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OFFICE IN HERLE BUILDING.

Dr. J. W. Meng,

Surgeon Dentist.

Office in the Meng Building, Lexington, Missouri.

INSURING THE WOMEN.

Opinions of Men in the Business Regarding the Proportionate Risk in Carrying Them.

Woman is furnishing some fine present day problems for the insurance companies to solve. The question as to whether the sex should be discriminated against in the granting of policies is one that is being widely agitated. Compared with the number of men who are insured, the number of women is small, yet this number is giving the officials much food for thought, says the New York Herald.

A prominent insurance man who has made a careful study of the situation and has delved deep into the figures bearing on the subject shows that, while the mortality among uninsured women between the ages of 20 and 45 years is less than among men, the mortality of insured women of this period is greater than among men of the same ages. In other words, there are more deaths among a given number of insured women than among the same number of insured men.

This startling peculiarity is setting the actuaries to hazarding guesses. One expert is of opinion that the more acute mentality of the woman serves to give her warning of coming fatality, and that she is thus enabled to hurry into an insurance which will profit her heirs, whereas a man in the same physical condition, but with blunter perceptions, would feel no advance warnings and would neglect the caution that is palpable to his sister. Or, as it is put by this expert:

"The finer constitution of the nerves of women undoubtedly enables them to feel earlier and before they are perceptible outwardly those ailments and changes which may be going on in their systems, and, however indistinct such a feeling may be in them, yet they are more impelled by it than men to take precautions against the threatening evil."

"Allusion is often made to a faculty of presaging peculiar to single persons, and attributed in a higher degree to women than to men. If such a faculty of presaging really exists it may result from natural causes, but it forms at the same time a sort of influence against which life insurance companies must be on their guard. At all events, these offices cannot be sufficiently cautious in insuring women, and are perfectly entitled to demand a higher premium from women than from men."

Then there are others who hold to the view that women when they come to be questioned by the medical men of the companies are apt to be less honest in telling of their physical condition than are men. It is charged that they are prone to "forget" ill health or to argue themselves into the belief that they have had no ill health, and so they "do not consider it worth while" mentioning to the examiners.

VICTORIA'S OLD FRIEND.

Jane, Lady Churchill, Long in the Queen's Service, Died Just Before Her.

Only a short time before her death Queen Victoria lost a lady-in-waiting who had been devoted to her service for 46 years. This was Jane, Lady Churchill, who died the other day at her home near Windsor, says a London paper.

Three years ago her health became so feeble that she was compelled to forego her usual trips to the continent with the queen and retired to her home at Iver, about seven miles from Windsor. There she lived until her death. The queen visited her regularly when she was in residence at Windsor castle.

Jane, Lady Churchill, is the "Jane" and "Jane Churchill" referred to so frequently in the queen's book of memoirs. She was 74 at the time of her death, but youthful in appearance, and she used to flatter herself on her resemblance to the princess of Wales.

She is said to have possessed a more intimate knowledge of court life than any other woman in England, but all she knew has died with her, as she was one of the most discreet as well as one of the most faithful of her majesty's ladies-in-waiting.

She was tall and slight, her dark hair was streaked with gray, and she was always noted for her strictness of ideas on all questions of deportment. She was in a measure the means of acquainting the queen with the news of all that happened in the outside world, and frequently acted for her when the sovereign desired to do some courtesy or show some kindness not altogether compatible with her rank.

She remained in the queen's service until the time of her death, although for the previous two years she had been compelled to give up some of her duties. Her son, Lord Churchill, began as a page and is now a lord-in-waiting.

Another Sort of Tree.

"Now, children," said the pretty schoolmarm, after relating the affecting tale of Washington and his little hatchet, "what do you think of this cherry-tree story?" "It's a peach!" shouted Billy Barlow. —Puck.

TIME TABLES

Missouri Pacific—Lexington Br.

WEST BOUND TRAINS.		
	No. 71.	No. 73.
Leave St. Louis	7:35 am	9:15 pm
Arrive Socials	9:55 pm	5:05 am
" Concordia	4:07 pm	6:08 am
" Aulaville	4:25 pm	6:24 am
" Higginsville	4:37 pm	6:35 am
" Page City	4:47 pm	6:44 am
" Lexington	5:11 pm	8:10 am
" Myrick	5:24 pm	8:23 am
" Wellington	5:34 pm	8:35 am
" Waterloo	5:40 pm	8:43 am
" Napoleon	5:47 pm	8:49 am
" Independence	6:45 pm	8:55 am
" Kansas City	7:15 pm	9:35 am
" St. Joseph		1:05 pm

DAILY.		
EAST BOUND TRAINS.		
	No. 74.	No. 72.
Leave St. Joe	3:00 pm	6:25 am
" Kansas City	3:40 pm	6:55 am
" Independence	6:10 pm	7:40 am
" Napoleon	7:08 pm	7:40 am
" Wellington	7:14 pm	7:44 am
" Lexington	7:22 pm	7:51 am
" Myrick	7:35 pm	8:03 am
" Lexington	7:45 pm	8:10 am
" Page City	8:10 pm	8:29 am
" Higginsville	8:21 pm	8:37 am
" Aulaville	8:31 pm	8:47 am
" Concordia	8:40 pm	9:02 am
" Sedalia	10:05 pm	10:05 am
" St. Louis	7:10 am	6:00 pm

Special rates to Kansas City every Saturday evening and Sunday.

FREIGHTS.		
East	Leaves Lexington	West
8:50 am	8:50 pm	3:35 am
9:45 am	"	2:59 pm
10:05 am	"	2:25 pm
10:30 am	"	1:40 pm
11:00 am	"	1:10 pm
2:15 pm	"	10:40 am

Daily, except Sunday.

Jefferson City, Booneville and Lexington Division.

MIXED DAILY EXC. SUNDAY.		
No. 72.	Leave.	No. 71.
7:15 am	Lexington	5:31 pm
8:25 am	Myrick	4:45 pm
8:55 am	Northrup	4:12 pm
9:10 am	Dover	4:00 pm
9:27 am	Edwards	3:55 pm
9:55 am	Waverly	3:30 pm
11:30 am	Marshall	1:15 pm
2:20 am	Boonville	3:30 pm
4:45 pm	Tipton	4:45 pm

Read down. Read up.

SANTA FE ROUTE.

Trains arrive at North Lexington:		
No. 36 (daily)	7:45 a. m.	
Trains leave North Lexington:		
No. 24, Express (daily)	7:55 a. m.	
Main line trains pass Lexington Junction		
GOING EAST.		
No. 8, (daily)	9:19 a. m.	
" 20, " "	10:00 a. m.	
" 2, " "	7:15 p. m.	
" 6, " "	8:35 p. m.	
" 4, " "	9:47 a. m.	
GOING WEST.		
No. 1, " (daily)	8:59 a. m.	
" 3, " "	12:29 a. m.	
" 5, " "	10:19 a. m.	
" 7, " "	11:27 a. m.	
" 13, " "	5:45 p. m.	

J. D. EASTEN, JR., Agent.

Chicago and Alton Railroad.

GOING EAST.		
MAIL.	CHICAGO LIMITED.	ST. LOUIS LIMITED.
No.	No.	No.
47	51	49
am	pm	pm
Blackburn	10:13	8:23
Alma	10:07	8:17
Corder	9:59	8:09
Higginsville	9:50	8:00
Mayview	9:38	7:47
Odesa	9:25	7:35
Bates City	9:12	7:20
Oak Grove	9:05	7:11

GOING WEST.

MAIL.	CHICAGO LIMITED.	ST. LOUIS LIMITED.
No.	No.	No.
48	52	50
pm	am	am
Blackburn	4:51	6:51
Alma	4:45	6:45
Corder	4:44	6:44
Higginsville	4:35	6:35
Mayview	4:20	6:20
Odesa	4:05	6:05
Bates City	3:55	5:55
Oak Grove	3:45	5:45

Trains No. 101 and 102 daily except Sunday. All other trains daily. Excursion tickets sold to Kansas City Saturday evenings, Sunday mornings, and Sunday evenings at one fare for the round trip, good for return up to and including Monday morning following. Through tickets and checks to all points. Round trip tourist tickets on sale to all tourist points. For further information call on or address: W. S. LYONS, Ticket Agent, Telephone No. 50.

A GREAT NEWSPAPER.

The Sunday edition of the St. Louis Republic is a marvel of modern newspaper enterprise. The organization of its news service is world-wide, complete in every department; in fact, superior to that of any other newspaper.

The magazine section is illustrated in daintily tinted colors and splendid half-tone pictures. This section contains more high-class literary matter than any of the monthly magazines. The fashions illustrated in natural colors are especially valuable to the ladies.

The colored comic section is a genuine laugh-maker. The funny cartoons are by the best artists. The humorous stories are high class, by authors of national reputation.

Sheet music, a high-class, popular song, is furnished free every Sunday in the Republic. The price of the Sunday Republic by mail one year is \$2.00. For sale by all news dealers.

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This question arises in the family every day. Let us answer it today. Try Jell-O, a delicious desert. Prepared in two minutes. No baking! Add hot water and set to cool. Flavors: Lemon, orange, raspberry and straw berry. At your grocers. 10 cents.

This office does all kinds of printing at reasonable prices, and the quality of the work cannot be beaten anywhere.

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It has been used for interior walls instead of paper or paint. Its odor and scales have been endured because they could not be cured. But Muralo, the Interior Wall Finish, has driven it out of doors where it belongs.

Muralo is Modern,

Ready for immediate use when mixed with cold water, and easily applied by anyone. Muralo is unequalled for coating walls and ceilings. Twenty-three tints and white. You cannot learn about it too soon.

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