

INSURING AGAINST ELECTION LOSSES.

Just How Lloyds Takes Queer Chances on Political Results.

BLACK HAND POLICIES

Company Has Taken Long Shots for Two Centuries and Has Never Failed on a Just Claim.—Rain That Does Not Fall a Big Source of Income.

New York City.—The insurance against Black Hand outrages and losses resulting from the election are not the only queer policies written by Lloyds, the English association of underwriters which will insure against almost anything, providing an adequate premium is paid.

Lloyds has been in the insuring business ever since 1692, and there is no record of it ever having defaulted on a just claim.

Designed originally as a society for marine insurance—and that is still its principal business—it has issued policies against all conceivable kinds of risks. As in the beginning of its career, Lloyds is still backed by a group of men, much more numerous than the first group, and each one stands to lose more than did the whole of the original group.

All the freak insurance, such as the policies against Black Hand outrages and American election losses, is written by different groups of men who are members of Lloyds.

Chicago.—Quotations from Lord Byron's "Don Juan," read by his lawyer, brought about the acquittal of Martin Schleyer, on trial in Kenosha, Wis., on a charge of shooting his wife.

The defense of Schleyer, as announced by his attorneys, George W. Taylor and Calvin Stewart, was to have been the "unwritten law," but when the case came up a plea of insanity was made, and the jury decided that Schleyer was insane when he shot the woman, but he had recovered his sanity. The jury acquitted him.

Schleyer testified to his wife's conduct with a man whom he had shot at the time he shot her.

When the case came to argument Taylor discussed legal points and emotional insanity. Stewart paid no attention to the law, and not much to the evidence, but declared that Schleyer had been like the hero of Byron's poem.

While the jurymen brushed tears from their cheeks, Stewart read from "Don Juan," and compared the character of Lambro, who had returned only to find his home and fireside wrecked and his children turned against him.

District Attorney Baker had made a bitter arraignment of Schleyer, but Stewart had reached the hearts of the jurors through Byron's poetry.

Schleyer was formerly a prominent resident of Rochester, N. Y.

San Francisco.—Wrapped in the tentacles of a giant devil fish, Martin Lund, a diver, fought for his life in the hold of the wrecked steamer Pomona, which lies in thirty feet of water in Fort Ross Cove, off the Marin County coast.

A tentacle four inches in diameter first gripped Lund's legs. Another encircled his thigh. He began to chop frantically at the rubber-like bands and at the same time signalled to the barge above that he wished to ascend. Unable to free himself in time two more tentacles twined about his neck. The efforts of the men on the surface to comply with his signal threatened to pull his helmet off and he was forced to signal them to desist. With only his left arm free he hacked at the tentacles until they were partially crippled, but he was being drawn toward the deadly beak when he saw the outline of the devil fish's body.

Plunging suddenly toward it he drove his knife with all his force into the head, repeating the blow until he had slashed it into sections. The dying octopus tightened its tentacles until the diver was almost crushed in its embrace. Lund then cut himself free and was brought to the surface in a fainting condition.

Medicine Lodge, Kan.—Experiments conducted by the Metropolitan Water Company with the reinforced cornstalk pipes have proved successful, and a company to manufacture them has been organized here, with Hon. Estabrook Aspinwall as president. It is estimated that the pipe can be placed on the market at one-tenth of the cost of cast-iron pipe, and the new material will outwear the iron. The supply of raw material is inexhaustible. The company will be stocked for \$5,000,000.

Several messages were exchanged in the course of an hour's flight.

The Prolific Rabbit. In four years a pair of rabbits could have a progeny of nearly 1,500,000. A doe rabbit produces as many as seven families a year.

PHYSICIAN SAYS ELECTRIC CHAIR KILLS

Dr. Irvine Declares Sing Sing Executions Dispute Dr. Shradys Theory. Ossining, N. Y.—Dr. R. T. Irvine, who was for seventeen years prison physician at Sing Sing, takes issue with Dr. George F. Shradys, who has been quoted as saying that there is a doubt in the minds of scientists as to whether a man shocked by electricity, as carried on by the State in executions, really dies. Dr. Shradys says the results of autopsies held on persons killed in this manner have not been convincing.

Dr. Irvine, when told of the statements of Dr. Shradys, said: "I have been present and seen sixty-four persons put to death by electricity in this State, and there is no doubt in my mind whatsoever but what all those men were absolutely killed by the electric shock and that death is instantaneous. The changes produced by the electric shock are such that resuscitation, in my opinion, is absolutely impossible. The amount of fresh blood found in the cranium in all of these sixty-four cases I have seen in itself would preclude any possibility of saving a man. Then you have the piteous hemorrhages in the brain tissues. They change in the structure of the blood after the electrical shock. Any one of these, in my opinion, would prove fatal, but when you have them all in each and every case, as I have noticed in autopsies, death is, in my opinion, unquestionable."

Coroner Shradys is quoted as saying: "I do not insist that electrocution, as now practiced, does not kill. I only say that a scientific doubt exists. If life exists in the body and the apparent death is only suspended animation, then the surgeon who examines the body kills that man in the autopsy and becomes the executioner."

JURY MELTED BY POEM OF BYRON.

Acquits Man Who Shot Wife After Listening to "Don Juan."

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WILL NOT UNITE PHYSICALLY UNFIT

Rev. Dr. H. S. Johnson's Strong Utterances on Subject of Ill-Advised Marriages.

POVERTY MARRIAGES DISAPPROVED

Boston Pastor Discourages Mating on Insufficient Earnings.—Those with Communicable Diseases, Inherited or Acquired, Should Remain Single.

Boston, Mass.—"I will refuse to marry persons afflicted with consumption or any hereditary or communicable disease if I have personal knowledge of such ailments existing, and I am also opposed to marrying divorced people, except in the case of the innocent party," said Rev. Dr. Herbert S. Johnson, pastor of the Warren Avenue Baptist Church, in this city.

"I do not think it advisable to marry young couples who are in poor circumstances. I believe, through observation and consultation, that a prospective bridegroom should have an earning capacity of at least \$15 a week before he should consider the matrimonial venture. This statement, of course, does not apply in all cases, for there are always exceptions, but I think the union of persons in the middle class in this country, who are in poor circumstances, creates nothing but a hell on earth."

"When I made the statement some time ago from the pulpit of my church that I would marry any couple that wanted to get married if they did not have the marriage fee, my remark was a facetious one, made half in jest and half in earnest, but I will gladly perform the ceremony for any unfortunate couple that might have sinned, free of cost, if they apply to me and give evidence of good faith. It is a pitiable sight in a large city to see a young girl carrying a babe on her arm without a husband to show his love, or a father to provide for her and her offspring."

"I was, perhaps, led to make the statement that I would marry all such couples that applied to me through a case that came to me not long ago. Our church is so situated in the heart of the city that practicability is our chief aim. I became interested in a young girl who had sinned, and I appeared in court in her behalf. She was dressed in mourning and carried her babe on her arm. It developed that when her aged mother learned of the sin and disgrace of her daughter, she committed suicide by throwing herself into the river. And that is why I stand ready to help uplift the sinners that are making a struggle to live an upright and honorable life, and our church will assist them in every reasonable manner, such as finding employment for the husband, etc."

"Now as to the marriage of young girls and fellows in meagre circumstances. There has been and is constantly being brought to my attention cases of hasty marriages when neither person is in a financial condition to warrant their marriage. Fifteen dollars a week is little enough to defray the expenses of a home with its furnishings, its doctor's and nurse's bills, the support of children and the mite that should be given to charity by all Christians. Of course, when I place the weekly salary at \$15 I refer only to the middle classes, that is Irish-Americans, or those of Anglo-Saxon extraction, and so forth. I don't refer to the lower class of people from Europe who can exist on much less."

"And in regard to persons afflicted with tuberculosis or other diseases of a hereditary nature to which man and woman are subject, it is my belief that a man or woman unfortunate enough to be effected with communicable diseases should be unselfish enough when they are aware of these diseases existing to be content to merely love the man or woman and not ask one to have whole lives blasted. It is a terrible thing to have children born into this world with the taint of disease upon them. Yet there are a great many marriages in this country in the course of the year when one or the other of the contracting persons is a victim of some communicable sexual disease, and is the cause of much misery and the loss to the United States of millions of dollars."

"I will not marry persons whom I know are afflicted thusly, and if there is any suspicion in my mind I will ask them frankly about the matter. A man should be as unselfish and sacrificing in such matters as the soldier or the freeman or the hundreds of other heroes, and it is their duty to humanity as well as to their country that they cast aside all thoughts of marriage when they know they are unfitted to become husbands and fathers."

"I have steadfastly refused to marry divorced persons, unless in the cases of the innocent persons. There are innumerable cases of innocent persons being divorced through no fault of theirs and they should not be compelled to suffer for the sins of the guilty."

DOORMEN AT THE BANKS.

Most of Them Retired Policemen—Their Chief Duty to Watch Faces.

The man in uniform in the bank is a good deal more than a sign post. From 9 A. M. until after banking hours he stands there apparently for the sole purpose of directing strangers to the power windows. But there is a good deal more that he does.

That is why at the larger banks there are few among the doormen who have not been policemen. Many of them were sergeants or captains. The chief duty of these men is to watch faces and warn the tellers of men they suspect. Most of them are familiar with the faces of the old crooks and are able to pick out the new crooks almost instantly.

The knowledge of faces that some of these doormen possess is remarkable. A story is told of George H. Hewitt, who for thirty-one years has been the doorman of the First National Bank, New York, which is typical of all these men.

A man came in who fifteen years before had been a depositor at the bank. He had gone to Europe, and after that lapse of time had come back with a beard and fifteen years more of life on his shoulders. As soon as he entered the bank Hewitt was there with his greeting, "Good morning, Mr. Farr," as though the man had been away for but a week. There are probably ten thousand men who in the course of a decade deal with the First National. Hewitt knows every one of them.

There is another duty that these doormen perform. Often during the course of the day one of the clerks is sent out with a large sum of money to another bank. The doorman always accompanies him to see that in progress through the crowded streets is not interrupted by some crook who knows the value of the roll the clerk carries with him.

The oldest bank doorman in New York is George H. Hewitt of the First National Bank. In the old days the police force stationed men at many of the larger banks. Hewitt was one of these men. He has been there ever since, now more than thirty-one years. His partner John Budd, has been in the employ of the bank for six years and before that was on the police force for many years.

The only police captain in this business is Francis J. Kear of the Central Trust Company. Kear retired on his pension, but instead of living in idleness is to be seen every day watching the faces that enter the trust company, looking for old acquaintances in the crooked world.

Another old timer is Christopher Smith of the Merchants Bank. Smith had the post at Broadway and Chambers street for eighteen years. There was not a prominent New Yorker in the old days that he did not know.

One day President Grant was crossing the street there when a truck came tearing around the corner. Smith grabbed the President just in time and saved him from injury. The General turned to him with a humorous expression on his face and said: "You are the first man who ever jerked me around like that."

After that whenever Grant passed that way he had a cigar for the officer on the post. Smith has tales to tell of all the men of that day, Arthur, Tilden, Tweed, Roscoe Conkling, Taft is not a Judge that he did not know, nor a mayor.

Army Education.

The conditions confronting officers and men who have children to educate, are simply pitiful. Many an officer is at this moment in debt, and paying interest on borrowed money, so that he may send his son or his daughter to a good school, or keep them in some city where their education will be continuous and uninterrupted. No matter of domestic economy touches officers more deeply than that of the children's education.

It is true that the public schools of a city, if the post be near a city, are generous in taking boys and girls in, and some do so for a tuition fee; but it is, nevertheless, a fact that an army officer cannot demand local school service as a right, because of his profession and his residence on a military reservation. Even when near a city, the post is outside of it, and the children spend from two to four hours daily travelling behind army mules to and from the school-house.

The so-called "post schools" now established, and to which children are sometimes sent through absolute necessity because of isolation, are a farce, for the officer having the high sounding title of "Superintendent of Post Schools," is generally so fully occupied with other engaging military duties that he can give little or no attention to the school development and system, while the man who is teacher has usually never acted in that capacity before.

Again, officers and men are so chanced about that the education of the children is subject to sad and costly interruptions, as they frequently go back one grade in their transfer from one locality to another. Is there not a remedy for this? West Point represents hundreds of similar, though smaller cases, and these children are as lustrous, as loyal and as American as any the nation produces.—Army and Navy Life.

Patrolmen in Various Cities.

Berlin's patrolmen are 1 to 340, Liverpool's are 1 to 449, London's 1 to 496, and Philadelphia has 1 patrolman for every 511 citizens. On Manhattan Island there is but one policeman to every 643 inhabitants.



The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations and "Just-as-good" are but Experiments that trifle with and endanger the health of Infants and Children—Experience against Experiment.

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THE COLUMBIAN, Bloomsburg, Pa.

A man can acquire a great many disagreeable habits, and become in time so used to the experience that it appears to be all right. That is, a man can become a downright hog and become so used to the bristles that he never feels them when he is obliged to put his coat on.—Manchester Union.

CAN YOU BELIEVE YOUR SENSES? When two of them, taste and smell, having been impaired if not utterly destroyed, by Nasal Catarrh, are fully restored by Ely's Cream Balm, can you doubt that this remedy deserves all that has been said of it by the thousands who have used it? It is applied directly to the affected air-passages and begins its healing work at once. Why not get it today? All druggists or mailed by Ely Bros., 56 Warren Street, New York, on receipt of 50 cents.

Do the bill collectors always dun as they would be done by? Well recognized authorities of all schools of medicine have nothing but praise for the ingredients of Dr. Pierce's Favorite Prescription. Sent to Dr. R. V. Pierce at Buffalo, N. Y. for free booklet giving ingredients and what medical authorities say about them. Not a patent medicine but a "Favorite Prescription" of Dr. Pierce—who makes the diseases of women his speciality. It has forty years of cures back of it.

Mother, he said, putting his arms around her and kissing her on the brow I am going to marry the sweetest, the loveliest, the noblest girl in the world. Looking up into his eyes, the good lady by a great effort managed to keep back her tears as she answered in broken tones: My—poor—boy!—Chicago Record-Herald.

CASTORIA For Infants and Children. The Kind You Have Always Bought Bears the Signature of