

THE OMAHA SUNDAY BEE

E. ROSEWATER, EDITOR. PUBLISHED EVERY MORNING.

TERMS OF SUBSCRIPTION. Daily Bee (without Sunday), one year, \$4.00. Daily Bee and Sunday, one year, \$6.00. Illustrated Bee, one year, \$7.50. Sunday Bee, one year, \$3.50. Saturday Bee, one year, \$1.50.

DELIVERED BY CARRIER. Daily Bee (without Sunday), per week, 10c. Daily Bee (including Sunday), per week, 15c. Evening Bee (without Sunday), per week, 10c. Evening Bee (with Sunday), per week, 15c. Sunday Bee, per copy, 5c. Address complaints of irregularities in delivery to City Circulation Department.

OFFICES. Omaha—The Bee Building, South Omaha—City Hall Building, Council Bluffs—10 Pearl street, Chicago—160 Unity Building, New York—150 Home Life Ins. Building, Washington—50 Fourteenth street.

CORRESPONDENCE. Communications relating to news and editorial matter should be addressed: Omaha Bee, Editorial Department.

REMITTANCES. Remit by draft, express or postal order, payable to The Bee Publishing Company. Only 3-cent stamps received in payment of mail accounts. Foreign checks except on Omaha or eastern exchanges, not accepted. THE BEE PUBLISHING COMPANY.

STATEMENT OF CIRCULATION.

Table with 2 columns: Date, Circulation. Rows include State of Nebraska, Douglas County, Omaha, Council Bluffs, etc., with various circulation figures.

Net total sales \$118,854. Daily average 20,640. GEORGE B. TZSCHUCK, Treasurer.

Subscribed in my presence and sworn to before me this 15th day of August, 1905. M. B. HUNGATE, Notary Public.

WHEN OUT OF TOWN.

Subscribers leaving the city temporarily should have The Bee mailed to them. It is better than a daily letter from home. Address will be changed as often as requested.

When the rejuvenated Nebraska supreme court convenes next January the bar will be right up against bald-headed row.

It is now up to Ida Tarbell to prove that the men who destroyed the oil that at Baku are in the pay of John D. Rockefeller.

Since "Papa" Zimmerman has sold his railroad other American millionaires may hesitate about investing in an English duke for their daughters.

Remember that next Tuesday is set apart by law as a day of registration as well as for primary election of all political parties in Omaha and South Omaha.

People leaving the south for fear of yellow fever should go into camp near home until the disease has had time to develop, for the northern climate is almost fatal in such cases.

A Woman's National Democratic league has been organized. Does this mean that untrified democracy has decided that the ordinary form of work with voters is unavailing?

Germany seems to have the advantage of Spain in the matter of families. The former has but to reduce its tariffs to obtain meat, while the latter must build irrigation ditches to obtain grain.

The charges brought against Commander Young will be better than a copy of the marine regulations to show other commanders what they are expected to do in the way of caring for ships.

There should be little trouble in "high financial" circles in disposing of securities when one man is employed by both buyer and seller, and the strange thing is that both appear to be satisfied.

If we do not bear any further remonstrance against accepting tainted money for the Rockefeller hall at the university campus it is because John D. has changed his attitude. He has done a wig.

In permitting a free expression on the subject of "tainted money" the American Board of Foreign Missions may have desired to let prospective contributors know whom to approach when desiring to be relieved of cash.

In Kansas a man has been convicted of stealing dynamite with which he imperiled the lives of many citizens by blowing up a number of saloons, but strange as it may seem he has not been tried for the graver offense.

No one will blame President Ramsey for desiring to retain his position as head of the Wabash railroad, but the real interest in the matter is as to what power is questioning the right of the Goulds to manage the property.

To the democratic papers and campaign managers the outcome of the republican convention is an awful shock, as well as a disappointment. This thing recalls the menu card on an Iowa railroad diner during the June rise: "Water, water everywhere, but not a drop to drink."

Hope is expressed by the organ of Omaha democracy that the democratic state convention to be held at Lincoln next Wednesday will be attended by large numbers of representative delegations of Nebraska's loyal democracy. The question naturally suggests itself, what for?

THE THREE-CORNERED FIGHT FOR SHERIFF.

The contest for the position of sheriff of Douglas county on the republican ticket this year is another three-cornered fight just as it was two years ago when James Allen, Tony Donahue and Fred H. Hoye were the candidates. Two years ago The Bee made an earnest and active effort on behalf of Donahue, believing him to be the most available candidate for republicans to nominate against the democratic sheriff, John Power. Donahue and Hoye were defeated by Allen, who was the candidate of the so-called anti-machine faction only because the supporters whom either alone could have rallied were divided.

In the contest this year between McDonald, Hoye and Donahue, McDonald represents the same element that nominated James Allen in 1903. It is a foregone conclusion that McDonald will be nominated if his personal and political opponents and those who do not approve of the unrepresentative star-chamber methods of the unscrupulous Fontanelle cabal, that seeks to dominate the republican party, again scatter their votes as they did two years ago.

After a careful survey of the field The Bee is forced to the conclusion that Fred H. Hoye possesses greater elements of strength at this time than Tony Donahue, and imbued with this conviction we advise all republicans who desire to insure the triumph of the party this fall to cast their votes for Hoye. In making this choice we desire it distinctly understood that The Bee casts no reflection on Mr. Donahue. He is the best type of a manly man, who has always proved himself loyal to his friends and his party and still retains the esteem and confidence of his political associates. But we are confronted by a condition and not a theory, and under the existing conditions Tony Donahue's candidacy is absolutely hopeless and every vote cast for Donahue will count as half a vote for Johnny McDonald.

It is to be deplored that the efforts to harmonize the differences between Donahue and Hoye with a view to uniting all their supporters for the overthrow of sham reform and political buccaneering were frustrated when both appear to realize that the motto of organized labor, "In union there is strength," should be exemplified by them and the friends of both of them in this campaign.

EXCESSIVE COST OF LIFE INSURANCE.

In the avalanche of controversial literature stimulated by the revelations of graft and extravagance in the management of the big life insurance corporations a dispassionate discussion of the cost elements that enter into life insurance contributed by Allan H. Willett of Brown university to the current Political Science Quarterly, is a refreshing and instructive exception. The information upon which the article is based comes for the most part out of the 1904 reports of the insurance departments of Connecticut, Illinois, Massachusetts, Minnesota, New York and Ohio, covering the business of twenty-four companies for a period of twelve months.

The theory of life insurance is that the premiums paid by the various policy holders should on the average furnish enough money to pay the maturing death claims as they become due, and the expenses of management and administration less the income from invested reserves held for the benefit of the insured and the reasonable profits on the money actually paid in by the stockholders. The annual premiums paid on each insurance policy may be roughly divided into several parts—one to meet the claims of those who have died during the year, another to be set aside as a reserve to balance the flat premium rate and another representing the loading out of which the expenses of running the business must come. The investigations of Mr. Willett disclose the fact, with relation to the companies under consideration, that the premium rate is adjusted according to the American mortality tables; that the deductions on account of the earnings of the reserve are calculated on the basis of investment at from 3 per cent to 3 1/2 per cent interest, and that the loading for expenses is simply an arbitrary percentage added in, to furnish whatever sum of money is desired for this purpose.

The experience of American life companies, however, has proved beyond controversy that on the lives accepted as insurable the American mortality tables are far from accurate and that the variation is all in favor of the insurance company, averaging a saving to them on mortality of over 20 per cent. In the matter of earnings from reserve investments, too, the calculation of interest fails to correspond with the facts, because the reports show investments to be on an actual basis of from 4 per cent to 5 per cent, giving an excess of interest earnings of nearly, if not quite, 1 per cent. Again, in fixing the premium rate schedule the effect of lapses and surrendered policies is entirely neglected, when the truth is that of thirty-one companies reporting to the Connecticut insurance department the average number of policies terminating by lapse, surrender or change was nearly 65 per cent, of which 90 per cent represented lapses and surrenders alone. Although in modern life insurance practice the cash surrender value of policies thus terminated is supposed to be returned, payment of the surrender value still leaves a good, fat margin of profit in the hands of the companies.

Notwithstanding all these excess sources of revenue, the loading for the expense account is, as a rule, made so as to require the policyholder in his annual premiums to pay the entire cost of management and administration. To quote the conclusion reached by the author from his study of the figures, "the gain and loss exhibit indicates that but for the depreciation of securities during the year 1903 the insurance operations of that year would have brought in a profit of more than \$40,000,000 to be returned to the policyholders, or added to the surplus." "With no im-

provement in the methods and practices of insurance companies," he continues, "a reduction of 20 per cent or 25 per cent in premium rates is possible for a company managed with average care and efficiency and is in every way desirable. But to bring insurance rates down to the present cost level is only half enough. The cost itself ought to be lowered. It is demonstrable that some of the practices of insurance companies tend to increase their mortality loss, that a higher net rate of interest could be secured on their investments, and that the cost of administration is often extravagantly high. Improvement in any of these particulars would materially lower the cost of insurance and make possible a further reduction in premium rates, resulting in a wider utilization of the benefits of insurance by people of small or moderate incomes."

Disclosures made by different investigations since Mr. Willett's article was written indicate that the reports of the insurance companies made to the state insurance departments are themselves often inaccurate and deceptive and in some cases at least hide transactions from which profits accrue either to the companies directly or to their officers by indirect and questionable means. If Mr. Willett had the correct figures he could doubtless have made out a much stronger case of overweighted premium schedules and a still more impressive showing for rate reduction. This demand is not satisfied by the companies returning to policy holders larger rebates the policy holder in the first instance than the money he left in the hands of the policy holders in the first instance through lower rates rather than collected from him with promise of being returned to him later. Competition between the insurance companies ought to lead some of them to strike out boldly on this line and force the others to follow. If they do not do so they will run the risk of being compelled to reduce rates as a result of stricter and more stringent regulation.

A NEW IOWA IDEA.

Between government by injunction and the apparent inability of the courts to agree on what appear to be simple propositions, the humble layman finds himself greatly perplexed at times to stand upright as a law-abiding man and a respecter of the courts. His perturbation on this account has been added to by a condition that now exists in Iowa. The Iowa legislature undertook to provide by statutory enactment for the local taxation of railroad terminal property in certain of the cities and towns of the Hawkeye state. Assessors in carrying out the law at Cedar Rapids and Davenport listed the railroad property at its local valuation. The railroads quite naturally took the matter into the state courts, resisting consistently the payment of the taxes levied. In the district court of Linn county, in which Cedar Rapids is located, the court held that the law was good; in the district court of Scott county, of which Davenport is county seat, the court held that the law was bad.

Both decisions were appealed to the supreme court of the state. As both cases involved the same point they were consolidated and presented to the supreme court as one case. The supreme judges, after due deliberation and solemn consideration, divided equally on the points raised and were consequently unable to announce a decision. In Iowa when the supreme court divides equally on a case the decision of the court below stands. Thus the assessors and tax collectors of the state are left powerless, for one judge has declared for the state and another judge of equal jurisdiction has declared for the railroads on the same set of facts.

This condition ought to relieve Nebraska of the stigma once cast by an eastern lecturer, who is accredited with having told his class that "common sense is law in every state in the union save in Nebraska." But it doesn't help the layman to a better understanding of the law.

FOR REFORM IN DIVORCE LAWS.

It is proposed to hold a national congress for the purpose of promoting uniform divorce legislation, or if that be found impracticable such reforms in existing state laws as are deemed to be necessary to correct prevalent evils in connection with divorce that are held to be injurious to society. At its last session the legislature of Pennsylvania passed a bill authorizing the governor of that state to take the initiative for a national congress on divorce legislation. Pursuant to this Governor Pennypacker submitted the proposition to the governors of the states and received assurances of their co-operation, not a single unfavorable reply having been returned. This manifestation of interest in the matter shows how generally its importance is realized by those who have given it attention. Statistics show that there has been a great increase in the number of divorces in recent years. In 1881 the total number granted in the United States was 20,702. In 1902 the number had risen to 35,846, and doubtless in the years since there has been a further increase. Such being the case it seems to those who take an interest in the question that the time has come to make an effort to check what they regard as a very serious evil. It is believed that a national congress will be able to devise uniform divorce legislation that would be acceptable to most or all of the states. At all events a movement would thus be started which it is reasonably thought would at least be productive of reforms in divorce laws generally.

It is unquestionable that the varying laws of different states are productive of much harm. Of our forty-five states, one does not grant divorce for any cause. In the others the legal causes are many and diverse, varying from adultery to incompatibility of temper. In practically all of the states the method of procedure to obtain a decree differs. One of the

most important variances in this class of legislation respects the period of time a petitioner for a decree shall have been a resident of the state in which the application is made. With such differences in existing legislation it may well be doubted whether uniform legislation can be secured. It is not an easy matter to induce a community to radically change a system or policy that has long prevailed and which has not distinctly operated to its detriment, even though objectionable from a strictly moral point of view. South Dakota, for instance, which now invites those who desire to sever the marriage bond, might not be disposed to adopt a law which would be entirely acceptable to states whose people believe that there should be rigid restriction upon divorce.

But if it be not practicable to secure uniformity, it may be possible to bring about reform. It is suggested that to increase the period of necessary residence of the petitioner before filing the petition and to abolish service of notice by publication, requiring in all cases actual notice to the party defendant, would be extremely beneficial reforms and ought to be attainable. The proposed national congress would have many measures presented to it, out of which it undoubtedly would be able to recommend legislation which would be generally acceptable.

WILL THEY RAISE IT?

Two weeks before the time for filling the names of candidates for county nominations was to expire half a dozen governors of the Fontanelle club met in star chamber to select a ticket which the republicans of Douglas county are now asked to endorse next Tuesday. This ticket thus selected, or rather dictated, by the inner circle of a political wrecking club has been mailed to every republican voter in Omaha and South Omaha, with carefully prepared directions and the assurance that it stands for good government and economy. The natural inference is that the republicans of Douglas county have committed their consciences and their right to make their own selection of public servants to a coterie of self-appointed, irresponsible political autocrats, who will not take them into their confidence yet and who arrogate to themselves dictatorial powers, without as much as consulting the members of their own club in whose name they are appealing for support. This is the most amazing piece of effrontery that the republicans of Douglas county have ever been asked to submit to. Will they submit? The answer will come from the ballot box Tuesday.

SECULAR SHOTS AT THE PULPIT.

Boston Transcript: We have always regarded Pius X as a very practical pope. The installation of a long distance telephone in the Vatican proves it.

Washington Post: Bishop Potter's proposition for two-cent-ministerialism is meeting with popular favor. Push it along until a similar limitation is placed on political speeches and Chautauque lectures.

St. Louis Globe-Democrat: The action of the Episcopal church in Canada can not bar legal marriage of divorcees, but it goes far toward making divorce odious, which is a long step in the right direction.

Cleveland Plain Dealer: The lucky pastor who officiated at the wedding of Marshall Field is said to have received a fee of \$5,000. About one wedding of this sort a year would keep him noisily in board and clothes.

Baltimore American: The report of the Board of Foreign Missions from Boston announces that the receipts have been affected by the controversy over John D. Rockefeller's gift. Are the heathen, then, to be abandoned without aid to the contaminating touch of tainted money? It is to be hoped there are some generous souls who would rather take the blight upon themselves.

Boston Transcript: Out in Cincinnati the Methodist Episcopal convention has passed a resolution that future candidates for the ministry shall be questioned closely as to their tobacco habits. Ains and alas! has the convention no realization of the innumerable good sermons that have come out of the meditation that mellow and softens in the smoke from a companionable old pipe bowl?

Portland Oregonian: A Seattle minister, drawing a salary of \$5,000 a year and possessing a magnificent amount of tangible assets to necessitate the employment of a lawyer at an annual salary to look after them, is in trouble. He is accused of using his ministerial half-fare permit for the benefit of two people who were not members of his family. The congregation is somewhat divided votes "vindicated" the action, and a division of the church may result. There is a suspicion that the congregation must number among its members some anti-slipping railroad men. The action of the Seattle divine shows that the belief that it is not a crime to steal rides from a railroad company is not confined to tramps.

SERMONS BOILED DOWN.

Truth needs no tinsel. Weakness cannot wait. Friends never come in flocks. Labor is the noblest of all prayers. Love is the greatest human lodestone. Every sin would like to syndicate itself. The world needs kindness more than creeds. All saints are home made but none are self-made. When religion is only a thing it is worse than nothing. Enough is as good as a feast; more leads but to famine. No man can be an infidel who has some faith in other men. A few friends at heart are worth a whole directory in the heart. The day of rest is never the better for making it a day of rust. Look to your works and your wings will take care of themselves. Even a child knows the difference between piety and padding. It is easy to forgive the man who has wronged the other fellow. The "doth" is an effective insulator between men and the ministry. Too many hope to bull their own religious sock by bearing that of others. The only doubts for which to apologize are those you feel like advertising. Many times do we get the names of our troubles and our treasures transposed. The top notch of sentiment is gained most easily from the lowest step of service. There is more of the divine in a little diligence than in all the dignity in creation. Some men think they are forehanded when the truth is that they are only made them four-footed.—Chicago Tribune.

ular pioneers of this commonwealth. Few men have done more for its development in territorial days and few men in public life could point to a more commendable record as an officer and a citizen.

After profound study and serious reflection we have reached the conclusion that the direct primary election law was enacted for the sole and exclusive benefit of the professional leg-puller with a weekly newspaper attachment.

Looks that Way.

Indianapolis News. It takes more than a knowledge of insurance to run a big life insurance company the way some of the companies have been run.

Pass It Up.

Chicago News. If a federal judge may enjoy the free use of a private railway coach what are you to expect from the ordinary professional politician in office?

Too Pleased to Kick.

Chicago Tribune. You will note the absence of the Vladivostok date line from those telegraphic accounts of riots and other disturbances growing out of dissatisfaction with the terms of the peace treaty.

Better Than an Icon.

Boston Transcript. President Roosevelt's popularity with the Russian soldiery prompts the thought that here is an acceptable candidate for the first presidency of the federated republic of the world. The Hague would welcome him as a doughty son of Holland.

Perils of Cheap Autos.

Pittsburg Dispatch. Automobile manufacturers talk of selling machines as low as \$400 next year. When this materializes it will inaugurate a change of fashion. To show their superiority to the medium-grade \$400 people the millionaires will be forced to give their devil wagons away and buy airships.

Nonsense of Insurance "Swag."

Minneapolis Journal. The insurance world needs a thorough overhauling, fumigation and federal control. More than this, a complete divorce between life insurance and high finance is necessary—such an arrangement as will make officials of a life insurance company stick to the business of the company, one company, and that one company alone, and the profits should be for the insurance company and not parcelled out as robbers divide the "swag."

Lamentations of Dancing Masters.

San Francisco Chronicle. The professors of dancing are lamenting the decadence of the waltz, which they say has become a lost art in the United States. They do not attempt to explain the lack of interest in dancing, which has become so general that men have to be hired to serve as partners, but there are others who have noted the tendency who say that the American has adopted the Turkish idea and prefers that some one else should dance for him. The theory is confirmed by the growing popularity of vaudeville, the chief feature of which is the good dancing.

Life Insurance Investigation advertisement. Text includes: "Life Insurance Investigation is demonstrating the soundness of Life Insurance as a principle and the absolute necessity of honest, careful management of a Life Company's affairs. The Bankers Reserve Life Company of Omaha located in the West, supported by the West and investing its funds in Western securities, Challenges Comparison in careful management and unimpaired integrity in the care of its funds. Our Guaranteed Income Coupon Policy is the great fact of Life Insurance history for the Wage Earning and Salaried Public. Continues monthly income to the family in event of death. Premium based on entry age. Something new. Insurance Solicitors Wanted on liberal terms. Communicate with B. H. Robison, President"

DOMESTIC PLEASANTRIES. She-I will become engaged to you for two weeks. He-Make it a week. I don't think my money will last longer than that.—Judge. "He says he cannot live without me," said the impressionable belle. "Don't believe it," returned Miss Cayenne. "He will live. But he may have to economize."—Washington Star. "Strange case, that of Migglesy and his wife. They fell in love with each other at first sight." "Oh, yes, but they didn't stay together at the time."—Chicago Record-Herald. "According to the new fashion a woman must have a set of jewels for each costume." "And yet people go right along wondering why young men shy at matrimony."—Cleveland Plain Dealer. Foreigner (as the train stopped)—Ees sees Medicine hat? "Indeed?" replied Mrs. Newcome. "I thought it was your daughter." "Oh? How do you mean?" "Foreigner—Can you show me ze factory where you make ze cold waves?"—Chicago Tribune. "My husband, you know," said Mrs. Nerdore, "is a drummer." "Indeed?" replied Mrs. Newcome. "I thought it was your daughter." "Oh? How do you mean?" "Foreigner—Can you show me ze factory where you make ze cold waves?"—Chicago Tribune. Mrs. Jawback—Get right away from here, you nasty tramp, or I'll call my husband. Oliver Mudd—Gwan! Yer husband ain't at home. Mrs. Jawback—How do you know? Oliver Mudd—Hundreds of women like you never are to home, 'cept for meals.—Cleveland Leader. Peckem—I have been asked to join the Married Men's club, my dear. Mrs. Peckem—Indeed! And what do married men want a club for, pray? Peckem—Why, misery loves company, you know.—Chicago News. "No," said the melancholy druggist, "there is nothing in life for me now. She has filled me, and nothing in this world can take the place of her love." "O! I don't know," replied Sinnick, "you should be able to find something just as good."—Philadelphia Press. THE LADIES' AID. Church Herald, Lashon, Ia. We've put a fine addition on the good old church at home. It's just the latest kitcher, with a gallery and dome; It seats a thousand people—finest church in all the town. And when 'twas dedicated, why, we planned ten thousand down; That is, we paid five thousand—every dollar on did his best— And the Ladies' Aid society it promised Aid the rest. We've got an organ in the church—very finest in the land; It's got a thousand pipes or more; its melody is grand. And when we sit on cushioned pews and hear the pastor pray; It carries us to realms of bliss unnumbered miles away. It cost a cool three thousand, and it's stood the hardest test. We'll pay a thousand on it—the Ladies' Aid the rest. They'll give a hundred sociables, cantatas, too, and teas; They'll bake a thousand angel cakes and some of them cream; they'll freeze. They'll beg and scrape and toil and sweat for seven years or more. And then they'll start all over again for a carpet for the floor. No, it isn't just like digging out the money from your vest. When the Ladies' Aid gets busy and says: "We'll pay the rest." Of course, we're proud of our big church from pulpit up to spire. It is the darling of our eyes, the crown of our desire. But when I see the sisters work to raise the cash that lacks, I somehow feel the church is built on women's tired backs. And sometimes I can't help thinking when we reach the regions blest "That men will get the toll and sweat, and the Ladies' Aid the rest."

LITTLE TOMMY'S DILEMMA. My maw, she's wearin' glasses, and paw, he's got 'em, too, And sister Maud she has 'em and so has Hatty Loo; I guess they must be ketchin'; most every one you see— The boys and girls and old folks raust wear 'em, seems to me. Sometimes my eyes feel tired when I have read a lot, And they get kind of smart around the edge, and hot. But I don't tell nobody, for if I did, you see, I s'pose they'd take paw's glasses, and hand 'em down to me. I'm wearin' his old trousers—of course they cut 'em down; My shirt was maw's old wrapper; I wear Maud's old night gown; The girls must have the new things to ketch the beau, you see— I s'pose if I'd need glasses they'd hand some down to me. ARE YOU WISE? HUTESON OPTICAL CO. 213 South 16th Street PAXTON BLOCK FACTORY ON PREMISES