptation to parents to allow the child, when sick, to be neglected."

Under the terms of the insurance of children for any reason, to be undetected, it is hardly possible that the small insurance in such cases would prove enough to encourage deliberate murder.

"Not only are the babes insured, but any and all members of the family are protected by this form of industrial insurance."

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"I have just one case in mind," said Superintendent Richmond, "a boy, pretty well grown, died while we were helping the family. Ordinarily under such circumstances we would have allowed \$35 for a decent burial for the child, but the parents spent the full \$90 insurance in burying the boy and then came back on the bureau for more help."

"We have such experiences all the time; money that should go to the keeping of these people is spent in these industrial insurance policies. People are caught by the smallness of the premiums each week, a nickel a week is pointed out to them as almost nothing, whereas, in proportion to what the insured gets, he is paying the biggest of premiums. It would surprise you to know just how widespread this form of life insurance has become among the poor all over the city."

Negroes are especially good marks for these agents. The darky has an element of risk in his makeup and everywhere he has invested in this so-called "graveyard" insurance.

"In the southern edge of Kenilworth the venturers in the courtroom began to wonder how many people in Chicago had their faces massaged as daily duty or pastime. It is a question which...

The city directory, upon investigation, showed that there are at least fifty women who make their livelihood by rubbing grease and possibly other things into the skin of saucer patrons. At the rate of \$15 a week, Chicagoans would spend at least \$750 in the course of seven days to look proud. Then someone suggested that male barbers are also seeking to make massage popular, and with the consideration the \$750 was doubled as a weekly estimate. A mathematician puts the cost at \$75,000.

What Makes Ruby Lips. The pure, rich blood made by Dr. King's New Life Pills. They promote beauty. Give clear skin, rosy cheeks. 25c. For sale by Kuhn & Co.

When Pa Says Grace. He looks up like the waiter to him. His eyes are like an angel's, while the sweetest, most striking smile is on his face.

He takes his place. Before the goodies ma has spread like the waiter to him. Some plus message from above. An every grace seems full of love.

An' yet he'll chase. The cat down stairs, an' slam the door, An' growl at every one before. He'll be in the kitchen, an' often jar The air with words no like they are When he says grace.

Ma says the trace. Of that sweet spirit which reveals itself in thankfulness at meals is everywhere, an' ought to be at all times present, as when we are sayin' grace.

An' in that case I'm 'clined to think, rememberin' how Pa frets and ruffles up his brow, Pa frets and ruffles up his brow, It's appetite makes him feed good. It's appetite makes him feed good. When he says grace.

there is a negro settlement where nearly every darky in it is insured," said a well known resident of the suburb. "The darky is great on funerals, and it is to be able to have some of the expected pomp and show at death that makes these colored people invest so universally in this form of insurance. There is an old woman in the settlement who used to know my family, and for several years since she has been unable to work I have been giving her 50 cents a week to pay on her policy; she pays 77 cents, so she says, but she gets the 17 cents some day."

In this child insurance, which has been so hardly denounced in some states and in Europe, one of the leading companies in the business in Chicago will issue a policy upon any child that has passed its first year. At the same time, the policy is not all that is to be desired by the company, apparently, for there is a sharp limitation as to the amount of premium received on one of these infant policies. For instance, a weekly premium of 10 cents, paid in behalf of a child more than 1 year old and under 2 years, will give to the parent only \$8 if the child dies within three months, \$10 if it dies between three and six months, \$12 between six and nine months; \$15 between nine months and one year; after one year, \$17, two years, \$20; three years, \$24, four years, \$29; five years, \$35; six years, \$40; seven years, \$46; eight years, \$50. Twice the amounts named above will be paid for a premium of 10 cents a week, but no higher premium will be received.

In the collection of these premiums agents of the companies call at the homes of the insured and receive the money in person. Babes 1 year old to old people under 70 years of age, policies, and as comparing the two extremes it may be remarked that while 5 cents a week paid in behalf of a babe 1 year old insured it at the end of a year for \$17, the same sum applied on the policy of a person 70 years old insures for only \$13.

NEW BUILDING MATERIAL

Experiments in Germany with a New Brick that is Made of Flinty Sand.

Consular Reports for December contain a report from Oswald Diederich of Bremen on a new building material which is now attracting much attention in Germany and promises to greatly reduce the cost of fire-proof structures. The invention consists of a species of brick and a new kind of mortar, both of which are named "quartzolite." They are composed of flinty sand and some chemical admixture, and are said to contain "neither clay, lime, cement nor calcined plaster—in fact nothing but clean, fine quartz sand and some chemical binding material."

The inventor visited the works of the inventor and witnessed the process of making the brick and the mortar. He says: "A number of tests were made in my presence. An ordinary brick was placed alongside a quartzolite brick and the same quantity of water poured on each. The water on the clay brick was soon absorbed, while half an hour later about one half of the liquid still stood on the quartzolite. Three bricks were taken, one of clay, one of sand lime and the other of quartzolite. They were weighed and put in a vessel with water. After they had absorbed all the water they could they were taken out and weighed again. It was found that the sand lime brick had absorbed 254 grams of water, the clay brick 129 grams and the quartzolite only eighty grams. The three bricks were then subjected to a heat of 300 C. They were then taken out and permitted to cool for an hour, at the end of which time it was possible to hold the clay brick or the sand lime brick in the bare hands, while the quartzolite was so hot it was impossible to touch it." The last test is taken as proof that quartzolite is a poor conductor of heat and is warmer than either clay or sand lime.

Equally promising tests were made of quartzolite mortar, which is said to be fire and water proof, capable of binding wood or iron as well as brick and much cheaper than lime or cement. The final claim is that the new material can be worked up like artificial stone and be used for ornamental purposes of interior decoration as well as for the outer walls of a structure. Altogether the invention promises to be a great benefit to the world, but as yet it seems hardly beyond the experimental stage and it is too early to count on it as a sure thing.

RUBS AND RUBBERS GALORE

Chicagoans Pay \$78,000 to Keep up a Face that Will Not Shock Visitors.

"How much money do Chicagoans spend having their faces massaged?" That question developed in Judge Stein's court in Chicago the other day in course of a suit to recover damages from the Chicago City Railway company for injuries alleged to have been suffered in December, 1901. Mrs. Barnes avers that she was run down by a Westworth avenue car at West Sixty-first street and rendered incapable of performing her work profitably as a masseuse.

While on the stand Mrs. Barnes declared that before the accident she was in the habit of making an average of \$15 a week for massaging faces of persons who sought beauty, good looks or proper dinner appearance.

The venturers in the courtroom began to wonder how many people in Chicago had their faces massaged as daily duty or pastime. It is a question which the city directory, upon investigation, showed that there are at least fifty women who make their livelihood by rubbing grease and possibly other things into the skin of saucer patrons. At the rate of \$15 a week, Chicagoans would spend at least \$750 in the course of seven days to look proud. Then someone suggested that male barbers are also seeking to make massage popular, and with the consideration the \$750 was doubled as a weekly estimate. A mathematician puts the cost at \$75,000.

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The Royal Marriage

BY FRANCIS GRIBBLE

Author of "The Englishman's Prisoner," etc., etc.

(Copyright, 1903, by T. C. McClure.) The Princess was young and beautiful, dark-haired, dark-eyed, with possibilities of passion unnumbered as yet. She was self-willed, too, as her mother, the Queen Regent, found, when the time came to marry her.

"I shan't marry him," she said, stamping her foot petulantly. "You can't make me. You know you can't. If you try to I'll scream right in the middle of the wedding."

It was a thing she was quite capable of doing, unless she was carefully managed, so the Queen Regent had to explain the reasons why the marriage was deemed necessary. The bridegroom-elect was of the family of the pretender to her little brother's throne. To unite the two families by marriage was the only means of staving off a certain civil war and a very possible revolution.

"Then I know I shall hate him," said the Princess. "It is my duty to hate him. His father fought against us and killed my countrymen."

The Queen Regent explained as delicately as she could that the people who had been killed were of no particular importance, that it was only the dynasty that mattered, that this chance of saving it must on no account be let to slip.

"Beside," she added, "he's very nice and very good looking. When you see him you'll fall in love with him."

"I shan't," and what's more, I won't," answered the Princess. "Well, you've got to marry him, whether you fall in love with him or not," retorted the Queen Regent. "And as for your threat of screaming in church—"

"I don't care," said the Princess. "I'm going to be rude to him, so that he won't want to marry me."

But a beautiful young woman's rudeness does not always have the effect that she anticipates. It did not in this instance. It merely seemed to the young Prince to give piquancy to a courtship which he had expected to be dull and common-place.

"I'm a horrid girl, and you won't like me at all," she said, talking to him like a naughty child.

"Princess," he replied, "you are worth winning because you are so hard to win."

"Not hard—impossible," she rejoined, making an ugly face.

"Impossible! In what dictionary do you find that word? It is not in mine," was his retort.

"Your dictionary will have to find room for it."

"And why, pray?"

"Because I don't like, and don't mean to like you."

"Princess, if you only knew how thankful I am to you for saying that."

"What! Don't you like me either? Don't you want to marry me?"

The expression of astonishment had slipped from her unwarlike face. The smile with which the Prince received it made her feel uncomfortable.

SPECIAL DISEASES OF MEN

I Do Not Treat All Diseases but Cure All I Treat

I want every man that is suffering from any special disease or condition to come and have a social chat with me, and I will explain to you a system of treatment which I have originated and developed after my whole life's experience in the treating of diseases peculiar to men. It is a system that is based on experience, science and knowledge. I have no free propensities, no trial or sample treatment to offer you. My education, my experience, my conscience, my reputation, condemn all such chicanery. If you will call and see me I will give you a thorough personal



No Incurable Cases Accepted

I Treat Men Only and Cure Them to Stay Cured

examination, together with an honest and scientific opinion of the case. If after examining you I find your case is incurable, I will honestly tell you so and advise you as to the future care of your condition without any extra expense.

On the other hand, if I find your case is curable, I will give you a legal guarantee, assuring you of a permanent cure. I will make you no false promises as to curing your case in a short time, knowing it will take longer, as I promise nothing but what I can do, and always do as I promise.

VARICOCELE is the enlargement of the veins of the scrotum and a condition that mankind suffers from more than all other conditions combined, and is the direct cause of nervous prostration and the early loss of mental, physical and vital powers, which in turn cause business failures and unhappiness. My treatment for this condition is perfectly painless. I accomplish a permanent cure without a cutting or tying operation or any detention from business. The best reference I can give as to my ability to curing this condition is the names of thousands who have given me the permission of using their names after permanently curing them when others had failed.

NOCTURNAL LOSSES that sap the vitality from you and later lead to complete loss of all powers, stopped forever in from 10 to 16 days.

DISCHARGES of an unnatural order stopped forever in 2 to 3 days.

BLADDER and kidney troubles, the symptoms of which are pain in back and joints, frequent and stinging urination and thousands of other symptoms that you can appreciate better than I can describe. BY MY SYSTEM OF TREATMENT are permanently cured.

SPECIFIC BLOOD POISONING is the most loathsome of all venereal diseases, and it is one that may be acquired by the most casual contact. The symptoms is an ulcer, then pain in bones and joints, ulceration of the mouth, throat and tongue, falling out of the hair and eyebrows and a copper-colored rash coming out over the entire body. I cure you who has treated you and failed, I will cure you just as sure as you will come to me for treatment. I use no mercury or iodine, thereby assuring you when cured that your bones and tissues are not destroyed.

RUPTURE of men, I care not how long standing, I cure you in 10 days without any cutting operation or pain or loss of time.

STRICTURE is the partial or complete closure of the canal, and BY MY SYSTEM OF TREATMENT are permanently removed without cutting or dilating.

RHEUMATISM and all its forms BY MY SYSTEM OF TREATMENT is permanently cured. Irrespective of how many treatments you have tried and failed.

ULCERS of any kind, tendons or impurities reduced to their normal size without the aid of a knife.

EZEMA pimples, eczemas or any eruptive diseases, BY MY SYSTEM OF TREATMENT are permanently removed, never to return.

IMPOTENCY is a condition caused by excess of early or late life. I care not how long you have been so, or how old you are, as MY SYSTEM OF TREATMENT is applied by the same method, and the cure of all such cases as yours. Thousands have been cured of this condition, and a cure awaits you. Suffer no longer.

ORGANS that have shrunk or have been undeveloped, or that have wasted through disease, BY MY SYSTEM OF TREATMENT are permanently restored to their normal size.

WRITE If you cannot call, all correspondence strictly confidential, all replies sent in plain envelopes. Inclose 10 stamp to insure reply.

State Electro-Medical Institute

1308 Farnam Street, Between 13th and 14th Streets, Omaha, Neb.

References—Best banks and leading business men of the city. CONSULTATION FREE AND CONFIDENTIAL. Office Hours—A. M. to 10 P. M. Sunday—9 a. m. to 1 p. m.



BY THE SIDE ENTRANCE THIS TIME—THE CROWD IS NOT SO GREAT THERE.

they might even have been called un ladylike. And the repeated efforts began at last to tell. The demeanor of the Princess stiffened under the influence.

"You're forcing yourself upon me," she said. "You're taking advantage of my helplessness. It's rude of you. It's cowardly. You ought to be ashamed."

"We are the creatures of destiny, Princess," he answered. "Things have been arranged for us. We cannot help them. But don't you think that we might try to make the best of them?"

"No, I'm not going to pretend that I like things when I don't," she retorted petulantly; and he was driven to soliloquize in language that was more human than princely.

"We are unfortunate, Princess. Our marriage is decreed. Great public interests depend on it. But I will be undomesticated since you wish it. I will not make love."

young prince who was harbored in the palace. It was already doubtful if the sacrifice would satisfy them or if they would let him go in peace.

"I will not let him go. I dare not. I should feel like a murderer," cried the queen regent in her terror; and the excited arguments of her prime minister had no more effect than waves splashing upon a rockbound coast.

The prime minister had to address his arguments to the prince himself, and in him he found a firm ally. As he would not go when he was told that it was dangerous to stay, so also he would not stay when he was told that it was dangerous to go.

"I insist," he said. "There is evidently no time to lose—no time to pack. Take care of my things for me and I will go at once."

He would have hurried off without even saying goodbye to the Princess had she not sent for him while the horses were being put into the carriage. As it was, he was still proud and stiff with her, though he found her crying.

has been at fault, and we must own it. We have taken a Jonah on board the ship of state, and we must sacrifice him. It is the only way to save the ship."

"A shameless way!" the queen regent threw in, indignantly.

"The only way. And for your majesty's son's sake—"

"Then I will think about it. Give me time."

"Your majesty must think quickly, for the time is short."

The time, in truth, was shorter than either of them knew. The revolutionary tide was running fast. The streets and squares were packed with angry crowds. Radical leaders were delivering inflammatory speeches, the alleys and slums were pouring out their angry hordes, the shops of the armorer were being pillaged. From the upper windows of the palace the roar of murmuring multitudes could be plainly heard. They roared for the blood of the

warm with a tear drop, bowed over it and kissed it ceremoniously. She looked at him with shining eyes, as if appealing to him to say something more. His answering look implied that the first word must come from her. But while they waited there were voices calling:

"Goodbye, Princess," the Prince repeated and withdrew, while the Princess just threw herself into a chair and cried hysterically, and then ran upstairs and gazed out of her open window as though to watch her suitor's perilous progress through the city.

She saw the flashing helmets and the resplendent uniforms of the mounted escort, leading, flanking and following the carriage, cross the great courtyard and pass out through the gate. She heard the clatter of the horses' hoofs on the stones, and the vindictive yells of the mob that waited for them. She craned her neck and strained her eyes in unceasing anxiety, but could make out nothing definite—only gathering a general impression of a city in tumult. The less she could perceive the more she feared and in the train of her fear came self-reproach.

"My fault! My fault! He might have gone safely if I had not taunted him and made him stay. And now, who knows? If I have killed him!"

But the time for self-reproach was short. The surprise of that eventful day came thick and fast. The Princess, who had been waiting for him at her window and hurried her away.

"What is it? Tell me," she asked, and as they sped along the corridors the breathless attendant told her what she could.

multitudinous soles drowned her voice—the clatter of the cavalry in attendance, the rattling of the wheels, the shouts of hatred, triumph and defiance. Even the officer in command of the escort could hardly make his orders heard.

They drove and drove, slowly at first, then faster and faster as the crowd thinned and they neared the suburbs. Once as they drove a stone thrown from a distance came crashing through the carriage. The Princess cried out in her terror and fainted, but it had spent its force and dropped on the floor without hurting anyone. And after that there was no other incident.

They drove and drove and now they were in the open country and the mob was left behind. The flag of the republic, raised in defiance of this luckless royal marriage, flew triumphantly over the capital which they had left behind, but the royal fugitives were safe. They must ride on, indeed, until they reached the frontier, but there was no one in pursuit and no hostility was likely to be encountered that the escort could not overawe. So they halted to rest the horses at a village inn, while the villagers stood round and gaped at them, making no demonstrations save of curiosity.

Not until then did the princess' thoughts overtake the quick rush of terrible events, and even so they came up with them, but slowly. But then at last, while they fed and watered the horses and got themselves such poor provisions as the inn afforded, she realized that this was her life and not a nightmare, and became again a conscious, sentient being, with free will.

"I know what I have to do," she said to herself and demanded to be taken to the prince.

"Upstairs," they told her and showed the way to him.

There was a rickety staircase—more ladder, indeed, than staircase—to be climbed. The door was at the top of it, without any intervening passage. The room was a poor room, though the best, with bare floor and broken windows, and hardly any furniture except the trundle bed on which the prince lay resting.

"Leave us," he said to the officer who was with him, and the officer withdrew, and the princess' lady retired also and she was alone with him.

She stood beside him, for there was no chair to sit upon. Her heart was full; the words were hard to speak. At first, indeed, she only said: "It is my fault. I am so sorry. How can you forgive me?"

"It is nothing," he answered. "I am not really hurt. When I have rested—"

"My loss is less than yours. It is not I who am driven from my country. I had no country to be driven from. But you—"

She felt she really must say what she had come to say. But it was hard. She could only lead up to it, hoping that he would help her.