

FOR THE FAIR SEX

SHE WANTED INSURANCE

HER HUSBAND OBJECTED AND THERE WAS A SCENE

Story of a Domestic Crisis in a Young Household Which Resulted in the Triumph of the Bride—Her Reasons for Desiring Insurance Will Appeal to Every Young Wife

A very good story in a current literary magazine concerns a newly married pair who got into a most amusing tangle over life insurance. One day the husband took account of stock and discovered they were living up to their income and saving nothing. He announced to his wife that he considered the best way to save was to insure his life, and he had decided to take out a policy for \$10,000. He thought this would immediately commend itself to his better half, but to his astonishment she wrinkled her brow and told him she wanted to think it over and talk it over. She then informed him that she did not particularly care to profit by his death if such a calamity should happen her, and she was not much in favor of life insurance anyway. Whereupon he argued in defense of it and said that her view was wholly sentimental, and if he were to leave her unprotected in a cold world he could die more easily knowing she had something to make her comfortable. She wept softly, said it was a horrible subject, and then announced that she had an idea.

It was nothing less than that he should take out \$5,000 on his life, and she would take a like amount on her own. Her husband could see nothing to be gained by this, as he did not wish to be the richer by her passing, and said so innocently enough, little thinking of the storm to follow. She burst into tears and declared it was awful to her to think that he did not consider her life worth \$5,000, and that if he did not wish to gain by her death, what in the world made him think she wanted to gain by his. Here was truly an awful state of affairs, and the young husband had considerable difficulty in squaring himself, and only accomplished it by dint of promising she should take out all the insurance she wanted.

So the next day he sallied forth in search of an insurance man, and when found, laid his difficulties before him, and between his own and the agent's scheme whereby the young wife would find so many restrictions hedged about feminine insurance that she would give over all idea of it. He returned home, escorted his precious wife to his fellow-schemer's office, where she was told that if she took out a policy she could never use gasoline, and as she had been accustomed to clean spots with it, this gave her pause for a few moments, but regarding the affair as a required promise, greatly to the agent's chagrin.

He then informed her that a further condition was that she could never ride in street cars with their poles, and when she inquired how it was that her husband could with his policy, she was informed that this restriction was only enforced in the case of women, as they got out of cars backwards at imminent peril of their lives. This enraged her and she flounced out of the office and home, where, later, her husband found her in tears and lying upon her bed. He thought everything was settled, but through heartrending sobs she informed him that she knew the restrictions about smoking and cars were all nonsense, but she realized that the agent had discovered at once she had a fatal disease, and instead of telling her he had thought foolish things, husband now wrung his hands; she sobbed on, declared she had but a short time to live and he would be sorry very soon that she had no insurance. He argued and talked, and talked and argued, to no avail; she knew what she had and the agent was a kindly man and would not let her be examined by the physician of the company as he knew what was the matter with her. It was now night and husband was in a predicament. He must get that agent somehow and make him tell his dear, precious wife that she had not heart disease and he so he dragged the indignant agent from his dinner table and hurried him to the house in hopes of averting a domestic crisis which made the Russian-Japanese war look like a very tame affair. The wife now refused to see the man, as her eyes were red and he had to write a note and send it up.

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FASHIONS FROM VOGUE

Prepared Specially for THE GLOBE

White and light champagne, wine and ecru tints are the smart colors for opera and other dressy evening cloaks and wraps this season, and chiffon velvet, silk velour, broad silk and cloth are the most fashionable materials. These garments, which are truly gorgeous affairs, require to be worn by women of a stately, dignified carriage to do them justice, for they are too elaborate, both as to materials and garniture, to be becoming to a petite figure. One beautiful cloak seen lately, which is typical of many other models, is of white chiffon velvet, lined throughout with white satin and trimmed with heavy, rich antique Venetian lace and gold embroidery. It is made with a wide skirt alternately plaited and shirred at the top when it is mounted upon a hidden yoke which is embroidered with gold. Below this is a deep rounce of Venetian lace that forms a point in the back, and over it hangs a double pointed hood of the same lace, which fastens in front with gold clasp studs, with tiny brilliants. The lower part of the skirt is inset with bands of the Venetian lace, and this same lace is also used for wide cuffs on the extremely full sleeves. Another charming model is shown in the illustration. This is of white broadcloth, and is also made with a wide flaring skirt, but is shaped to fit the slender figure, with the aid of plaits or gathers, except creased in the back, where there are several inverted plaits. It is trimmed around the bottom by a wide band of repousse lace cut at intervals into points on the upper edge, and bordered by a band of white velvet. The fronts and neck are also ornamented by a band of the same lace, which is, however, inset with pieces of gold gauze outlined with white velvet and ornamented at the outer points by large white velvet buttons embroidered in gold, and from which dangle short twists of the velvet ending in tiny-balls. The sleeves are of the best variety and are trimmed to correspond to the bottom of the skirt. A novel feature of this cloak is the short front of gold buttons that accommodate it. It is close fitting and fastened with paste buttons, and may be worn or not as desired.

Dr. and Mrs. A. B. Ancker have returned from St. Louis.
Mrs. Jesse A. Gregg, of Ashland avenue, has issued invitations for a dancing party Monday evening at Ramsley's hall in honor of Miss Hunter, of Milwaukee.
Mr. and Mrs. Uri Lamprey are at the Ryan hotel for the winter.
Mr. and Mrs. A. B. Smith, of Floral street, have gone to Boston.
Mr. and Mrs. George Benz, of Cable avenue, have gone to St. Louis.
Mrs. Post, of St. Albans street, entertained Thursday afternoon in honor of Miss Charlotte Trout.
Miss Dean, of Dayton avenue, has gone to Indiana.
Mrs. MacDonald, of Summit avenue, has returned from St. Louis.
Mr. and Mrs. John C. York, of Selby avenue, were pleasantly surprised last night by about sixty friends.

TECHNICAL SCHOOL FOR HEBREW GIRLS STARTS

Mrs. Cleveland Lays the Cornerstone and Her Husband Furnishes Address
NEW YORK, Nov. 11.—Mrs. Grover Cleveland today performed the ceremonial of laying the cornerstone of the new building of the Hebrew Technical School for Girls in this city. Mr. Cleveland acted as presiding officer of the exercises and delivered an address. He said:

"It is not altogether a fanciful or pessimistic notion that touches many of our patriotic and sincere citizens to lament the growth of materialism. Our people are undoubtedly becoming more and more infected with a feverish desire to acquire wealth and to succeed in undertakings far removed from philanthropic intentions. The selfishness of the present generation conceals that even the highest civilization, movements called charitable and benevolent are sometimes really cloak self-exploitation and pursued mainly for the sake of satisfying the whim and caprice of the restless rich. It is a matter of common observation, too, that projects really benevolent in motive and purpose are frequently so ill considered and so impractical in their management that they are not only wasteful of money and effort and fall short of the good they might accomplish among their beneficiaries; but extinguish all desire and incentive for self effort and self-respect, and thus actually recruit the ranks of willing mediocrity."

"Public appropriations and private charity are mindless of women in poverty, sickness and distress; orphan girls and boys are compassionately cared for and sheltered; but it was an inspiration of genuine benevolence which led to the discovery of a different field of human endeavor and to the establishment of an agency for good which goes further than to furnish the objects of its care with food and raiment, and things that perish with the using. Here girls who are shut out from opportunity for needed improvement and who would otherwise listlessly wait for the coming of an unfeeling and unprincipled destiny, are taught remedial occupations. The teachings and influences here bestowed will leave the characters of those who in the future are wives and mothers will fix the quality of many of our homes of our land, and will so mold the thoughts and inclinations of the children, these homes as to affect our citizenship and our country's well for generations yet to come."

Mikado Gives Garden Party
TOKYO, Nov. 11.—The emperor to-day gave his annual chrysanthemum garden party in the park of the Aoyama palace, where he entertained about a thousand Japanese and foreign guests. The emperor, empress, crown prince and crown princess and their suites entered the park at 3 o'clock and remained for an hour. The weather was brilliant and the display of chrysanthemums a wonderful one. Lloyd C. Griscom, the American minister, who was accompanied by Mrs. Griscom, presented to the imperial party the wife and daughters of Rear Admiral Sutherland, commanding the Philippine squadron of the Atlantic fleet; Henry B. Miller, the American consul general at New-chwang, and Mrs. Schmidt, the American authoress, a resident of Yokohama. After the presentation of the gifts, the emperor and his suite were taken to the Japanese army making a special study of the methods of transportation.



ing for picture frames or panels may be produced, by a skillful use of the spoils of a summer's outing. Flowers are of no use, but the larger varieties of leaves, with marked veinings; ripe ears of corn, barley and wheat, cones and dry berries, twigs and lichens are all grist for the mill. The leaves should be carefully dried and pressed between sheets of blotting paper until they are perfectly dry. The material is then glued on in any design preferred, the leaves in the background being allowed to dry well before those in the foreground are put on. After the decoration is quite dry it should be covered with metallic paint, gold, bronze, silver, green or copper. For panel decoration the leaves, etc., are glued directly on the wood and stained with a good water stain; if the latter be used the suggestion of carving is admirable.

Just why the school board of Chicago should undertake to teach the principles and art of cooking to the grown up women of that city does not appear, but the fact of the case is that more than a thousand women are now ready for the kitchen. The roster of pupils includes housewives who may have been keeping their stoves for years, but have waked up to the desirability of doing it more scientifically and economically; factory girls who are going to be married; bachelor, girls, single women who are obliged to shift for themselves; short, all kinds and conditions of women. Thirty nationalities are represented, among them being ten natives of the Celestial kingdom. They are said to be making a big success of it, too. Fully as many more women are learning to sew at the city's expense. The course in sewing includes hand sewing, fitting, designing, pattern making, the use and care of the machine, dress-making and millinery.

RELIEF IN SIX HOURS
Distressing Kidney and Bladder Disease
Disease of the Kidneys and Bladder is a great source of suffering. It is a great surprise on account of its exceeding commonness in relieving pain in bladder, kidneys and back, in male or female. Believes retention of water almost immediately. If you want quick relief and cure this is the remedy. Sold by Noyes Bros. & Cutler, Druggists, St. Paul, Minn.

"Knocks" Coeducation
BERKELEY, Cal., Nov. 11.—Prof. George E. Houston, of the philosophy department of the University of California, has started the college community by declaring that the large number of women students attending the university is inconsistent with the attainment of high scholarly ideas.

Miss Roosevelt Visits
WASHINGTON, D. C., Nov. 11.—Miss Alice Roosevelt has left Washington to make several visits to friends. At present she is staying with Mr. and Mrs. Ogden Mills at Stansburg, N. Y.

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RAILROAD NEWS

NORTH-WESTERN TO GRUSTACEAN IS GONE

Extend Its Lines
Alton Representative Promoted to Hobbs' Berth

George L. Lennartz, Northern passenger agent of the Chicago & Alton in St. Paul, has been promoted, and on Dec. 1 will assume charge of the district passenger representative's office of the Alton in Indianapolis. Mr. Lennartz left last night to look over the new field, but will return to St. Paul again before finally taking his departure. It has not been decided who will have the place made vacant by his promotion. Several of the St. Paul railroad men yesterday said it was doubtful if the Alton filed the position at present. The Alton is said to be the more likely, as the new line traffic is about finished from this section.

CASTORIA

SHORT LINE OFFICERS CONTROL NEW ROAD
Harriman Interests Will Run South Nevada Line

SALT LAKE CITY, Utah, Nov. 11.—As a result of the acquisition by the Harriman interest of a half interest in the Los Angeles & Salt Lake it is announced at the general offices of that road that at the annual meeting of stockholders to be held in this city Nov. 18, six of the present directors will resign and their places be taken by six Oregon Short Line directors representing the Harriman interests.

CALLS IT UNLAWFUL

Commission Decides Division of Rates Amounts to Rebate

WASHINGTON, D. C., Nov. 11.—The Interstate commerce commission, in an opinion by Commissioner Pruett today, held that the division of rates with other carriers and receive divisions of such rates on the other hand it is unlawful under the interstate commerce law and the Elkin's amendment for any carrier to grant excessive divisions of rates to another carrier owned by the shipper for the purpose of securing the traffic of the shipper. To the extent such divisions of rates exceed a reasonable charge for the service performed it is deemed that the carrier is rebating and that the rebating is unlawful.

Paintings to Be Sold
NEW YORK, Nov. 11.—One of the largest art sales in recent years will be held in this city late in January or early in February, when the Waggaman collection will be auctioned off. The sale has been deferred by the trustee in bankruptcy, who are in possession of the property, which is part of the estate of Thomas E. Waggaman, of Washington, until recently treasurer of the Catholic university at Washington. There are more than 3,000 articles in the collection, including some hundreds of paintings and specimens of ceramic art from modern to early times. It cost Mr. Waggaman about \$500,000 and required thirty years to make the collection, which is now valued at \$1,000,000.

5 Daily Trains
St. Paul to Chicago

And each has a good connection for St. Louis, also for New York and all Eastern points. They leave St. Paul at 8:30 a. m., 4:00 p. m., 7:20 p. m., 8:35 p. m., 11:00 p. m. via the

Chicago, Milwaukee & St. Paul Railway

Three of these are electric lighted; all of them thoroughly equipped. The Fast Mail goes at 7:20 p. m. The Pioneer Limited at 8:35 p. m.

TICKETS, 305 Robert Street. **W. B. DIXON,** N. W. P. A., St. Paul.

WRITE FOR RATES TO ST. LOUIS

WEDNESDAY, NOV. 16,
TWIN CITY DAY AT
WORLD'S FAIR
RETURN TICKET ONLY
\$10.00
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