

BUSINESS OUTLOOK IS BRIGHTENING UP

Vice President Earling of Milwaukee Road Sees Trade Revival in the Near Future.

WAR SCARE IS NOW ABOUT OVER Americans Prepared to Absorb Securities Held Abroad—Feeling in the East is Already Much Improved.

That America will soon be able, if the balance of trade continues in its favor, to handle all the securities now held in Europe, was the opinion of H. B. Earling, vice president of the Milwaukee road, who passed through Omaha on his way to San Francisco to size up the general situation on the Pacific coast. Mr. Earling has just completed a trip of the same kind through the east and recently attended a big conference of railroad and business men in New York City. "I found conditions much improved as compared with my last trip along the Atlantic seaboard and the difference in the feeling toward the future was most marked," Mr. Earling attributed much of the changed sentiment to the attitude of the public toward the larger business interests.

Revival is Certain. "It is the impression in the east," he said, "that we are going to have a great volume of business and that while the changed conditions have not been felt materially as yet, nothing can hold back a commercial revival. I do not speak from the standpoint of the railroads, for they can handle with present facilities a much larger tonnage than is going at present. The problems of the railroads must be adjusted as a separate entity.

"We are hopeful that the Interstate Commerce commission will consider the merits of the railroads in the near future, and permit some changes which will put transportation operations on a profitable basis. When this is done and the dividends and interest established as a regular business matter, then I confidently believe the American investor will come forward, buy stocks and bonds in American institutions, take up gradually the securities held in Europe, and the United States will be free of the consequences of diplomatic and hostile turmoil that has been set afoot during the last four months.

"I do not know how much of American securities are held in Europe, but should the demand for American products go forward in the future as it has in the past, our investors, with the balance of trade as a base, could absorb these securities within a very short time. We know that Europe must buy here and if we held these securities we would be self-contained and there would be no occasion to fear a further shrinking or breaking of market values by reason of the sudden liquidation of American securities held in Europe, when demands for liquidation came on.

"On the whole I believe the change is just around the corner, and when it comes, it will record the commercial revival in the United States."

Little Girl Burned Starting Fire in Range With Coal Oil

Maude Richards, aged 10 years, daughter of Mr. and Mrs. Will Richards, 608 Pierce street, was severely burned when she used coal oil to start a fire in the range. The flames flared up so suddenly that the little girl's dress caught fire and she was badly scorched about the limbs before her mother, who was sick in bed, could aid her. Mrs. Richards was also slightly burned. The two were attended by Dr. C. B. Foltz and the little girl was taken to St. Joseph's hospital.

Mr. and Mrs. Richards have been separated for several months and, being in straightened circumstances, the little girl was the only one who cared for her mother during her illness. Police Matron Ellen Gibbons has taken charge of the case.

Navy Men of Omaha Planning Big Ball

Members of the Omaha Navy club and other ex-navy men are planning to hold the biggest and best navy ball ever known in Omaha, Saturday evening, December 12, at Metropolitan hall. It will be the third annual ball given under the auspices of the club. Many Omaha men who have seen service on Uncle Sam's ships, but have not yet joined the local club, are becoming interested in it and the dance. A large attendance is expected at the next regular meeting of the club, to be held in the Grand Army room, at the court house, next Friday evening.

William L. Hackett is president of the club. He and Secretary Daniels are active in arranging for the ball.

UNI OF OMAHA STUDENTS TO START LIBRARY FUND

A library fund is to be established by the students of the University of Omaha. A number of concerts, lectures and plays are to be given in the near future, the proceeds of which will go toward establishing this fund.

The student body, working in co-operation with the junior class, will give a concert next Saturday at the university gymnasium. As much school talent as possible will be used, though a number of outsiders will also have a part in the program. Miss Grace Poole has been engaged for several piano parts.

EVERY CHILD'S MAGAZINE X-MAS NUMBER ATTRACTIVE

The Christmas edition of Every Child's Magazine, edited by Clara Robinson, is the most attractive number that has yet been issued. All the departments contained in a grown-up's magazine are duplicated in this periodical in a simple and attractive style for children, and the best of a storehouse of useful, instructive reading, besides containing stories and poems of fiction to delight the little folk.

ARRESTED IN CHICAGO FOR STEALING AUTO IN OMAHA

Walter E. Thomas and Charles Geyer have been arrested by the Chicago police for the theft of a \$2000 machine from the local Cartwright company, two weeks ago. The car has also been recovered and the two men will be brought back to Omaha by Detective John Ptasowski, who leaves for that city at once.

Workmen's Compensation Insurance to be Effective December 1

WORKMAN'S LAW EXPLAINED

Compensation Statute Will Go Into Effect Within Few Weeks.

MUTUAL COMPANY FORMED

Manufacturers Organize Mutual Insurance Company to Carry One Another's Risk in Matter of Liability Incurred.

At last ambulance chasing is to be ended in Nebraska, when the workmen's compensation law, approved by the people of the state by popular vote at the last election, goes into operation. The law will likely be declared in operation within the next few weeks.

The law is specific in fixing the amount of compensation due to injured employees for specific injuries while on duty. In each case it specifies a given percentage of the employee's wages to be paid for a stipulated period of time after such injury. It is designed to do away with costly litigation, which has been a detriment both to employer and employee.

Mutual Companies Formed.

Some important changes will be noticed in the conduct of business in the state. For example, the manufacturers of the state have already organized for the purpose of forming a mutual insurance company to carry one another's risk in the matter of liability incurred from the injuries sustained by employees in their plants. The companies have the privilege of organizing mutual companies, insuring with a blanket insurance under any of the existing liability insurance companies, or carrying their own risk in the matter of liability for injury of employees. Some will still carry blanket insurance with liability companies. A large percentage of them have already signed the agreements to come into the new mutual company. A few will carry their own risk.

This latter case occurs in the instance in which a man has a small manufacturing concern, employing perhaps not more than two or three men, and being an employer that is in no way dangerous to life or limb of employes. Such an employer does not care to pay a heavy premium to an insurance company annually to protect him against liability for injuries when he knows the chances are a thousand to one that no accident will occur in his little plant. He may choose to carry his own risk; that is, carry no insurance, but set aside a little fund on his books to be used for a liability fund, in case he should have an accident.

Will Accentuate Safety. Grant Hamilton of the legislative committee of the American Federation of Labor, in speaking to the Central Labor union in Omaha a few days ago, made a point when he said of the compensation law: "You are not merely selling legs and arms for \$500 apiece or whatever the price may be, but under this law such safety precautions must develop that it will be practically impossible for such accidents to occur."

State Insurance Commissioner Brian has made the following analysis of the law: "The workmen's compensation law, passed in the 1913 legislature, having been suspended from operation owing to a referendum petition being filed with the secretary of state, asking that the law be repealed, and the vote at the general election in November, 1914, and as the unofficial tabulation evidences the adoption of said law, I believe it of interest to the public to give a digest of the most important features of the act.

"The law will be in force and effect within ten days from the day of November, at which time the vote is officially canvassed by the state election board.

"The law will apply to every employer in this state employing five or more employees, except those employing household domestic servants, farm laborers and railroad companies, interstate commerce, who are subject to congress and not within the provisions of this law.

"Part I is so framed as to penalize both the employer and the employe if they do not elect to come within the provisions of Part II.

Application of Law. "Part II.—Every employer (other than those exempted) automatically comes within the provisions of the workmen's compensation law and will be governed by its provisions unless the employer posts, and thereafter keeps posted, in a conspicuous place in places where his workmen are employed, a written or printed notice of his election not to be bound by Part II, and he must file a duplicate of such posted notice with the insurance commissioner, and unless every employe gives a written or printed notice to his employer of his refusal to be bound by Part II, and file a duplicate proof of the service of such notice with the insurance commissioner, he will automatically come within the provisions of the law, and be governed by its provisions.

"If an employer has given notice not to accept the provisions of part II he may later waive such notice by posting in a conspicuous place a written or printed notice of withdrawal and file a duplicate notice with the insurance commissioner.

"If an employe has given notice not to accept the provisions of part II, he may later waive such notice by posting in a writing directed to the employer and serve same upon his employer or his agent, and file a duplicate with the insurance commissioner. The waiver will not be effective until noon of the fifth day after filing the required notice with the insurance commissioner.

Contractors and Subcontractors. "The owner is not responsible where a contract is let to a contractor or a contractor is not responsible where a contract is let to a subcontractor if all done in good faith, provided the owner requires the contractor to procure a policy according to this act. No compensation will be allowed for the first fourteen days after disability begins unless such disability continues for eight weeks or longer. During the first twenty-one days after the disability begins the employer is liable for a reasonable medical and hospital service not to exceed \$200.

"For the first 300 weeks—60 per centum of the wages received at the time of injury, and the maximum amount received shall not exceed \$10, and the minimum amount received shall not be less than \$5 per week. Provided, that after the first 300 weeks of total permanent disability the employe shall receive 40 per centum of the wages received at the time of accident, but not more than \$5 per week, or less than \$4 per week.

Benefits for Specific Injury. "Shall be 50 per centum of the wages received at the time of the injury for the periods as follows: For the loss of hand, payments for 175 weeks. For the loss of arm, payments for 215 weeks. For the loss of foot, payments for 150 weeks. For the loss of leg, payments for 215 weeks. For the loss of eye, payments for 125 weeks. For the loss of two or more of such members not constituting total permanent disability shall be the aggregate time of periods specified for each.

For the loss of both hands, arms, feet, legs and eyes the same benefits will be paid as for the total permanent disability.

Death Benefits. "In case of injuries resulting in death the dependent shall receive 50 per centum of the wages received for a period of 350 weeks, and for an amount of not more than \$10 or less than \$5 per week, and in addition, burial and sick expenses not to exceed \$100.

"If the employe is injured by reason of willful negligence or by reason of being intoxicated, no benefits will be paid.

"If the employe is employed by two or more employers, the benefits will be payable in proportion to the wages paid by each employer, unless a contract is made between themselves of the burden of the compensation to be paid.

"No other insurance held by an employe will detract from the compensation under this act.

"No agreement by an employe to waive his rights will be valid.

"Notice must be served upon the employer or his agent as soon as practicable after the happening of an accident, and a claim for the compensation must be made within six months to be valid.

"Notice of an accident must be in writing, signed by the person or by a person in his behalf."

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