

AGENTS TO BE CO-INSURERS

Union Companies Ask Representatives to Assume "Moral Hazard."

NEW RULE TO BE ENFORCED IN NEBRASKA

Judge McPherson's Decision Gives the Managers a Chance to Put the Screws Tighter on the Underwriters.

Local fire insurance agents are very much excited over a report emanating from Chicago, which intimates that the recent decision of Judge McPherson is to have a bad effect upon the business of the agents and some of them have discovered too late that the anti-combination law passed by the legislature stood between them and the managers of the companies they represent.

What the Agents Say. Speaking of this phase of the question local agents say that where conditions exist such as have been in force in Omaha during the last six or seven years the profits to the agents would be larger than at present, but that few of the agents can afford to wait for their commissions until after the close of the year in which they are written. Other agents say that if such a course is pursued they will drop all "union" companies and write insurance to those outside of the combine exclusively.

Choice May Be Embarrassing. Some of the older agencies in Omaha represent companies both in the union and out of it, and of the individual companies those out of the union do more business than those in the association, so several of the agents are in doubt as to what course to pursue when the two rules are promulgated in this money.

MONEY LOANER LOSES SUIT

One of the Sixteen Cases Against Oros P. Bunnell Decided by Justice Altstadt.

One of the sixteen exemption cases which were the cause of Justice Altstadt being arraigned before the county board on a charge of malfeasance in office was tried in his court Monday afternoon, a motion for a change of venue having been overruled. The case was that of Joseph Callier against Oros P. Bunnell, a loan agent, Callier, a Union Pacific employe, had borrowed \$10 of Bunnell, who afterward disposed of the claim to another loan agent living in Council Bluffs. The Council Bluffs agent brought suit against the claim and secured judgment.

CUSTER POST'S CAMP FIRE

Old Army Comrades Enjoy an Evening of Song and Reminiscence.

Custer post, Grand Army of the Republic, and the Woman's Relief corps of Omaha gave a camp fire at the post hall, Fifteenth and Douglas streets, last night in honor of Abe Lincoln post and Woman's Relief corps of Council Bluffs. There were nearly 100 persons present. C. P. Conrad, J. B. Driesbach and Mrs. E. L. Sayre were in charge of the program.

JOHN A. HORBACH IS DEAD

Omaha Pioneer Dies at His Ranch in Wyoming—His Life Work.

Word has been received of the death of John A. Horbach yesterday at his ranch in Wyoming. Mr. Horbach was one of the pioneer residents of Omaha, coming to this city April 4, 1854. For three years after coming to Nebraska he was clerk in the land office, under Colonel Gilmore, receiver, and left that office to engage in the forwarding and commission business. This was an important work during the days of transportation by steamboat and wagon trails and Omaha was one of the important junction points between these systems for freight destined for Colorado and points beyond.

RECONDITY OF SCOTTS BLUFF

One Nebraska County in Which Irrigation is Working Agricultural Miracles.

William M. Erwin of Alma, Neb., an immigration agent for the Burlington system, was sounding the praises of Scotts Bluff county to a party of friends at the merchant's hotel last evening. Some of his statements sounded almost like the arguments of a townsite company, but he says they can all be verified.

BOY CAUGHT IN BAD FIX

Fifteen-Year-Old Lad Collides with Motor and Escapes Without Apparent Injury.

Robney Hansen, aged 15 years, residing near Twenty-third and Blondo streets, had a narrow escape from death about 5 o'clock yesterday evening. The boy was on a bicycle and turned south on Douglas street just in time to collide with a South Omaha street car going north. The boy and wheel were knocked about ten feet down the track. When the boy struck the earth he immediately commenced to roll over and over and when the car stopped was just under the fender. The bicycle was pushed along in front of the wheels of the car and with the exception of a bent pedal was not damaged. The boy climbed out from his perilous position, got on his wheel and rode away apparently none the worse for his experience.

MAKES TONS OF SUGAR DAILY

Factory at Norfolk is Working Up to Its Capacity and Selling All.

John R. Hays, an attorney of Norfolk, is the Her Grand. "Our sugar beet factory is turning out thirty-five tons of sugar every day just now," said he, "and the operators are having no trouble in finding a market, despite the Sugar trust. The operators, who are clients of my firm, tell me they are well satisfied with the conditions. So far as they are concerned, they don't want the tariff tampered with and they can't conceive of any change in our relations with foreign countries that will in any way benefit the Norfolk sugar beet industry, so we will have no favors to ask of congress when it convenes."

ANOTHER NIGHT SCHOOL OPENS

Duport Starts with Eight Attendance, but Prospects that Are Excellent.

A new night school opened at the Duport building, Twenty-ninth and Martha streets, last night with twenty-four pupils enrolled. The school was organized by Miss Emily Dorn. Two teachers will be detailed for the work and it is expected the enrollment will reach fifty before the end of the week. With one exception, the pupils were under 19 years of age. Nineteen were employed. Five girls were enrolled. No speeches were made. Pupils were assigned to the different grades as fast as they arrived and by 8 o'clock all were studying their lessons, preparatory to reciting tonight.

AFFAIRS AT SOUTH OMAHA

Rock Island Ignores Request for Lights at Street Crossings.

CITY WILL ENFORCE THE ORDINANCE

Light Will Be Established and Cost of Maintenance Charged to the Railroad Company with Its Taxes.

The city authorities are determined to enforce the ordinance recently passed compelling railroad companies to maintain electric lights at certain street crossings. When the ordinance went into effect the Burlington road acceded to the demands and so did some of the other roads. The Rock Island road has not paid any attention to any of the notices sent and so the city officials propose to have a light placed at Madison and Washington streets and see to it that the maintenance of this light in the taxes assessed against the company next year.

There is another thing the council will ask of the Rock Island, and that is that the name of Albright be changed to South Omaha. The Rock Island station in the southern part of the city is now known as Albright and it is thought that when the attention of the company is called to this fact the desired change will be made.

Policemen May Restrains

There is some talk among the members of the police force to restrain Treasurer Koutsky from making a call for warrants due on the streets of Omaha. Captain Lambert has gone on record as saying that these warrants need not be paid, as they were in violation of the law. The law provides that when funds are not available the council must not issue warrants. In case the warrants are issued, they will be money enough on hand to support both the fire and police departments during the winter. Naturally the policemen and firemen want their money and if they organize, as contemplated, and secure a restraining order, there will be no call for the overland warrants.

Dr. White Indignant

Dr. W. S. White is indignant because of the opposition being made to his appointment as assistant city physician. He insists that he is not too old to properly attend to the duties of the office. Members of the local democracy say that on account of his record made while in the government inspection service here he is not entitled to the position of physician. He is varying opinions in the matter that caused County Commissioner-elect O'Keefe to wear a worried look these days. He is being pulled and hauled around by the various candidates for the place and the opponents of Dr. White are not giving him any rest at all. The fight here promises to split the local democracy and cause some interesting developments before long.

Board of Health

Mayor Kelly stated yesterday afternoon that he would at once notify the members of the Board of Health to convene and organize. The board as now made up will consist of A. R. Kelly, mayor; W. P. Adkins, president of the city; Secretary Inspector Frank E. Jones, John O'Hara and Colonel Jack Watkins. Dr. C. E. Sapp is to be city physician, but he will be at all times under the orders of the Board of Health. The members of the board will be paid \$1 for each meeting attended. Meetings will be held at the call of the chairman.

Election of Officers

On Monday night Old Fellows' lodge No. 148 elected the following officers: William Bennett, noble grand; N. D. Mann, vice grand; E. Hame, secretary; E. Roberts, treasurer; T. Munger, George Hausman and E. L. Gustafson, trustees. Captains of degrees were chosen as follows: E. L. Gustafson, Initiator; Thomas Gallowsay, first degree; A. Miller, second degree; H. Barr, third degree.

Mayor Kelly Takes Action

Yesterday Mayor Kelly had a history of the library book proposition prepared and will today forward it to Andrew Carnegie's branch agent in this city. As a result of a word is received from Mr. Carnegie of his agent the city will proceed to advertise for bids for a library site. There is going to be quite a contest in this matter. Some of the members of the council favor a location north of N street, while others look for the library to be built south of N street.

City Obligations Due

On December 1 there will be due at the state fiscal agency the sum of \$6,382. Of this amount there is due \$4,500 interest on general indebtedness bonds. The balance is due on grading and sewer districts. Only a small portion of the amount due will be borrowed at a reasonable rate of interest, as has been paid in or arranged for.

Bonds Are Sold

City Clerk Shrigley telegraphed to Spitzer & Co. of Toledo, Ohio, yesterday that their bid on the \$55,850 issue of refunding bonds had been accepted by the mayor and council. These bonds will be hurried through the lithographing process and will be sent to the fiscal agency of Nebraska in New York City as soon as a receipt of the issue will bear date of December 1 and will draw 5 per cent interest.

Telephone Ordinance

The telephone ordinance, as amended, will hardly be accepted by the Plattsmouth company, as it cannot very well stand the restrictions demanded by the city officials. At the council meeting Monday night it was noticed that immediately after the introduction of the amendments by Martin the officers of the company left the council chamber. Later on it was stated by some of them that no attempt would be made to secure a franchise in South Omaha until spring.

Magic City Gossip

Ed Cuddyback of Fremont is here, the guest of Frank C. Clark. Judge F. A. Agnew has returned from a business trip to Abilene, Mo. The firemen of the city department will give a dance at Woodman hall tonight. It was stated yesterday that the city was figuring on taking another eastern trip. Mary Thol, Twenty-second and M streets, is confined to her home with a case of scarlet fever. A son was born yesterday to Mr. and Mrs. Charles D. Buhner, 715 North Twenty-third streets. Hog receipts at the yards yesterday amounted to 12,600 head. A big portion of these shipments came from Iowa. The city attorney is now engaged in drafting an ordinance for the grading of E street, between Twenty-third and Twenty-fourth streets. The news of the death of Mrs. J. E. Briggs at Vancouver, Wash., was received here yesterday. The deceased formerly lived at Thirtieth and Douglas streets. The churches of the city will unite in Thanksgiving services at the United Presbyterian church at 10:30 o'clock Thursday.

Rev. M. A. Head of the Methodist church will deliver the sermon.

An entertaining and given at the rectory, Twenty-fourth and J streets, tonight by St. Catherine's guild. An interesting program has been prepared for this occasion.

DR. ANDREW'S FIRST COYOTE

Enlists Man Tells of an Early Experience on a Hunt with Nebraska Friends.

Dr. James A. Andrews of Eustis formed one of a story-telling group at the Her Grand hotel last night, and when it was his turn he contributed the following: "When I first located in that community it was the delight of my ambition to shoot a coyote and several of the boys, among them Ed Dunlap, our banker, said they would try to accommodate me. They knew where the coyotes hung out, they said, and some Saturday afternoon they'd introduce me to a bunch of them.

"About a week later we started out, fully a dozen of us, all armed to the teeth, and when we were about five miles from town my guide pointed to a sort of gully 'draw' they call them out there. "Now, this draw," he says, "is literally alive with coyotes, and there's one old fellow makes his air in that clump of bushes ahead. Since it's your first experience at coyote shooting, you go ahead and take a crack at him with the rifle, and if he gets away, we'll lie in wait for him with the shotgun."

REBUILDING THE HOSPITAL

Norfolk People Confident the Institution Will Not Be Removed from There.

Frank P. Nuckolls of Norfolk, who registered last night at the Millard hotel, says the prospects are good for the rebuilding of the institution. The Norfolk Hospital for the Insane, within the next four months. "The plans are drawn for it now," said he, "and I think the state board will act without waiting for the legislature to convene.

"I don't think there is any danger of the hospital being taken away from us. It was located there by legislative enactment and so far as I can see there is no good reason for changing the site."

IRISH ENVOYS ARE TOO BUSY

Have Not an Open Date Before Sailing on Which to Visit Omaha.

Hon. T. J. Mahoney, chairman of the committee of Irish-Americans who invited the Irish envoys to Omaha, has received the following letter from Chicago: Dear Sir: I have received your letter of 23d inst. I extremely regret it is impossible for me to visit Omaha. We are obliged to sail for home on December 31 and between now and that time we have not a free day. I hope at some future date some members of our party may be able to visit Omaha and I trust the United States, which has united the whole people at home. Very truly yours, J. E. REDMOND.

AK-SAR-BEN DEN NOT LOCATED

Board of Governors Refers Matter Back to House Committee for Further Investigation.

At the meeting of the board of governors the Knights of Ak-Sar-Ben last night the proposed lease on the den was referred to the house committee with instructions to investigate and report at the next meeting. Various suggestions were made for the work of next year, but nothing will be done until the committee reports on the election of new members of the board in January.

Louisiana Corn Has Broken Rib

In a fight between Louisiana Corn and its rival, the Union Corn, the Louisiana corn broke its rib. The Louisiana corn, which was broken in a fight with the Union corn, was broken in a fight with the Union corn.

CITY COUNCIL PROCEEDINGS

(Continued from First Page.)

The contract between the Union Pacific and the city was not submitted. City Attorney Connell said it was completed, but was in the hands of General Solicitor Kelly of the railroad company, who had not finished scrutinizing it in time for its presentation at the meeting. It is probable that a special meeting will be held today for this purpose. One such meeting was called for 11 o'clock this morning to consider on final passage the ordinance providing for repaving Twenty-fourth street from Lake to Spaulding streets, but the contract matter was not included in the call. The rush on this repaving district is so that it may be done this year, work commencing next week, if possible.

New Paving Ordinances

Other new ordinances provided for repaving Twenty-fourth avenue from Harrison street to St. Mary's avenue, Twenty-fourth street between Lake and Spaulding streets and for opening an alley west of Eleventh street from the alley north of Nicholas street to the south line of Cunningham's addition.

Ordinances passed on third reading provided for the repaving of Cass street between Sixteenth and Twenty-second streets, with the exception of the Eighteenth street intersection, of Twentieth street from Cass to Farman streets, excepting the Chicago, Dodge and Douglas streets intersections, the grading of Thirtieth street between Leavenworth street and St. Mary's avenue, of the alley between Twenty-second and Twenty-third streets for the same distance and the changing of the curb lines along Howard street between Twenty-seventh and Twenty-eighth streets.

The veto by Mayor Moores of an item of \$54 in the last appropriation ordinance was sustained. This sum was to come from the general fund and was in favor of C. T. Gilday. The mayor's explanation of the veto follows: I veto this item on account of the excessive charge. On October 3 the item of \$15 for a hack and funeral was authorized and should be paid. We have a contract with Mr. Gilday for taking patients to the hospital at the rate of \$4 each, which under the circumstances is not too much; but on October 21, 25 and 27 they have three charges for hacks at \$5 each for wagon, making \$9 for each item. This is too much and it looks to me as though the board was making little graft in these charges. Hereafter I shall have all of these bills brought to me and I will try to cut down these expenses, which have become enormous in the total. I veto this bill because I do not think it is correct and should not be paid.

Property Owners Offer to Grade

A resolution was offered by Mr. Trostler providing for allowing property owners along Thirty-third street between Webster and Burt streets to reduce the street to the established grade at their own expense. Strenuous objection was raised to this proposition by councilmen and by City Engineer Rosewater, who said that it was unwise to establish this precedent, which would make the expense of grading the street unequal among property owners. Those living on the portions which needed much grading would suffer by this method, it being more than the others. Mr. Trostler thereupon withdrew the resolution, it being decided that the work should be left entirely to the city, to be paid for by a tax assessment and levy as usual.

A veto by Mayor Moores of one item in the appropriation ordinance passed at the last regular meeting was not sustained. The item provides for the payment of \$5,500 from the curb, gutter and paving fund to the Grant Paving company. The mayor vetoed this because the expenditure was not contemplated at the time the levy was made and he did not deem it legal nor equitable to use up for this payment the entire fund which had been intended for the fixed annual charge against the fund of \$5,513.86 by the Barber Asphalt Paving company for the steady repairs of certain streets.

One Claim Rejected

Assistant City Attorney Adams recommended that the claim of the Somerset Trust company for \$600 damages to five lots in North Omaha because of the grading of Sherman avenue be placed on file, stating that there was no equity in the claim and that it was doubtful that the lots were worth \$60 before the alleged overflow which resulted from the grading. The recommendation was adopted. A resolution by Mr. Karr providing for the sitting of the council as a board of equalization for three days beginning December 10, for the purpose of considering and equalizing the proposed levy of special taxes and assessments to cover the cost of various street and sewer improvements, was adopted.

Blows Out Gas, but is Saved.

Thomas Loftus blew out the gas in a room in the State hotel when he retired at 11 o'clock last night and was almost gassed before discovered. At 1 o'clock, when the night clerk, B. E. Feltman, made the rounds of the hotel, he smelled gas issuing from Loftus' room. He quickly opened the door and window, dragged the man out into the hall and notified Police Surgeon Frank L. Berglund. The man was restored to consciousness. Loftus came to Omaha a few days ago from Wyoming, where he had been at work on the Aspen tunnel.

Advertisement for Gold Dust cleaning product. Includes text: "Let the GOLD DUST twins do your work!" and "If you want cleanliness to rule about your house use GOLD DUST".

Advertisement for Union Pacific trains. Text: "THE FAST TRAINS OF THE UNION PACIFIC REACH SAN FRANCISCO AND PORTLAND FROM OMAHA 15 HOURS AHEAD OF ALL COMPETITORS."

Advertisement for Prickly Ash Bitters. Text: "Prickly Ash Bitters CURES SALLOW COMPLEXION."

Advertisement for Men's Fashions HAYDEN'S. Text: "Men's Fashions HAYDEN'S The Long Overcoat's The Thing." Includes an illustration of a man in a long overcoat.

Advertisement for HAYDEN BROS. Text: "HAYDEN BROS. SELLING THE MOST CLOTHING IN OMAHA." Includes an illustration of a building.

Advertisement for Ayer's Cherry Pectoral. Text: "6000 Years Old. If we live in deeds, not years, then Ayer's Cherry Pectoral must be 6000 years old! For sixty years it has been curing all kinds of throat and lung troubles—from a slight tickling in the throat to the most desperate diseases of the lungs. This is the way your doctor orders it: One bottle of Ayer's Cherry Pectoral. Sig. Carefully follow directions on bottle. Ask him how many patients he has cured with this prescription."