# FEMALE TROUBLES AFFAIRS AT SOUTH OMAHA

New York's Most Successful Specialist in Woman's Diseases says: "Nearly Every Case of So-Called Female Weakness and Painful Periods is Due to Kindey or Bladder Disease of Some Form."

Not exactly sick. Just dull, listless, without energy, hope or ambition. Can't go about your work with the old-time vim and spirit. Easily tired. Your rest is disturbed, digestion poor. Have headaches now and again, and pains in back and loins. If a woman, your monthly visits are painful, delayed or suppressed, and you have other remale ills. Sometimes you even faint. It's hard to go up stairs. You on't understand your condition, nor realize your danger. The plain, simple truth is

### T'S YOUR KIDNEYS

Mrs. D. Morrow, Secretary Numismatic Society, London, Ont., Can., wrote:

"Gentlementary years ago. I began to gradually lose my health. I became hervous and hysterical, I hast my appetite and it seemed impossible for me to obtain a good night's reat; it lost flesh, became emaciated, hollow eyed and suffered with frequent bear pahalations. My complexion became sallow and muddy, and I had a haggard expression. I felt as though life had lost its charm and I did not care to live. Wargaris said three changed all this. It came as a biessing to my home.

I felt before as soon as I started to use it, and within a month I was like another woman. Sow life, sealth and vigor returned to me, and a new light and happiness rains to my life. Your medicine did all this for me, and is certainly worthy of great preise."

Thousands of men and women have kidney disease and don't know it. You can tell by letting a little morning urine stand in a tumbler 24 hours. If it becomes cloudy, has a reddfan-brown sediment, or particles float about in it, your kidneys are affected and you haven't a minute to lose, Get a bottle of Warner's Safe Cure at the nearest druggist's, and begin taking it as directed. It will cure you, and it's the only medicine that will without lesving bad after effects. 50e and \$1.00 a bottle at all druggists.

ANALYSIS FREE development of the disease in your system, send a sample of co., Rochester, N. Y., and our doctors will analyze it and send advice and interesting medical booklet free. Never take anything but Warner's Safe Cure, the standard for 20 pears. Beware of so-called kidney cures that contain narcotics. They injure the tissues and do not cure. Medical booklet and doctor's advice free. Warner's Safe Cure Co., Rochester,

WARNER'S SAFE PILLS move the bowels gently and aid a speedy cure

Nebraska.

DREN

sion, 25 cents.

Speers, G. P. A., Denver,

Gents, 25c. Welcome.

the public would expect to see made

Card of Thanks.

Grand Army circle for their kindness dur-

ing the illness and death of our beloved

husband and father. We also desire to

express our gratitude for the many beau-

MRS. JAMES DELANEY AND CHIL-

M. W. A. Ball.

The champion drill team of Camp No.

to their friends to attend their fourteenth

annual ball Wednesday, February 15, at

Myrtle hall, Continental building. Admis-

In planning your California trip see that

railway. This means that you will enjoy a

day's ride though the heart of the Rockies.

Ask your local agent about colonial rates,

effective March I to May 15, or write C. H.

Dance Tonight.

orchestra; a grand good time for you.

Old Man Badly Frozen.

Salvation Army Lecture.

Suit for Damages.

Revival Meeting.

The revival meetings in the North Side district are growing in interest and attendance. One young man was clearly converted last night, and many Christian people dedicated themselvas ariew to Christ for personal work. The meetings promise great victories to many struggling hearts. Dr. Cissell will be present every night and will present.

No Council Meeting.

Matter of the Orcutt Estates.

Edholm, jewier. 16th and Harney st.

Attend the dance this even's, Wed., Feb.

tiful floral tributes contributed.

### AT THE PLAYHOUSES

""The Isle of Spice" at the Boyd. It may be that a series of one-night stands in zero weather, with a stalled train and an all-day ride before reaching Omaha, have had the same effect on the members of "The Isle of Spice" company that the continued cold spell has had on the citizens of Omaha. Whatever the reason, the piece was not given with the snap expected, nor was it received with any great degree of enthusiasm at the Boyd last night. The audience was fairly good, so far as numbers is concerned, and the members of the com pany apparently worked with their usual seal, but somehow the combination wouldn't

work. The piece has been worked over and improved in a number of ways since it was shown here last season, and is the better for a run in New York and other eastern cities, where it was very popular during "the good old summer time." Its music is tuneful and catchy, and it has an unusual number of sough that are spirited and deserve popularity. "The Goo Goo Man" was well received last night, and so was "Peggy Brady," with their fine array of chorus maneuvers and effects. "Mercenary Mary Ann" also went quite well, "Coax Me" is a new one and made a hit. The comedy part of the entertainment is taken care of almost as effectively as the music, and that is saying much, for the songs are all well "The Isle of Spice" will be repeated at a matinee this afternoon and again this

Omaha. Nothwithstanding the failure of the attempt a year ago, it is the sentiment that the experiment should be tried again, and as a move toward this direction the entertainment committee is authorized to consider what can be done in the way of

program and report at the next meeting. J. E. George was unanimously chosen as secretary of the club. A committee had been appointed last week to consider the field and make a selection of some man to succeed Mr. Brown. The selection is a The resignation of Z. T. Lindsey from the executive committee was announced and E. E. Bruce chosen to fill

A special order of business was made for next week on the motion of E. A. Benson, vhen an annual exhibition of Nebraska anufactured products will be discussed. The idea as put forward by Mr. Benson and others is to have, coincident with the Ak-Sar-Ben festivities, an exhibition of Ne braska products, which shall be held in some place like the auditorium, and where everything manufactured in Nebraska can be seen to advantage. It is thought such a display will be of interest and will show a very much larger variety of articles than



# COWCATCHER AND CHEVIOT

You cha't fell a milk train by the cowcatcher any more than you can call any cheviot "it" simply because it's tagged. Crombie Cheviot-from sturdy old Scotland-is "it." And a suit of it made as MacCarthy makes things is tagged \$40.

MacCarthy-Tailoring Co., 304-306 S. 16th St. Next Door to Wabash Ticket Office Phone 1808.



The Visiting Nurses' association will hold its monthly meeting in the paritors of the Paxton hotel at 4 p. m. Thursday.

Judge Sutton has granted to M. He Watson a divorce from George Watson on the ground of non-support. She is asso to have from defendant 50 for attorney fees.

Alfred D. Wheeler is suing the street railway company for \$5,000 damages alleged to have been caused by slipping on an icy step while attempting to alight from a car on Pecember 27 last.

City Attorney Wright has filed a motion for a new trial in the case in which a jury gave a verdict for Mrs. Lucy Weber in the sum of \$65 for personal injuries suisiling by falling on a defective crossing. The city attorney sets forth histories reasons why a new trial should be granted. VIII Cure the Vollowing Symptoms:



medicina for all bronchial

Republican Convention Meets and Nominates School Board Candidates.

AVERTY, MORRILL AND CURTIS NAMED

New City Central Committee Named to Meet at Murdock's Office Tonight and Select a New Chaleman.

Eighteen republican delegates selected at the primaries on Monday met Tuesday will be placed on the ticket when the elecion comes off in April. A. H. Murdock preinterest in the affair that only a few outdders were present. After the nomination ublicans:

First Ward-T. B. Scott, F. E. Jones Second Ward-Joseph Koutsky, Third Ward-John Kubat, G. B. Sher-Fourth Ward-Charles Offerman, Peter

Fifth Ward-G. W. Mesick, T. J. Cooley. Sixth Ward-A. H. Murdock, J. A. Cavers. The old city central committee is called o meet at the office of A. H. Murdock toight, when the records will be turned over the new committee, F. E. Jones, Joseph man, G. W. Mesick and A. H. Murdock con-We wish to extend our heartfelt thanks to our friends, and especially to the memexpectation is that A. H. Murdock will be bers of St. John's lodge No. 25, Ancient chosen. In case Murdock declines to serve Free and Accepted Masons, Custer post, Grand Army of the Republic, and the Sherwood elected chairman,

Democrate Convene in March. Leading democrats stated yesterday that the city convention for nominating mempers of the Board of Education would be held about March 14. Just who the democrats will put up for candidates has not been determined. In order to work against the republican ticket nominated yesterday some of the democrats favor the naming of 120. M. W. A., extends a cordial invitation a citizens' ticket, but the heads of the party in South Omaha do not think this advisable. One leading democrat said last andidates that can be put to the front with any intention or expectation of defeating the ticket nominated by the republicans your ticket reads via the Colorado Midland yesterday.

Opening Again Deferred. Some time ago the Board of Education set March 3 as the date for the opening of the tiful floral tributes to the dead, our benew high school building. Owing to some loved wife, mother and grandmother. lelay in the painting, varnishing and other work the opening has been postponed indefinitely. Secretary Laverty said last night that at the meeting of the board to 15th, at Osthoff hall, 16th and Cass; fine be held next Monday night things might shape themselves so that a definite date might be set. As it is now nothing can be tone. It may be that the opening may be out off until along about April 1, but in the neantime the committee in charge of the errangements will go ahead and make up a

Well Supplied with Bubber Boots.

Jesse Johnson, colored, living at 1115
Capitol avenue, was arrested last evening on suspicion of having stolen a number of pairs of rubber boots which he had sold at one of the pawnshops. At the station he said that he had sold that one of the pawnshops. At the station of the colored man by the name of Clarrence Tyler, who lives at the same address, and that Tyler had shown a whole sackful of rubber boots to him. He said that Tyler had shown a whole sackful of rubber boots to him. He said that Tyler had shown to pany. The police at once went down to receive the station Tyler denied that he had any boots of any kind in the house and placed him under arrected that he had any boots of any kind in the house and placed him under arrected that he had any boots of any kind in the house and placed him under arrected that he had any boots of any kind in the house and placed him under arrected that he had sold the boots at the stolen that he had shown a whole sackful of rubber boots to him. Upon searching the stock in pens. Not enough stock has been received in three days to make a market, But a few buyers went out early and soon came in. Unless the storm lets up before long there will scarcely be any market here, as shippers of the committee in charge of the arrangements will go ahead and make up a program for the occasion.

Packers May Kill Today.

While the packers did not siaughter Monday of the but the storm of the but the storm of the buyers were up last night for butchers to report for duty today. The light receipts of live stock has fairs is worrying commission dealers a great deal, but they are dependent on the railroads for transportation and if the stuff does not come in there is nothing to buy or

Frank Kochar, who for the last week has been living at the foot of William street in an old abandoned shed, was brought into the police station last evening in a most piliful condition. He had both of his feet frozen about a week ago and as a result of no care having been taken of them at that time gangrene had set in and it is thought it will be necessary to amputate all of the toes upon both his feet. Kochar said he had been driven from the house of his son, who lives in the vicinity of Thirteenth and William streets, about a week ago and he had frozen his feet at that time and he had not been allowed to return to the house at all since then. Kochar is an old man, uneducated and speaks English very little, hence the authorities were unable to learn much about him. He was kept at the station least night, but will be taken to the county hospital this morning. There does not seem to be any change in the coal situation in South Omaha. The reserve supply is being used by all of the packers and the yards company and this supply will be exhausted within a day or two. Armour's the Omaha and the yards company have coal on platforms as a reserve stock, but this is being used. Swift has only coal enough in the bunkers in the house to last until Thursday. Cudahy is running short and is buying slack from local dealers. While the packers and the vards company contract for coal annually. these contracts do not hold good in this "Through the Slums of New York by Stereopticon and Moving Pictures" is the title of a lecture Adjutant F. H. McKenzle is giving at the Salvation Army hall Wednesday evening. In the words of J. L. Snydes, president of the Michigan State college, "this lecture is a vivid description of the degradation of life of the large cities." A moving picture of the electrocution of a crimmal is so realistic as to turn the heart sick, while many other pictures will bring close to convulsions. Most of the views have been taken from life and will be illuminated by powerful condensed calcium light, magnified to life size and shown with such brilliancy as to appear almost as realistic as life itself. kind of weather and the railroads cannot be held responsible for failure to deliver fuel at the ordinary rate of sixty cars a day to packers. None of the packing house nanagers seem to fear the necessity for closing down their plants on account of the scarcity of coal. All that is being run now in the plants is the heating apparatus and the rafrigerating rooms.

Magie City Gossip. Today is bargain cay again with South Fire which caught in the roof did \$2,000 lamage to the Delmonico hotel last night. William Broderick sold his saloon at hirty-second and I streets yesterday to hirty-secon

Mortimer F. McDonaid, a life insurance solicitor, has filed a petition in district court in which he sets forth the grounds on which he thinks he should recover from Elmer R. Porter the substantial sum of \$5,000 Mr. McDonaid alleges that on February 19, 1804, he was crossing the street at the corner of Fourteenth and Douglas when a team of horses attached to a carriage owned by Mr. Porter, and in which carriage owned by Mr. Porter was riding, approached the crossing at a fast gait and knocked him down. The petition alleges that plaintiff suffered grievous injury by reason of being so knocked down. The remains of Mrs. Martha E. Olmsted were forwarded to Murray, Ia., yesterday afternoon for interment. The young women of St. Bridget's par-ish will give an entertainment at Workman temple next Monday night. temple next Monday night, the city mail carriers are loaded down these days with letters, packages and papers delayed on account of the storm.

Mrs. George Van Sant, Twenty-third and istreets, was taken to the South Omaha hospital for treatment yesterday.

hospital for treatment yesterday.

S. R. Cox writes friends here that he has left Miami, Fla., for Cuba. He says that he is glad to be away from the north at this time.

Street cars had a hard time operating yesterday, but by noon most of the tracks were cleared so that trains run only about twenty minutes late.

Although not able to leave her house yesterday, Mrs. H. C. Richmond was able to get down stairs. Her recovery from a severe attack of the grippe is something remarkable, considering the condition she was in when physicians first waited on her.

Auditorium-March 7-that's all.

Owing to the fact that three members of the city council are sick and that other members desired to assist Gouncilman Dave O'Brien in giving Toby Lyons a reception worthy of the name, there was no council meeting last night. Acting Mayor Zimman, Schroeder and Evans were the good councilmen who appeared for duty, waited until a sharp and then got out of the city hall as fast as they could. Vesta Chapter's Valentine Social.

Vesta chapter of the Order of the Eastern Star gave a Valentine social to a large number of members and friends in Masonic temple last night. Mesdames Springmeyer, Moore, Bradiey and L. Hostetter having the party in charge. Decorations were in many colored hearts suspended in great profusion across the room. A feature of the evening was a Valentine postoffice conducted by Master Raymond Keller. Misses Wallace and Rhoder contributed to the program with musical selections, and a corps of young girls, consisting of the Misses Downing. Snow, Hazel Hostetter and Irene Moore, completed the entertainment. The evening was finished with cards and refreshments. Vesta Chapter's Valentine Social. Edith Oroutt Beaton has filed a petition in the county court asking that letters of administration be issued to her and to her sisters, Anna R. and Jane C. Oroutt, on the estate of their late father. Clinton Oroutt, who died January 7, 1906. The petitioners are the only heirs. The estate is specified as \$25,000 realty in Douglas county, \$25,000 realty elsewhere and personal property to the value of \$50,000.

Will Prospect for Oil. Will Prospect for Oil.

W. G. Shriver returned the first of the week from a three weeks visit to his parents in Pennsylvania. He reports the winter in Pennsylvania as severe as it has been here since the first of the year. "Business is booming in the rural districts of Greene county. Farmers are getting rich off of gas, coal and oil." While there he interested some oil men in a proposition to make a test for oil and gas in Nebraska. An expert will be here soon and look over the field. If his report is favorable tests will be made this summer.

All Goes to Brother, Mrs. Jeanette Benson's last will testament has been deposited with county court. The will bequeaths all property, real, personal and mixed, to brother. Edward J. Brown of Quincy, subject only to an allowance of \$46 month to her husband, David Benson,

will be made this summer

iong as he shall live. The petition for administration has not yet been filed, so the value of the estate of deceased cannot be stated. Mr. Brown is the sole executor and a bond is expressly walved by the will.

ATTORNEY TO BE PRESENTED Judge Vinsonhaler Will Ask Bar Association to Investigate Aleck Altschuler.

Judge Vinsonhaler will shortly present to the standing committee of the Bar association the facts in a case heard in his court wherein Attorney A. A. Alt schuler is said to have acted in a manner directly transgressing the ethics of the legal profession. In a deposition the attorney sets forth that before Miss Anna C. Nielsen was appointed a notary public afternoon at Workman temple and nomi- she had entered into a contract by which nated a ticket for the school board. As he was to have all the notarial fees she there was only one ticket in the field the might earn. Miss Nielsen was employed delegates named Jay Laverty, Dana Mor- in the capacity of a stenographer for the rill and Dr. W. L. Curtis. These candidates firm of which Altschuler was a member. About three years ago Judge Vinsonhaler had occasion to call the attention of the tided at the convention. There was so little bar committee to an alleged unprofessional conduct on the part of the same attorney, but no formal action was ever nad been made and ratified a city central taken in that case. The present allegation ommittee was named. This committee is involves the retention of a sum of money omposed of the following well known re- to which Miss Nielsen claims she is entitled.

Announcements of the Theaters. The Isle of Spice" will be repeated this afternoon and evening at the Boyd, closing the engagement. On Thursday evening Miss Helen Grantly will open her short engagement of four performances in "Her Lord and Master." This pretty little comedy by Margaret Morton has afforded Miss Grantly the opportunity to make a most enviable record, she having been a proounced success, typifying the American Koutsky, George Sherwood, Charles Offer- girl perfectly. More than ordinary interest attaches to the engagement, owing to stitute the new executive committee. This the fact that Miss Grantly is an Omaha ommittee will select a chairman and the girl, and proud of the fact. She will be entertained while here at the home of her brother, Max Goldsmith of the World-Joseph Koutsky desires to have George Herald. The dates are Thursday, Friday and Saturday evenings and a matinee or

Cunning, "The Jail Breaker," who is challenging any local police officer, or expert or, as far as that is concerned, any one who will make an attempt, to fasten him in any kind of leg irons or handcuffs or lock him in the steel cell he carries in a manner that he cannot escape English and American handcuffs and leg rons and maniac jackets have been used on Cunning, but in an inexplainable manner the wizard frees himself from every night that the party is at sea as regards device, including the heavy steel cell wrapped in chains.

> Card of Thanks. To our many friends we wish to extend our heartfelt thanks for the love and sympathy shown us, also for the many beau-

F. M. STEINHAUSER.
MRS. BERTHA GROTTE,
MRS. PAULINE BRAUS,
WILL STEINHAUSER.
HENRY STEINHAUSER.
FRANK STEINHAUSER.
FRED STEINHAUSER.

Invest Constant Oll stock, 301 N. Y. Life Harry B. Davis, undertaker, 411 S. 15th.

## PERSONAL PARAGRAPHS.

Miss Ella L. Mark of Lincoln is a guest at the Her Grand.

E. M. Holyoke of Plattsmouth and C. M. Ribble of DeWitt are guests at the Murray.

M. M. Roby and S. Willey of Hastings, Mrs. I. A. Maxwell of Lincoln and W. E. Reed of Madison are registered at the Paxton.

Nebraska folks registered at the Millard last evening: John Meler and wife, Pen-der; Dr. C. Walden, Beatrice; J. E. Pul-ver, Osceola; E. Theleh, Shelby; A. M. Mott, Lincoln; George A. Brooks, Bazil Mills; E. M. Leflang, Lexington.

Mills; E. M. Lenang, Lexington.

Nebraskans at the Merchants: W. M.
White, Tekamah: H. L. McConnell, Albion;
M. J. Flynn, Spaiding; L. V. Stump, Fremont; A. C. Johnson, Newman Grove; C.
E. Howard, Comstock; Mrs. W. D. Giffin,
Gothenburg; J. H. Pieper and Gerald
Asche, Leigh; R. E. Syfert, Ainsworth; E.
W. Kuntzelman and wife, Wisner; Rev.
L. P. Ludden, J. C. Hotaling and C. W.
Hedges, Lincoln; J. E. Owen, Wayne.

## SEASONABLE FASHIONS.



NO. 4608 GIRL'S RUSSIAN DRESS.

For the accommodation of readers of The Bee these patterns, which usually retail at from 25 to 50 cents each, will be furnished at the nominal price of 10 cents. A supply is now kept at our office, so those who wish any pattern may get it either by calling or enclosing to cents, addressed "Pattern Department, Bee. Omaha."



A rose by any other name would smell as sweet, but the cocoa preparations of other makers can't compare with Ghirardelli's Ground Chocolate. The real reason of Ghirardelli's superiority is that it combines the richest nutriment with the rarest flavor.

More convenient and economical than cake chocolate.

NELSON'S NEW CHARTER BILL

Measure Adopted by Revision Committee Taken to Lincoln.

RADICAL CHANGES IN PRESENT CHARTER

Bill Provides for Entirely New Statute, Re-Enacting the Old Where No Changes Are Made, but Alters Many Sections.

The Omaha charter bill, compiled under

the direction of the charter revision com-

mittee, is on its way to Lincoln and will

probably be introduced as a new measure Wednesday or Thursday, Ex-Representative Nelson has the document in his possession and it will make, when printed, a good-sized volume. The new bill constitutes an entire charter of itself instead of merely amendments to the existing charter, re-enacting all of are incorporated in the water bill and re- to income; a sound condition throughout. late to the constitution and powers of the water board. The bill also contains a great

many changes that have not yet been given publicity. One section, for example, fixes the the members elected instead a majority, as now. To ratify franchise propositions it requires a majority of votes on the proposition instead of a majority of all votes cast at the election, as now. With reference to specifications for pavements and other public works the drafts are to be made by the city engineer subject to the approval and modification of the mayor and council; in case the mayor and council disapprove, the specifications are to be redrawn according to their direction.

Changing Police Control. Another section undertakes to vest the

police board with power to enforce the laws of the state and the ordinances of the city, the same as now devolves upon the mayor and chief executive, thus giving two bodies charged with the enforcement of the laws. This section makes the exercise of this power mandatory, so that the courts may be appealed to for a writ of mandamus should the board fail to act.

The proposed charter provides for guaranty bonds for all city officials and employes required to give bonds, the expense of the bonds to be defrayed out of the general fund of the city. A new section provides for the removal of city officials and councilmen on impeachment charges filed before the district court by any three electors of the city and authorizes suspension of the officer pending the hearing of the charges.

The council is empowered to regulate and limit rates for electric light, gas, telephone service-everything, in fact, except water service. Provision is made by which on petition of the owners of 60 per cent of abutting property the mayor and council can order a pavement removed and a new payement laid, the object being to permit a change of the character of the pave-ments, as, for example, to remove the granite blocks from Farnam street and substitute asphalt without waiting for the granite pavement to wear out. Another ection provides that the mayor and council from the jurisdiction outlying farm lands used exclusively for agricultural purposes and receiving no commensurate benefits for municipal taxation.

Plans for Merger.

The bill goes into detail for the merger of the city and county treasurers' offices and the abolition of the office of city tax time. commissioner. It also provides for a fire-men's relief fund on the same plan as the of a thoroughly demoralized competition resent police fu

The contents of the charter are maclassify under separate headings by bringing all parts bearing on one subject together. The bill makes no change as to the time of municipal elections and provides that the new scale of salaries shall not go into effect until new officers are chosen at the next election

CASES IN FEDERAL COURT Damage Suit on Trial Before Judge Munger and Conspiracy

Cases Go Over. The trial of the case of Edward Hageleit against G. H. Hammond and others for \$30,500 damages has commenced in the United States circuit court before Judge Munger. The suit is brought to recover damages sustained by the plaintiff in the oes of a leg while in the employ of the company at Cutoff lake in January, 1904. Hageleit was one of an ice cutting gang, and had been sent to the "dog house" the head of the ice chute, over which the ice blocks were hauled by means of an endless chain. Owing to the icy and slippery condition of the "dog house," his foot slipped and was caught in the big cog wheel and mangled so badly that amputation became necessary and he is thereby made a cripple for life.

The trial of the conspiracy cases, wherein Harry Rasdell, Sherman Ennis and Gilbert Logan, saloonists of Pender and Homer, were indicted for conspiracy in procuring the sale of liquor to Indians, has been continued over to the May term of the federal courts. The government was ready for the trial of the cases and had already summoned twenty or twenty-five indian \$44,180,000 at risk, 265 will die, the company witnesses, who have been on hand for a day or two to testify.

Rasdell, Ennis, Logan and Ed Luikhart, saloon keepers adjoining the Omaha Indian reservation, were indicted at the November term of the federal grand jury for conspiracy with professional bootleggers to divide the profits of the illegal sale of liquor to Indians. The cases have been ontinued upon one pretext or another at the instance of the defendants all winter. One or two of the convicted bootleggers, notably the notorious "Featherlegs," have een kept in jall here since their conviction to testify in these conspiracy cases. The case against Luikhart was continued Monday because of a death in his family. James N. Clarke, as receiver of the Ne braska Loan and Trust company, has brought suit to quiet title in the United States circuit court against Christian Schipporelt and H. Emereson to certain property in Nebraska in which the defend-

ants are interested. Marshal C. Hamilton of Florence, Neb., an engineer and lawyer, has filed his voluntary petition in bankruptcy in the United States district court. His liabilities are scheduled at \$5,389.50 and his assets at \$30. The hearing in the deportation cases of Hong Woh and Ling Ming, Chinamen, was called before United States Commissioner Anderson and a continuance taken to Monday, February 27.

Chinaman Run Down by Street Car. Chinaman Run Down by Street Car. Hui Hop. a Cffinaman, living at 816 North Sixteenth street, was struck by a street car at 4:25 o'clock yesterday afternoon, receiving several cuts about the head and was bruised about the body. He was carried into the Creighton Medical college, where his wounds were dressed by Dr. Dwyer and Police Surgeon Wigton. It was found that he had sustained a slight contusion on the side of his head and had a large gash cut across the top of the head and three smaller cuts and a number of bruises about the body. Later he was taken to St. Joseph's hospital in the police ambulance.

DIED.

WHALAND-Julia A., Feb. 13, 1905, aged for years, 4 months, at the residence of her son, G. J. Hunt.
Funeral Thursday, at 2 p. m., from St. Mark's church, Florence. Baltimore (Md.)
papers please copy.

Fifty-ninth Annual Report OF THE

# CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

To the Members:

The experience of The Connecticut Mutual in its fifty-ninth year was satisfactory and may be thus outlined; Some increase in the new business written, in the amount of business in force, in premium income, in interest and rents in assets and in surplus; a somewhat heavier mortality than in the preceding year, though still considerably less than that expected, giving a saving of \$252,823, with no outstanding contested claims; a considerable decrease in the amount and cost of foreclosed real estate; a recovery in market closed real estate; a recovery in market air, more privacy and cheaper land. The value of other securities of over \$575,900 older settled parts of most of our larger the present statute with the proposed as against the shrinkage of about \$770,000 amendments, except those sections which in 1903; a reduction in the ratio of expense The company continues in that steady, full tide of beneficent operation which has for so many years distinguished it among all others, by administrative methquorum of the council at two-thirds of all ods which hold always one grand object in view: a maximum of result to its beneficiaries at a minimum of cost to its policy holders, each and all.

All details will be found in the financial statement which accompanies this report.

An Interesting Summary.

A summary of the operations of fiftynine years may be stated thus; Received from policy holders, \$232,759,264.33; returned to policy holders and their beneficiaries, \$234,353,488.98, or \$1,594,224.65 more than the amount received from them; with assets in hand of \$65,224,841.53, and a surplus of \$4,828,696.64 with which to meet a liability. actual and contingent, of \$60,296,144.89 on \$167,167,515.00 at risk on 70.454 policies. Except in the possible case of some society or concern with only a local and slight membership, no comparable results have been accomplished by any other American life insurance company.

Persistence of Business.

As for many years past, a most gratifying feature of our experience has been the persistence of our business. It has been no small factor in the company's prosperity. Business which goes off rapidly can be replaced rapidly only at an undue cost. Business which stays costs little, and permits the taking of new business sufficient for a uniform good experience at such noderate cost as does not disturb the favorable average. That is one of the simple secrets of The Connecticut Mutual's unequalled success.

New Business: Its Character and Cost.

The new business of the year somewhat exceeded that of 1908, and also exceeded the amount of business ceasing; so that there was some increase in the amount in force. The new business was selected with our usual constant care to take only may contract the city limits by excluding such risks as are likely to give the same favorable mortality experience which has been so large a factor in reducing the actual yearly cost of our insurance hitherto; and it has been taken on the same low basis of cost which has been directly reflected in our large dividends to policyholders throughout the company's life-

and despite the always pressing temptation of much higher commissions and alterially rearranged and an effort made to lowances from others, choose to abide steadfast in our service because of its greater value to those whose need they sincerely seek to serve, there is due alike from the management and from the policyholders benefited thereby, the distinct and constant recognition of the high, unselfish quality of their labors for the greater good of the whole membership,

Relation of Mortality to New Busi-

ness. The public is often given to understand that as a large and rapid influx of new business tends for a time to keep down the average age of the business as a whole and so to make the death losses appear a smaller percentage of the whole amount at risk, it really gives a comparatively better mortality experience and therefore justifies its abnormal cost. This is not true. It belies the whole basis and structure of life insurance. It is worth a moment's examination:

Take 10,000 sound men, aged 30, insured for \$10,000 each, or \$100,000,000, altogether. We know within safe limits how many of these men will die each year until all are gone; we charge each one the premium adequate to meet that rate of loss, and from the premiums make the proper re-serves. The first year only 84 will die, the company will pay out \$840,000, or only eighty-four one-hundredths of 1 per cenof the amount at risk; twenty years later there will be \$,180 of these men living, with \$81,800,000 at risk; 124 of them will die that year, the company will pay out \$1,240,000, or 1½ per cent of the amount at risk; in the fortieth year 4.418 will be living, with will pay out \$2,650,000, or about 6 per cent of the amount at risk, in the fiftieth year there will be 1,770 living, with \$17,700,000 at risk, 230 will die, the company will pay out \$2,300,000, or 13 per cent of the amount at risk; in the sixtieth year only 216 will be living, with \$2,160,000 at risk, 63 will die, the company will pay out \$630,000 or about 30 per cent of the amount at risk. But the mortality which in the sixtieth year of the business calls for 30 per cent the amount at risk is just as normal and just as favorable to the company as that which in the first year called for only eighty-four one-hundredths of 1 per cent; and if the company has charged the proper premiums and kept the proper reserves it is just as well prepared to pay the 30 per cent as it was to pay the eightyfour one-hundredths of 1 per cent, and if favorable than that calculated for, with a consequent saving on losses, have been equally good all the way through.

No amount of forcing at whatever cost can always keep the inflow of new busi-ness greater than the outgo of the old. In the nature of things the day will inevitably come with any company, when its amount at risk must come to a practical standstill and the age of its business, and the consequent ratio of its death losses to the amount at risk, reach the maximum average. In that day the greater the amount at risk and the higher the cost at which it was obtained, the greater will be the struggle and the higher the cost of keeping it at even a standstill.

The corporate securities held by us are

of the highest class. Their par value is \$25,361,070; they cost \$25,685,116 and are worth in the market \$25,654,418, or \$1,009,302 more ket value of such securities, that upon our own holdings aggregating \$770,000. The past year has seen a large recovery toward what may be generally regarded as an average normal valuation. Some of our securities affected by the shrinkage have

been sold; the recovery on those still held Is over \$576,000.

Real Estate and Lonn. One of the most remarkable, as it was

the most unforeseen incident of the financial history of the last two decades, has been the changes wrought in the conditions affecting the values of city real estate, caused mainly by the development of street car service. Before the advent of the electric trolley living at a distance from business centers was difficult and expensive Population tended to gather compactly in their near proximity. It spread only as it was forced outward by the spread of business. This tended to both increase and steadiness in values and to certainty in their realization. Today the electric street car, with its speed, its comfort and its accessibility; the free mail delivery and the telephone have largely reversed the conditions and are leading the population to spread out freely in search of space, light cities thus find themselves in an active ompetition which can be met only by a reduction in prices, which but a few years ago were justified by every measurable conition then in sight. For obvious reasons this great change has caused individual osses which have led to many foreclosures of loans justifiably made under former conditions of higher and supposedly stable values, and the duliness of the real estate market, due in some part to the continued operation of the changes noted, have in many cases compelled the lender to become the owner of the security.

In all this experience this company has had its share along with others. It now has foreclosed real estate which cost "it \$8,678,583. This is being gradually absorbed, some at a profit, some at a loss. Among our Habilities we carry an item for contingent depreciation of about \$350,000. intend to make no unnecessary sacrifices. So far our profit and loss account on foreclosed real estate as a whole is \$1,368,943 to the good.

In our present more limited loans upon this class of property we are taking such account of the conditions referred to as we believe will guard against a future repetition of past experiences.

Notwithstanding the conditions which have changed and unsettled real estate values in many localities, and which are still in progress, it may well be that when they shall have become more completely developed and their operations more fully defined and their inherent limitations better understood, real estate, on the resultant basis of values, may recover much of its former favor, especially in view of the growing difficulties in obtaining out of the great flood of corporate securities those of a thoroughly conservative character and for which the future demand is likely to be far greater than any possible supply. The funds asking theroughly safe investment, whether by savings banks, insurance companies, trustees or institutions and estates, or private individuals, need to have available every form of security that offers a stable basis of income and of ultimate value.

### The Business Ideal of The Connectient Motual.

Every business or enterprise undertaken for a distinct and particular service to the public, and which assumes to offer men something they truly need, and something for which those who need it should be willing to pay its true and necessary cost, carries within itself an ideal of method peculiar and necessary to the purpose in-tended, appropriate and effective to the form of result intended and essential to ts perfect realization.

Especially is this true of mutual life insurance. It takes note of the great fact her dependent on him, and brought into the world helpless children yet more de toward society itself a responsibility not only for their daily bread, but for all the manifold needs of their whole dependent future, which he cannot shirk and remain true man; a responsibility which, in the great majority of cases, it takes his whole formal lifetime rightly to discharge, and one which his earlier decease must leave unfulfilled, to the great loss and injury of his dependent ones. And the risk, the danger of this loss, rests upon them day by day and every day. In the great majority of cases there is in hand no finandal provision fully adequate and available to replace for all their future which his family would lose in his death. There is but one way in which that pro vision can be made at once and kept always ready and secure. He must insure his life for the benefit of those who will lose by its loss. In no otherwise can his reponsibility be fulfilled for their future, which is as much his to provide

or as is their present. And it is this which we offer to do for nim, for them; to take his money while he lives and, to the fullest extent that money, much or little, enables us, to provide for them when he is gone. It is & sober undertaking; it is his duty; it is our trust. And because it is his duty, and a transaction whose benefit goes to others, but whose burden falls on him, and in order that the benefit may be as great as possible to those who need it, and that n proportion to the benefit given the burden on him may be as small as possible, we offer to do the business on the mutual plan; to make no profit out of it for stockholders, but to charge him a premium which is certain to be adequate, and then, year by year, by careful selection of risks, by proper investment of reserves, and by economy in expenses, to save as much of that premium as possible and return it to him year by year, so that each year he gets his insurance at its actual yearly cost to the company.

And the full meaning of mutuality is, that what the plan does for one it does equally for each one. It does not set up a scheme of deferred dividends for twenty years, make each man pay his full premium each year regardless of what the actual cost has been for the year, make him leave with the company each year surplus from his premiums, to be forfeited the business was well selected and well if he dies or lapses, and to be finally divilocated, the chances for a mortality more ded up by the one-third-more or less of those who survive and pay throughout the term; a speculation by each one in what he hopes he may not lose, but some one else will; a pool to which all contribute, but which a few only will divide; a gamble as to who those few shall be. True mutuality in life insurance does not thus seek to favor a few at the expense of the many—to give the few what the many have lost. It charges each man a premium proportioned to his risk, and so charges every man alike. It ascertains each year each man's like proportion of the actual cost of the whole year's operation; and, returning to each man what he has paid in excess of his due part of that cost, gives to every policy holder alike his insurance at its actual cost, with no discrimination in favor of any one, with no hardship upon any one. Each pays his own actual cost; each gets back his own contribution to the surplus created by all alike.

That is the ideal purpose and that is the he hopes he may not lose, but some one

That is the ideal purpose and that is the ideal method-the actual "square deal"-

of mutual life insurance. How truly and steadfastly The Con than their cost and \$1,333,345 more than necticut Mutual has held to these ideals, their par value. The year 1903 saw an and in what unequaled measure it has almost unprecedented shinkage in the mar- realized for its members and for their beneficiaries their best result, is told through all its history, and each recurring year witnesses it anew.

Respectfully submitted, JACOB L. GREENE January 18, 1905.

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