THE OMAHA DAILY BEE: SATURDAY, DECEMBER 29, 1906.

Metropolitan Life Insurance Co.

OUR WATCHWORD: "First, last and all the time, a business in every respect beyond reproach."

(INCORPORATED BY THE STATE OF NEW YORK, STOCK COMPANY.)

"The Company OF the People, BY the People, FOR the People."

# **Review of 1906 and Announcement for 1907**

## Bulletin No. 475 -- New York, December 8th, 1906

## To the Field Force:

#### GENTLEMEN:

It is our custom to address you each year at the time of our annual Superintendents' Convention. Usually this is held about the middle of January, and the topic of the Bulletin is naturally the Annual Statement of the Company. This year the Superintendents meet in convention the middle of December, and obviously the record of the year is not made up, and it would be premature to set forth the progress of the Company in its business and finances. We shall have something very pleasant to say to you before we close about what you have accomplished; but our immediate object is to tell you about our plans for next year.

#### INDUSTRIAL DEPARTMENT.

You have known from numerous addresses, both oral and written what our ambition has been for years in the Industrial part of our business. You will bear us witness that our treatment of the policy holders has been one of progressive liberality ever since the present administration of the Company began. The very first year of its in-cumbency Paid-up policies-theretofore unknown to Industrial Insurance in this country-were announced; and every year since then something has been done for Industrial policy-holders beyond any promise made in the policies. Bulletin No. 195 set forth these concessions and bounties up to its date and since then the successive years have been marked by progressive gifts and benefits offered to policy-holders; and this year the Company has been disbursing the enormous sum of about two million dollars in voluntary dividends upon non-participating Industrial policies; bringing the total amount of unpromised dividends in twelve years to about ten millions of dollars to Industrial policy-holders n the form of dividends on premiums, dividends on death claims and increases of benefits upon existing policies.

We have been enabled to accomplish this work all these years by steady improvements to business methods, by steady extensions of business territory, by steady additions to insurance in force, by watchfulness in writing and taking care of business, resulting in a decreasing death rate, decreasing lapse rate and decreasing expense rate. These improvements we have announced to you from year to year; but perhaps from this very fact—their gradual, steady progressiveness—you have failed to grasp their full significance. Yet year by year we have told you our aim-to reduce expenses, to improve the death rate, to better the policies, to distribute the surplus, so that each year a larger proportionate amount could be returned to policy-holders and a smaller proportionate amount used in expenses.

Within the last few years our disbursements for death claims have been so continuously and markedly less in proportion to income and our improvements in ratio of expenses show so steady an improvement. that we thought the time had come to make a scientific resurvey, so to speak,  $\rho f$  the technical features of the business. We have made investi-gations into our mortality and drawn off into various periods our experience of mortality. The mortality tables upon which our present tables are founded were taken from the experience of 1890-1894. A comparison of this with tables taken from the experience of other periods has shown a steady improvement in mortality. In the case of children the result is really startling. Take, for instance, age two next birthday. Our present table shows 49.3 deaths per thousand; a. table 1896-1905 shows but 36.9; age three the figures are respectively 32 and 24.3; age five 16 and 9.8; age ten 5.5 and 3.8, and this improvement runs through the Infatile table. As to adults there is also marked improvement These facts convince us that the time has come to construct new tables of benefits founded upon our experience of 1896-1905; and we are confirmed in our conviction by the fact that a table drawn from the years 1901-1905 shows a better experience than that of the full decade. seems to us just to base these tables upon the experience of white lives; and to give benefits based upon the improvement which we feel certain is permanent. How great this improvement is we illustrate by a few figures comparing the table upon which our present benefits are based with a table of white lives for the last ten years. Deaths per thousand; age two next birthday 49.3 reduced to 34.7; age three 32 22.5: age four 21.5 to 13.2; age five 16 to 9.5; age ten 5.5 to 3.4; age twenty 10.5 to 7.1; age thirty 15.7 to 1.11; age forty 19.3 to 14.3. The other element besides mortality involved in a table of benefits is of course the expense. As you know, our ratio of expense to premium income has been failing for some years; this year the reduction has been phenomenal and will reach, we think, by the end of the year, three per ent! This alone means a saving of nearly one and a half millious of dollars! We shall show a lower ratio of expense for 1996 than has been experienced by any Industrial company in the world. One other element goes into the construction of tables of benefits;

mainly upon Endowment tables-Increasing Life and Endowment policies and Twenty-year Endowments forming a very large proportion. in some years over 90 per cent, of our total business. One disadvantage

this table has been that it largely increased the reserve. Our children's Increasing Life and Endowment policies have been endow-ments payable after periods of 47 years and upwards according to age at issue. Compared with the Whole Life tables issued by other companies these have made necessary the accumulation of an increase of many millions of dollars in reserve. Unthinking persons come to the conclusion that this piles up the wealth of the Company, forgetting that along with the increase of assets runs the increase of liabilities, and that the wealth of a company consists in its surplus; and completely overlooking the remarkable fact that we have deliberately kept down our surplus to about ten per cent of our assets by annual distributions of the excess of surplus carned to the policy-holders who contributed to t. Public opinion has changed and now cares more for death benefits

than endowments. We are in business to please the public. We have a good deal of evidence that Ordinary Life and Limited Payment Life contracts are thought preferable to Endowments. We have resolved therefore to discontinue our increasing Life and Endowment policies, which were designed to meet the public demand formerly existing, and which were, we believe, the first tables over really scientifically constructed for Industrial policies. Our new Industrial policies will there-fore be Whole Life contracts. But we think that as to these there are signs of a belief on the part of the public that payment of premiums ought to cease with old age. It is hard for people to see what to any mathematician is self-evident, that in life insurance the companies are enabled to pay the policies in full on lives of those who die soon after nsurance only by the receipt of premiums from those who live out and beyond their expectations; and that the apparent hardship upon those who live long is only the contribution to the unfortunate which is the essential basis of life insurance. However, it is possible of course to make tables for limited payments, and the problem is therefore to fix an age that shall not be so young as to raise the premiums or (what is the same in Industrial insurance where the unit is the premium and not the amount of insurance) to reduce the benefits unduly; and on the other hand to fix the age not so old that the benefits of the limits of payment of premium shall be lost. We have fixed age 75 as the Timit of payment of premiums because at that age we are enabled to only slightly reduce the benefits during life and because we have not received many complaints of the necessity of paying premiums up to that age. And to the occasional complaint that "people never live to such old age," we may answer that in 1906 we shall have voluntary, as matter of grace, paid about 2,700 claims as Endowments on policies issued as Whole Life on persons reaching age \$0 after paying premiums for 15 years or over.

Constructing a table of benefits upon these four principles-Whol Life instead of Endowments; our recent mortality experience instead of pur old; a loading proportioned to our reduced expenses; and the pay-ment of premiums ceasing after age 75-we shall put forth for 1907 new ables in the Industrial department which are better than any company has heretofore issued and better than we have ever before this felt it safe to issue.

The most striking change is in the Infantile table, because there we substitute Life tables with payment of premiums limited to age 73 for our comparatively short Increasing Endowment tables now in use and are therefore enabled to pay in benefits what we have been compelled to hold as reserve liability upon the endowment features Our new Infantile tables will pay nearly as much in death benefits a weekly premium of five cents as we have herefolore paid for a weekly premium of ten cents. It is of course understood that the law fixes a maximum of benefits payable upon children and this we canno exceed. We have therefore increased the benefits at the later ages for persistence. Thus at age two at entry dying at age nine is \$173, while the benefit at age three at entry dying at age nine is \$169, and the benefit at age four at entry dying at age nine is \$165, and so on. This

our Increasing Life and Endowment table. At age 20 the increase is

is nearly 6 per cent and nearly 20 per cent respectively; at age 40 the

increase is 2 per cent and over 15 per cent respectively, and so on

over 9 per cent and over 23 per cent respectively; at age 30 the increase

benefits for a weekly premium of three cents.

table we were convinced that the public was enamored of endowments. forgetten that these old tables provide for payment of premiums dur-to the understanding as they can be made. We have discontinued for industrial business has been issued for ten years, as you know. Ing the whole of life, while under our new tables payments of premiums many plans as unnecessary. We shall issue Ordinary Life, Limited ceases at age 75.

> We have increased the immediate benefits under all these policies accordance with the rule we made retroactive this year, to halfbenefits during the first six months and full benefits thereafter

We have introduced into all these policies new features in the way surrender values. Paid-up policies will be granted after three years instead of five; extended insurance will be granted after three years at the option of the holder; and cash surrenders will be paid after ten years. The policies will be in new and attractive forms, with three pages instead of two, in order to set forth all of the concessions, making the rights of the policy-holders so plain that any one will be able to tell what he is entitled to. And the whole contract will be expressed in the policy, doing away entirely with the necessity of a copy of the application, using the form in this respect for all policies which we adopted many years ago for policies under \$300

#### ORDINARY DEPARTMENT.

One of the most striking results of the Armstrong Investigation was the adoption of a provision restricting expenses for the first year of the life of the policy. And what is most interesting as well as compli mentary to the Metropolitan is the fact, which appeared in the news-paper discussion at the time of the adoption of the report and bills. that this restriction by law was justified by the experience of this Company in the matter of expenses as shown by an analysis of its annual reports. It is true that this Company kept its expenses almost within the limit prescribed by the new statute. But the statute is a penal one and we cannot run any risk of overrunning the limit of expense. This necessitates a reduction of commissions, but the reduction will be very much less than that made necessary by the companies issuing participating policies. This company will not issue after this year any other than non-participating policies. In fact, in the true sense of the term we have not issued any other for nearly fifteen years; for, as we have often explained, the Intermediate and Special Class policies were based upon stock or a non-participating loading and the dividends promised, if earned, were expected to be derived from the mortality. These policies were entirely novel and we had little experience to guide us. The Intermediate policies were based upon our Industrial table of mortality and were designed for Industrial risks who could afford to pay annually instead of weekly premiums; and the mortality of such a class could not be foretoid. The Special Class policies were for sub-standard risks as to which the mortality could not be accurately predicted. What we undertook to do was to pay back to the policy-holders the gain from such improvement in mortality over the expected as should be actually experienced. As participating policies are based upon a higher or so-called mutual loading out of which dividends are expected to be earned, we claim that our Intermediate and Special Class policies based upon a stock loading were in principle non-participating. All of our other policies in the Ordinary Department were by their terms non-participating. The law has justified us in the principles we adopted fifteen years ago, and today the Armstrong laws and the similar ones prepared for other States are a vindication of th Metropolitan principles in which you have been trained. We have now an experience of Intermediate and Special Class risks which enable us to prepare non-participating tables. The tables of premiums as to these policies have heretofore been completely readjusted. We think

you will find them most attractive. We realize that we shall henceforth have more competition in nor companies have announced their purpos to restrict their issue to this form. We have therefore thought it in

Payment, Endowment and Term plans; and we have applied for permission and hope to issue in addition three plans which the public have stamped with their approval-namely, the Optional Life or Endowent, under a new name, the Modified Endowment with Life Option1 the Guaranteed Dividend, also under a new and more descriptive name, the Guaranteed Increased Endowment; and the Reduced Premium Life ander its new name, Life with Reduced Premium after 20 Years,

Gentlemen, we are entitled to say that the Armstrong Investigaion was a vindication of the methods and practices of the Metropolitan Life. The Armstrong laws are in many respects a distinct recognition of the work we have done together these many years. See that you appreciate this fact to the utmost. Show that you do by making the year 1907 an unexampled year for the issue of more policies, for larger insurance, for greater gain, for less lapses and not-takens, at a less expense, at a greater return to policy-holders that you have ever done. Live up to your blessings! Show that you appreciate the reward which the Legislature has conferred upon your good work of the past! Make 1907 the greatest because the best year in the Company's history!

#### THIS YEAR, 1906.

You have started well. Last year, the year of the investigation, you did the largest business we had ever done. The first part of this year the paralysis which seemed, unreasonably and unnecessarily, to have fallen upon the business in general, appeared to have affected even you-even more unreasonably and unnecessarily. Finding this to be the fact, the Vice-President appealed to you in personal conferences with the Superintendents in little groups all over the country; pointed out to you the facts and conclusions of the Armstrong inquiry and the results as embodied in legislation; showed you the essential approval we had received in our work in both departments, and asked you to respond to all this for the remainder of the year by making the best record you had ever made. This was in May and June. It would be most ungrateful not to make this public and general acknowledgement of your response to the appeal, and on behalf of the Vice-President I give to you his personal thanks and add our official acknowledgements. The sear is not yet ended and we cannot therefore tell the whole story. But for the months July to November, inclusive, compared with the same months of previous years:

You made the largest amount of Industrial increase which the Company ever made, except in 1894 and 1903.

The agents wrote the largest amount of Industrial business, average per man, of any of the last ten years. The average increase per man was larger than for any of the past

en years

The ratio of lapses was the third lowest for ten years past. The number of transferred accounts was the lowest for eight years, otwithstanding the larger force of men with which we started and the arger reduction in the force we have made this year.

The collections were the best in the history of the Company! The death claims reached the lowest ratio for the last 25 yearsotwithstanding the increased average age of the policy-holders.

The special salary to agents averaged the largest amount in the last ten years; and yet we saved \$100,000 in the total compared with last year.

The saving in total cost in these items alone, medical fees (because

your interest as well as our own and in the interest of the public, which s superior to both, to use a part of the reduction on commission to effect some reduction of premium. New tables have been prepared which we think will be attractive to our customers and which there fore will be profitable to you. In adjusting these commissions we have thought it only just to restore to the Superintendents an interest in them which we were compelled to withdraw a few years ago and which you remember the Vice-President promised at the time to restore when is a recognition of the additional years for which premiums have been we should be able to arrange it. And we have also recognized th paid by those entering at earlier ages when death occurs at the same good work of Assistant Superintendents by giving them an interest in It follows from this large increase of benefits for five cents that he work of their agents. We realize that the duties of Superintendents hereafter no policy will be issued under the Infantile tables for a total and Assistants include the instruction and training of Industrial agents premium of more than five cents. And to meet a desire for less inin the work of the Ordinary Department. We want all of our agents surance, especially in large families, we have a table with proportional to be all-around insurance men. Our Superintendents and Assistants have imposed upon them as a duty the supervision, the constant help Our Adult tables show an increase of benefits for the same premium and encouragement and the education of their agents. We have mad based strictly upon our tables of mortality. At age ten the increase is t an interest ag well as a duty. 121/2 per cent over our present Life table and nearly 18 per cent over

Our new policies will be found most attractive in form and eve nore attractive in substance. They contain all of the advantages and concessions which we can afford to give and which the public have a right to expect. The surrender values will be found to be generous and take the optional forms of extended insurance, paid-up insurance and cash. They are the standard forms of the New York Department with those of most of the other Industrial companies) it must not be the work of experts which has legislative approval. They are as plain

of a reduction in number of applications), assistants' salaries and speial salary, was at the rate of a million dollars a year.

We may add that the Pacific Coast kept up with the procession by the remarkable feat of covering for the year the enormous lapse caused by the earthquake and is certain to close the year with a handsome in-Tease

In the Ordinary Department September about equaled September of last year, while October and November largely exceeded the corresponding months of last year, and December promises to be a record breaker!

And taking the last six months for comparison-June to November, inclusive-you wrote more Ordinary than ever was written by the Com-pany in the corresponding months and exceeded 1905 by over six millions and a half; and this it must be remembered by more than 3,000 less men! We are proud of this record and we are grateful to you for your generous response. We cannot say more than to wish for you and yours

the happiest and most prosperous year of your lives in 19071

Very sincerely yours.

ought to show a little more honor in poli

tics before wanting us to go in with them

Do you not think so? Even though with

many other republicans of South Omaha

Now is the time to make your wants

Sold Everywhere in Boxes,

John R. Hegeman,

PRESIDENT.

And in comparing these tables with our present Whole Life tables (and and that is the maturity of the policies. When we made up our present

### bluffs, is intending to lay a spur track AFFAIRS AT SOUTH OMAHA

City Engineer Completes Setting the Stakes for the Mud Creek Sewer.

FIRST WORK TO BE DONE AT THE TUNNEL

Citizens Are Watching Progress and Hoping the Work Will Not Be Delayed by Someone Beginning Injunction Proceedings.

The pity engineer reported yesterday that the stakes were being set for the line of the new Mud Creek sewer. It is under stood that Contractor George Parks, representing the National Construction company, will begin the work in the near fu ture. The ground staked is along the extension of Monroe street, below the river bluffs. At the bluffs the tunnel work will This is the most difficult part o begin. the construction of this sewer. There are several hundred feet which must be tunnoled through. It may be found that the soil is not firm enough for safety and a cap will have to be used to protect the men and the sewer will have to be put up in sectional pieces of molded and reinforced concrete. It is the intention to work as many men as are necessary on this section of the work during the cold weather and push the balance of the work when warmer weather comes in the spring.

Colds on

ment of the cases of contagrous diseases tary condition of a packing plant at that for the unloading of material for the new for the present year and made also a comsewer at the point where the sewer interparison with the previous year. Up to the sects the roadbed. It is understood that present day there have been sixty-five the necessary grading for this spur has cases of diphtheria, fifty-six cases of scarbegun. The spur will not extend farther let fever and seventeen cases of smallpox. than the foot of the bluffs, but will be a This makes a total of 138 cases of congreat source of economy to the contractors by preventing a lengthy haul of material. The sections of the sewer will be molded on the ground as needed. The contemplated work is quite a difficult plece of engineering, but, barring practical difficulties of the soll now unforeseen, the work should be completed in the spring.

The great and ever present threat to the rogress of the work is the fear of inunction proceedings. There are plenty of people who predict that this work will Missouri avenue, which injunction is still under advisement by the court. It is undertood that Contractor Hugh Murphy is Missouri avenue. This rumor, however, may not result in action. John Tangneny, a carpenter working at

age.

the Gate City Mait works, fell from a scaf- was married by her pastor. She was a olding and received severe injury to his ankles and back. The cause of his fall

The Burlington road, which skirts the

the Chest whysician, and follow his advice carefully.

on the chest. He will say, "Bronchitis." Ask

him if it is ever serious. Lastly, ask him if

he prescribes Ayer's Cherry Pectoral for this

disease. Keep in close touch with your family

WE CURE MEN

FOR \$7.50

10 DAYS' TREATMENT \$1.50

By the Old Reliable Dr. Searles & Searles

119 S. 14th, Cor. 14th & Douglas Sts., Omaba,

ankles and back. The cause of his fail was the breaking of the props which held the scaffold. He fell about fifteen feet and landed on a pile of brick. He was taken to the South Omaha hospital in the Brewer ambulance. He lives at the Vinton hotel, at Twenty-fourth and Vinton streets. The health officer has prepared a state-our doctor the medical name for a cold the is ever scrious. Lastly, ask him if escribes Ayer's Cherry Pectoral for this te. Kcep in close touch with your family clan, and follow his advice carefully. The measurest friends who helped bring him. Ask your doctor the medical name for a cold

J.C. Ayer C Lowell, Ma

tagion. In 1906 there were twenty-seven cases of diphtheria, forty cases of scarlet fever, eleven cases of smallpox and one case of measles reported. This gives a total for the year of eighty cases. There were, therefore, fifty-eight more cases of contagion reported this year than in 1906. Funeral of Mrs. Leavitt. The funeral services over the body of Miss Helen Leavitt were conducted by Rev. James Wise of St. Martin's church at 1 p. m. yesterday. A large gathering of he tied up as effectually as the work on friends attended. The burial was in For-

est Lawn cemetery. The wedding of Miss Sarah Moore and Samuel McRann was celebrated last night about to institute proceedings against the at 8 p. m. Dr. R. L. Wheeler performed ewer contractors out of revenge for what the ceremony at the home of the bride's he considers interference in his contract on mother. Twenty-seventh and L streets. to break the vows of that organization.

the several friends who helped bring him to the jail told what was the cause of his condition. The man might easily have died without medical attention from the effects of the blow. When he arrived at the jull there was nothing to indicate that he had been struck, but about the time he came to his sense his face began to swell from the effects of the heavy blow he had received. When the doctor finally made the examination he was of the opinion that the man would suffer no serious

Established in Omaha for 25 years. The many thou-sands of cases cured by us makes us the most experi-enced Specialists in the West, in all diseases and dis-orders of men. We know just what will cure you-and cure quickly. Free symptom Blank for home treatment. consequences from the blow. The man who struck him is unknown, both to the victim and to the police. Magie City Gossip.

Bridal Rose Silver. Godfrey's. Dr. A. O. Lundell has gone to Red Oak, In., for a day or two to inspect the sanipoint Mrs. I. N. Shevlin has returned from week's visit at St. Joseph, Mo. The lists of the January police detail were posted yesterday in the city jail. South Omaha Country Club Spoons. God frey's.

The condition of R. B. Montgomery still very critical and there is little hope recovery Dr. W. E. Day of Salt Lake City, em-ployed in the government service, has been transferred to South Omaha.

Saturday men's pants worth up to \$2.35 or \$1, corduroy included. Nebraska Shoe and Clothing House, South Omaha. Standard Loan Co., 2420% N St. Special rates during holiday season. Jesse Spence, a meat inspector from Port-land, Ore., is now added to the South Omana force of the Bureau of Animal in-

dustry. Baturday men's suits, regular \$15 value, sale price \$10. Nebraska Shoe and Cloth-ing House, South Omaha.

Miss Sarah Chapin of Bellevue college spending a few days during the holid season with Miss Sarah Davidson Sage. Jetter's Gold Top Beer delivered to al parts of the city. Telephone No. 8 mother, Twenty-seventh and L streets. Both of the young people are well known and respected in the city. Miss Moore is a member of the Presbyterian church and was married by her pastor. She was a member of a little ciub known as the Bachelor Girls' ciub, and she was the first

day night.

Saturday men's 11250 cravenettes, \$7.50 135 overcosts, \$10; pants worth up to \$3.50 for \$1.90, also big bargains in boys' cloth-ing. Nebrasks Shoe and Clothing House, Twenty-fifth and N streets, South Omaha Twenty-nith and N streets, South Omaha. The Presbyterian Women's Missionary society met yesterday afternoon with Mrs. W. S. Shaafer and a most enjoyable dis-cuasion of the mountain whites of Ken-tucky and Tennessee was indulged in. Mrs W. J. McBurney, Mrs. J. M. Fowier, Mrs. Smith and Mrs. Oliver rendered appropriate parts of the entertainment. Miss Lorena Johnson also read an excellent paper.

#### James B. Kitchen a Sick Man.

James B. Klitchen, president of the Klitchen Hotel company, proprietors of the Paxton hotel, is seriously ill at his home. 208 South Thirty-second avenue, of general debility. He has been sick for several days and his conditions offers no sign of

OUR LETTER BOX.

Questions About Annexation. SOUTH OMAHA, Dec. 27 .- To the Edito

of The Bee: I see that none of your adposed to annexation until I am shown ocates for annexation are willing to sign wherein we will gain much benefit by it their own names. If annexation will be such The fellow who wrote to The Bee a few a good thing I do not see why Mr. Fisher days ago and was afraid to sign his own name, but did talk about what God had and others who do not sign their names done for us, evidently did not understand are afraid to do so. I would like to ask you some questions and would like you to that God wants us to stay by ourselves un

reply in The Bee. Most of the people of South Omaha live within a mile of the business center of the city. If we are annexed to Omaha none of us will be much if any less than five miles from the center of business in Omaha.

How will it benefit the people of South Sarpy county lies until you are shown Omaha to remove the center of business Should we for that reason take Sarpy many miles from where it is now? If we are annexed, it is very likely that county into Douglas county? I d

the South Omaha High school will be not think that is a very good argument t say the least. We cannot tell where the lin simply a ward school. If such should be between Nebraska and Kansas lies unti the case, how will it be of benefit to people of South Omaha who send boys and girls we are shown. For that reason, I suppose to the high school here, to pay many we should take Kansas in, for it would

only take half as many men to run one housands of dollars a year in street car fares alone, to the Omaha High school, state as two. Give us some better reasons for annexa besides much more money in lunches that tion than have been given so far or le

hey can get at home now? us stay where we are. F. A. AGNEW. If we are made a distant part of Omaha what may we expect in the way of im provements?

We all understand fully all of the in junction business down here and know it is all done for the purpose of forcing us to annexation. It is time the courts were shown what all of this injunction business is for. It looks as if there are people who are using the machinery of the courts, not for the benefit of the public, for it is a detriment to a great many people of South Omaha, but to force us to vote for annexation. We are not all of us, by a long shot, pleased with the present city administration, but we think we have as good f not a better one than Omaha has at this lime, or has had for some years back.

Talk about politicians opposing annexation, I will say I find but few who talk annexation outside of a few of the saloonkeepers, and those few are people who do not think South Omaha is good enough to live in and who do not even go to South Omaha churches, though they make al their money here. The loudest talker for annexation lives here, but goes to church in Omaha. If such people do not like it here they can move back to Omaha. If Omaha is a good place to be annexed to, why is it that your votors register from year to year a republican majority of from 5,000 to 7,600 and when they vote only cast a ma-

fority of from 300 to 800 and many times MONEY STOLEN OF SLEEPER io not do even half that well? The voters

> Two Hundred and Sixty Dollars Disappears When Camp Hand is Snoozing.

I have not been as successful in politics as would like to have been, I am still op Charged with robbing Mile Thomas of \$260, Nick Savage was arrested late Thursday evening in a grading camp west of Omaha and is in the county jall. His father also was taken to jail and probably will be charged with the same offense, Both men work in the grading camp and it is asserted Savage took the money when til we got good and ready to be swallowed Thomas was asleep and then escorted him up by Omaha, and do not think Mike Lee ut of camp and threatened him with death has been delegated by the Almighty to f he came back. A loaded riffe and a shotforce us to annex to Omaha now or ever gun were found concealed in Savage's bunk

if we do not want to. He said you can and were confiscated by the officers, not tell where the line between the tw Both men are Austrians and can make cities is until told. You cannot tell themselves understood with difficulty. where the line between Dauglas and

> If you have anything to trade advertis it in the For Exchange column of The Bee Want Ad page.

Movements of Ocean Vessels Dec. 27. At New York-Sailed: Fredrich der Invre Naples-Arrived: Montevidio, from

John-Arrived: Montcalm, from Glasgow-Arrived: Carthagenia, from At Marseilles-Arrived: Roma, from New York Hamburg-Sailed: Patricia, for New York.

known through The Bee Want Ad Page.



