

SIMON ON SABBATH SCHOOLS

Omaha Rabbi Discusses a Phase of the Jewish Religious Work.

HOW TO ACCOMPLISH THE END DESIRED

Methods Suggested Whereby the Interest of the Pupil May Be Awakened and Held at Various Stages of His Life.

At the conference of the Union of American Jewish Congregations, recently held in St. Louis, Rabbi Abram Simon of Omaha read a paper before the Sabbath School section on "The Problems of the Jewish Sabbath School," which was very well received.

Under five heads: "The General Problem of Religion and Education," "The Specific Problem of the Jewish Sabbath School," "The Problem of Method and the Standpoint of Interest," "The Problem of the Curriculum," and "The Problem of the Teacher." Under the first head he discussed at some length the general conditions of religion and education, arguing that they "are now converging toward each other from different standpoints."

Introducing the third problem of method and standpoint of interest let me lay down five generalizations from which all subsequent ideas will be drawn. (a) A child reproduces in his soul the life history of the race.

(b) A child should be fed according to its appetite. A child will not digest ideas it cannot assimilate.

(c) The old Testament is our text book of religion, through personalities, parables and prophecies, but Jewish literature in its entirety of thirty centuries development is an enlarged edition of Jewish life and experience and must not be neglected.

(d) All modern education can and should be an enrichment of sentiment, in the quickening and control of the will, in the stirring of impulse to high ideals, in the invigoration of religious functioning can be legitimized by a good teacher in a Jewish Sabbath school.

(e) The education of the Jewish child today is destructive only in its relation to his historic mission. The Jew has his high born mission to be the exponent of religion. He has besides God's commission to him to hold fast to it until he is called by Him to surrender that charge.

The statement of the problem of interest needs an added word of explanation. Every student of child life knows that at certain years in its growth the child is unmistakably interested in and wholly absorbed by certain characters. When a child says he is more interested in Esau than in Jacob, that neither is more attractive to him than Ruth, is it a preference not to be reckoned with? When the children of the lower grades evidence a special fondness for the babyhood of Moses and the call of Samuel, the child, he gives a pedagogic opportunity. When a child craves for red rather than white, for pictures of war, than for pastoral scenes, is he not telling us in a candid, confessional way wherein he needs direction and training? Dr. George E. Dawson has published a very suggestive article on "Children's Interest in the Bible," and while it may have been written from a purely Christian standpoint to make Jesus come in the fullness of Messianic expectation, yet within it is a scholarly assurance of what is possible in the realm of religious culture from the standpoint of interest.

Suppose you apply this method to your pupils and you will find that the youngest children revel in myths and folklore; older ones long for heroic and dramatic situations, others grow more advanced, find their entire interest in ethical and religious episodes, and so on. In fact, the bible is a pedagogic book. (Pedagogical Seminary, vol. vii, 151).

This does not mean to bring into a class room everything that may interest children. I am looking at this question from the child's view as a racial exponent. A child may display interest in Cain than in Abel. Here is an interest that needs training, not chaining. To put the matter concisely, I quote from an article by Walter L. Hervey, who said: "The law of interest is exclusive, not inclusive. It tells us what not to put in the children's hands. Nothing that is not interesting; not everything that is interesting; not anything because it is interesting."

Interest is Essential. Let me bring in this connection a statement or two that is logically related to the foregoing discussion.

I have often been puzzled at the poor showing which some of the brightest public school pupils make in the Sabbath school. I have come to the conclusion that they have simply not been interested. Whether it be the fault of the teacher or of the curriculum I shall not take time to consider, yet I am tempted to put the least blame on the child. There is no success in forcing interest. It is a waste of valuable energy and time. Not interested children are called "lazy." If active, they are termed "mischievous." Who ever heard of normal children being lazy? They are bundles of nervous, vigily energy, which for some reason or other they cannot utilize during the Sabbath school session. Interest, the mischievous or lazy children in some line of mental (or manual) activity according to the bend and trend of their minds, and they will readily redeem themselves! Invariably a child of this description is suffering from religious dyspepsia, due either to over-feeding or to under-feeding. Peppermint is said to come from a bad liver, and this aforementioned spiritual indigestion is well nigh pathological. Children who cannot be interested are invariably starving, hungering for the proper food in wise proportions according to their appetites. Maybe the atmosphere, such as excessive humidity with its sensation of stickiness and irritability and lassitude may be an inciting cause for indigestion. The influence of weather or crime, in now engaging the serious attention of pneumologists, why may not the relation of weather to education be deserving some fleeting consideration? It seems to me after all, that to study a child's interests and to guide, both the lessons and the interest, thereby, is a true and scientific axiom of teaching.

Problem of Curriculum. Our Sabbath schools number four classes of pupils: (a) Consists of the children from 2 to 3 years of age; (b) Consists of the children from 3 to 5 years of age; (c) Consists of the children from 5 to 10 years of age; (d) Consists of the children from 10 to 16 years of age.

FOUNDER OF LIFE INSURANCE

Tablet to the Memory of Morris Robinson Erected in Wall Street.

ORIGIN AND EXPANSION OF AN IDEA

Development of a Great Modern Institution and the Triumphs it Achieves as a Protection and an Investment.

The erection of a tablet tomorrow in New York's famous Wall street to Morris Robinson, one of the city's distinguished financiers of the early part of the last century, on occasion of the sixtieth anniversary of his instituting what has become the greatest single factor in American finance and in several ways one of its most important branches—modern life insurance—draws attention to an interesting chapter in the story of our business development. It is the story of a steady growth from little things to great ones, and it speaks much for the better side of the foreign commercialism and tells of confidence established by conservatism, honesty and good judgment.

The basic idea of life insurance was an imported one, and a very ancient one, but the form in which it has become a great modern institution was first introduced into the western hemisphere when the Mutual Life Insurance company of New York opened its doors on February 1, 1843. At the head of this organization was Morris Robinson, who, a Canadian by birth, had in the first quarter of the nineteenth century taken a position among the foremost financiers of the United States. He was cashier of the New York branch of the United States bank up to the time that that institution was discontinued by President Jackson, and had been abroad as an expert in the interest of one of the largest New York banks. While in London he became interested in life insurance as carried on in England, and when after his return, he started a movement to establish it in this country it was confidence in his judgment that brought him the support of the prominent merchants who were then the great men of New York and its very beginning, American life insurance has been in the hands of expert financiers, backed by the most experienced business men.

Growth of Life Insurance. The growth of modern life insurance has been more rapid and striking than that of any other branch of finance. In 1843, the first year of the American company, it issued policies for a total amount of \$1,640,718 and had assets of \$12,311, with a total income of \$38,502. Now there are more than 190 companies chartered in the United States, with 9,000,000,000 of insurance in force and assets of over \$2,000,000,000. Starting on lines adapted from and closely copied after those of the English predecessors, the American companies have today more than twice—indeed, nearly three times—the amount of business of their British competitors, the reason being that American methods, based on scientific accuracy, have been applied with greater force, with conservatism and with energy. It was not until 1849 that the money assets of this first company touched the million-dollar mark, and then it had \$14,644,212 insurance in force, but the increase from that time was rapid and in 1883, when it was 40 years old, it reached \$100,000,000 point and had more than 110,000 policies on its books, with a surplus that reached nearly \$5,500,000. Its total income for that year was something over \$18,500,000 and its disbursements more than \$15,000,000, of which \$2,135,492 was in the form of dividends to its policy holders. The present assets exceed \$390,000,000 and since 1843 it has paid over \$590,000,000 to its policy holders. That means that this one company has in hand money enough to build the Nicaragua canal in the form of five modern battleships of the most powerful and perfect type to protect it; that it could create outright a larger navy than is owned by the United States today; that it could pay the whole bonded debt of the city of New York and have \$75,000,000 to spare. The \$2,000,000,000 of assets of all the American companies represent simply the amount of money invested by policy holders in the form of premiums and is a larger sum than is invested in any other kind of enterprise in the world, while it would certainly empty the treasuries of several of the richest nations to make up another fund equal to it.

Insurance as an Investment. In its early days life insurance was intended for protection rather than as a form of investment and the original policy holders considered \$10,000 as heavy insurance. Two men insured in the first week of the Mutual did business are still living—Mr. William E. Shepard, whose policy is the oldest, and Mr. Charles H. Booth, who is probably the oldest man in the world carrying insurance, for the one hundred anniversary of his birth comes next September. Each took out \$2,000. They were not then acquainted with each other, Mr. Shepard having gone to New York from his native town of Wrentham, Mass., and Mr. Booth from Stratford, Conn., where he was born, but

curiously enough they are now neighbors in Englewood, N. J. Today the investment side of insurance is of almost equal importance with the protection side. Now there are million-dollar policies, and one such—the only one for that amount that has ever, as yet, fallen due—has already been paid on the life of Frank H. Peavey of Minneapolis, who died a couple of years ago. He had met but two premiums, each for \$48,200, but so scientifically is modern insurance planned that the maturing of any policy, big or little, is anticipated and amply provided for, so the claim that came with Mr. Peavey's death could be settled with no more proportionate difficulty than in the case of any other. As a matter of extra precaution, however, it is customary to reinsure such large risks.

Large Policy Holders. At the present time a million-dollar policy is in force on the life of George W. Vanderbilt, who pays an annual premium of \$5,000. Not long ago a well known business man of Philadelphia was paid \$120,987.25 in settlement of the largest endowment policy any company ever wrote, and the same man still has other insurance for \$106,000. The biggest single premium ever received in the sixty years of American insurance came from the Havemeyer family in the form of a check for \$78,845, to cover five policies of \$106,000 each, which carried guaranteed income beginning ten years from the day on which they were dated. James J. Hill, president of the Great Northern railway, is still another big policy holder, having paid \$136,350 in 1892 for a \$100,000 policy which brings him an annuity of \$12,400.

These big policies indicate some of the interesting development of life insurance, not only in the amount of money invested in it by individuals, but in the manner of the investment. Such tremendous responsibilities and broad schemes of investment require the most skillful management, and there are to be found serving as trustees on the boards of the various big companies the most prominent financiers of the country.

RELIGIOUS.

Rev. Arthur S. Lloyd of New York has been elected bishop of Mississippi to succeed the late Rev. Hugh Miller Thompson. Rev. Peter H. Goldsmith has just been installed pastor of the old First church of Salem, Mass., the first Congregational church organized in the new world. Rev. J. W. McCreary, president of the Kentucky university, has one of the largest and most valuable collections of biblical curios possessed by any one person in this country.

Southern Methodists, at their conference, which has just closed in Nashville, Tenn., have chosen, among their new hymns for their hymnal, Kipling's "Recessional" and "Tennyson's Crossing the Bar." Rev. Louis Stickney of Baltimore, a member of the American college at Rome, has been appointed secretary to the apostolic delegation in Canada. Henry Austin Adams, a brother of Charles Francis Adams, who seven years ago left the Episcopal church, of which he was a rector, and embraced Catholicism, is now in a retreat in Europe, broken in health. Rev. C. H. Wetherbe of Holland Patent, New York state, a Baptist minister, has resigned his pulpit to indulge more freely in the reading of periodicals. He takes 126 papers and the reading of them took so much time that he had to give up preaching.

UNCOMMON COLDS.

"It is just a common cold," people say, "there's no danger in that." Admitting their statement, then there are uncommon colds, colds which are dangerous; for many a fatal sickness begins with a cold. If we could tell the common cold from the uncommon we could feel quite safe. But we can't. The uncommon variety is rarely recognized until it has fastened its hold on the lungs, and there are symptoms of consumption.

Dr. Pierce's Golden Medical Discovery cures coughs, bronchitis, "weak" lungs and other diseases of the organs of respiration. It increases the supply of pure, rich blood, and builds up the emaciated body.

"I took a severe cold which settled in the bronchial tubes," writes Rev. Frank Hay of Nortonville, Jefferson Co., Kansas. After trying medicine after medicine I was cured by Dr. Pierce's Golden Medical Discovery. I took two bottles and was cured and have never had a cold since. The great pain I had to endure, and the terrible cough I had, it seems almost a miracle that I was so soon relieved. That God may spare you many years and abundantly bless you is the prayer of your grateful friend.

If you ask your dealer for "Golden Medical Discovery" because you have confidence in its cures, do not allow yourself to be switched off to a medicine claimed to be "just as good," but which you did not ask for and of which you know nothing.

Dr. Pierce's Pleasant Pellets cure diseases and sick headache.

Using Girls as Messengers. The Postal Telegraph company is trying to use girls as messengers in Milwaukee because it cannot get enough boys. Ellen and Katie Graham were placed on duty at the Hotel Pfister and the Plankinton house. Their appearance nearly precipitated a strike, the boys fearing they would lose their jobs, but Manager McGill corralled the boys and told them none would be discharged, and quiet was restored. Four more girls went on duty at other branch offices. The girls are used solely in the business districts. Whenever a message or a call is received for saloons or questionable resorts boys are sent.

CHILD'S IDEA OF GOD. Since the child reveals in activity, the thought of God will partake of that function. God should be taught the children as a maker, a fashioner, a worker, as one who not only is master of wind and rain, but who, likewise, is ever daily, hourly, minutely, and incessantly creating. This is an elementary idea that readily lends itself, as years of discretion come, to a clear and scientific principle. Genesis presents us with this idea of God who created the world and fashioned all that is therein, while the abstract conceptions of God, still the night therein. Nor did the rabbi leave hold of this idea, for they had God always working in life, for "At the fourth hour God was teaching the children." To this conception of God working for the good of the universe, a child can pin his faith and to Him turn with confidence and love. In brief, it is this simple yet wholesome and thoroughly assimilable lesson of God in nature which the child at this age should possess. A teacher can readily present this sublime truth in multiform and interesting ways.

II. The Bible, history and religion. In addition to the above God-idea, which must be rather an emotional than an intellectual exercise, we turn to the treatment of the bible for children from 6 to 8 years of age. At this age children are interested in child hood and its experiences. Stories from this place of life and taken from any part of the bible with reference to daily life can readily be made frames for presenting suggestive and stimulating religious and ethical lessons. It is the age when imagination is acute and most effective, and I doubt not that beside the patterns which the bible heroes and heroines will offer for imitation, the most effective copy worth imitation is that of the teacher himself, punctual, rather five minutes before the tap of the bell than one-half a minute after it, impartial, sympathetic, reverent, spiritual-minded and suggestive. Listening to such a teacher for only one hour a week is an inspiration to any child. To attempt to "inform" a child at this age is to deforce his natural mental growth. There is no reason in the world why a Jewish Sabbath school cannot, especially in these two years, be a nursery where attendance and recitation will not only be interesting but joyous. The prophetic spirit demanded that the Sabbath be an "Oneg," a day of delight. I see no reason why that same joyousness consistent with reverence and learning should not be the atmosphere of our schools.

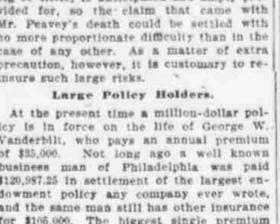
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SCHMOLLER & MUELLER

MAKE HUGE PIANO PURCHASES

4--CARLOADS OF STANDARD PIANOS--4 BOUGHT AT LESS THAN HALF PRICE



TELEGRAM 34 COLLECT NIGHT.

Schmoller & Mueller Piano Co., Omaha. Railroad Company has accepted my spot cash offer of four carloads of pianos damaged in the Belt Line wreck. Sell them for one-half regular price. They include all standard makes. W.M. SCHMOLLER, St. Paul.

These pianos are now here and in compliance with above instruction, we shall sell them at 50 cents on the dollar of their regular value. Among them are many of the world's most famous makes. Many are only slightly marred on the case, the interior being just as good as ever.

AN UNUSUAL PIANO OPPORTUNITY

Table listing piano models and prices: \$200 pianos \$100, \$400 pianos \$200, \$600 pianos \$300, \$250 pianos \$125, \$450 pianos \$225, \$650 pianos \$325, \$300 pianos \$150, \$500 pianos \$250, \$700 pianos \$350, \$350 pianos \$175, \$550 pianos \$275, \$750 pianos \$375.

Schmoller & Mueller's popular easy payment plan will be in vogue during this sale—this means you can secure your choice on \$1.00, \$1.50, \$2.00 to \$2.50 weekly payments, according to the price of the piano you select.

Owing to the extraordinary low price at which these pianos will be sold, we cannot afford to furnish steel and scarf free, but we will furnish same at actual wholesale cost. Scarfs may be secured at \$1.85 and an elegant stool for \$1.55.

UNPARALLELED BARGAINS IN USED PIANOS

We shall close out every used piano in the house regardless of their intrinsic value. Among them you will find such well known makes as Knabe, Chickering, Emerson, Steger & Sons, Ivers & Pond, Everett, Story & Clark, Vose, etc. AN IMMEDIATE CALL WILL SECURE CHOICE.

Out of town customers should write at once for catalogue and full explanatory matter regarding this extraordinary piano sale.

REMEMBER! we ship pianos anywhere within 500 miles of Omaha and guarantee a genuine bargain or no sale—instrument is in any way unsatisfactory we pay freight both ways and no deal. QUICK ACTION IS STRONGLY ADVISABLE.

SALE COMMENCES MONDAY MORNING

SCHMOLLER & MUELLER

MANUFACTURERS, WHOLESALE AND RETAIL PIANO DEALERS.

Office and Warerooms, 1313 Farnam St. OMAHA

Factory and Warehouse 1316 Farnam St. OMAHA

IOWA WAREHOUSES--502 BROADWAY, COUNCIL BLUFFS.

BEARING DOWN PAINS

CHICAGO, ILL., Sept. 27, 1902.

I have been a sufferer with almost every kind of female trouble for years, but as long as I could get around and do my work I would not try patent medicines as I had no faith in them.

About eight months ago I had to take to my bed, suffering with prolapsus of the uterus, with bearing down pains and intense pains in the back. My aunt, who came to nurse me, told me of Wine of Cardui and sent for a bottle. I am indeed glad that she did, for that first bottle started me on the road to recovery.

In a few weeks I was out of bed and in three months I was in better health and stronger than I had been in years. I take a dose now, occasionally, of Wine of Cardui and am kept in perfect health.

This was the hardest kind of a case to cure, but Wine of Cardui never fails to benefit any case of female troubles, no matter how severe or how chronic. Miss Cook being helped, desires to help others and her letter shows you the way to health.

Wine of Cardui brings certain relief to a woman suffering any symptom of female weakness and perfectly regulates the menstrual flow and gives strength and tone to the weakened organs of womanhood. Wine of Cardui stops bearing down pains by permanently relieving the irritation which weakens the ligaments holding the womb in place. After taking Wine of Cardui Miss Cook had no more pains or suffering at the menstrual period. You need not suffer every month if you take this medicine. The periodical discharge will be painless and healthy without continual weakening drains. Wine of Cardui will make your health right and you may trust yourself privately in your own home. All druggists sell \$1.00 bottles of Wine of Cardui. Secure a \$1.00 bottle of Wine of Cardui today.

MISS MABEL COOK, Secretary Woodman's Circle, 3647 Indiana Avenue, CHICAGO, ILL.

WINE of GARDUI

New Train Service

CHICAGO, MILWAUKEE & ST. PAUL RY.

The number of trains operated between Omaha and Chicago via the Chicago, Milwaukee & St. Paul Railway has been increased to three daily fast trains each way. These trains are magnificently equipped with palace sleeping-cars, dining-cars, and free reclining-chair cars. The trains are solid, wide-vestibled, heated by steam, and are lighted by Pintsch gas and electricity. Nothing finer moves on wheels. The service on the dining-cars is perfect.

Eastbound, the trains leave the Union Passenger Station, Omaha, promptly as follows:

The Limited, - - 8.05 p. m.

Eastern Express, 5.45 p. m.

Atlantic Express, 7.45 a. m.

At Chicago these trains arrive at the Union Passenger Station, Canal and Adams streets—in the heart of the city. Excellent connections for the East and South.

TICKETS, 1504 Farnam St.

F. A. NASH, General Western Agent.

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