

# FIRES FORECAST BY ACTUARIES

**Experts Predict With Accuracy Where and When They Will Happen.**

New York.—What type of fires to expect in selected months can be foretold with reasonable certainty by the National Board of Fire Underwriters. The board has found that the arson curve reflects not only the ebb and flow of prosperity, but also, with varying regularity, the closing of the special seasons in certain commodities. A precise relation between incendiary fires and industrial seasons is known to exist.

With the approach of the Christmas season, the fur manufacturing trade concludes its brief "year," and as the cutting and sewing machines slow down, the number of conflagrations in these shops increases inordinately with other months.

**Sudden increases in April.**  
Some important sections of the garment trades season end in April, and from the middle of that month, underwriters assert, they may expect a sudden increase in calls for fire settlements. Similarly with the sporting goods manufacturing, and other industries whose period of output occupies only a portion of the calendar year.

A trade map of the country warns the insurance man where to expect sectional conflagrations of unusual frequency. This year they are said to center in New England, where the textile industry is below par, but the wave also has touched upstate New York, and in the last two years the finger pointed to Texas, then Georgia and to southern Illinois.

Some estimates lay as high as 40 per cent of the \$500,000,000 annual fire loss to the hand of the "fire bug." His work is marked by death as well as destruction, for of the 15,000 people who perished in flames in the United States last year, many died in conflagrations of deliberate origin.

In William street, which is to insurance what Wall street is to finance and Maiden Lane to gems, there is issued a monthly chart for the information of underwriters. It shows in parallel columns the fires which have occurred in various trades and the "business embarrassments" noted in the same industries.

"What fires are running now?" is a common inquiry of an insurance agent returning from a short vacation.

"Clothing," or "leather goods," or "trimmings" may be the reply. Adjusters and investigators have been warned to scrutinize carefully reports in the trade which, for the time being at least, is known to be undergoing an extra hazard.

Even the weather has a not inconsiderable influence on commercial fires. If summer lingers, throwing the fall trade sales behind, the fact is noted by the underwriters' loss committee; if the winter is unusually severe, a closer watch is kept on the spring trades, for straw hats and flimsy dress goods will be retarded on their way to market and the weaker elements of those trades may be pinched.

Unassimilated aliens often are the blazers of the arson trail. Underwriters hold this type responsible for many devastating conflagrations.

Although declared to be widespread arson is a difficult crime to prove, and many claims are settled that just failed to bring a criminal indictment.

## Army Officers Work for Roll-Neck Coat

Washington.—Adoption by the army of coats with roll collars for all branches of the service, as recently authorized for air officers, is regarded as considerably nearer by many officers attached to the War department. It was disclosed that a definite step in this direction has been made by Maj. Gen. Creed C. Hammond, chief of the military bureau, who has addressed circular letters to the adjutant general of all states requesting the views of National Guard officers on the subject. General Hammond entertains no doubt that the majority preference will be for the roll collar.

The proponents of the change assert that the present high and tight-fitting collar is a source of discomfort that far outweighs the "military appearance" ascribed to it as one of its virtues by those who advocate its retention.

## Wolves Reappear

Houghton, Mich.—Wolves are again drifting into the Upper Peninsula across the Wisconsin border, according to State Trapper Sam Bennetts of Kenton. Bennetts caught one of the largest timber wolves ever seen in the district.



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Tokyo.—Modern ideas are breaking into the last stronghold of old custom in Japan, and Miss Geisha, whose slight body has been the bulwark of tradition, is longing for bobbed hair.

So startling is this phenomenon to the constituted authority that a police edict has been issued in Tokyo that any geisha who appears in public with her coiffure arranged in any but old style Japanese will forfeit her professional license.

The blame for the desire of the geishas is placed upon moving pictures.

Outside geisha ranks girls are dispensing with old-style coiffures. Waitresses are smiling beneath hair smoothed high over huge "rats," in a style known as "harikara," a word adapted from the phrase "high collar," and signifying "in the latest mode."

Flappers in high schools are bobbing. Housewives have discovered the advantages of "buns" tucked in and fastened with hairpins.

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## PROBATE NOTICE

In the Matter of the Estate of C. E. Allen (also known as Charles Edward Allen), Deceased.

Notice is hereby given: That the creditors of said deceased will meet the administrator of said estate, before me, County Judge of Douglas County, Nebraska, at the County Court Room, in said County, on the 20th day of November, 1925, and on the 20th day of January, 1926, at 9 o'clock A. M., each day, for the purpose of presenting their claims for examination, adjustment and allowance. Three months are allowed for the creditors to present their claims, from the 17th day of October, 1925.

BRYCE CRAWFORD,  
4t-9-11-25 County Judge.

ED. F. MOREARTY  
Attorney-at-Law  
700 Peters Trust Building  
NOTICE OF SERVICE BY PUBLICATION

To Horace S. Adkins, Non-resident Defendant:

You are hereby notified that Elizabeth J. W. Adkins, your wife, the plaintiff, filed her petition in the District Court of Douglas County, Nebraska, on the 5th day of May, 1925, to obtain an absolute divorce from you on the grounds of non-support and desertion and for the care and custody of their minor children.

You are required to answer said petition on or before November 7th, 1925.  
ELIZABETH J. W. ADKINS.  
4t-10-9-25

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MRS. C. C. JOHNSON, 1515 North 26th street. WEBster 1984. Registered Mme. C. J. Walker's agent.

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MADAM CORA L. OWENS, Authorized agent of Mme. C. J. Walker Company. Gives scientific scalp treatments at the "Snow White Beauty Parlor", 2403 North 29th St. WEBster 2361.

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