

Denies Charges



Dr. Clarence Spears

Charges made by William Fallon, veteran trainer at University of Wisconsin, that varsity athletes had been given whisky before big games and that injured players on several occasions had been forced to don uniforms under orders of Dr. Clarence Spears, head coach, were denied when Spears took the stand at a meeting of university regents, above.

LIFE INSURANCE ASSETS CLIMB

In spite of the heavy deflation that took place during the depression years, the total assets of the life insurance industry showed a steady climb.

At the end of 1929, these assets were \$17,482,000,000. At the end of 1935, they had reached approximately \$22,200,000,000.

During depression, it was inevitable that the invested assets of the companies should shrink in value. Even so, very few companies have run into difficulties in meeting their contracts, and the current business betterment is reflected in steady strengthening in the worth of the average company investment portfolio. It is a well known fact that all life insurance companies maintain a large cash reserve, which obviates the necessity of liquidating investments at unfavorable times.

Life insurance investments fall into two principal fields—real estate mortgages and bonds. Real estate is obviously the soundest of all investments in the long run—the worst of depressions cannot make the land unfruitful. And the kind of bonds life companies buy represent all that is necessary and productive in industrial life.

HELD MONTHS, RELEASED

St. Paul, Neb.—After lying in jail here since early in December, Harold Moon of Kearney was released by District Judge Kroger who led the evidence to connect him with the robbery of Bryan Jensen clothing store was insufficient.

"Most Shapely Legs"



Mme. Borge

In competition with scores of chorines, Mme. Billie Borge was judged to have "the most beautiful legs in Paris", a title held for many years by Mlle. Mistinguett, famous entertainer.

Clearance of Slums on Plan to Get U. S. Aid

President Roosevelt Supports Move to Supply Federal Credit to Small Priced Home Builders.

Washington.—Plans for a 10-year federal low-cost housing and slum clearance program Thursday received backing of President Roosevelt.

In a conference with Senator Wagner (D.), New York, and Peter Grimm, housing advisor, Mr. Roosevelt approved drafting of legislation intended to:

1. Provide loans and grants to local communities to wipe out slums.
2. Encourage private construction of homes under \$5,000 by increasing government insurance of mortgages up to 90 per cent of appraised value.
3. Extend authority to insure loans for modernization and repair of homes.

Federal Funds.

Wagner said federal appropriation for the first year "certainly" would not exceed \$300 to 400 million dollars.

No decision was reached whether to set up one agency to carry out activities now being conducted by five—the federal housing administration, public works administration, Home Owners Loan Corp., rural resettlement administration and the reconstruction corporation.

Approval by the president of the 10-year program was said to mark the first definite new deal housing policy.

Local communities would have full control and management.

Federal financial aid would be extended through a combination of grants and loans at low interest rates.

Extension of authority to insure modernization and repair loans up to 20 per cent of total loans made by a bank, Wagner said, was part of the general plan to stimulate private construction.

The third phase of the program, to raise from 80 to 90 per cent the housing administration's insurance of mortgage loans by banks, is calculated to induce banks to lend more money to low-income groups who want to build homes costing \$5,000 and under.

Secretary Ickes, directing the present slum clearance program, said he approved of it in "principle."

The chamber of commerce of the United States has called for an end of government building.

SHOW THE YOUNGSTERS HOW

Among children of school age no disease takes as many lives as accidents. These accidents occur at an age when there has not yet been time for habit to gain ascendancy over conduct. Most educational authorities recognize that a child can be educated to behavior safe for himself and for others. Safety education in the elementary schools has made great strides, both in development and results.

Three methods, says the Education Division of the National Safety Council, are being used most successfully in teaching of safety in the schools. "First, the teaching of safety in actual situations where the need for it is apparent. Second, the injection of the subject matter of safety into the regular subjects of the curriculum. This provides opportunity for children to follow interests which lead into the more general aspects of safety, thereby greatly adding to their fund for information. Third, the organization of extra-curricular activities such as junior safety councils, schoolboy patrols and the safety clubs. These activities present an opportunity for the child to apply his knowledge to the benefit of others, thus assuring definite civic responsibilities."

The result of this work is that since 1922 accidental deaths of children have decreased in every category except traffic accidents, while adult deaths have increased sharply. It is estimated that safety education is saving the lives of 8,500 children a year.

A movement to expand this educational program to the incorporation of good driving courses into the curriculum of the high schools has been gaining strength for several years. A number of states have already instituted such courses and a number of others, as well as counties and communities, are ready to inaugurate them.

This movement deserves unequalled backing and encouragement. If our youths can really be made responsible users of the streets and highways, then we can look forward to gradually supplanting the adult motoring population of today, which is responsible for the deaths of 36,000 persons annually.

TESTS HARTZELL'S MIND

Chicago.—A report on a mental examination of Oscar M. Hartzell, former Iowan twice convicted as promoter of the "Drake estate" mail fraud, was given to Federal Judge Sullivan.

The findings were presented by Dr. Harry R. Hoffman, head of the Cook county behavior clinic, who examined Hartzell after the latter admitted full blame for the Drake scheme but insisted it was legitimate. The judge said he would not release the report until Monday, when he will pass sentence on Hartzell and eight other defendants convicted in the recent Drake trial.

1935 Shows a Low Death Rate Over the Nation

Survey by Insurance Company Indicates Marked Gain in Longevity Over Previous Years.

New York, February 12.—The lowest death rate of all time, 8.4 per thousand population, was recorded during 1935 among the approximately 17,000,000 industrial policyholders of one of the leading life insurance companies of the nation. The best previous record, 8.5 per thousand, and among this large cross-section of the wage-earning populations of the United States and Canada, was registered in 1934.

Dr. Louis I. Lublin, statistician for the company, says: "The low death rate among those insured, not only for 1935, but during all six of the depression years, 1930 to 1935, has been truly remarkable because of the difficult economic conditions prevailing during that period. It is obvious that large scale unemployment is not conducive to low death rates. The fact remains, however, that the average death rate among the insured American and Canadian families since the beginning of the depression was only 8.6 per 1,000, while in the six years, 1924 to 1929, a period marking the peak of prosperity, the average was 9.2 or almost 7 per cent higher."

Sufficient data are not now available, Dr. Lublin stated to determine whether the mortality rate for the general population of the United States in 1935 was lower than for 1934. Reports from seventeen states, covering fractional parts of the year, point to an improvement. Incomplete reports, Dr. Lublin said, showed declines in Illinois, Indiana, Louisiana, Michigan, Minnesota, New Jersey, New York, Pennsylvania and South Dakota, an area comprising 39 per cent of the population of the country. Increases in mortality were reported in Arizona, Connecticut, Kansas, Maryland and Tennessee, while in three states—Ohio, Rhode Island and Wisconsin—there was no change in the ratio.

A decline in the death rate has been continuing for years, both among insurance policyholders and in the general population of the United States, but Dr. Lublin points out that the drop among the insured has been the greater. Comparing the mortality figures for the industrial policyholders, ages 1 to 74 years, with those of the general population between 1911 and 1934, the last year for which population figures are available, it is found that the death rate dropped 41.9 per cent among the insured as against 28.6 per cent in the general population. The mortality among these insured wage-earners and their families is now but little higher than that of the general population; in 1911 it was 37.1 per cent in favor of the general population of the country.

"The expectation of life at birth of the industrial policyholders in 1935 was 59.74 years," said Dr. Lublin. "In 1934 it was 59.45 years, as compared with 46.62 years in 1911-1912, a gain of 12.82 years during a little more than two decades. In the general population the gain has been only 7.80 years between 1911 and 1934. Thus, the increase in expectation of life for the insured is more than one and a half times that for the general population."

"It is noteworthy that industrial policyholders have now attained a life expectancy not far different from that of the general population living in urban areas. This is especially significant when it is remembered that the insured represent a group of wage-earners and their families who, in many instances, are exposed to special hazards and who sometimes lack the means of securing prompt and adequate medical care.

"The improvement in mortality in the insured industrial population during the past 24 years has extended to every age range. It has been much greater, however, in childhood, adolescence and in adult life up to age 45, than in the higher age groups. This has been due to large reductions in the mortality from diseases which take their principal toll in the early years of life."

Held for Robbery



Donald Brower

Something new in the way of a disguise for a bank robber was done by Donald R. Brower, Chicago beauty parlor operator, who was held by police for a \$2,500 bank stickup after his alleged confession that he had dressed as a priest and led three bandit pals on the job.

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Typhoid fever, tuberculosis, diarrheal conditions, chronic nephritis and puerperal diseases and accidental deaths from burns and drownings, registered new low death rates in 1935 among these industrial policyholders.

"A new minimal death rate for tuberculosis has been the outstanding public health development in 1935," Dr. Lublin stated. "The death rate among those insured was 55.6 per 100,000. This marks a reduction of 6.4 per cent from the previous low point of 59.4, established in 1934; it is 43.3 per cent below the figure for 1925 and it is more than 75 per cent lower than the rate of 224.6 per 100,000 for 1911, when death rates for individual diseases were first computed for this insured class.

"Since 1929, in the face of the widespread unemployment accompanying the most severe industrial depression of a generation, tuberculosis mortality not only continued to drop but actually declined at a faster rate than in previous periods. Between 1924 and 1929 the tuberculosis mortality rate fell at an average of 3.5 per cent per year, but between 1930 and 1935 it declined at an average of 7.7 per cent per year among those insured. It is thus evident that the efficacy of the campaign against tuberculosis not only has been maintained, but that it has increased.

"But tuberculosis still remains a public health problem and in spite of the great gains which have been made, it ranks seventh among the causes of death in the United States and sixth among the insured industrial population. It is the chief cause of death in early adult life and it still remains for the states and the municipalities to provide whatever additional facilities may be needed to take care of a final drive against tuberculosis."

Other diseases recording declines from their figures for 1934, according to Dr. Lublin, were cancer, diabetes, cerebral hemorrhage, heart disease, appendicitis, suicides and automobile fatalities. "In addition," he reported, "the 1935 mortality record is unique in that not one of the individual causes of death registered a new maximum for the year, but in every instance registered a decline from its previous high."

SCHOOL DISTRICT CAUCUS

The annual caucus of the voters of school district No. 1, Cass county, Nebraska, will be held at 8 o'clock, Thursday, February 20, 1936, at the high school auditorium in Plattsmouth.

The caucus will nominate four candidates for the position of members of the board of education of the school district No. 1, Cass county.

P. T. HEINEMAN, President.
FRANK A. CLOUT, Secretary.

Rock surfacing of farm to market roads as WPA projects offers as fine a method of expending relief funds as could be devised.

MORE FATAL ACCIDENTS

Fatal accidents to WPA workmen over the nation showed a slight increase in December, records show, and as a result Administrator Felton and State Safety Consultant Bailey, have issued warnings and instructions on how to prevent accidents. Ratio of injuries per million man hours was 19.1 in the nation which compares with an accepted private industry ratio of about twenty-one. The Nebraska WPA ratio for the last half of December was but 18.15.

Vehicles and falling objects account for 72 percent of WPA deaths. Engineers, safety supervisors and project supervisors were warned not to allow workers to "mob" transportation trucks or ride with any part of their bodies exposed. Strains received from lifting caused about one-fourth of the accidents. Working in brush and undergrowth caused many accidents due to thorn wounds, to which no attention was paid. Infections followed this type of wound. Working nearly 3 million man hours last year, Nebraska WPA workers suffered but 140 accidents that caused loss of time.

Mormon Book Adds New Page to State History

First Printing in Territory Revealed in Volume Recounting Experiences at Omaha in 1847.

A new page in Nebraska history was opened in Washington Thursday with deposit in the rare book room of the Library of Congress of the first printing ever done in that state, a "General Epistle," by Brigham Young.

No state ever had a more significant document to call "first." All the sweep and swing of westward immigration was in its eight compact pages, the call issued by Brigham Young at "winter quarters" (now North Omaha) to Mormons of the world to follow him "directly over the mountains" to the "Great Salt Lake City."

The recent discovery and historical proof of this rare document by Douglas Crawford McMurtie, Chicago printer who is co-operating with the rare book room in making its collection of United States "incunabula" or first books printed in each state, gave Nebraska a printing press seven years previous to the generally accepted date.

Bellevue Supplanted

Four years ago, McMurtie himself was giving Bellevue as the place, and Nov. 15, 1854, as the date of the first issue date on the "Nebraska Palladium."

But he has found convincing evidence that the epistle, which bears the imprint "written at winter quarters, Omaha station, west bank of the Missouri river, near Council Bluffs, North America, and signed Dec. 23, 1847, in behalf of the quorum of the 12 apostles. Brigham Young president. Willard Richards, clerk," also was printed there.

"We have a printing press. Any who can take good printing or writing paper to the valley will be a blessing to themselves and the church."

McMurtie found an 1846 letter from Brigham Young to his remaining church trustees in Nauvoo, Ill., ordering them to bring on the temple bell and "the two printing presses, all the type, the brass rule, chases, rollers." Among numerous other proofs McMurtie found the type of the Nebraska document the same as that used in the first issue of the Desert News, Utah's contribution to "incunabula."

"Priceless" Volume.

V. Volta Parma, rare book room curator, termed the document "priceless." Only one other known copy of it exists, he said, and that is the property of the Mormon church. A Liverpool, England, imprint of it sold in 1929 for \$320, a document, of course, not to be compared in historic value with the new arrival in the rare book room.

How people got along in those pioneer days was briefed by Brigham in this practical fashion:

"Let those who can go directly over the mountains; and those who cannot, let them go immediately to work at making improvements, raising grain and stock on the land recently vacated by the Pottawattamie Indians, and owned by the United States, and by industry they can gather sufficient means to prosecute their journey. In a year or two, their young cattle will grow into teams; by interchange of labor they can raise their own grain and provision and build their own wagons; and by sale of their improvements to citizens who will gladly come and occupy, they can replenish their clothing and thus speedily and comfortably procure an outfit."

Senator Black to Speak at Lincoln Febr. 22nd

Alabama Senator Will Discuss Problems of Agriculture at Meeting of State Democrats.

No man in public life has taken a stand in agriculture's behalf with more effect than has Senator Hugo F. Black of Alabama. He not only led the fight for agricultural relief as proposed by President Roosevelt, but since the supreme court's decision in the Triple A case he has taken the lead in legislation to further advantage the cause of agriculture. Legislation in agriculture's behalf is the supreme issue in the coming campaign so far as the agricultural south and midwest is concerned. No man is better able to define and discuss this great issue than is senator Black. For these reasons the Lancaster County Democratic Club has



SEN. HUGO BLACK

secured Senator Black as the chief speaker at a great agricultural rally at the University of Nebraska coliseum at 8:30 on the evening of Washington's birthday, February 22. At that time Senator Black will outline the administration's agricultural program, and speak in behalf of putting agriculture on an equal basis with industry.

Protected industries in the east are marshalling their forces to prevent policies that will increase farm prices, and Senator Black will expose their inconsistencies and pay particular attention to Liberty Leaguers. The Black meeting at the coliseum will be free to all without recourse to the ballyhoo of special tickets of admission. Being a democratic meeting everybody will be on an equal footing.

Prior to the meeting at the coliseum Senator Black will be the honor guest at an all-state democratic banquet at the Hotel Lincoln at 6 p. m. The democratic governors of four neighboring states—two of them native Nebraskans—have been invited and have tentatively accepted. The governor of Alabama has also been invited. Banquet tickets are limited to 450, and may be had by addressing Ed Dosek, Room 107, Lindell hotel. Farm organizations and labor organizations are uniting in helping to make the Senator Black meeting the opening gun of the campaign for farm relief.

Invents New Weapon



J. Robert Burns

Perfection of a new anti-aircraft gun which might win the next war is claimed by J. Robert Burns, Buffalo inventor, who asserts the weapon can destroy aircraft within a range of five miles and within 1,000 feet of where its shell explodes.

FIRE
Fire may be at the very threshold of your home

waiting to gain entrance at the first sign of carelessness. Be careful with fire, but also be insured thru—



FIREMEN FACE DANGER OF DUST EXPLOSIONS

In the past 19 years there were at least 255 dust explosions in connection with the milling, processing and handling of products of agricultural origin. At least 311 persons were killed, 693 injured and property damaged to the extent of \$25,000,000—an average of about \$90,000 for each explosion.

There are 28,000 industrial plants in the United States in which dust explosions are possible. These factories normally employ 1,325,000 persons and manufacture products having an annual value of \$10,000,000,000!

A number of disastrous explosions have occurred during fire-fighting operations. Sometimes these have taken place when firemen attempted to remove contents of bins or other enclosures that contained materials in powdered form. In other cases, the falling of a floor or the dropping of the bottom of storage bins forced a dust cloud on the fire. Again, a heavy-pressure stream of water striking a pile of powdered material has been known to throw the dust into the flames and bring about an explosion. Another possibility is the chemical reaction between the water and certain types of metallic dust.

David J. Price, engineer of the U. S. Bureau of Chemistry and Soils, recommends that the contents of bins in which a fire has occurred be thoroughly drenched before removal is attempted; that firemen systematically inspect factories to inform themselves on the dust explosion hazard, in order to avoid unnecessary exposure to danger; that a spray is preferable to the heavy pressure of a hose in wetting explosive dusts stored in piles; that firemen make a study of dust explosions that have occurred during fire-fighting operations; that firemen in industrial centers acquaint themselves with the dust explosion prevention work of the U. S. Bureau of Chemistry and Soils, making use of the Bureau's publications.

In view of the present upward trend in fire losses, as reported by the National Board of Fire Underwriters, these precautions and all others tending to bring about greater fire-safety are of the utmost importance. To firemen they may mean life or death.

Inflated or ordinary dollars—either kind will still buy most if expended in your home community, where a part is retained to help meet the tax burden and other community obligations.

Dependable Insurance

This agency represents the largest and oldest insurance companies in the United States.

PROTECT WHAT YOU HAVE

Every policy, large or small, carries with it the best possible protection and service.

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