

The Alliance Herald

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CITY MANAGER GIVES FINDINGS ON INSURANCE

LOWER CLASSIFICATION WOULD COST TOO MUCH

Cost of Changes in Fire Department Two or Three Times Amount of Savings in Premiums

City Manager Kemmish has completed the first step in his investigation of insurance rates in the city of Alliance, and presents his findings to the people of the city. Mr. Kemmish started this investigation following receipt of letters from the officials of the Nebraska bureau of inspection, who wrote to protest against proposed changes in the fire department and discovered later they had run into a "bush saw."

In a correspondence with the state bureau which has stretched out over a period of several weeks, Mr. Kemmish has established his point that the fire fighting equipment of the city is of chief advantage to the insurance companies, inasmuch as it reduces their risks. Mr. Kemmish also sought to show that further changes in the fire department, in order to secure a lower classification for this city and lower insurance rates, would cost the city about two or three times what it would save in premiums. His figures are given in the statement from him which follows.

The work of the city manager has already borne some fruit. This week a representative of the bureau is in Alliance, engaged in re-rating the buildings, and it is probable that lower insurance rates will result.

Mr. Kemmish makes his chief point, however, the fact that there is a limit to the money that the city should spend for fire prevention apparatus. He thinks this limit has been reached. Rates in Alliance as based on certain arbitrary classifications, and it will be necessary for the city to make one of three sets of suggested changes in order to secure a lower classification and consequently lower rates. Any of these changes, Mr. Kemmish shows, will cost Alliance three dollars in money expended for every dollar saved in premiums. He has made a most exhaustive analysis of the situation, and the statement embodying his findings is given below:

Mr. Kemmish's Statement.

Some time ago when we were working upon the contemplated changes in our fire department we had considerable correspondence with the Nebraska Insurance Bureau regarding these fire department changes and on insurance in general. H. J. Lancktree, engineer for the bureau, came here and made tests and inspected our fire fighting equipment in an attempt to give us a better classification. He made a report, however, in which he did not change our classification from the fourth class under which we have been classified for some time. He recommended a number of changes for us to make which would reduce our classification from fourth to three and one-half class. Also changes which would place us in the third class. He showed us the percentage of reduction we would get on the various classes of insurance risks carried in Alliance.

It is not our policy to guess at these matters as is usually done but we want to know what it means in dollars and cents to the citizens before we make any changes or added expense. We therefore asked the Nebraska Insurance Bureau to give us the total of fire insurance premiums received by all insurance companies operating in Alliance on the various risks shown in their recommendations. They replied that they did not know and did not know where we could get such data. We then took the matter up with our local insurance agencies and asked them to furnish us with the data required. They did so cheerfully notwithstanding it took considerable work and time on their part to compile the data for us. We certainly appreciate such splendid cooperation and assistance. From the data thus obtained we compiled the following table showing the total amount of insurance premiums received by all insurance companies on Alliance fire risks for the year 1920 and the amount of reduction we would receive by changing our classification from fourth class to three and one-half:

Number of Bldgs.	Total Premiums	% of Total Premiums	Reduction
Brick Bldg.	\$ 8,500.00	6	\$ 278.00
Brick Bldg.	9,700.00	4	97.00
Frame Bldg.	1,800.00	1	27.00
Frame Bldg.	1,700.00	2	34.00
Dwellings and Contents	11,500.00	6	630.00
Total	\$33,200.00	4 1/2	\$1,463.00

This reduction in classification would mean a total reduction on all fire insurance premiums of \$1,403.00 per year on last year's business. In order for us to obtain this \$1,403 reduction we would have to comply

with certain of the bureau's recommendations. They have given us a choice of one of three combinations picked from the following fifteen recommendations which they want us to make:

Improvements Recommended. Waterworks.

- 1.—Provide complete records in book form giving information in regard to the daily consumption of water; also complete maps and records of the system showing the sizes and locations of all valves, mains and hydrants; keep same corrected to date.
- 2.—Inspect all gate valves twice a year and keep a record of the condition of same.
- 3.—Install additional gate valves so located that no single case of accident, breakage or repair to the pipe system will necessitate the shutting from service a length of pipe greater than 500 feet in the mercantile section or greater than 900 feet in the residential section.
- 4.—Connect up all dead ends with not less than 6 inch pipe.
- 5.—Discontinue the use of 4 inch pipe and gradually replace all 4 inch pipe with 6 inch or larger.
- 6.—Install additional hydrants connected to the system with not less than 6 inch pipe so that the area served per hydrant does not exceed 85,000 square feet in the mercantile section or 100,000 square feet in the residential section.

Fire Department.

- 7.—Provide one additional standard automobile combination hose, chemical and ladder truck, arranged to carry 1,500 feet of standard 2 1/2 inch hose, one 35 gallon chemical tank and 250 feet of chemical hose, two 2 1/2 gallon labeled portable chemical extinguishers, one 24 foot extension ladder, one 12 foot roof ladder and the necessary minor equipment; also arrange to have a driver for same to be on duty at all times.
- 8.—Provide one automobile chemical truck equipped with two 35 gallon or large chemical tanks, 250 feet of chemical hose and the necessary minor equipment; also driver for same to be on duty at all times.

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LABORER BURNS TO DEATH IN A BUNK CAR FIRE

JACK STANKOWITZ LOST LIFE FRIDAY MORNING.

Several Others Had Narrow Escapes When Three Bunk Cars Burn in Yards.

A man identified as Jack Stankowitz, twenty-one years of age, a Burlington laborer, died early this morning in a bunk car in the Alliance yards, when three of the cars were burned about 2:30 o'clock. Several other laborers, mostly Mexicans, had narrow escapes. Stankowitz was the only man to lose his life. The body was not discovered until some time after the Burlington fire department had extinguished the flames. The body was taken to the Miller mortuary.

Stankowitz came to Alliance only a short time ago, it is said, and had no relatives in this country, so far as is known. He was injured Thursday morning, when a rail had been dropped on his feet, and could hardly walk.

The origin of the blaze is not known. It is believed that hobo in a box car nearby were responsible. Stankowitz' body was found under the bed in the bunk car, lying face down, head upon his arms. It is thought that he attempted to escape when the car started to burn, and was overcome before he reached the door. Death is believed to have been due to suffocation. The body was horribly burned about the head, limbs and feet. The clothing was burned off the lower part of the body. The Burlington firemen extinguished the fire before the car was more than half destroyed.

Another theory is that possibly there was foul play, and the car might have been set afire in an attempt to cover up the traces of robbery or murder. The police do not believe the man was murdered, however, and say that in cases of suffocation it is natural for the body to be found in such a position.

Last Rosetta Case Continued a Week by County Judge

The hearing in county court of the case of the State of Nebraska vs. Harry and Minnie Rosetta charged with conducting a house of prostitution, was Thursday morning continued for one week by Judge Tash. The request for the continuance was made by County Attorney Lee Basye, who is now in Omaha on legal business that could not be postponed.

This is the second charge against the Rosettas, and was filed by the county attorney after Judge Westover, in district court, had refused to close the Rodgers rooming house, conducted by the pair, but had enjoined them from selling intoxicating liquor. The principal witness in the latter case is Charles Sanford, a state agent, whose testimony was responsible largely for securing a conviction in county court of these two defendants on charges of selling intoxicating liquor a week or two ago.

Mr. and Mrs. A. J. Welch left Wednesday for a two weeks' trip to Michigan. They expect to visit at St. Louis and other points on the return trip.

PRAIRIE FIRE IS CONQUERED BY MANY WORKERS

TERRIFIC BLAZE RAGED FOR THREE HOURS WEDNESDAY.

Extinguished by Several Hundred Fire Fighters After Hay on Two Sections Destroyed.

Four hundred volunteer fire fighters, equipped with spades, shovels, wet blankets and sacks, log chains, pitchforks, and any other thing that came handy, fought for three hours with a terrific prairie fire in the Snake Creek valley, a few miles south of Alliance, Wednesday morning. The call came for assistance from Alliance after the fire had been spreading for over an hour, driven by a fast fifty-mile wind, and when the fire alarm was sounded, dozens of cars filled with volunteer fire fighters rushed to the aid of the country residents.

Shortly after noon Wednesday, the fire was under control, after it had destroyed about two sections of Snake Creek valley hay land and burned a number of stacks of hay which were in the path of the blaze.

When the volunteer fire fighters reached the scene, the outlook was desperate. The strong wind made the efforts of the fire fighters seem hopeless, but their great number, assisted by tractors and teams which plowed fire guards in the path of the flames, were of invaluable assistance in getting the blaze under control.

Division Superintendent Fred Gurvey of the Burlington responded to the emergency by sending out a number of men from the Burlington shops and yards to help fight the flames. The railroad contributed a hundred men, and with fifty members of the volunteer fire department, men from the business district of Alliance and farmers and ranchers, ample assistance was on hand.

Origin of the Fire

The flames were reported to have started following the passage of the Burlington double-header freight train northward over the Denver tracks. In the past, prairie fires have originated from similar causes, and whenever a blaze starts, this is the usual suspicion, although many fires have started from other causes.

The chief work of the fire fighters consisted in helping to save the fine home of L. J. Schill, south of Alliance. This is a dairy farm, and there are a number of new buildings and much valuable equipment on the place, which was directly in the path of the flames. The fire burned up to within twenty feet of the home, which is believed to have been saved by a stone wall which had been constructed around the yard. Mrs. Schill worked right along with the other fire fighters when the danger was imminent. The house was almost surrounded by the flames at 11 o'clock in the morning, but an hour later it was confined largely to hay stacks.

Some of the fire fighters brought back to Alliance a thrilling tale of the rescue of two women and two of their children who were in a big Studebaker car, which stalled right in the path of the flames. It was rescued after several anxious moments when a crowd of fire fighters, braving the flames, surrounded it and pushed and pulled it to a place out of danger.

Fire Drag Not Used

Almost every known means of fighting prairie fires was in evidence, with the exception of the fire drag. This consists of a heavy mat of some material, twenty to thirty feet square. One of the best in Box Butte county is made of the steel mat from one of the old bars, laced together. A couple of saddle horses are hitched to two of the corners, and when the drag is operating properly, it can extinguish more flames than a hundred men working with log chains, shovels or wet sacks.

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George P. Ehrhardt Burlington Brakeman Died in Hospital Here

George Peter Ehrhardt, thirty-nine years of age, died at St. Joseph hospital Thursday. The remains were taken to the Miller mortuary, and will be sent to Shelbyville, Mo., tonight in charge of a sister, Mrs. C. H. Christine of Shelbyville. Mrs. Christine arrived in Alliance this morning.

Mr. Ehrhardt was a brakeman in the employ of the Burlington out of Alliance. He had lived in the city for five years. On July 29 of this year he was taken to St. Joseph hospital suffering with typhoid, and a complication of diseases following the attack brought about his death. He was a member of the Elks and the B. R. T.

Mrs. Will Johnson was re-elected secretary of the city library board at the regular meeting of the Alliance city council at the city hall Thursday evening.

Henry Hier of Antioch was in Alliance on business Friday morning.

FARMER FAVORS SUPERVISOR PLAN FOR BOX BUTTE

WOULD DO AWAY WITH COUNTY COMMISSIONER SYSTEM

Thinks There Would Be No Room for Complaint If Each Precinct Elected a Man.

Ever since the business men of Alliance and the county commissioners have been at outs on the matter of building roads, there have been some who have wondered if it weren't possible to find some system of county government which would be more responsive to the will of the majority of the voters. Under the present plan, with only three men holding the control of the county funds, if they desire to stand against the will of the majority, there is little that the average citizen can do save protest. Occasionally he can make his protests heard, as in the case where Alliance men went over the heads of the county commissioners and stopped them from giving state aid to a road of their selection.

Now comes the suggestion from Calvin J. Leis of Liberty precinct that the supervisor plan of county government holds a remedy for the present situation. Mr. Leis lives in one of the precincts where no commissioner is selected, and he has apparently discovered what others have suspected, that whenever roads are built, they are usually built by commissioners in their own district and especially in their own precincts. This may go far toward explaining why Commissioner Carrell of Hemingford, for example, is strongly supported by the people of his own precinct.

Liberty precinct, Mr. Leis says, is strongly for the supervisor system. With this system in effect, he thinks there would be no room to talk of graft and favoritism. It would insure the building of roads in every precinct, instead of a favored few, he thinks. So long as Box Butte county has the commissioner system, he declares, just so long will the commissioners have graded roads to their farms, with the rest of the county paying the bill. Mr. Leis writes:

No Time Like the Present.

"There never was a better time to put Box Butte county under good, honest management than right now," writes Mr. Leis in a letter to *The Herald*. "As long as we have county commissioners we will have room to holler 'Graft'! but under township organization there is no room. Each township elects a supervisor. These supervisors take the place of the commissioners under the present system, and each of them will have charge of the road work in his precinct.

"Liberty precinct has never seen a road grader in its territory, and never expects to, unless it can elect a commissioner right from the precinct. A number of my friends tried to get me to file last fall, but I couldn't see it that way, as I live too far from town.

"So long as we have commissioners, just so long they will have graded roads to their farms, and the rest of the county can pay the bill. Now is the time for road boosters and other good citizens to advocate township organization and elect supervisors.

"I have lived in Adams county, which operates under the supervisor system. York county and Holt county men who have ever lived in a county where they have the township organization what he thinks of it and if they didn't get better results under that plan.

"Advocate it, and petition for a vote of the people. I will vote for it and talk for it. I know it gives better results for all the people. It fattens all—not a few."

"CALVIN J. LEIS."

Must Wait Three Years

A number of Alliance people have seriously considered sponsoring petitions for a vote on the adoption of the township plan of county government, with a supervisor from each township in place of the three commissioners system now in use, but while it may be system now in use, but while it may be seriously considering for the future, it holds out little hope for a remedy for the present deadlock over roads.

Under the law governing the adoption of the system, it will be fully two years before it can go into effect. The law provides that a petition may be circulated at any time and that the commissioners shall place the question on the ballot when a petition signed with two hundred and fifty names is presented, but no provision is made for holding a special election to consider the matter, such as in the law providing for the submission of the city manager plan. As the statute now stands, the petition could be passed and voted upon at the next general election, in November of next year, but the new plan will not go into effect until the general election following three years away. At the time the law was passed, general elections were held every year, but now they come only once in two years.

The supervisor question will probably be voted upon, if the public interest remains at the present pitch. In the meantime, however, the situation

THE WEATHER

Forecast for Alliance and vicinity: Fair tonight and probably Saturday; warmer tonight; cooler Saturday afternoon.

cannot be improved. The county commissioners have the authority to designate roads—and are the sole authority over the county roads that are constructed. State aid roads cannot be built over the protests of any considerable proportion of the residents of a county, but there is no way for the public to have any say over the expenditure of the county road funds.

Farley's Lecture Went Over Big at Kearney Thursday

Mrs. Lloyd C. Thomas, secretary of the Alliance chamber of commerce, has received a telegram from Mrs. Esther S. Kroger, secretary of the Kearney chamber of commerce, in which the news was conveyed that the W. H. Farley lecture made a big hit in Kearney Thursday evening. The telegram reads as follows:

"Five hundred business men and employes witnessed National cash register film last night. Picture has exceptional merit. Lecture accompanying it is worth of unanimous attendance of your business men and employes. Suggest you urge all to attend."

Mr. Farley is scheduled to give his lecture in Alliance on Monday, October 10, under the auspices of the Alliance chamber of commerce.

PHONE COMPANY OFFICIAL MAKES A STATEMENT

ASSURES PUBLIC OF FUTURE CO-OPERATION

Passage of Franchise Removes Only Barrier to Harmonious Relations and Improved Facilities.

OMAHA, Neb., Sept. 26.—To the People of Alliance:

After more than two years of delay, caused by misunderstandings of one kind and another, the city council of Alliance has granted a franchise to the Northwestern Bell Telephone company. The present city council and City Manager Kemmish, following a long series of conferences, in which every feature of the new franchise was thoroughly considered, have framed a document which not only protects the interests of the city, but is acceptable to the company. The new franchise is undoubtedly the most comprehensive ever granted to a telephone company in the history of the state, and represents a number of sacrifices on the part of this company which was primarily interested in ending the long deadlock and placing itself in a position where it could serve the telephone patrons and prospective patrons in Alliance with proper protection for itself.

It is not necessary to enumerate the features of the new franchise which should make it acceptable to the people of Alliance in general. The subject has been discussed for two years from every point of view in the public press, and those who have interested themselves in the matter will find that every objection has been met and every possible safeguard included. Neither is it necessary to enumerate the obstacles that have been overcome. In the course of so long a struggle, it was natural that there should be some degree of obstinacy develop on both sides, and there is cause for congratulation that the company and the city officials have been able to find common ground on which to meet and overcome their differences.

The company has felt, in the absence of a franchise, that it was not justified in increasing its investment in the city. The absence of the legal right to use the streets and alleys of Alliance for our equipment has made us hesitate to go ahead with extensions or improvements to our facilities. Now that the matter is settled, the company proposes to proceed as rapidly as possible with needed extensions or improvements to our facilities. (Continued on Page 8.)

Alliance Women to Open a Gift Shop Above Shoe Store

In order that the women of Alliance and vicinity may have the opportunity to secure the latest designs, goods and materials in stamped goods, crocheted cottons, embroideries, threads and novelties, "The Gift Shop" will be opened in the near future above the Alliance shoe store, with Mrs. Lloyd Thomas and Mrs. George Milburn as proprietresses. "The Gift Shop" will carry at all times a line of the newest and best to be secured. Stamping will be done at reasonable prices and an invitation is extended to all interested to call.

ARKANSAS MAN WAS IN ALLIANCE ON SAD MISSION

JOE TAYLOR COMES FOR BODY OF BROTHER-IN-LAW.

Finds More Money in Clothing of Man Killed While Hobbing His Way Home.

Joe Taylor of Rushing, Ark., arrived in Alliance Wednesday afternoon on a sad mission. He came to identify the body of LeRoy Bennett, his brother-in-law, whose dead body was taken from a coal car at Birdsell on Thursday morning of last week. Bennett was believed by the officers to have been killed at some place on a trip from Cushman, Mont., from which town he was hobbing his way to Rushing, Ark., where he was to rejoin his wife and children. Bennett came to his death in an effort to beat the railroad company out of the price of his fare back home. He apparently did not realize the danger of riding in a car filled with lumber, and met his death when the freight train stopped suddenly, throwing the lumber on top of him.

Mr. Taylor proceeded immediately to the office of Sheriff J. W. Miller, and gave a number of marks by which he would identify the dead man, if it proved to be his brother-in-law. He seemed hopeful that it would prove to be a mistake. He had not seen Bennett for three years, but was very well acquainted with him, having played with him in childhood and lived in the same town for a number of years. He told of peculiarities in the teeth, a knife wound in the abdomen, a scar from a burn below the left knee and other peculiarities. An examination of the body showed the identification to be complete. Only on one point did Taylor fail to identify his brother-in-law, and that was the chewing of tobacco.

"He must have learned to chew since I saw him last," he said. "Bennett never chewed when I knew him." The body of Bennett was started on the trip to Rushing, Ark., last night on a late train, accompanied by his brother-in-law.

Brittan Made Administrator.

Charles Brittan, cashier of the First state bank of this city, was appointed administrator of Bennett's estate at a hearing held before County Judge Tash Wednesday afternoon. The dead man had nearly \$1200 in bills sewed up in the cuffs of the overalls he was wearing at the time of his death. This money was turned over to the administrator by the court, and a sufficient sum was advanced to pay the expenses of taking the body back to Arkansas. The remainder will be forwarded to the widow after proper identification is made.

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Alliance Pictures in Rotogravure Section of Omaha Sunday Bee

The city of Alliance is to have a splendid advertisement in the rotogravure section of next Sunday's Omaha Bee. Newsdealers have ordered a large number of extra copies of the edition, and will be prepared to supply the demand unless it should prove too heavy.

One page of the rotogravure section is to be devoted to pictures of Alliance. There will be five photographs of Alliance men, including City Manager N. A. Kemmish, Mayor R. M. Hampton, Glen Miller, president of the Alliance chamber of commerce; Dr. C. E. Sigle, president of the Alliance Rotary club; and W. R. Harper, president of the Alliance Lions club.

In addition to these, there will be photographs of the Alliance high school building, Central school, St. Agnes academy, the Burlington passenger station, and Alliance Hotel, the Elks club, a bird's-eye view of Alliance from an aeroplane, taken by Dr. G. E. Corra of the University of Nebraska, and the residences of J. C. McCorkle and T. H. Barnes. The Alliance correspondent of the Omaha Bee submitted some twenty-five or thirty photographs of various buildings in the city and the publishers of the Bee made their selection from these. This is one of the most comprehensive series of views of Nebraska cities in the series that the Bee has been publishing the past few months.

Hemingford Girl With Infantile Paralysis at City Pest House

The six-year-old daughter of Mr. and Mrs. S. A. Schmidt of Hemingford was brought to Alliance Saturday and is now at the city pest house receiving treatment for infantile paralysis. The mother is taking care of her daughter, who is said to have fair prospects for recovery.

George Wismler left Thursday for a few days' business trip to Omaha.