

## 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 \$23,200,000,000.

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's 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 unfertile. 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 had the evidence to connect him with the robbery of Bryan Jensen clothing store was insufficient.

## "Most Shapely Legs"



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 Grinnan, 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 \$100 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 responsibility."

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 curriculums 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 unqualified backing and encouragement. If our youth 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.

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## Held for Robbery



Donald Brower

## MORE FATAL ACCIDENTS

Fatal accidents to WPA workers 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 McMurtrie, 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, McMurtrie 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.

The document itself says:

"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."

McMurtrie 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 McMurtrie 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 Feb. 22nd

## 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—

**INSURE WITH**  
**SEARLS & DAVIS**

**FIREMEN FACE DANGER OF DUST EXPLOSIONS**

In the past 19 years there were at least 385 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.

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.

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.

## Invents New Weapon



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