

RATES RAISED BY CLASSES

Fire Insurance Schedules Will Go Up from Fifteen to Fifty Per Cent.

EIGHTEEN STATES AFFECTED BY ACTION

As Soon as Inspectors Finish Block to Block Canvass New Tables Will Go Into Effect in Omaha.

Increases of from 15 to 50 per cent on thirteen important fire insurance classifications decided upon by the Western Insurance union at Chicago are to be promulgated in Omaha as soon as inspectors finish a block by block canvass of the commercial districts and work out the readjustment.

From thirty to forty large mercantile stocks are to be hit hard by a rate of 30 per cent over existing rates. The packing houses are to be boosted 25 per cent, elevators and contents, 20 per cent, boots and shoes 40 per cent, churches 20 per cent and colleges and schools 25 per cent.

These are the principal advances to affect Omaha. To offset these local insurance men say they expect an equalization that will reduce premiums on substantial semi-fire proof buildings and what are known as "first class risks." No reduction is promised for residences or contents because it is alleged these are as low as can be written. The union, which is the supreme arbiter of rates, is still busy figuring on advances or decreases on certain classes to be announced soon.

Result of Heavy Losses.

A prominent Omaha insurance man, who did not want his name used, said: "The new rates are the result of an analysis of losses over the Western Union jurisdiction for the last five years. It has been found that in some classes the losses are disproportionate to the rates charged and, based on actual facts, should be advanced. On the other hand other classes have been found rated too high and to be bearing the burdens of the poorer risks. The Hayden Bros. fire was a good example with a tremendous loss on the stock by water and fire worth of damage to the building. Packing houses have always been written at a figure that made them almost profitable.

"We will not be able to tell in Omaha whether the readjustment means more or less money to the people of Omaha. Inspectors are now going over the buildings and stocks, block by block, and as rapidly as a block is finished the new rates will be promulgated for it."

Eighteen States Affected.

The action taken by the Western Union affects eighteen states west of the Allegheny mountains and east of the Rockies, except five large cities that have local boards of fire underwriters. Omaha is not one of them.

It is said the advances are calculated to

cover expenses of operation ranging from 25 to 40 per cent and yield a 6 per cent profit on the business done in each class. Thirty-seven other classes are declared to be "unprofitable" at present rates, and a committee of the union is now working on these. One of these classes is hotels, restaurants and saloons, which are declared to be especially bad risks. Saloons may be put in a class by themselves. Cheap theaters are said to have been very bad propositions from the insurance view point. The committee is still collecting data on these and other classes.

Companies Need the Money.

Chairman George W. Law of the Western Union is quoted as saying the condition of the companies that bore heavy losses in the San Francisco fire made a higher rate absolutely necessary if the concerns were to be kept intact. He also said that it had been decided that bad risks must be forced into the profit-yielding classes.

Following is the new schedule on the thirteen classes, the loss ratio being the proportion of losses paid against premiums received:

Table with 2 columns: Class and Loss Ratio. Includes Colleges and schools, Churches, Boots and shoes, Elevators and contents, Flour, feed and grain, Furniture, chair, coffin, table and bed, Summer hotels, Merchandise, wholesale and retail, Metal warehouses, including machine shops and foundries, Marine risks, Packing houses, Saw mills.

NO ICE FAMINE IN NEBRASKA

Three-Fourths of Towns Are Ample Supplied and Scarce Stories Are Unwarranted.

About three-fourths of the towns in the state have enough ice to last through the summer.

Such a conclusion may be derived from the recent investigation of A. M. Longwell, Omaha manager for Booth & Co. Mr. Longwell, interested in extending the fish trade, wrote the agents of the express companies in 125 towns in Nebraska and eastern Wyoming, asking them among other questions whether or not the supply of ice was sufficient for the summer. About 75 per cent answered in the affirmative, the remaining 25 per cent in the negative.

"So you see," said Mr. Longwell, "the dangers of ice famine have been over-estimated. It would be useless for me to say that ice is plentiful, or that it is not higher priced than usual, but I do think the state will get along very well. My observations indicate that prices are exorbitant only in towns where one company has a clinch on the business. Of course the scarcity makes this possible. In towns where there is competition, prices are higher than last year, but not unreasonable."

Recently an Omaha paper published a cock-and-bull story on its front page under an illuminated head about the impending ice famine in Omaha and when the manager of the ice company mentioned in the story was asked about the facts, he smiled and said: "That was a paid ad." But so far as local commercial men know the ice famine prices will not be abolished.

NEBRASKANS MEET ABROAD

Colonel Bill McCune, Edward Rosewater and W. J. Bryan in Vienna at Same Time.

Edward Rosewater and family are enjoying a continental trip preparatory to returning to Omaha, the latter part of this month. This letter from Colonel William McCune is self-explanatory:

VIENNA, Austria, June 1.—C. I. Thomas, Sporting Editor of The Bee, My Dear Friends—Just to say to you that I had the honor as well as the pleasure of ushering Mr. E. Rosewater and family to their seats in two boxes in the next door to the box. We have all kinds of royal visitors every day whom I do not usher, but surely looked forward to meet home folks. Mr. Rosewater and family enjoyed the house very much. Mr. Rosewater and Major Burke had a visit with the colonel while the family and party enjoyed the performance. They were all in a great hurry and had to leave before the performance was over, as Mr. Rosewater was to meet William Jennings Bryan and others. The party looked fine and seemed to be enjoying the continental tour, at least so said Miss Rosewater, who loan her umbrella and came back for it. It was waiting for her, as one of my friends, who found it, had given it to an usher.

Jane, the Month for Health.

Nature, as if realizing the trying effect the sultry days of July and August have upon humanity, precedes them with the healthiest month of all the year, in which the system may fortify itself against disease. Every family should follow the example set by nature and be prepared for cholera morbus and diarrhoea by procuring a supply of Chamberlain's Colic, Cholera and Diarrhoea Remedy. This medicine has never been known to fail in any case of this kind and is almost certain to be needed before the summer is over. Buy it now.

\$12.50 to St. Paul and Minneapolis and Return From Omaha, via Chicago Great Western Railway. Tickets on sale daily after May 21 to September 30. Final return limit, October 31. Equally low rates to other points in Minnesota, North Dakota, Wisconsin and lower Michigan. For further information apply to H. H. Churchill, general agent, 1517 Farnam street, Omaha.

New York and Philadelphia cannot be more pleasantly or conveniently reached than by the Grand Trunk-Lehigh Valley Double Track Route via Niagara Falls. Solid through trains, magnificent scenery.

WATCHES—Frenser, 15th and Dodge sts

The Right Suit for You Is Right Here Now!

Hails From the Haberdashery

June calls loudly to men to make themselves as comfortable as possible. The call is a forewarning to get ready for the hotter months coming. In our Haberdashery we have gathered together many different articles of summer wear for men that will meet all notions of what comfort means.

- Men's fancy colored, solid black, tan and white foot seamless hose, pair 10c
Men's light weight silk elastic web suspenders, leather ends, cross back 25c
Men's new four-in-hand ties—pretty solid colors and fancy neat checked and plaid, reversible and silk lined 25c
Men's sample night shirts of fancy pink, blue and plain white cambric and sateen, made to sell at \$1.50, at 75c
Men's fancy light and medium colored madras and percale shirts, perfectly cut and made, all continuous facings, in neck and sleeves, separate cuffs 50c
Men's extra good quality French percale, cheviot and madras shirts, pleated and plain bosom, separate and attached collars, cuffs, beautiful patterns 1.00
Men's fine quality elastic seam jeans drawers, double seat, elastic ankles, all sizes and lengths, at 39c
Men's good quality balbriggan shirts and drawers, silk finished shirts, sateen band drawers, fine two thread yarn, at 45c

Two Exceptional Values in Summer Suits AT \$8.50 AT \$11.50

\$4 Below Others \$6 Below Others Men's stylish suits in the standard American woollens that have that air of easy grace that is characteristic of all our apparel from the small-priced grades to the finest. Solid merit in the unseen parts as well as in the visible features. The blues and the grays in a variety of excellent weaves. Something to meet the exact wants of men in many different walks in life.



Outing Suits for Men—Worsted Suits in all the new greys and our feather weight blue serge suits. \$8-\$10-\$12-\$15 Prices

Straws from Huge Straw Piles Whatever sort of a Straw Hat men have in mind, it will be found in our big collection of Straw Hats. If it is a dollar Straw Hat, that kind is here—if it is a \$10.00 Panama, that kind is here. We're just a bit ahead of what we are selling more Straw Hats this season than in any former season. Variety is right—prices are right. We have some specials here tomorrow, among them the following: SPECIAL—Genuine Imported Leghorn soft braids, in the newest Pasha and Telescope styles, worth \$5.00, at 2.75 25 styles of nice soft braids in split straw, at 2.00

Men's Oxfords for Summer \$2.50 Men's Patent Corona Colt Blucher Oxfords, also Vic Kid Oxfords, Goodyear welt, in all up-to-date styles, at 2.50

Men's Canvas Shoes and Oxfords \$1.45 Men's Gray Canvas Shoes and Oxfords—the ideal shoe for summer heat—at 1.00 and 1.45

Nebraska Clothing Co. FARNAM & 15TH BOYS' KNEE PANTS, 39 Cents. Saturday—Boys' Knee Pants—worth up to 75c—for 39c

SCALY ECZEMA ALL OVER BODY

Eruptions Appeared on Chest, and Face and Neck Were All Broken Out—Scales and Crusts Formed—How Lady Had Great Faith in Cuticura Remedies for Skin Diseases.

ANOTHER WONDERFUL CURE BY CUTICURA

"I had an eruption appear on my chest and body and spread upwards and downwards, so that my neck and face were all broken out also my arms and the lower limbs as far as the knees. I at first thought it was prickly heat, but soon scales or crusts formed, where the breaking out was. Instead of going to a physician, I purchased a complete treatment of the Cuticura Remedies, in which I had great faith, and all was satisfactory. A year or two later the eruption appeared again, only a little lower, but before it had time to spread I procured another supply of the Cuticura Remedies, and continued their use until the cure was complete. It is now five years since the last attack, and I have not seen any signs of a return. I have taken about three bottles of the Cuticura Resolvent, and do not know how much of the Soap or Ointment, as I always keep them with me; probably one half dozen of each. "I decided to give the Cuticura Remedies a trial after I had seen the results of their treatment of eczema on an infant belonging to one of our neighbors. The parent took the child to the nearest physician, but his treatment did no good. So they procured the Cuticura Remedies and cured her with them. When they began using Cuticura Remedies her face was terribly disfigured with sores, but she was entirely cured, for I saw the same child at the age of five years, and her mother told me the eczema had never broken out since. I have more faith in Cuticura Remedies for skin diseases than anything I know of. I am, respectfully yours, Emma E. Wilson, Liscomb, Iowa, Oct. 1, 1905."

Handsome Straw Hats \$1.50, \$2, \$3 to \$6 B. Edward Zeiss Successor to C. H. Frederick Co., 1504 Farnam St. Always Known to Have the Best Stock is New Better Than Ever

ALLEN'S FOOT-EASE A Certain Cure for Itch, Heat, Aching Feet. DO NOT ACCEPT A SUBSTITUTE.

MANDAMUS DECISION TODAY

Case on Rotation of Names is to Be Decided at Noon.

BREEN TRIES TO SQUARE HIS DUALITY

Makes Amusing Effort at Reconciling His Former Attitude for What He Now Opposes for a Fee.

Judges Kennedy, Troup and Day, who listened to arguments in the mandamus case to compel the county clerk to put the names of candidates for delegate to the state convention on the ballot according to the rotation scheme will render their decision in the case at noon today.

The hearing was taken up Friday morning, with a crowd of auditors present to listen to the oratory. The forenoon session was taken up with the arguments of John P. Breen and W. J. Connell, and at the conclusion of Mr. Connell's address an adjournment was taken until after dinner.

H. C. Brome, Edgar Scott, T. W. Blackburn, R. B. Howell and John T. Callahan, a supply of Chamberlain's Colic, Cholera and Diarrhoea Remedy. This medicine has never been known to fail in any case of this kind and is almost certain to be needed before the summer is over. Buy it now.

Law Does Not Stand Alone. W. J. Connell, who followed, contended that the last primary law did not stand alone but should be construed in the light of the former law which was still in force where the two were not inconsistent.

"Supposing," he continued, "we still had six aspirants to the United States senatorship seeking endorsement by the state convention. If all six of them should file a delegation of eighty-three names there would be over 450 names to go on the ballot in rotation and the voter would be unable to express his preference for either of them. He would have to pick out eighty-three names from the 450. The result would be that most voters would vote for less than eighty-three in order to be sure they did not vote for one too many and cause their ballots to be thrown out. "But these six candidates have dropped out of the race one by one until now the opponents of Edward Rosewater finally picked out Mr. Crouse to lead the opposition. But they denied an out-and-out fight was not a good thing, so they determined on this plan of confusing the voter to prevent him from expressing his choice. If the six delegations were grouped every voter would have a chance to express his preference." He quoted the provision of the law that

it should be liberally construed in order to get at the real desires of the voters and declared the group system proposed by County Clerk Haverly would enable voters who were for Edward Rosewater for senator to vote for him and those who were against him to so express themselves. The right to thus express himself ought to be conceded to the voter by those of the opposition.

Mr. Breen made an amusing attempt at reconciling his attitude now on this question and his attitude when city attorney, they being diametrically opposite. He said he may not have known when he was city attorney and advised against the system he now urges—for a fee.

Some wag in the court room whispered, "Wonder if he knows now."

How They Lined Up. In the afternoon H. C. Brome, John C. Wharton, Edgar Scott, H. H. Baldrige and T. W. Blackburn addressed the court and Mr. Breen closed.

Mr. Baldrige called attention to the fact that under the law no voter is allowed to remain inside the voting booth more than five minutes. In this length of time, he declared, it would be impossible for the judges themselves to mark 20 names on the ballot and be sure they had the exact number. Mr. Crouse or any other candidate for office, he said, had the same right to present a delegation as Mr. Rosewater had.

Mr. Blackburn attempted an explanation of the five-minute rule, declaring it was only intended to be enforced when there were people waiting to vote. In some of the smaller precincts, he said, the number of voters was so small that each voter could have thirteen minutes in which to vote, and he thought that would be sufficient.

"How about the five-minute rule," one of the judges asked him. "Oh, I never heard of that provision of the law being enforced," he said. "It is only intended to be used in case there are others waiting."

In his closing address Mr. Breen practically admitted it would be a hard thing for an average voter to cast his ballot. "Perhaps in passing this law," he said, "the legislature thought that there were certain evils in the politics of this city

which could only be corrected by imposing a disability. Perhaps the disfranchisement of men who cannot count the eighty-three names correctly is the object of this law."

Best All. When your eyes are dim, tongue coated, appetite poor, bowels constipated, Electric Bitters bear all cures. 50 cents. For sale by Sherman & McConnell Drug Co.

New Homes in the West. Shoshone Reservation to Be Opened to Settlement. CHICAGO & NORTHWESTERN RY Announces Round-Trip Excursion Rates from All Points July 1 to 25.

Less than one fare for the round trip to Shoshoni, Wyo., the reservation border. The only all-rail route to the reservation border. Dates of registration July 15 to 21 at Shoshoni and Lander. Reached only by this line. Write for pamphlets telling how to take up one of these attractive homesteads. Registration maps and pamphlets free on request at City Office, 1401-3 Farnam street.

Very Low Rates Tuesday. Every Tuesday, balance of the year, the Chicago Great Western railroad will sell homeseekers' tickets to Minnesota, North Dakota and Canadian northwest at about half rate; to other territory first and third Tuesdays. Write H. H. Churchill, G. A., 1517 Farnam street. State number in party and when going.

Verdict for Defendants. A verdict for the defendants was returned Friday morning by a jury in Judge Hedrick's court in the case in which Charles Rodgers was seeking \$5,000 damages from Arthur Ellis and William L. Kelly for alleged false arrest. He was arrested September 2, 1904, on the charge of embezzlement filed by the defendants, but the case was later dismissed. The defendants declared they were acting in good faith and upon the advice of counsel in bringing the charges.

Marriage License. The following marriage license has been issued: William E. Mould, Omaha, 22 Grace E. Senter, Lyons, 18

The Taking Cold Habit The old cold goes; a new one quickly comes. It's the story of a weak throat, a tendency to consumption. Ayer's Cherry Pectoral breaks up the taking-cold habit. It strengthens, heals. Ask your doctor to tell you all about it. Sold for over sixty years. We have no secrets! We publish the formulas of all our medicines.

Saturday Special THE CELEBRATED Badger Refrigerator Like Cut. 50 Pound Capacity \$9.25 Saturday Only Height 42 inches, length 27 inches, depth 17 inches. Made of thoroughly seasoned ash, carefully finished. Has sanitary cleanable flues and drain pipes; strong solid bronze lock and hinges, galvanized steel lining, ice rack which can be easily removed. Cherry Stoppers! Garden Hose! Gas Ranges! Open Saturday Evenings Milton Rogers & Sons Co. 14th and Farnam Streets

WE CURE MEN WE CURE MEN \$7.50 By the Old Reliable DR. SEARLES & SEARLES Established in Omaha for 15 years. The many thousands of cases cured by us make us the most experienced specialists in the west, in all diseases and ailments of men. We know just what will cure you—and cure quickly. WE CURE YOU, THEN YOU PAY US OUR FEE We make no misleading or false statements or offer you cheap, worthless treatment. Our reputation and name are too favorably known—every case we treat, our reputation is at stake. Your health, life and happiness is too serious a matter to place in the hands of a "WARRANTED DOCTOR." Honest doctors of ability use their OWN HANDS IN THEIR TREATMENT. We can effect for everyone a life-long CURE for Weak Nervous Men, Varicose veins, Nervous Debility, Blood Poison, Prostatic troubles, Kidney, Bladder, WASTING DISEASES, Hydrocele, Chronic Diseases, Contracted Diseases, Stomach and Bowel Diseases, Examination and Consultation FREE. Symptom Blank for Home Treatment. DR. SEARLES & SEARLES, 14th and Douglas Streets, Omaha, Nebraska.