

## THE OMAHA SUNDAY BEE

E. ROSEWATER, EDITOR.

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STATEMENT OF CIRCULATION:  
State of Nebraska, Douglas County, 1905.  
C. C. Rosewater, publisher, being duly sworn, says that the actual number of full and complete copies of the Omaha Bee, published during the month of December, 1905, was as follows:

1. Omaha Bee, 31,440	17. Omaha Bee, 30,020
2. Omaha Bee, 32,740	18. Omaha Bee, 31,820
3. Omaha Bee, 30,020	19. Omaha Bee, 32,320
4. Omaha Bee, 31,520	20. Omaha Bee, 32,320
5. Omaha Bee, 31,780	21. Omaha Bee, 32,030
6. Omaha Bee, 31,520	22. Omaha Bee, 32,100
7. Omaha Bee, 32,150	23. Omaha Bee, 32,080
8. Omaha Bee, 31,520	24. Omaha Bee, 31,780
9. Omaha Bee, 32,500	25. Omaha Bee, 32,210
10. Omaha Bee, 30,150	26. Omaha Bee, 32,010
11. Omaha Bee, 31,440	27. Omaha Bee, 32,040
12. Omaha Bee, 31,780	28. Omaha Bee, 32,440
13. Omaha Bee, 31,050	29. Omaha Bee, 32,910
14. Omaha Bee, 31,940	30. Omaha Bee, 32,440
15. Omaha Bee, 31,730	31. Omaha Bee, 30,150
16. Omaha Bee, 32,710	
Total	982,440
Less unsold copies	10,808
Net total sales	971,632

Daily average, 31,349.  
C. C. ROSEWATER, Secretary.

Subscribed in my presence and sworn to before me this 1st day of December, 1905.  
(Seal) 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.

From the activity of British women in politics it would seem that "British conservatism" is more of fancy than fact.

Champ Clark's Philippine speech shows that the distinguished Missourian is in active training for the coming Chautauqua season.

The sweetest trust of all will be the syrup trust, which is now being organized by a merger of all the syrup and glucose manufacturers.

It may be too late to rectify some of the mistakes made in the court house, but it is not too early to break the precedent which occasioned them.

Nebraska railroads are not only teaching the farmers how to plant and harvest grain, but they are also giving them instructions in how to avoid the assessor.

Deputy United States marshals in Nebraska may find that a good record is more to be desired than a strong "pull" before they are firmly ensconced in their present positions.

The controversy over the gas contract foreshadows another gas claim and possibly another gas claim scandal, such as we had during the second mayoralty term of W. J. Braatch.

Martial law has now extended to Siberia, but as long as the czar is permitted to leave his bombproof at Peterhof he cannot be expected to consider the situation desperate.

"Graft" has been discovered in the Irish land laws. The vaunted honesty of politicians of the "right little, right little island" has gone to join the fiction of the divinity of kings.

That officer of the Cameroons who is to return to Germany to face trial may have served his apprenticeship in the American Indian bureau in the early days if the charges are true.

With Lord Rothschild declaring himself a free trader while supporting a protectionist candidate for Parliament, his political ideas must be as elastic as those of the average American railway magnate.

If agreements with the Interstate Commerce commission are no better kept than anti-pass agreements the commissioners may have a strenuous year before them, in spite of the recent conference with traffic managers.

With Mrs. Taggart and her children safely under the wing of a friendly Kentucky court it is evident that Kentucky has learned a lesson from Indiana, but one not calculated to increase the friendly feeling between the states.

Judging from the clearing house record, prosperity is not altogether confined to this side of the Canadian line. The clearings at Montreal for last week aggregated over \$25,000,000, Toronto \$24,000,000, and bank clearings at Winnipeg, which is not half as populous as Omaha, aggregated over \$9,000,000.

It may take several years for the courts to reach a final decision regarding the alleged over-valuation of railroads by the State Board of Assessors, but in the high court of public opinion the decision has already been rendered and railway tax-shirking has been adjudged as indefensible from any point of view.

## SAFEGUARDING POLICYHOLDERS.

A compendium of the chief recommendations which the New York legislative investigating committee proposes to make to the legislature of that state with a view to safeguarding policyholders has been made public. These recommendations are:

1. That policyholders shall have effective voice in the government of the companies.
2. That there shall be full publicity to the policyholders in regard to the management of the company's affairs.
3. That policies be limited to certain standard forms.
4. That policies be safeguarded further than at present against forfeiture.
5. That deferred dividend payments either be prohibited or greatly restricted.
6. That the company be obliged to make an equitable distribution of surplus to policyholders at stated periods.
7. That companies shall make larger investments in real estate bonds and mortgages.
8. That the control of subsidiary companies, such as banks, trust companies and real estate holding companies, be prohibited.
9. That the investment in corporate bonds be regulated so as to prevent speculation, losses and attempts to float doubtful enterprises.
10. That deposits with or loans to member corporations be restricted.

All these proposed reforms will commend themselves to the rank and file of life insurance policyholders, and cannot fail to meet with general popular approval. The question is, Will they be lived up to?

Several of the reorganized mutual companies, whose headquarters are located closely to Wall street have made high-sounding promises of mutualization, but have shown no disposition to put their promises into practice. Manifestly, because the new inside rings, like the old inside rings, are fearful of losing their grip by giving the policyholders a voice, or share, in the management of their own affairs.

To be sure every policyholder has received notice that an election of directors or trustees would be held on a given day in the city of New York, but no policyholder, excepting the inside few, has been consulted regarding the candidates and most, if not all, of the policyholders have been politely notified to send their proxies to members of the inner circle.

In order to give the policyholders in every section of the country an opportunity to have effective voice in their government, life insurance companies should be required to publish the names of policyholders in each of the various states in which their policyholders reside at least sixty days before every election, so that they may co-operate and participate in the selection of directors or trustees. Incidentally, a list of all candidates for the board should be submitted and the country should be districted and directors should, as far as practicable, be apportioned to the various sections of the country.

The abolition of deferred dividend policies and the equitable distribution of the surplus to policyholders at stated periods are desirable features, but why should life insurance companies be permitted to accumulate a large surplus for distribution instead of reducing the premiums in proportion to the risk assumed? The essential feature of life insurance is protective. The great majority of policyholders do not invest their money in life insurance for the dividends they expect, but for the protection it affords to their families, or their creditors.

Large dividends simply mean high-priced insurance, and high-priced insurance means few policyholders, whereas low insurance rates means an increase in the number of policyholders and, therefore, an extension of the benefits of life insurance to the largest number.

The abolition of subsidiary trust companies and syndicates operated with insurance funds, and the investment of these funds in real estate mortgages would go far toward safeguarding the policyholders against loss through speculative investments and enterprises gotten up by the officers of insurance companies for private gain.

The proposed restriction of deposits or loans to member corporations would also go far toward safeguarding the interests of policyholders, but above all things frequent publicity of every important transaction on the part of the officers should be paramount among reforms to be inaugurated in the future management of insurance companies whether they are organized on a mutual plan or conducted by stock-holding corporations.

## PROTECTION TO NIAGARA FALLS.

The entire country will approve the position of Governor Higgins of New York, expressed in his message to the legislature, regarding protection to Niagara Falls against the efforts that are being made to destroy that wonderful work of nature as a resort. The governor says that more than twenty years ago the state of New York sought to redeem the falls from vandalism by restoring the surrounding scenery to its primeval beauty and creating a state reservation as a free pleasure ground for the people. It has spent large sums of money in the establishment and maintenance of the reservation and many thousands of visitors enjoy its privileges yearly.

For several years, however, New York and Canada have been engaged in a rivalry in granting franchises of incalculable value to power development companies, permitting them to take water from the Niagara river above the falls for commercial purposes. The governor says the privileges granted to these companies now constitute a real menace to Niagara and he urges an international agreement to protect the cataract and river from spoliation. This matter was referred to by President Roosevelt in his annual message, who said that "nothing should be allowed to interfere with the preservation of Niagara Falls in all their beauty and majesty." He said if the state cannot see to this then

she should be willing to turn it over to the national government, which should in such case—if possible, in conjunction with the Canadian government—assume the burden and responsibility of preserving unharmed Niagara Falls. There seems to be urgent need of action in this case, as five companies are withdrawing water from the cataract now and five more are preparing to. The ten companies are permitted by their charters to help themselves to 1,339,500 horse power, more than a third of the whole effective power there. As one of the wonders of the world the falls must be protected against spoliation.

## NEBRASKA AND PENNSYLVANIA.

Governor Mickey took the opportunity of his life when he allowed himself to be hypnotized by corporation lobbyists and pretended friends of good government into backing down on the proposed call for a special session of the legislature on the plea that the late legislature having failed to do its duty in certain particulars, would refuse to respond to the popular demand for constitutional revision. Other governors similarly situated have placed the burden of responsibility for nonaction upon the legislature.

Thus, for example, Governor Pennypacker has issued a call for a special session of the Pennsylvania legislature, which is to meet on January 15 for the express purpose of repealing the obnoxious Ripper law and other bad legislation enacted by it, and enacting reformatory legislation demanded by the citizens of Philadelphia to prevent a recurrence of the reign of graft to which that city has been subjected. No legislator will be given a chance to say that there was no disposition to afford him an opportunity to mend his record. It is anticipated that the legislature will comply with the popular demand, as outlined in the governor's call, and will be able to adjourn within two weeks.

It goes without saying that an extra session of the Pennsylvania legislature will involve greater outlay than an extra session of the Nebraska legislature would have cost, and the measures which the legislature of Pennsylvania is called on to enact were insignificant when compared with the wrong inflicted upon the people of Nebraska by delaying constitutional revision for an indefinite period.

## MAY BE RETALIATION.

There continues to be more or less speculation as to what will be the result of the efforts being made to effect an arrangement between Germany and the United States for averting a tariff war. Less than two months hence the new German tariff will become operative and unless in the meantime some agreement is reached that will relieve American products from the maximum rates in that tariff, which as to some of our products are practically prohibitory, there will ensue a very considerable diminution in the exports from the United States to the German empire.

The latest information of a trustworthy character on the subject is not reassuring. The conferences or negotiations between the secretary of state and the German ambassador have, it appears, been entirely futile. The statement is made that Secretary Root has abandoned all hope of making a commercial treaty of a reciprocal character with Germany and will refuse to accept the only portion of the minimum rates which the German government has offered in place of all now enjoyed by this country. The plan presented by that government contemplates a concession of equal value, as measured in dollars and cents, by each government.

Our government can offer a reduction in duties amounting to between \$300,000 and \$400,000 annually upon German imports. The German suggestion is that American products be accorded a reduction of duties to the same amount and no more, the maximum tariff to apply when this limit has been reached. This solution, it is said, does not meet with the approval of the president and secretary of state and there the matter stands.

Whether or not the German government will be disposed to offer further concessions remains to be seen, but the probability is that it will not. In that event a tariff war is very likely to result. Indeed it is reported to have been practically decided, as the result of conferences between the administration and members of congress, to have congress, before the German tariff goes into effect, pass a bill authorizing the secretary of the treasury to impose an additional duty upon the imports of any country discriminating against American products. Bills having this in view have been introduced in both the senate and house and the chances now seem good for the adoption of this method of retaliation. It does not appear likely that anything will be done respecting the proposition to enact a maximum and minimum tariff at the present session.

It is pointed out that in a tariff war with Germany, American products which would be affected amounted last year to \$54,000,000, those unaffected because Germany needs them for her people and her manufactures amounted to \$145,000,000. It is still to be hoped that a fair and equitable agreement will be reached for averting a tariff war, which would be damaging to both countries commercially and might impair friendly relations in other respects, but the outlook for such an agreement is not at present at all favorable.

The express companies have joined with the railroads in refusing to issue express franks to favored shippers and political mercenaries. The announcement will be a revelation to the American people, who were not aware of the extent to which free transportation was carried on by express companies at the

expense of patrons who are obliged to pay as they go. Presently we may hear of a similar announcement from the sleeping car companies.

## AN INTERESTING EXPERIMENT.

The new departure in municipal government recently inaugurated by the city of Houston, Tex., will be watched with great interest by friends of municipal reform in every section of the country. Under its new charter Houston is to be governed hereafter by a mayor and four commissioners, who act as his assistants and who combinedly have a certain degree of checking power on the mayor's actions.

The new city government of Houston is vested in five city officials, chosen by popular vote, namely, the mayor and four aldermen-at-large, who are at once appointed by the mayor as commissioners respectively of taxes and finance; police, fire and electricity; streets and bridges; sewers, parks, water and public health. All these officers, including the tax collector, chief of police, judge of the police court, city attorney and city controller, are appointed by the mayor without the concurrence of the council, and the council may impeach and remove the mayor or any of his appointees for any cause affecting his honor. A referendum upon the granting of a franchise may be had whenever 500 qualified voters ask for it.

This form of municipal government is modeled after the government of the city of Washington, which is efficiently conducted by a board of five commissioners, appointed by the president and confirmed by the senate. In Washington, however, the people have nothing to say, whereas in Houston the mayor and councilmen are elected. Up to date the citizens of Houston appear to be well pleased with the experiment. The five commissioner officials have brought their power freely and have brought about a new order of things, but it is too early yet to predict whether the new departure will suppress the extravagance, graft and the worst evils from which other American cities are suffering.

The official statistician of the census bureau estimates the population of Nebraska at 1,068,120, as against 1,067,756 for 1904, and 1,066,300 for 1900, while the population of Omaha at the end of 1905 is estimated at 120,565, as against 116,963 in 1904 and 102,555 in 1900, and the population of Lincoln for 1905 is estimated at 46,874, as against 45,576 for 1904 and 40,169 for 1900. This would indicate a gain of 16,010 for Omaha and a gain of 6,705 for Lincoln over the census figures of 1900, or a total gain for the two cities of 24,715, while the gain for the whole state of Nebraska in the five years since the taking of the national census would be only 1,820. It naturally follows that if the state only gained 1,820 during the past five years, while Omaha and Lincoln gained 24,715, there must have been a loss in population of 22,895 in the state outside of Omaha and Lincoln. Manifestly the statisticians at Washington are not much more reliable in their guesswork than the statisticians in the Nebraska state labor bureau.

From the sublime to the ridiculous there is but one step. The charge that libraries, swine, dry goods, coal, oil, stoves, tobacco, kitchen utensils, alcohol, drugs and medicines are being sent through the United States mails under the franking privilege, is to be investigated by the postoffice committee of the lower house of congress and the country is to be searched with a fine tooth comb for tangible proofs. This may be a diversion from inquiries that are much more pertinent and important, but if it leads to the abolition of the franking privilege, or at least the abrogation of the policy by which hundreds of car loads of printed matter and garden truck is transported at the expense of the government to all parts of the country, the fantastic search for quadrupeds, centipedes, velocipedes and automobiles transmitted as mail will not have been in vain.

The Mississippi legislature has adopted a resolution at the opening of its sessions barring all lobbyists from the halls and corridors of the capitol and requiring all persons who desire to appear before legislative committees to secure credentials. This interdiction will not seriously disturb professional lobbyists. They generally put in their work at the hotels and resorts patronized by members of the legislature. A more effective way to banish the lobby is to have a grand jury in session at the state capitals from the opening to the close of every legislative session. That would make tampering with lawmakers rather risky.

According to the annual review of railway progress in America, compiled by the Chicago Railway Age, \$500,000,000 worth of locomotives and rolling stock were added to the equipment of American steam railroads during the year 1905. Whether this enormous increase in railway motive power will make its appearance in the schedules that will be submitted to state boards of assessment this year is, however, not prognosticated.

Commissioner Ure is to be commended for his effort to do away with star chamber meetings of the county commissioners. The affairs of the county should be conducted open and above board, every session of the board should be public, and the position of every member on any issue should be known to the public.

The Omaha Junior fable incubator has projected Ernestus A. Benson into the political arena as its preferred candidate

for mayor. The question naturally presents itself, under what flag does Mr. Benson propose to sail? The last time he ran for mayor he was nominated by the populists, enthusiastically supported by the prohibitionists and warmly supported by disgruntled republicans and democrats.

The suggestion made by Jacob H. Schiff, that if the president of the United States would only put part of the energy he has so admirably put into the attempt to regulate railroad rates into an attempt to cure the condition of our circulating medium the material interests of this country can be safeguarded for a long time to come, was manifestly a slip of the tongue.

All the state institutions of Missouri, as well as the capitol building at Jefferson City, are to be heated hereafter by a recently completed heating plant which was constructed at a cost of \$40,000. Such a plant operated by the state at Lincoln could supply heat to the state capitol, university, insane hospital and penitentiary.

If the United States is to preserve the "open door" in Morocco, as well as in the orient, it may be that some of the foreign countries will more strongly insist upon some of the doors in the occident swinging both ways. German example may be infectious.

## Good Motto for All.

John Hay's Eulogy of Ben Franklin. To teach is better than to deny, to love and trust is wiser than to hate and doubt, to create is nobler than to destroy.

## Reversing the Old Cry.

Puck. There are 20,000 more men than women in Iowa. In spite of Horace Greeley and other esteemed authorities, Come east, young man, come east!

## Sublime Assurance.

Baltimore American. The Sublime Porte has called the attention of the powers to a threatened uprising in Macedonia. The Sublime Porte is never lacking in the sublime assurance with which it calls on the powers when ever convenience requires and then bootily ignores their claims till forced into the usual ultimatum corner.

## A Japanese Knockout.

Springfield Republican. An unexpected blow to English pride comes from a Japanese critic, who contends that England is in a state of decadence. And he touches us in a sore place by ascribing that decadence to the Americanization of England which is going on. Yet about all America has done is to give the British nobility a boost with the heliograph. Even that, however, is described as hurtful to "the old English spirit of simple faith in noble ideals." This could be believed if it were not true that the British aristocracy always had a simple faith also in a good round income.

## PERSONAL AND OTHERWISE.

Maine canned over 7,000,000 lobsters last year without exhausting the local supply.

The new president of the New York Life is 75 years old and cultivates whiskers on the portiere plan.

One Amundson is credited with having discovered the Northwest passage, although Jim Hill has worked along that line for several years.

Walter Wellman and his staff of North Pole flyers should make note of the fact that a medal is to be struck in Sweden commemorating the flight and finish of Andree.

The gas companies of Boston have voluntarily reduced the price to 90 cents, and consumers eagerly watch the wheels go round under increased pressure. Enlargement of the heart is not as dangerous as it seems.

New York's new commissioner of police swears by the "nine gods of war" and doesn't care "a tinker's dam" who knows it. His subordinates could give him points on the swearing vocabulary and make him feel like a plugged quater.

It didn't happen in Jersey, though it is worthy of the state. A New York court solemnly shook its hoary locks when asked to enjoin the wagging of a scolding wife's tongue. That court comprehends judicial limitations.

An Oklahoma paper makes a forceful plea for educational reform, contending that the policy of the land should be taught the principles of graft in order to give them an equal show with the old hands. That may be necessary in Oklahoma. Elsewhere the schoolboy knows more in a minute than the "old man" could learn in a week.

An Indiana woman who made \$50,000 in business in ten years has been gathered in matrimonially. How such a prize escaped all these years is a reflection on Hoosier gallantry. Still, on the other hand, there is Jim Riley, whom they all prize so highly, singing tender ditties and no Mrs. Riley in sight to put on the lid. These things should be equalized before the year grows old.

## SERMONS BOILED DOWN.

Heaven is either now or never. Many a trial is a test before promotion. Truth is without value until it is vitalized. Love flows even family jars with perfume. The life of your life is the proof of your love.

The best social refinement is to be refined of self. Unnecessary help is always a sad hindrance. You cannot give a quart of love out of a half-pint heart.

It is easy for the plugs in the race to despise the prizes. The sermon that beats about the bush always finds it barren. Religion will not keep at all so long as you keep it all to yourself.

These virtues are at home in a man which he manifests at home. The light of the church does not depend on the oiliness of the saints.

There's a lot of difference between a board mind and a swollen head. There are people who never appreciate the rose until they apprehend the thorn. Many saints are poor because their piety is not vigorous enough to stand prosperity. The well of truth would be a good deal clearer if we would keep our sticks out of it.

The man who can be trusted when no one is looking will do work that all will look at. It always spoils your appetite for life if you let your heart get puffed with conceit.

Heaven may be the home of praise; but it will do no harm to let a few cheers loose here. Some men think that they are doing a great deal toward remedying this world's wrongs by reciting them.

Create a little heaven now and you will not need to worry about your credentials for more of it by and by.—Chicago Tribune.

## The Auditor of Public Accounts of Nebraska

Examines, counts and verifies the securities and ledger assets, including registered bonds, mortgages, loans to policy holders, notes, cash and deposits in bank and deposits with the State of Nebraska, and certifies all correct, and attaches his signature and official seal.

## A HALF MILLION DOLLARS OF ASSETS

The Official Certificate  
BANKERS RESERVE LIFE COMPANY  
OMAHA, NEBRASKA

## STATEMENT OF NET LEDGER ASSETS, DEC. 31, 1905:

Registered County, Municipal and School Bonds	\$209,787.70
First Mortgage Loans on Improved Real Estate	146,900.00
Loans to Policy Holders on policies in force	51,796.53
Bill Receivable	33,126.68
Cash on hand in office	339.69
Cash in Banks to credit of Company	61,168.19
	\$503,118.79

## BALANCES IN DEPOSITORY BANKS DEC. 31, 1905:

First National Bank, Omaha, Neb.	\$13,938.92
Merchants National Bank, Omaha, Neb.	13,143.98
Nebraska National Bank, Omaha, Neb.	2,599.73
U. S. National Bank, Omaha, Neb.	13,151.74
First National Bank, Tekamah, Neb.	4,348.02
Omaha National Bank, Omaha, Neb.	13,985.80
	\$61,168.19

## FIRST MORTGAGE LOANS ON IMPROVED REAL

Estate on deposit with the Auditor of Public Accounts of the State of Nebraska for the protection of Policy Holders, December 31, 1905. \$100,900.00

E. M. Searle, Jr., Auditor of Public Accounts. J. L. Pierce, Insurance Deputy.

STATE OF NEBRASKA, Insurance Department, Auditor's Office, Lincoln.

THIS IS TO CERTIFY, That the foregoing schedule of securities and ledger assets of the Bankers Reserve Life Company of Omaha, Nebraska, including bonds, mortgages, loans to policy holders, notes, cash and deposits in bank and deposits with the State of Nebraska, have been carefully examined, counted, verified and found correct by me.

IN WITNESS WHEREOF I have hereunto set my hand and caused my official seal to be affixed, at the City of Lincoln, this 3d day of January, 1906.

E. M. SEARLE, JR., Auditor of Public Accounts. JOHN L. PIERCE, Insurance Deputy.

The State Auditor of Public Accounts of Nebraska has been requested to examine, verify and certify the Annual Statement of the company for the year ending December 31, 1905.

WESTERN POLICIES FOR WESTERN PEOPLE  
GUARANTEED BY WESTERN SECURITIES  
HAS BECOME A FIXED PRINCIPLE.

BASCOM H. ROBISON, President.

## DOMESTIC PLEASANTRIES.

Franklin—What are you going to do with all those cigar checks, or whatever you call them, that you are saving?

Fyle—I am saving them for when I want to show my wife that I can economize in some things as well as she can.—Chicago Tribune.

"What my daughter, eh? What are your prospects?" "Well, I own a gold mine."

"Working it?" "No—working the public with it."

"Take her and be happy."—Brooklyn Life.

"What did you do that offended Miss Oldun so?" "I'm sure I don't know. We were talking about the threatened return of crime and I merely asked her if she would attend to go back to hoops again."—Philadelphia Press.

Mrs. Jawback—John, wake up! You are asleep in your sleep. Mr. Jawback—Lemme lone. It's the only chance I ever get, ain't it?—Cleveland Leader.

The Press Agent—That girl is just full of talent. The Manager—She must be. I've never seen any come out.—New York Times.

"Were you ever a reformer?" "Oh, yes," answered Senator Sorghum. "But I found that being a reformer is like a great many other things. Success depends on knowing just when to quit."—Washington Star.

She—You've been out every night since I married you, and you never come out every night. He—Well, ain't the stars above you every night, too?—Judge.

"A girl," said Miss Prim, "should always catch a man like a fish." "Yes," replied Miss Roy, "but the right sort of a man would know his distance."

THE WATER WAGON. The man who drove called "All Aboard!" "Twas January first, and I was a horse—Another for this comrade yearned, Upon that good old wagon climbed And settled down to ride. Then loud their husky voices chimed, "All ready; let 'er slide."

Before the wheels had fairly turned One fellow lost his grip. Another for this comrade yearned, Which made his fingers slip. The next they struck a jag