HE MUST BE FROM MISSOURI.

WEBB M'NALL WANTS TO BE SHOWN A FEW MORE FACTS.

Requires All Companies Doing Business in Kansas to Report All the Compensation Paid to Their Officers.

For once Webb McNall, the superintendent of insurance for Kansas, has taken steps which meet with the approval of the agents of Kansas City, and the latter are just now greatly enjoying the lead which Mr. McNall has struck. McNall's latest order is to require all companies doing business in Kansas to report the compensation paid to all officers in the shape of salaries, commissions, etc. Policy holders are deeply interested in this matter and hope he will follow out his action by insisting on getting the information he requires. McNall declares that officers who get $100 a day every day in the year ought not to complain if McNall's examiners charge $25 a day for a few days in making examinations.

John A. Hall, president of the Massachusetts Mutual, was in Topeka last week and had a conference with McNall. It is generally believed that he came all the way from Massachusetts to secure a reversal of the order issued by McNall. It would be exceedingly interesting to know just how much the officers of the big companies receive.

In this connection it is said that four presidents of life insurance companies in New York receive as large a salary as the president of the United States ($50,000), and one is reported to have said that he preferred his present position to the chief magistracy of the nation. Some of the vice presidents are compensated at the rate of $35,000 a year, and all live in hopes of succeeding to the presidency. Four or five other positions pay as high as $25,000 a year. Some of the other officers are said to be compensated as follows: Second vice president, $25,000; actuary, $15,000; general counsel, $15,000; treasurer, $15,000; auditor, $10,000; assistant secretaries or treasurers, $10,000.

How Much for Legislation?

McNall will also require insurance companies to include in their reports for 1898 answers to the question, "What amount has been appropriated during the past year to influence legislation in this state?"

McNall came to this decision after reading a letter from a Baltimore man, which says:

"If truthful statements are given you will find interesting material for further inquiries. Say, for instance," the letter goes on, "in the matter of 'loading' sworn statements as to business, actual assets and liabilities, real cash receipts, real payment, and to whom and for what; amount taken out of your state in premiums; amount loaned there and the rate of interest. Again, who controls the vast sums of money loaned out each year and what commissions accrue to certain parties who grant the loans. Ten per cent on $5,000,000 loaned would make a handsome fund to a few individuals who may not draw salaries but whose names figure high in the big companies.

"Take the grants among the so-called mutual companies. Ask them to report how many old men past insurance age have been frozen out in the past year through largely increased premiums, putting it quite out of their power to keep up payments after long years of outlay, while the salary list and extravagant management of the officials continue to increase and grow more and more gross and wasteful.

"You need not advertise for evidences of this, and assure protection and help to those who will enlighten you, to get pointers and satisfactory testimony covering these points.

"Some who shout economy the loudest will be found among the most wasteful and extravagant managers. I hope you will keep up the fight until you win, so as to face down these magnificent swells who are fattening off the poor man's money."

Commenting upon the suggestions contained in the Baltimore man's letter, McNall said:

"There is no doubt at all that the companies can be required to answer this question. It lies within the discretionary powers of the commissioner of insurance to require any statement as to the uses of the receipts of the insurance companies, and I propose to see how much money is spent by the Eastern insurance companies in this state during the coming campaign.

"There is no doubt in the world that large sums of money have been spent in this state every campaign year by Eastern insurance companies, and I propose to see how much is spent in Kansas this year.

"The statements will have to be made on oath and I don't think the officials of the companies will perjure themselves to avoid making a truthful statement. I imagine that some sensational information will be secured in this way."

DOES TOO MANY THINGS.

Insurance Company Barred Because It Carried on So Many Different Kinds of Business.

Jefferson City, Mo., Feb. 12.—(Special.) Application of the "Ocean Accident and Guarantee Corporation, Limited," of London, England, to do business in Missouri, was to-day refused by Superintendent of Insurance Orear, on the ground that there is so much of "omnibus" character permitted by its by-laws that its insurance business proper would be jeopardized and subjected to the hazard of losses outside of its own field.

"It is corporated," said Mr. Orear, "under the laws of England, with authority to do almost all kinds of business known to the commercial catalogue and in all parts of the world. It may, at the same time, be engaged in mining in South Africa or Australia, operating banks throughout Europe, building canals in India or writing accident insurance or becoming surety on bonds in America. I think such privileges subject a corporation to hazards which are wholly incongruous with the practice of insurance and prohibited by our Missouri laws; therefore, the application for a license was refused."

METROPOLITAN CAPITULATES.

Has Acceded to McNall's Demands and Will Be Permitted to Do Business in Kansas.

The Metropolitan Life has acceded to McNall's demands and has been granted a license to do business in Kansas. John DeWitt, general attorney for the company, dismissed the proceedings against McNall and the latter at once issued a license.

The fight between McNall and the company began about a year ago, when the company refused to pay the claim of Bertha E. Emery, of Kansas City, Kas. McNall revoked the company's license and the company brought suit for $50,000 damages. The stipulations filed by virtue of which the matter is settled are in the nature of a dropping of the fight by both sides to the controversy.

POLICY MUST BE PAID.

Jury Declares That Frank Hueben, Sr., Was Murdered and Did Not Take His Own Life.

An interesting insurance case was decided in the circuit court last week. Frank Hueben, Sr., a pioneer butcher of this city, was found dead December 11, 1896. It was supposed to have been a case of suicide, on which ground the Bankers' Life Association of Des Moines resisted payment of a $2,000 policy. The Missouri National bank, the holder of the policy as security for a loan, sued to recover. A jury in the circuit court decided that Hueben was murdered and that the policy was not voided, but must be paid.

Must Obey Valued Policy Law.

Topeka, Kas., Feb. 12.—The policy adopted by Superintendent McNall to compel the fire insurance companies to obey the valued policy law has been outlined. A short time ago the Western Assurance Company sent in a report of a partial loss on the property of John Torrence, of Chetopa, Kas. Commissioner McNall wrote Torrence, asking him the extent of his loss. The reply was received recently in which Torrence stated that his property was entirely destroyed, but the company refused to settle for the face amount of the policy, but did settle for an amount that it would not be profitable for him to take to the court. Superintendent McNall wrote the company ordering them to pay the balance of the face amount of the policy or prepare to quit the state.

Foraker on the Platt Bill.

Mayor Black of Columbus, O., has a letter from Senator Foraker respecting the Platt insurance bill now pending in congress which it is feared will affect firemen's pension funds, in which he says: "I am in receipt of a petition signed by the firemen's pension fund trustees of Columbus in regard to the bill recently introduced by Senator Platt of Connecticut. I have already given the matter attention. There will probably be a hearing before the committee to which the bill was referred in April, and I think if the bill ever comes before the senate for passage the objectionable features will first be eliminated."

ARE UP IN ARMS.

Medical Directors Violent in Their Opposition to the Brush Bill in New York.

New York, Feb. 12.—The medical directors of all the life insurance companies of this city have joined in a protest against the passage of Senator Brush's bill excluding tuberculosis from the list of contagious diseases and prohibiting the board of health from making or selling anti-toxin.

A committee representing insurance companies here went to Albany to-day to work against the Bondy bill, which imposes a 5 per cent tax upon the gross receipts of foreign companies. Domestic and "other state companies" are taxed only 2½ per cent on net profits.

The refusal of Insurance Commissioner McNall, of Kansas, to accept the annual statements of Eastern insurance companies unless explicit information is given regarding the salaries paid the president and other officers has caused some comment among insurance men in this city. None of the companies thus interrogated has answered such questions, and the blanks have been returned by the commissioner in consequence. It is said, however, the commissioner's alleged statement that one company paid its president $100,000 annually is incorrect. Four presidents of life insurance companies of this city receive as large a salary as the president of the United States ($50,000), and one is reported to have said that he preferred his present position to the chief magistracy of the nation. Some of the vice presidents are compensated at the rate of $35,000 a year. Four or five other positions pay as high as $25,000 a year. Some of the other officers are said to be compensated as follows: Second vice president, $25,000; actuary, $15,000; general counsel, $15,000; treasurer, $15,000; auditor, $10,000; assistant secretaries of treasurers, $10,000.

A case involving questions of more than usual interest to holders of "incontestable" policies was on the calendar for trial in the supreme court to-day. The action is brought by Edwin A. Ames against the Manhattan Life Insurance Company of this city, to recover on a $10,000 policy issued to Henry A. Ostermoor about two years ago. The company refused to issue a "straight-life policy" for Mr. Ostermoor, but said that it was willing to grant one for Mr. Ames, his partner, who had also made application. The partners made each other beneficiaries. Mr. Ostermoor demurred at this, but later was advised that another sort of policy could be issued which was "incontestable, non-forfeitable, and contained no restrictions." The partners finally agreed to accept the policies. Mr. Ostermoor died of heart trouble at his home in Netherwood, N. J., a few days after the policies were delivered by the company. The company's adjuster offered Mr. Ames a check for $695, the premiums paid, in settlement of his claim, saying the transaction was unauthorized by the company. This offer was rejected, and suit begun.

Kansas, 1897.

Just a haulin' out the stuff
From the plains o' Kansas,
Railroads can't get cars enough
For to empty Kansas.
Ort to see the farmers grin,
Stroke the lilacs on their chin,
As the cash comes rollin' in,
Over there in Kansas.

Women singin' songs of glee,
'Bout ol' fruitful Kansas,
Babies crowin' pierrily
Everywhere in Kansas.
Purty girls a buyin' clothes,
Toggin' out from head to toes.
Style? You bet your life she goes,
Over there in Kansas.

When the cares o' day is done,
On the plains o' Kansas,
An' the kids begin to yawn,
Sleepy like in Kansas,
Farmer wipes his glasses blurred,
Reads a chapter o' the Word,
Then kneels down and thanks the Lord,
That he lives in Kansas. —The Philistine.

You can sing your songs o' praise
'Bout the crops o' Kansas,
Braggin' 'bout the stuff you raise
In the fields o' Kansas.
But it won't compare at all
With the "stuff" raised East this fall,
In the field worked by McNall,
Commissioner of Kansas.
—Insurance Radiator.

Light January Fire Loss.

New York, Feb. 12.—The Journal of Commerce and Commercial Bulletin says: "The fire loss of the United States and Canada for the month of January, as compiled from our daily records, aggregated $9,472,500. The year 1898 has commenced favorably as regards a continuance of the reduction in fire loss, as will be seen from a comparison with the figures for the month of January in the years 1896 and 1897: January, 1896, $11,040,000; 1897, $12,049,000; 1898, $9,472,500.

"The lightness of January losses this year is very gratifying to the fire underwriters, who always have some apprehensions in regard to the first month of the year, fearing moral hazard on left-over holiday stocks and fires due to defects in heating apparatus brought out by cold snaps. February has opened up rather expensively as to fire losses, but company managers consider their good fortune in January to be a happy omen for the year."

Good Luck to Stock Companies.

Underwriters are interested in the report of the fire in the United States rubber reclaiming works at Naugatuck, Conn., owing to the equipment of the plant with sprinklers. The system was recently installed, and as a result the risk was insured in mutuals and Lloyds at a low premium. The fire occurred within twenty-four hours after the line of $400,000 had been transferred from the stock to the mutual companies, so that the former are able to charge this amount up to good luck. The sprinklers worked well until the fire engines began taking their water supply from the same source as maintained the pressure on the sprinklers. It is believed that the sprinklers, had the water supply been untouched, would have confined the fire to a nominal loss.

McNall Finds a Mare's Nest.

McNall has found another mare's nest, according to dispatches from Topeka, which say that recently the Topeka State Journal sent the Hamburg-Bremen a bill for the publication of the annual statement. The company got the draft for payment of this bill mixed up and sent the Journal instead a draft in favor of Charles E. Eldridge, formerly a clerk in the Clarkson rate bureau, which all the companies said they had abandoned.

Commissioner McNall wrote the officers of the company a letter informing them of the facts attending their detection and threatened to exclude the company from doing business in Kansas the present year, but said he would withhold action until the company could present its side of the case.

Kicks Against Examination.

Milwaukee, Wis., Feb. 12.—The Catholic Knights of Wisconsin, a fraternal insurance order, has refused to pay a bill of $28, presented by Insurance Commissioner Fricke for examining its books. The commissioner says that if the order does not pay he will not renew its license on March 1. The officers of the order claim they did not ask for the examination, and there is nothing in the law which authorizes the commissioner to charge it with the amount. The matter will be taken to the courts and the outcome will be closely watched by the insurance companies, as all of them have always paid for such examination.

Low Plate Glass Rates.

Rates on plate glass insurance are lower than at any previous time in Chicago. A large risk, amounting to upwards of $7,000 insurance, was bid on by a number of the companies, and placed at a rate of $37. Under the compact agreement of former years this risk would mean a premium to the company placing it of $247. The Lloyds, Frankfort, Metropolitan, Fidelity and Casualty are the companies most active in the war. This risk, which was placed at so low a rate, is of such a nature that one of the companies refused to bid on account of the extraordinary size of the glass and the hazard involved.

Object to Foreign Companies.

Considerable feeling is being aroused among local underwriters against the large foreign concerns which reinsure heavy lines with German, English and other European companies not authorized to do business in this country. It is probable that action will be taken before the next session of the legislature to secure the enactment of a law prohibiting this method of reinsurance. Arguments are presented by the American companies that they are placed at a great disadvantage in handling large lines by the custom of reinsurance of these foreign companies.

Insurance Company Sued.

Lincoln, Neb., Feb. 12.—Suit was begun in the district court to-day by William S. Garber, of Red Cloud, against the Imperial Insurance Company for $50,933 damages. Garber alleges that on January 18 a complaint was filed against him by W. S. Boynton and also by a man named Reynolds at the instance of the defendant charging him with arson. He was imprisoned for eleven days, and when his trial occurred was cleared from all blame. He was forced to expend $833 for attorney's fees and suffered in reputation $50,000 worth.

New Hampshire Insurance.

Concord, N. H., Feb. 12.—The preliminary report of Insurance Commissioner Linehan just issued shows the total of risks written, premiums received, and losses incurred by the fire insurance companies, doing business in this state, for the year ending on December 31, 1897, to have been: Risks written, $43,176,528; premiums received, $606,027; losses incurred, $299,686; total business of fire and marine companies risks written, $83,082,339; premiums received, $1,192,839; losses incurred, $510,989. The percentage of losses to premiums in 1896 was 46.40 and in 1897 was 46.33.

Frank C. Weed Disappears.

Frank C. Weed, agent for the Standard Accident Insurance Company, is mysteriously missing. He left Kansas City three weeks ago for a business trip through the South, and has not been heard from since he left. His business affairs are entirely straight.

Kansas City Insurance Notes.

W. E. Underwood has just issued the February number of his Insurance Radiator.

B. H. Robinson president of the Bankers' Reserve, of Omaha, spent a couple of days in Kansas City during the week.

Charles W. Clarke, manager of the Bankers' Life Association of Kansas City, returned from a trip to Topeka on Thursday.

The annual meeting of the State Association of Local Fire Insurance Agents will be held in St. Joseph April 13 and 14, during the jubilee celebration.

Mr. Morton Wollman, the Kansas City broker in fire damaged stocks, etc., has just returned from Minnesota, where he purchased an entire trainload of flour from the underwriters.

Mr. George M. Ackley, general agent of the Interstate Casualty Company, has just returned from St. Louis, where he spent several days the guest of his brother-in-law, Mr. Ira Welch, the well known independent adjuster of fire losses.

Mr. Charles E. Hochstetler, the genial general agent of the Travelers' Insurance Company, returned yesterday from an absence of three weeks in New York and other Eastern centers. Mr. Hochstetler reports things in the East as very flourishing.

The February meeting of the Kansas City Life Underwriters' Association will be held at the Midland hotel on the 21st inst. The subject for discussion will be "The Duty of the Local Association to Adopt Such Measures as Will Secure the Conviction of Any Life Agent Who Shall Violate Insurance Law." The name of the gentleman who has been appointed to lead the discussion with a paper especially prepared on the above subject has not been announced as yet.

Insurance Notes.

Webb McNall, insurance commissioner of Kansas, has returned many of the statements of the life insurance companies to the home offices because they failed to fill out a blank giving the salaries of the officers. He says this must be done or the licenses will be canceled.

A novel suit has been filed by the Western, of Toronto, against an attorney at Plattsmouth, Neb., to recover a judgment for $2,670 in the federal court at Omaha. Joseph Klein was insured in the company and sustained a loss which the Western declined to pay on the ground of a violation of contract. The complainant secured judgment by default and the company holds the attorney responsible.

ALASKA AND THE KLONDIKE

Country—How to Reach the Gold Fields Via Portland, Tacoma or Seattle.

If you are going to the Northwest seaboard and Puget Sound points take the Missouri Pacific, Denver & Rio Grande, Rio Grande Western and Oregon Short Line to Portland. The scenic line of the world. A through express train daily leaves Kansas City Union depot at 10 a. m., arrives at Portland the third morning at 7:20 a. m. On every Wednesday a Pullman tourist sleeping car will be run from Kansas City to Portland, Ore., direct, without change.

For rates, tickets, berths and all information call at or address E. S. Jewett, Ticket Agent. Ticket offices, 1032 Union avenue or 800 Main street, Kansas City, Mo.

H. C. TOWNSEND,
General Passenger Agent.

THROUGH TOURIST SLEEPERS

To Portland, Ore., for Puget Sound and Alaska Travel, From Kansas City Via Burlington Route.

Personally conducted tourist sleepers via the Burlington Route from Kansas City to Portland, Oregon, will be established in service commencing February 17th, 1898.

They leave Kansas City at 10:40 a. m. Thursdays; St. Joseph, 12:40 p. m. Thursdays, and run via Lincoln, Denver, Scenic Colorado and Salt Lake City.

The current lowest rates to Seattle, Tacoma and Puget sound ports apply via this route, offering an unusual chance to make steamer arrangements either at Portland, Tacoma or Seattle.

HOMESEEKERS' EXCURSIONS

Via the Short Line to Texas, the Katy Route.

On February 15th, March 1st and 15th the Missouri, Kansas & Texas Railway will sell tickets to all points in Texas, Louisiana and Arizona at very low rates. The only line running chair cars and sleepers through without change between Kansas City and Houston, Galveston and San Antonio. For further particulars call at ticket offices, 823 Main, 1044 Union avenue, and Union depot.

T. J. FITZGERALD, P. and T. A.

Leaves To-night for St. Louis.

The "St. Louis Compartment Limited," on the Chicago & Alton railroad leaves Kansas City at 9 o'clock every evening and arrives in St. Louis at 7 o'clock the next morning. A compartment on the Alton has all the conveniences of a stateroom, at the same price as an ordinary section. Try the Alton for a good night's rest.

Kansas City ticket offices—Grand Junction, Ninth, Main and Delaware streets, 1038 Union avenue, Union depot, Grand avenue depot.

A. HILTON,
General Agent Passenger Department.

Klondike Gold Fields.

Best reached by the Denver Short Line, the Union Pacific. Choice of routes via San Francisco, Portland or Seattle. Best connections with the best steamer. Low rates. Quick time. Maps, time tables and illustrated guides free. Ticket offices, 1000 Main street, 1038 Union avenue, Union station. Telephone 1109. J. B. FRAWLEY,
General Agent.

Any Old Place.

From Truth.

Ethel—"I saw Mr. Snobson driving to the depot last night; I wonder where he went to."

Mabel—"Quite immaterial, so long as he stays there."

"77"

BREAKS UP

COLDS

Prevents Pneumonia.

Colds may be trifled with at other times of year, but not in February, when Pneumonia lurks in the air and everyone is apprehensive of danger.

With a vial of "77" in your pocket you are proof against the worst weather and exposure. Not alone saved from the annoyance of Coughs, Colds, Grip and Catarrh, but the more serious Pulmonary troubles that "hang on."

☞ A 25c vial leads to a $1 flask.

At druggists or sent on receipt of price.

Ask for Dr. Humphreys' Specific Manual of all Diseases at your Druggists or Mailed free.

Humphreys' Medicine Company, New York.

THE LEAVENWORTH CLUBS.

WORK DONE BY WOMEN OF THE LEADING ORGANIZATIONS.

General Character of the Societies of the Town—The Plan and Officers of the Clubs, According to Order of Establishment.

Leavenworth is pre-eminently a woman's club town. There are clubs for matrons; there are clubs for maids; and there are clubs for both matrons and maids. In some a liking for systematic study is a prerequisite to admission; in others simply a taste for reading is sufficient qualification. Some exist for the pleasure and advancement of individual members; others look to the education of the public. The clubs might be classified as those with fees, and those without; those with restricted membership and those whose number is unlimited; or as those which meet in the afternoon and those which meet at night. The club propensities of their mothers are found in the younger as well as in the older daughters of Leavenworth, as the Vine Street Daisies and the Junior Violets of high school fame, and the Hungry Sixes can testify. Taken in order of their establishment the principal clubs of Leavenworth are:

The Saturday Club.

The Saturday Club was organized November 26, 1881, with the following nine charter members:

Mrs. E. E. Henry,	Mrs. Charles Leeper,
Mrs. Elizabeth Mayo,	Mrs. J. N. Hunting,
Mrs. Harriet Cushing,	Mrs. C. S. Hartough,
Mrs. J. C. Ketchison,	Mrs. George Atwood,
Mrs. Florence Hopkins,	

The club's motto, "My Country, 'Tis of Thee," expresses the patriotism of the club, which is devoting the present season to the study of American history. The programme is diversified by the reading of papers upon literary subjects and by the discussion of current events. The Saturday Club devotes the four Saturdays in the month to study and the fifth Saturday, when it occurs, to social entertainment. The last entertainment of this sort was a Martha Washington tea, at which the members appeared in colonial dress. The number of members is now twenty—the number limit of the club—and admission is gained only by the unanimous vote of the club. The programme for the coming season is arranged by an advisory committee, submitted to the club and voted upon by the members before the club adjourns for the summer recess. Of the two Kansas clubs belonging to the general federation, the Saturday Club is one. Of the charter members, Mrs. Henry, Mrs. Cushing and Mrs. Ketchison have died, and Mrs. Leeper has moved from Leavenworth. The other members are still active in club work.

The officers of the club are:

Mrs. J. L. Hunting, president; Mrs. H. W. Ide, secretary; Miss Reasoner, Mrs. Rose, Mrs. Tullock, advisory committee.

The Art League.

The Art League, which meets every Monday at its rooms on Delaware street, was organized February 20, 1884. Originally the purpose of this club was the study of art and artists exclusively, and it adhered to this purpose for the first few years of its existence. Gradually, however, in accordance with the wishes of members who had been admitted from time to time, it extended its limits to include in its course, first, literature and, then, matters of social interest. The work to-day is divided into the four departments of literature, art, current topics and social ethics. Each department is taken up in turn and, as in other clubs, the fifth club day of the month is devoted to recreation. Since 1890 the Art League has maintained at its rooms an art school, the sessions of which are held every Saturday morning. The school has had the benefit of home teaching from Professor G. H. Clark, of the state university, and of instruction from abroad from Professor Stacey, of Paris, and Professor Weber, from Germany. The last few months free instruction in drawing has been given. Among those who had their first training at the Art League school, Arthur Jamison, one-time artist of the Kansas City Times, and Miss Cora Gould have won credit for the league by the work they have since done in New York city; and Norval Marchand now represents the league in Paris. The league motto is: "She Acquires Strength in Her Progress." Since 1891 the league has published a paper, the "Art League Chronicle," a monthly, edited by the members, which is also the organ of the Social Science Federation of Kansas. It belongs to the clubs with fees, $5 being the price for admission, and its membership is approximately seventy-five. The officers are:

Mrs. S. N. Jones, president; Mrs. G. W. Mickle, Mrs. William Dill, Mrs. J. W. Cranson, vice presidents; Mrs. Frank Phelps, secretary; Mrs. W. D. Kelley, treasurer; Mrs. William Doughty, librarian; Mrs. Frank Mills, auditor; Miss Eleanor Havens, art instructor.

The Whittier Club.

The Whittier Club, which meets Wednesday afternoon in the library rooms, was organized June 12, 1887. Its original purpose was jointly the study of United States history, and the poetry of Whittier. Until the time of his death the poet Whittier sent his namesake club a yearly letter and the club in turn sent him upon his birthday anniversary Marechal Niel roses, the club's flower. The work for the present season is the study of the Victorian poets. The club belongs to the class of clubs for maids, though it does not banish members who become married. It is public-spirited, helping the library out with book donations, and belongs to the state federation. The limit of membership is twenty-four, and the club has for officers:

Mrs. Mary Fitzwilliam Carney, president; Miss Ada Bond, vice president; Mrs. Olive Farrel Peaper, treasurer; Miss Josephine Townsend, secretary; Miss Evelyn Dudley, Miss Edith Rose, critics.

Derthick Musical-Literary Club.

The Derthick Musical-Literary Society was organized February 4, 1895, upon application to W. M. Derthick, of Chicago, director of Derthick Clubs. The purpose of the club is twofold, to help its members to a greater appreciation and a better knowledge of music and musicians, and to raise the public standard of music. The former it endeavors to accomplish by its method of study within the club; the latter by public entertainments. All Derthick clubs have the same programmes, which are arranged by the director at Chicago and sent out in the form of programme books. Each evening is devoted to the study of some musical composer, and the programme consists in, first, playing a game of cards in a manner similar to Authors, which gives a history of the man and his compositions; and the prize for the winner of which is the Programme Book. Then comes the reading of a sketch of the composer, an analysis of his work, and a lecture upon some subject appertaining to both. After this follows the performance of the music, which is the treat of the evening. For the benefit of the public the club has, since its organization, secured the services of Francis Walker, of Chicago, who gave a recital May 18, 1895, and of Professor Clark, from the same place, who appeared February 18, 1896. The Berthick Society at Leavenworth charges an entrance fee, but its membership is unlimited. At present its number of members is sixteen and the officers are:

Miss Band, president; Miss Sophie Stager, Miss Louise Smith, Dr. H. J. Stacey, programme committee; Miss Florence Reasoner, secretary.

The Philomathean Club.

The Philomathean Club was organized under the auspices of Mrs. George Eddy, at the home of Mrs. C. C. Allen, March 6, 1895, with seventeen charter members. The club has spent one year in the study of Montgomery's French history, and one in Myer's Grecian history. This year's programme is miscellaneous, being divided into the four departments of current events, magazine reviews, history and miscellaneous. The club membership limit is twenty-four and it is full to the limit. The Philomatheans have been both hostesses and guests at many social functions and they are very enthusiastic in their work. The officers of the club are:

Mrs. D. R. Anthony, president; Miss Bessie Martin, vice president; Miss Mable Vaughn, secretary and treasurer; Mrs. James Irons, critic.

The Catholic Literary Club.

The Catholic Literary Club, which meets the second and fourth Thursday evenings of every month in its hall in the Times building, was organized November 4, 1896, by Mrs. J. N. Joerger. It is probably the largest club in the town, having a membership of 135. The chief object of this club is the study of church history, but it also touches the literature and art contemporaneous to the period under discussion. In addition, it devotes some time to the discussion of current events in the Catholic world through the means of its question box, and it takes active interest in all public enterprises. The Catholic Literary Society is connected with the Catholic summer school held at Madison, Wis., and conducted in a similar manner to the Chautauqua assembly. The officers of the club are:

Mrs. J. N. Joerger, president; Mrs. Thomas Walsh, Mrs. P. Roche, vice presidents; Miss Annie Carroll, secretary; Miss Mary McDonald, treasurer.

The Fortnightly Study Class.

The Fortnightly Study Class was organized in November, 1896, for the study of literature, history and current events. Last year was devoted to the study of English history and this year Montgomery's French history is in use. The object of this class is to acquire useful knowledge, and lessons are set, learned and recited in business-like manner. The Fortnightly is full to its number limit of fifteen, and meets Thursday afternoons. It is not yet in the state federation, but expects to be. The officers of the club are:

Mrs. S. A. Lord, president, Mrs. C. A. Sparrow, secretary.

Thursday Afternoon Reading Club.

The Thursday Afternoon Reading Club was organized last summer for the purpose of devoting the warm months to the reading of new books. The club elected no officers—the hostess of the day becoming president pro tempore. The summer work proved so successful that the club still exists.

Treble Clef Club.

The Treble Clef Club is only a few months old. It was organized by Jean Whitcomb Fenn, wife of Rev. Mr. Charles Hawley Fenn, pastor of the Congregational church. Mrs. Fenn is an enthusiastic musician and secured success for the club at its very outset. It is composed of about twenty of the young ladies of Leavenworth and inspired the organization of the Apollo Club, a young men's organization, which intends to keep up a pleasant rivalry with it. Mrs. Fenn has also in charge the Pilgrim's chorus of the Congregational church, the High School Glee Club, a boys' organization, and a ladies' quartette. The success of all of these clubs is due largely to Mrs. Fenn's unremitting efforts. The officers of the Treble Clef are:

Miss Evelyn Dudley, president; Mrs. George Diamond, vice president; Miss May Page, treasurer; Miss Mary Angell, secretary; Mrs. Jean Whitcomb Fenn, musical director.

Fast Time West.

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All persons who have purchased the first numbers of Stoddard's lectures and desire the balance, we call their attention to the list. They are now ready. You can order any of them without the coupons. The list of lectures is as follows. The price is 25 cents each:

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High Grade Jewelry Stock on Sale!

The $15,000 stock of Lyon & Scott at Ottumwa, Iowa, was sold to us by the assignee, and we now have this superior line on sale. We bought at 25 cents on the dollar and we are selling everything off at prices ranging half and less than half the ordinary values. This stock included high class Watches and Jewelry, Silverware, etc., and offers an exceptional opportunity for real bargain getting.

ON SALE TO-MORROW:

165 Assorted Ladies' 14 karat solid gold Chains, Fob, $6 value, for $2.49

15 assorted Three Stone Rings, Diamond and Emeralds, Diamond and Rubies, Diamond and Sapphire, Diamond and Opals, Diamond and Pearls, $20 value, on sale for $12

48 Assorted 1 karat single stone Diamond Studs, perfect white, $85 value, on sale for $48.50

45 Assorted Ladies' Lorgnette (watch chains), solid gold, 50 inches long, $10 value, for $4.98

86 assorted Child's Rings, 14 karat solid gold, with small diamond, $2.50 value, for $1.00

62 assorted ⅛ karat Solitaire Diamond Rings, perfect, commercial white with 14 karat solid gold ring mounting, $15 value, sale price $7.98

44 assorted ¼ karat Solitaire Diamond Rings, perfect, white, with 14 karat solid gold mounting, $20 value, for $12.50

62 assorted ½ karat Solitaire Diamond Rings, perfect commercial white, 14 karat solid gold mounting, $40 value, sale price $24.50

24 assorted Gents' Black Silk Fob Chains, with gold trimmings $5.00 value, for $1.49

48 Assorted Cluster Diamond Rings, with 20 to 30 stones in a cluster, with Opal Allvine, Turquoise, Emeralds, Sapphires, Rubies, Pearls, etc. $100 value, for $60

125 Assorted Pendants, "Sun Burst" Pendants, latest fad, with ½ karat Diamond in the center, surrounded by Pearls, $15 value, for .. $7.50

38 assorted 1 karat Solitaire Diamond Ring, perfect, white color, $85 value, on sale for $50

186 Assorted 14 karat solid gold Chains, Vest Chains, $35 value, on sale for $15.

162 Assorted ½ karat single stone Diamond Studs, perfect, commercial white, $10 and $12 value, for $4.98

36 assorted 1½ karat Solitaire Gents' Rings, perfect white, $125 value, on sale for $85

26 Assorted Sun Burst Pendants, 60 Diamonds in Princess style, $300 value, for $185

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EGYPTIAN NEWSPAPER MEN.

They Wear White Turbans and Their Legs Are Bare.

I went the other day to see the editor of an Arab newspaper in Cairo, says G. W. Stevens, in London Mail. His office is a dismal place; all new khedives build new palaces in this country, so that it is difficult to find a house of any size that has not begun life as a palace. In the middle wing sits the editor writing his leader—a string of Arabic cobwebs down a narrow slip of paper. The editor is a stout man in fez, blue serge and yellow elastic-sided boots, with two warts on his nose and a deep blue dimple on his chin; he writes in a light overcoat and a rug over his knees, for it is a very cold winter—clouds half-way over the blue sky, and you must shut your windows by 5.

He has just finished a slip of copy; he rings a bell, and there comes in a little brown-faced devil in a fez, blue gown, bare, brown legs and slippers. "May you see the office?- Of course'—and out we go to the left hand wing of the palace. Here are about six bare rooms, all open to the others, the plaster peeling here and there from the high walls. Here stand the cases of curly Arab type—bigger than ours, because the language has more symbols; here are the bare-legged compositors at work. In the next room the paper is going to press on the old-fashioned sort of machine; as the white-turbaned, brown-legged, white bicycle-skirted native turns at the wheel for his life, the half-printed sheets swing slowly over, one after another, a maze of twirls and dots and quiggles that you would say no man on earth could read.

And not many can. The sub-editors can—four grave-faced young men in the inevitable fez and overcoat, solemnly translating from the Times; they salaam respectfully, and when the Englishman, who looks as if he had money, returns their salute, as being brother journalists, is surprises them much. "But," says the editor, "our circulation is as large as any in the East, but not large enough to necessitate a rotary machine; yet we sell 5,000 copies daily; it is something in a place like this. It is difficult; other native papers are subsidized by France or Turkey or others; we, because we are independent, must shift for ourselves. Still it grows and grows; our paper is read in India and Somaliland."

Gave Herself Away.

The woman mentioned in this little story, says the Omaha World-Herald, may be called Mrs. Haughty, but she is known in almost every community by other names. She is inclined to do all she can to make other people believe she is somebody, and that she is fitted for a higher sphere than the one she is forced by adverse circumstances to live in.

A short time ago Mrs. Haughty called on a neighbor and accepted an invitation to stay to supper. Mush and milk was the principal supper dish, and Mrs. Haughty declared with sundry ejaculations that she had never eaten that delightful compound. The steaming platter of mush was set in the center of the table, and a bowl of milk placed before Mrs. Haughty.

"Just help yourself, Mrs. Haughty," remarked the hostess.

"Really, I don't know how to begin," said Mrs. Haughty, as she picked up her spoon.

Mrs. Haughty made a move, and one of the children leaned over to her mother and whispered:

"She said she never ate mush and milk, but