## National Mutual Fire Insurance Company

(Which Has FAILED to)

D. M. Martin @ Co.

We Will You With a Company

209 S. 13th Street



Protect Reliable

Phone Doug. 405

INSURANCE MEN AT BANQUET

Arthur C. Smith Makes Address from practically in its infancy today, with all its the Viewpoint of Insured.

COVERS ARE LAID FOR FORTY

Paper Read Number of Years Ago by Late Edward Rosewater Rerend and Commented Upon by Representatives of Companies.

The Life Underwriters' association enjoyed a pleasant banquet at the Millard hotel Saturday evening. Covers were laid for about forty members, with W. A. as tonstmaster.

Arthur C. Smith, the head of the M. E. being given him as the most heavily insured man of Omaha.

Those present at the banquet were W. A. Smith of the Phoenix, John Steele of the Brown, S. R. Elson of the Equitable, Mr. one that does not seem to have any pro-Leonard of the Germania, C. Z. Gould, H. tection. A. Doud, F. A. Foster of the Penn Mutual, Palmer, Harry Steele of the Northwestern Milwaukee, Fred Dale of the Aetna, F. B. Birchman of the Connecticut Mutual. H. A. Stone of the Home Life of New York, J. R. Hullinger, A. H. Ellis, J. C. Edwards, J. E. Roark of the Metropolitan Thomas Kelly of the Travelers of Hartford, H. R. Gould of the Prudential, F. W. Herron of the Fidelity, E. E. Zimmerman of the New York Life, all of Omaha, and J. P. Stake, general man-ager of the Fidelity for Iowa and Nebraska, of Des Moines, with several invited

Viewpoint of Insured. enu Arthur C. Smith, as the guest of honor, was called upon for a brief advestigations had the one good effect of ligiously leave some stick or stone in its raising the standard of morality of the place. urance companies. However, I do not thing can be said of the old line com- locality. panies, that their premiums decrease as

Tribute to E. Rosewater. of the ploneers of the insurance business in which Mr. Rosewater paid a high tribute quali or sheep. to the system of life insurance. In referring to the late Mr. Rosewater, Mr. Neeley classed him as one of the staunchest friends of life insurance west of the Missouri river, and life insurance owed much to him for the stand he always took for it, both in his oral public utterances and through the editorial columns of The

Several of the others spoke in the mos reverent terms of Mr. Rosewater and the friendship he had always shown for the life insurance business and its agents. Mr. nmerman in a brist address spoke of the cotency of the newspapers in making or breaking great enterprises and the loyalty of the newspapers in refraining from any alarming attacks upon the financial interests of the country during the critical period of the last month of November.

Mr. Steele's address bore upon the great good accomplished by life insurance as an almoner of public good and gave the startfigures that the twenty-eight leading rance companies of the United States carried approximately \$10,000,000,000 of fnaurance on the lives of the people of the United States, or about \$120 for every man,

[ROTA MALINE ED 1801.]
Has the following well organized Courses: Praaratory, Commercial, Transland. Scientific. Music,
lineution, Model Sakand, Shorthand and Typewriting.
Aft. Certificate, Review. Has a strong student
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setting you our catalogue.

policyholders. He counselled that the younger men should enter more largely into but it is certain if it can be shown that the activities of the life insurance business, and he believed that the business was but

present immensity. A rising vote of thanks was given to Arthur C. Smith for his address.

The meeting closed with a short business session of a more routine nature. The aq-nual meeting of the association will be held in January, when the officers for the new year will be elected.

LIFE TRAITS IN THE DESERT Animals and Vegetation Armed by Nature Against Extinetion.

Almost all life on the desert goes armed Smith of the Phoenix company of Hartford In the vegetation world of the desert the cactus comes first with its numberless species. They are all armed with long or Smith Dry Goods company, was the guest short tough spines that can penetrate the of honor of the evening, this distinction thickest boot. The solitary and often grotesque "Joshua" or Yuccs, the mesquito, the catsclaw and numberless shrubs whose names have not been written, all are armed in one way or another. 'Some Northwestern of Milwaukee, John Dale of exude poisonous sap, others nauseating the Actna, Henry Neeley, William Henry odors. The sage brush is about the only

In the animal kingdom most are either G. W. Noble of the New England, Wood armed with sharp teeth, spines, edors, or Palmer, Harry Steele of the Northwestern poison to serve to keep their enemies at a distance, while the others depend upon their fleetness or artful skulking and hiding.

The spined and repulsive Gila monster, the horned toad, the sidewinder with his two horns and deadly fangs, and its Order of Foresters, St. Bridget's court No. cousin, the desert rattlesnake; the taran- 605, elected, Thursday night, Elizabeth the fashion to call it, in the voluble and whose sting is exceedingly painful and chief ranger; Neille Redmond, recording sometimes fatal, are among the desert's secretary; Cecilia Rowley, financial secdenizens. Then there are many varieties rotary; Elizabeth Lynch, treasurer; Mar-of lizards, large and small and of many garet Sexton, Anna Hannon and Nellie colors, who protect themselves by their Kineer, trustees. Mrs. Elizabeth Moore But what is Wall street as a matter of speed alone. The prowling coyote, bobcst, was elected delegate; Miss Cecilia Rowley, fact? I will, with the permission of The mountain lion, jack-rabbit, cottontail, alternate. sheep, ibex, antelope, and an

dress. Mr. Smith started out by saying gopher, kangaroo rat, trade rat, hydrophosurance and that he believed it to be one able mice. But the traveler seldom sees of the best investments a man could make of the best investments a man could make any of these. The prospector, however, in view of the vicissitudes of life. "The soon becomes acquainted with them. The durability of the great life insurance com- first, or at the latest, second night of his panies was shown by their withstanding stay in any one camp, he will be visited the terrific lambasting they received a few by a trade rat, who will carry away all years ago," he said. "and they still con- that portion of his outfit that is not too tinue business at the old stand. The in- heavy for his ratship to handle and re-

A hydrophobia skunk will be apt to call believe that the morals of the insurance and lunch from any bacon rinds that may companies were any worse than these pec- be lying about, not disdaining a nip at ple in the legislatures who were endeavor-ing to enact hold-up bills against these offers. It is said and firmly believed by companies, which necessitated the insur- the sons of the desert that the bits of ance companies maintaining a 'yellow fund' this little skunk produces hydrophobia. as a necessary protective asset. It too often The Gila monster is seldom seen, and the ing year Priday evening: Richard Novak, happens that the interest of the stock- writer after having spent nearly a year regent; Herman Steinberg, vice regent; holder of an insurance company is con- on the borders of Death Valley has yet Dr. W. A. Cox, past regent; Philip Krause, fined to the payment of his premium to see one of them at large. Rattlesnakes orator; D. G. Sturrock, secretary; E. R. or the receipt of his dividend. One are also scarce, except in some favorable Leigh, collector; C. M. Rich, treasurer;

The mountain sheep and ibex are gradthose of the assessment companies in ually becoming tame, and this summer McCarthy, sentry; J. W. Roebuch, reprethey have come to springs where miners sentative to grand council; Dr. W. A. Cox, were camped as regularly as domestic alternate to grand council; Lowrie Childs, The other speakers were John Steele, H. stock and with little more timidity. The trustee.

R. Gould, John Dale, E. E. Zimmerman mountain quali follows the miner and his On Wednesday evening, December and Henry D. Neeley. Mr. Neeley is one burro. In the Avawats mountains they Merchants' camp 466, Modern Woodmen were unknown until this year, but they of America, elected the following officers in Omaha, and one of the founders of the are abundant there now. It is an unwrit- for the year 1908: Consul, Thomas F. Con-Life Underwriters' association. He read ten law among the miners on the desert ley; advisor, Thomas Z. Corrigan; banker, an extract from an address delivered by that no game animals or birds shall be Charles Swanson; clerk, Joseph J. Breen; the late Edward Rosewater, who was the killed or in any way disturbed unless one escort, William J. Reis; watchman, Henry is in actual want, and he must make Wagner; manager, Fred Pearl; physician, guest of honor at a meeting of the same-ciation held at the Murray hotel in 1893, proof convincing of that fact if he kills a W. J. McCrann.

> All life on the desert lives by its power to resist thirst. All desert plants are so constructed that they are able to conserve and store up moisture against the This necessity has of drouth. wrought peculiar forms of both animals and plants, and in time it also leaves Ita indelible mark upon men who dwell amid its wastes. The leaves of all desert trees are small and thick, so that they expose as little surface as possible for evaporation in the dry air. The great and ever present evidence of the struggle for water is noticeable everywhere where men come together on the desert. In this struggle all who come to the desert must engage instantly. Every wagon must have its water barrels, every burro his water bags, each man his canteen.-Los Angeles Times.

> Danger in Asking Advice. When you have a cough or cold do not ask some one what is good for it, as there te danger in taking some unknown preparation. Foley's Honey and Tar cures coughs. and prevents pneumonia. genuine is in a yellow package. Refuse

substitutes. For sale by all druggists. woman and child in the country. They pay Porgot About His Own Thief Trap. woman and child in the country. They pay an average of \$50,000 per day to their of the police force of Waterbury. Conn., some seven as a painful success. Eaton the place of the police force of Waterbury. Conn., are police force of Waterbury. Conn., an inventive member of the police force of Waterbury. Conn., an inventive member of the police force of Waterbury. Conn., an inventive member of the police force of Waterbury. Conn., an inventive member of the police force of Waterbury. Conn., an inventive member of the police force of Waterbury. Conn., an inventive member of the police force of Waterbury. Conn., an inventive member of the police force of Waterbury. Conn., an inventive member of the police force of Waterbury. Conn., an inventive member of the police force of Waterbury. Conn., where he had lodged at 701 North Fortieth purglar alarm is a painful success. Eaton where he had lodged at 701 North Fortieth street. When brought to the juil street. When brought to the juil witer. When brought to the juil it was impossible to tell how much the plane where he had lodged at 701 North Fortieth she poved by a farm is a painful success. Eaton the side of the man was inject. When brought to the juil it was impossible to tell how much the plane where he had lodged at 701 North He juil it was impossible to tell how much the plane where he had lodged at 701 North He juil it was impossible to tell how much the had with its confident him had been do the had buryer in the nan was inject. When brought to the him had buryer in the nan was inject. When b

Bucklen's Arnica Salve. Mo. For sale by Braton Drug Co.

hing yes our ratanger. J. M. PILD, President, Wayne, Nebrasha. Use Bee want ade to boost your business.

AFFAIRS AT SOUTH OMAHA

Child in Pitiable Condition at Hospital Due to Neglect and Exposure.

FOUND CONCEALED IN HAYLOFT

Parents to Be Prosecuted if it Appears on Investigation They Are Men-

the wasted body still feebly tries to combat the awful ravages of starvation. She is said to be 10 years old, but the brain has been robbed of according to the companion of the been robbed of nourishment until she has only the instinct of an infant. She cats and drinks and sleeps, but that is at present the whole of her cate that is at present the whole of her cate that is at present the went hoping to recover his benith. the whole of her existence. The hospital authorities think she has gained a little in strength and may with proper care Twenty-seventh and Harrison structs. long. The family lives in a section known as Bluff Town, a piace just over the Sarpy county line and back of Laurel Hill cemetery. It is a place out of the way, and since the care was discovered the Sarpy county line and back of Laurel Hill second and G streets, Tuesday afternoon, for the basefit of St. Martin's Women's auxiliary. long. The family lives in a section known and since the case was discovered the Sarpy county authorities have handled it. She was discovered by a local minister and in honor of the birthday of their son, when found was concealed in a shattered hay loft half exposed to the weather. She had been subjected to exposure and not great. county authorities have handled it. She provided with sufficient food. Her reason quickly tottered and she appeared foolish and had then been concealed in the loft, Not enough is known of the parents at the present writing to make an absolute statethey are legally responsible they will be prosecuted. The father is said to be a man of low mentality, who has been seen hanging about the police court many times during the last summer, a man of most inprepossessing appearance. When he came to South Omaha he had the daughter in some convent, asylum or home either in lows or in Omaha. He went several times to Rev. James Wise to try to get his daughter back. Mr. Wise would not make any mmendations for him. Since coming here he is said to have married again and finally to have accured the girl. Her decline dates from the time he got possession of her. He told the hospital authorities that he had another child who died in Beatrice in the same manner that this child appeared about to die. He said her condition was due to a disease and not to starvation, but the people at the hospital think slow death from meager food or indigestible material is the chief cause. She has the appearance of the later stages of tuberculosis. It is true that the family is very straightened circumstances and that the man is practicably incapable of supporting any one. Nothing could be

learned last night of the woman who should have stood in the place of a mother. Rev. Mr. Wise will investigate the case today and is prepared to take any steps the facts may warrant.

Lodge Elections. Last week was marked by numerous elections of officers in the various fraternal orders of South Omaha. It is said cry of "Wall street" into controversy as a that the lodges of the city are in a flourishing condition. The Women's Catholic tula, scorpion, and desert bee, each of Moore, chief ranger; Delta McCabe, vice vocaferous vocabularies of the political

> Brotherhood of America plain and candid way. elected officers Friday evening, as follows: Charles L. Dutch, president; Mrs. Bertha said to be "a narrow alley in the metrop- about it. Burda, vice president; James Austin, secretary; Mrs. Emma Hobick, treasurer; J. zand, guard; W. S. Bowker, outside guard; F. W. Black, A. R. Thrapp and E. A. Farmer, trustees.

The Ancient Order of United Workmen, No. 227, elected officers December 5, as follows: W. J. Nagle, master workman; A. overseer; J. L. Kubat, financier: Joe Marek, receiver; J. J. Nightengale, corder; J. M. Shes, guide; L. Wynne, in-

Knoxall council No. 1464, Royal Arcanum, elected the following officers for the com-Charles W. Knight, chaplain; J. B. Ashe, guide; Rudelph Honig, warden; J. Manley

New Safe for Bank. The new safe of the Live Stock National bank was placed in position yesterday morning. The weight of the safe was six or seven tons. It is warranted to be absolutely fire and tool proof. It had to be aken in through one of the south windows of the bank. The other repairs and pleted. A few minor details are still to be arranged. Dr. C. M. Schindel stated esterday that the new bank would open its doors for business early in the present week. He thought Wednesday or Thursday would be the day. The painters were busy with the signwork yesterday. The building will be a decided ornament o Twenty-fourth and N streets. The work on the Packers bank is pro-

gressing steadily. The masons are laying the stone arches of the windows and the

Jacob Sedlik in Serious Condition. The condition of Jacob Sedlik, who was found unconscious on the L street viaduct Friday night, became serious Saturday afternoon. Dr. E. L. De Lanney ordered hun taken to the South Omaha hospital. He was first taken to the place

Death from Blood Poison

was prevented by G. W. Cloyd, Plunk, Mo.,
who healed his dangerous wound with

Buckley's Gold Top Eser delivered to all
parts of the city. Telephone No. 5.
Charles Miller, Thirty-third and U
streets, reported the birth of a son yes-The inquest over the body of Neis Swan-supplying "the sinews of war" at the out-son will be held Monday morning at 10 break of the rebellion, and in emergencies some cure for malaria and billousness in

The Stetson Shoe at \$3 is the best proposition for you in Douglas county. Creasey, the Shoe'Man. Thomas Ryan, Henry Thompson, Joan Berry and John Murray were sentenced to Afficen days each for vagrancy yesterday.

New Ones. The ladles' button dull shoes at \$5.50 and men's button gin metal and patent at \$4 are the latest. Cressey.

Miss Rose Roch, a coustn to Charles Vels, was injured at \$wift's packing plant. She was taken to the South Omana hospital.

tally Capable of UnderstandIng Consequences of Act.

Handsome China Promiums—A large assortment of new hand-painted china just received. See them. Creasey.

Lost, a gold watch, on Twenty-fourth street between M and G streets. Return to Miss Grace Young. 2818 I street. Herewasted body still feely tries to combat.

and food be restored. The story of her desired condition is gruesome and the only strange thing is that it has been concealed so fandwell, the jeweler, 2004 N street.

Katherine Rowley, elocution pupils, Tel. 991

C. L. Talbott reported to the police that his residence had been entered and forty-four souvenir spoons had been taken. The spoons had been gathered from all parts of the United States where Mr. and Mrs. Talbot have visited. The police are working on the case.

Patrick Ryan was arrested yesterday for forgery. He got hold of a coal bill issued by Thomas E. Luckoy against Sheenan & McDonald at Twenty-fifth and N streets. He represented himself as a collector and the firm gave him a check. This check for fill a content. He represented himself as a collector and the firm gave him a check. This check for \$11 be cashed at A. P. Brennen's grocery store. It was made out to Thomas H. Luckey, but Mrs. Brennen knew Ryan and thought it was all right. Ryan processed to spend the money and got intoxicated before he landed in jall. The charge of forgery was placed against his name on the jail record.

## Our Letter Box

Contributions on timely topics invited. Write legibly on one side of the paper only, with name and address appended. On request names will not be printed. Unused contributions will not be returned. Letters exceeding 300 words will be subject to being cut down at the discretion of the editor. Publication of views of correspondents does not commit The Bee to their endorsement.

OMAHA, Dec. 7 .- To the Editor of The It is as true now as it has been for thirty years that whenever the exigencies of partisan politics and financial disturbance come upon the country "Wall atreet" is blown out upon the angry waves of unreason and public clamor as the source of all our woes, Leaders of political parties who are ignorant, and others who are designing, frequently supported by newspapers which grinders of grist, seldom fail to project the hotbed of financial deviltry which is waging war upon the people from the entrench-ments of "predatory wealth," as it is now charlatan and demagogue. In the present crisis in our affairs it is "Wall street" again, with the old variations, that is on Bee, try to answer my own question in

Wall street as a physical entity has been Salmon P. Chase knew the whole truth olis of our country, with a pond of dirty is the money center of the hemisphere, and, street" are banks of issue and deposit and for Wall street. banks of trust, located in that street and dollars.

of people, the weather bureau of a mighty national and international commerce, the street helped to get. barometer of all trade and the commercial exchange center and clearing house, the years ago. Chicago is now the terminus It is in this great mart also, as everybody ful agencies by and through the financial marks temperature in the glass tube. It the Atlantic scaboard the world has ever is, as has been already said, the market known these railroads have made our counin which everything that is used by the try opulent and powerful beyond human bought and sold, and in which buyers and wealth and the strength that comes with sellers measure swords, or rather, brains. It to nations as to men, but also in every need hardly be said, is also the theater of speculation in everything the world produces to satisfy the wants of the human race. It is in Wall street that exploitation of schemes and swindles whose victim cannot be counted for multitude, and for whom experience has no lesson. The late the erection of fixtures are about com- governor of New York, Roswell P. Flower, once told me that only about four men out of a hundred who speculate in Wall street succeed. It is a sad commentary on his own estimate of failures in Wall street that the governor himself was caught in the masistrom, lost much of his own large fortune, and, it is believed, died prematurely from the shock. But Wall streets of speculation are all over the world. They are most numerous wherever Anglo-Saxon blood circulates in the veins of men. Omaha has its little Wall street. walls will be completed this week if favor. All of which is but another way of saving that the spirit of gambling for material gain is the inherited vice of all races and conditions of men. I have the opinion that among all gamblers the Indian is the most inveterate and desperate. Stop gambling and speculation by statute, did you say? One might as well attempt to eradicate the crowning social evil of every nation or stop the mighty torrents of Riagara with a puff ball. The idea has widely prevailed among

The idea has widely prevailed among the popular of this country, thanks to the politicians, that the Wall street of their maginations has been, and is, a menace and a destroyer of their prospecty and the practiced among insects?" and a destroyer of their prosperity and welfare. On the contrary, I think the really intelligent opinion, which the judgment of the wiser men confirms, is, that it is of inestimable importance and value to the whole country. I think it damonstrable that, as the great center for mobilizing capital for the development of the country it has done more than all other agencies which the wit of man has ever devised outside of Lembard street, London. Wall street saved the union. But strable that, as the great center for mobildon. Wall street saved the union. But for Wall street patriotism and power in

No other Limited Train to California provides Fred Harvey meals, A Pullman to Grand Canyon of Arizona, And is under one management all the way. The California Limited is also the only train to Southern California, via any line, for exclusively first-class travel. It runs over shortest line from Chicago. All the way Daily, the year 'round, Chicago and Kansas City to Los Angeles, San Diego and San Francisco. New compartment and drawing-room Pullmans; also observation sleeper (with ladies' parlor), and a buffet club car. Dustless tracks, Garland ventilators and block signal protection. Reserve your accommodations early.

> To get in or out of business To secure help To find a position To buy, to sell, no matter What you want

California Limited at Laguna Indian pueblo NM.

## Use This Goupon

A BEE Want-ad will get it

The following ad put in the want columns of the BEE for ..... days, commencing at once. Ten cents per line for each insertion or \$1.50 per line per month. Enclosed find ..... in stamps to pay for it.

> IX WORDS TO A LINE.

OC PER LINE FIRST INSERTION.

PER LINE T RUN MORE THAN ONCE.

Be sure to write the name and address you wish to appear in the ad.

By the use of its power and credit it water at one end and a graveyard at the built every important trunk line of rail-A. Crown, conductor: Miss Theresa Van- other -the East river at the east end and road in the United States. - The Union Pa-Trinity churchyard and Broadway at the cific itself would never have been comwest end. But the Wall street of finance pleted in this generation of men but for Wall street. Buffalo, Cleveland, Detroit, next in rank to London, of the civilized Chicago, Milwaukee, St. Paul, Minneapolis, world. It probably contains more wealth St. Louis, Kansas City, Omaha and the in money or its convertible equivalents great chain of cities, market and indus-J. Peterson, foreman; Thomas Whalen, than any other place on the planet. In- trial centers, large and small, could not cluded in the general meaning of "Wali have been possible in a hundred years but

Wall street brought thousands of milside watch; William Gabriel, outside many outside of it, whose combined cap- Hons of cheap money from beyond the ital and possessions mount into billions of seas for the development and progress of this nation, the richest in natural wealth But Wall street is much more than this. and resources on the globe. The first It is the trade center of a great nation Union Pacific bridge at Omaha was built with the money of the Dutch which Wall

Henry Farnam built the first railroad conditions of the whole country. It is the west of Chicago to Galena more than fifty borrowing and lending place, where men of more than forty railroads, and Omaha buy and well and fix the value of all com- of fourteen. Wall street did it, and the modities that find their way to the markets. whole west is gridironed with these powerknows, that evidences of credit in the aid of Wall street which have populated forms of shares of stock and bends of and enriched the country beyond the wildcorporate properties are fixed from day est dreams of men. By furnishing the to day, and from hour to hour, when the cheapest and swiftest transportation of Stock exchange is open, as the thermometer raw and finished products to and from teeming millions of the civilized world is power to estimate, not merely in material with each other for gain. Wall street, it element of happiness which civilisation and enlightenment, religious, moral and intellectual, can confer upon the sons and daughters of men. GEORGE L. MILLER.

Corporation Humorists. SOUTH OMAHA, Dec. 7.-To the Editor of The Bee: It is developed, in the recent circular to subscribers issued by the local telephone company, that the extensively advertised reduction in telephone rates in not, in truth, a reduction at all, but, in fact, more in the nature of a joke. Bubscribers on party-line or other limited

circuits can only secure a reduction in rates by accepting a sweeping curtailmen of their service. In other words, pay the old rate, or 'Keep on your side of the sone."

Mr. Varce Lane (a mighty fine gentleman, by the way), developed an unsuspected vein of humor in springing this joke before he left Omaha.

Orino Laxative Fruit Syrup, the new Laxative, stimulates, but does not irritate. It is the best Laxative. Guaranteed or your money back. For sale by all drug-

Insect Hypnotism.

"No." is practiced among insects?"
"No." it is a fact. A queen bee can hypnotize her whole hive whenever she wants to. She makes a curious humming sound and within a moment or two every bee in the colony falls into a hypnotic death's head hawk moth is also

Miss Nova Cilchrist, Miss Grace Young, afterwards, Antistam, testiyeburg and Ap- Dr. King's New Lare Mrs. Ewell and Miss Alia Gilchrist enter, pomattox would never have been fought, by Beaton Drug Co. afterwards, Antistam, Gettysburg and Ap- Dr. King's New Life Pills. 250, For sale



## There's always

a decided advantage in early Christmas shopping

yours new