

TIRED BACKS

Backs that are tired—weary—worn out. Backs that are lame—weak—aching. Bad Backs—Sick back—backs that ache like a toothache—that keep you awake nights with their never-ceasing pains and aches—that are the burden of the day should not be neglected. Backache is the Kidney's cry for help—neglect its warning means many Kidney ills—Urinary troubles—Diabetes—Bright's disease. There is a certain cure—



DOAN'S KIDNEY PILLS

A modern Remedy for every Kidney ill—for kidneys only—goes right to the spot. Not an experiment but a proven cure endorsed by people you know.

OMAHA PROOF!



South 15th Street.

Mr. A. Rausehart, house and sign painter, No. 106 North 28th Ave., whose office is at No. 106 South 15th street, telephone 1066, says: "Backache—Why, I had it so bad for two years that it awakened me at night, and when the attacks were at their height, trouble with the kidney secretions set in. When I went to Kuhn & Co's drug store for Doan's Kidney Pills I had very little faith in their merit, but half a box cured me, although I took more to make the job certain. It seems curious that after using liquid medicines and other preparations for my kidneys Doan's Kidney Pills should effect such a wonderful and rapid cure."

North 12th Street

Mrs. Michael Tosey, No. 506 North 12th street, says: "My back often ached so severely that I could hardly stand it. I have been at times so that I could scarcely move and to stoop was an utter impossibility. To add to my misery, trouble with the kidney secretions existed and I was constantly trying something to cure me, but a cure never came. My husband got Doan's Kidney Pills for me at Kuhn & Co's drug store, corner 15th and Douglas streets, and after taking them for a week, much to my surprise and considerably more to my gratification, the long-standing trouble disappeared. Send any one in Omaha to me if they want a personal recommendation of Doan's Kidney Pills."

North 21st Street.

Mr. Charles Henning, 1624 North 21st street says: "I was hurt in the Union Pacific locomotive shops and ever since I have been annoyed with attacks of pain in the small of my back. Reading advertisements about Doan's Kidney Pills led me to procure that remedy at Kuhn & Co's drug store, corner 15th and Douglas streets, and it was the best investment I ever made. The treatment cured me."

North 28th Street

Mrs. J. T. King of 1516 N. 28th street, says: "Three weeks before I got Doan's Kidney Pills at Kuhn & Co's drug store, corner 15th and Douglas streets, I could hardly crawl about the house on account of pain in the small of my back. I wore plasters all the time, but they did me no good. When sitting or reclining I could scarcely get on my feet and I attribute the cause to an accident when I fell off the sidewalk, broke a limb and injured my back. Doan's Kidney Pills at first helped me and finally disposed of the last attack. It requires very little imagination to reason that what benefited me so greatly can be depended upon in the future should recurrence take place."

Pacific Street

Mrs. Katie O'Mara, No. 2429 Pacific street, says: "For seven or eight years I was troubled more or less with rheumatism and sharp pains across the small of my back. Working pretty hard looking after my family is what I think brought on the trouble. I was much worse in the mornings on rising, and became some better after being up and around for some time. I saw Doan's Kidney Pills advertised and got them at Kuhn & Co's drug store. Before taking all of the box I knew they were benefiting me. They cured my back and helped my rheumatism."

Get what you ask for. Get DOAN'S. Don't accept something "just as good." Most druggists sell Doan's Kidney Pills and will give you what you call for. Some may endeavor to substitute an article they make more profit on. Insist on having the genuine, Price 50 cents. Manufactured by Foster-Milburn Co., Buffalo, N. Y.

INSURANCE ON NEW BASIS

Why the Rates Are Being Advanced in Omaha and Elsewhere.

MUST HAVE GOOD PROFIT ON PREMIUMS

Earnings of Companies No Longer to Be Based on Capital Invested, but on Amount Collected from Patrons.

The action of certain members of the Commercial club in beginning an investigation into the local rates charged by fire insurance companies at present seems to have hung fire. The matter was first referred to the insurance committee by the executive committee of the Commercial club. Two weeks passed without a report from that committee and then one member asked: "Who is the chairman of the insurance committee?" It transpired that this committee is presided over by H. E. Palmer, an agent of several of the companies interested.

A new committee was appointed and it was instructed to employ an insurance "expert" at a salary of \$25 per month to investigate the affairs of the companies insofar as they may have a bearing upon the situation in Omaha. The "expert" is now at work earning his \$25 per month and the insurance companies are introducing the schedule rating as the policies carried by the different business houses expire. From time to time members of the club report that their rates have been raised from 25 to 100 per cent on stocks and in smaller degrees on buildings, while others report a decrease in buildings, but such an increase on stocks as to make the general effect a higher rate of insurance.

General Increase Contemplated.

That the plan contemplates a higher rate and not a mere "readjustment and the placing of risks upon a scientific basis," is shown by a letter recently issued by Vice President Evans of the Continental company, in which he declares the purpose of that company to be a change in rates which will permit a profit to the company of 7 1/2 per cent upon earned premiums.

The fact that Mr. Evans bases the profits due the company upon the earned premiums is the key to the difference in manner of conducting the affairs of insurance companies compared with industrial and other forms of business activity. In the average business house the profits are based upon the capital invested and the number of times that capital is invested and reinvested at a profit in the course of the business. Insurance companies, while hoping for a profit on their capital stock, do not have that capital invested in the business in the usual sense of the term and depend upon their profits from underwriting from the difference in the money paid as premiums and that paid out on losses or for expenses of management, the capital in the meantime being invested in stocks and bonds, where it earns dividends independent of the legitimate business of the company.

Profits During Ten Years.

A review of the work of the companies of the United States for the last ten years, as shown by the charts prepared by publishers connected with insurance business from reports of the officers of the principal fire insurance companies of the country, shows that, through the increase in expenses of management and a large rate of loss, several companies have had to depend upon

their outside investments for profits from their business, but that on the whole the companies have been fairly prosperous. Taking ten representative companies from the 215 given in the chart, these companies being the Atlas, the Hartford, the Home, the Agricultural, the American of Newark, the American of Philadelphia, the Springfield Fire and Marine, the British American of Toronto, the Buffalo German and the Fire Association of Philadelphia—companies taken at random from the chart—there is shown a gain in the net surplus of these companies of \$20,122 within the ten years of the American of Philadelphia showing a decreased surplus of \$59,791 during the ten years. The average increase in the net resources for that period was \$213,013. It is not possible to give the capital stock of these ten companies, as one of them is foreign to the United States and its capital is not given in the chart, but the capital of the nine companies of the United States given above is \$12,250,000 and the increase in the net surplus of these companies in ten years is about 75 per cent of the capital stock—this increase being made up from profits on underwriting and profits on investments after all expenses and dividends, if any, have been paid.

Enormous Aggregate of Assets.

Taking the gross assets as a basis of comparison, a very marked increase is shown. With the exception of the \$12,250,000 invested in the business in the United States the gross assets have been increased from \$45,248,188 in 1891 to \$61,256,910 in 1900, a gain of \$16,108,722, or 35.5 per cent on the capital invested—over 12 per cent per annum. The average annual premiums received by the ten companies for the period of ten years from 1891 to 1900 inclusive was \$22,573,490, making the increase in gross assets directly connected with the insurance business during the same term, and nearly the rate fixed upon by Mr. Evans as the profits desired from the premiums per annum—7.5 per cent.

With an increase of 13.1 per cent on their capital stock from all sources the gain of the ten companies from underwriting during the period has been \$10,822,250, which is 88.1 per cent on the capital invested during the term or 8.81 per cent per annum, showing the income from sources not directly connected with the insurance business to have been more than 4 per cent per annum. This would prove that the capital stock has not been employed in the business of the company, but has been generally invested, for, taking the time from 1891 to 1900, it will be universally admitted that industrial and other securities have averaged dividends very little in excess of 4 per cent per annum if they have equaled that rate.

Taking the average annual premiums paid for the term—\$22,573,490—it is seen that the average profit from underwriting during that time—\$10,822,250—was over 47 1/2 per cent, or more than 4.7 per cent per annum.

Cost of Operation.

Taking up the matter of expenses it is found that nine of the companies show an increase in expenses other than losses of \$3,017,802 from 1891 to 1900, while one company shows a decrease of \$219,611, leaving a net increase of \$2,798,191 during that time, being 22.8 per cent of the capital stock of these concerns. The average cost of operating a company, according to the statements of experienced general managers should not exceed 40 per cent of the premiums received leaving 60 per cent for fire losses and profits. The average expense of management in the ten companies given above for the ten years covered by the charts, given in comparison with the premiums received, has been as follows: Aetna, 32; Agricultural, 45; American of Newark, 38; American of Philadelphia, 35; British American, 32; Buffalo-German, 40;

Fire Association of Philadelphia, 37; Hartford, 35; Home, 38; Springfield Fire and Marine, 37. These five companies have been conservative in their management, and in but one case have the expenses of management exceeded the 40 per cent fixed as the limit.

When we turn to the general average of all companies quite a different state of affairs exists. The average rate of management expense bears to the totals received from premiums the ratio of 64 per cent, 14 per cent higher than the limit allowed by wise management, and yet the majority of these companies show a general increase in their net resources and gross assets, although on the average of all of the companies the ratio of fire loss to premium has been 62 per cent, making a total output of 116 per cent of the amount received from underwriting—or a deficit of 16 per cent in that connection. This great ratio of 62 per cent is not made up of high averages, but of exceptional cases, affecting comparatively small companies. Thus the American of New York, which in 1895 decreased its premium receipts from \$1,504,714, in 1894 to \$879,103, had that year a ratio of loss of 182 per cent, the Armenia of Pittsburg, with premium receipts of \$125,331 in 1900, had a ratio of loss of 100 per cent; the Colonial, with premiums of \$27,690 in 1899, had a ratio of loss of 100 per cent, and in 1900, with premiums aggregating \$250,623, had a ratio of loss of 144 per cent; the Erie Fire of Buffalo in 1899, with premiums of \$263,562, had a ratio of loss of 119 per cent; the Fire Underwriters' Agency of Cincinnati, with premiums of \$41,245 in 1899 and 1891 and \$50,842 in 1892, had ratios of losses of 103 and 100 per cent for those years; the German Fire, receiving premiums of \$84,407 in 1893, had a ratio of loss of 108 per cent. Other companies in other years have shown fire losses of more than the amount received from premiums, but a weak company receiving small amounts in premiums, managed with poor judgment, has as much effect in making up the general ratio of loss to premiums as is effected by the strongest companies under the most conservative management.

Profits Really Earned.

Taking the 215 companies doing business in the United States, the report shows that during the ten years mentioned 140 companies made a net gain of \$6,436,944, while seventy-five companies show a net loss of \$1,968,128, making an average net gain to all companies of \$4,568,816, or an average net gain to each company of \$22,645.95, while the average loss to each of the seventy-five companies was \$26,908.

"WAHOO" CRAWFORD MARRIES

Famous Cincinnati Outfielder Takes His Bride from City of Omaha.

"Wahoo" Crawford, the famous Cincinnati outfielder, was married in Omaha yesterday to Miss Ada M. Lattin, daughter of John W. Lattin, a stock dealer living at 420 California street. The name which the bridegroom gave when applying for the marriage license was Samuel E. Crawford. He hails from Wahoo and has always been known in baseball circles by the name of the place of his nativity. Rev. J. J. Lampe performed the ceremony.

Relatives to Get Insurance.

CHICAGO, Oct. 30.—Frank H. Smiley, who turned state's evidence in the Deffenbach insurance case, was given his liberty today. He relinquished all right to the \$5,000 insurance on Maria Deffenbach's life. This ends the criminal proceedings in the case, as Dr. Augustus M. Unger is in the penitentiary. But the name which the bridegroom gave when applying for the marriage license was Samuel E. Crawford. He hails from Wahoo and has always been known in baseball circles by the name of the place of his nativity. Rev. J. J. Lampe performed the ceremony.

BAD WEATHER FOR TRADE

Wholesalers and Retailers Are All Hoping for a Cold Wave.

NEW RETAIL STORES HELP OUT JOBBERS

By Stocking New Establishments Omaha Houses Manage to Show an Increase in Volume of Business for Month of October.

Summer weather in October is playing havoc with the retail trade in the states of the Northwest and is having a secondary action on the Omaha wholesale situation. While the trade of the local houses for the present season has been better than for any corresponding time in their history, there is a lack of reordering orders for fall and winter goods which are generally received about this time, as the demand for winter goods on the part of consumers has been practically nothing in the Omaha territory during the last month.

This condition is not confined to any one line, but to every line of business in the city. The dry goods men have had a good month's business, much in excess of the average October, but it has not been occasioned by any increase in the usual demand, but from extraordinary conditions, which, however, promises better for the future. During the last two weeks in the territory contributory to Omaha several new dry goods houses have been opened and the Omaha jobbers have been fortunate in securing the stocking orders, amounting to thousands of dollars, and changing the showing to school orders for the month of October. This is about up to the showing with the same month last year to a notable increase. One of the new houses opened last week was in eastern Iowa and representatives of Chicago houses, as well as those of Omaha, were present and submitted figures, Omaha capturing the order prices and terms.

Weather's Depressing Effect.

The weather is having a depressing effect upon the oyster and fish houses, the season being unfavorable for the transportation of such goods. The condition of the meat market, however, has caused an unusual demand for oysters and fish, so that the trade, in spite of the weather, is about up to the average. Poultry prices remain unchanged, but with an increased demand, this form of food taking the place of the higher-priced meats in the homes. Game is higher this year than it has been at any time before the opening of the shipping season. The offerings are light, the only stock obtainable being from local sportsmen who sell their surplus game on arriving from the fields. This is entirely consumed by the local demand, retail prices ranging from \$1.50 to \$12 per dozen for prairie chickens and \$5 to \$6 per dozen for mallard ducks. The wholesale prices paid by commission men are \$6 per dozen for chickens and \$3.50 for ducks. As the law prohibits the shipping of game these prices will probably rise throughout the season.

What's Your Face Worth?

Sometimes a fortune, but never if you have a rallow complexion, a jaundiced look, moth patches and blotches on the skin—no sign of liver trouble. But Dr. King's New Life Pills give clear skin, rosy cheeks, rich complexion. Only 25 cents at Kuhn & Co's drug store.

ELECTRIC SWITCHING NOW

Union Pacific Operates New Interlocking Switch and Signal System.

EVERYTHING CONTROLLED FROM TOWERS

Precautionary and Safety Appliances Installed for Governing the Movements of Trains Wherever There Are Telegraph Offices.

Enough Room for Truants

Superintendent Pearce Says He Can Take Care of All Who Are Brought In.

"I can provide schooling and room in schools for all the truants they are likely to bring me," said Superintendent Pearce yesterday. "So it is not probable that the enforcement of the new truant law in Omaha will discommode the public schools to any extent.

"There are a few more than 300 school rooms in the city and if 1,000 truants are sent to school that will only be an average of about three more pupils to the room. This will be a very small item in a room that accommodates fifty scholars, so small, in fact, that the addition will be scarcely noticeable."

The new truant law under which Omaha youngsters are to be compelled to attend school this year is a severe one. It provides a fine of not to exceed \$25, to be imposed on the parent or guardian of any child coming within the specifications of the law.

This compulsory education is to begin when the embryo student is 5 years of age. For six years continuously, till he is 14 he must go to school each year two-thirds of the time prescribed by law for the holding of school sessions.

This same law, however, is also the reason why no steps have yet been taken in Omaha to bring in the truants. The fact that children need attend school only six months out of the nine gives them a margin of three months, which has not yet expired. Any child brought in now could say that he intended to commence on December 1, when there would still be six months of school left.

Getting Ready to Excavate

Auditorium Committee Will Let Contract for Turning Ground in Near Future.

At the meeting of the board of directors of the auditorium company today the question of advertising for bids for the excavation will come up and it is probable that the building committee will be empowered to make a contract with the lowest responsible bidder for the work, which is to begin November 18.

At the meeting of the subscription committee Tuesday night twenty-two directors were present. A plan was outlined contemplating 200 possible subscribers whose subscriptions are expected to aggregate \$10,000.

Electric Switching Now

Union Pacific Operates New Interlocking Switch and Signal System.

EVERYTHING CONTROLLED FROM TOWERS

Precautionary and Safety Appliances Installed for Governing the Movements of Trains Wherever There Are Telegraph Offices.

The Union Pacific has just completed its interlocking switch and signal system and the block signal system, the most perfect precautionary and safety appliances known to railroading.

That portion of the interlocking switch and signal system between the Union station and the Sixteenth street viaduct known as the west end was put in operation at noon yesterday. The part between the Union station and the Missouri river bridge, the east end, will be operated November 1. On the same day the block signal system, which extends from Council Bluffs to Gilmore, and is entirely separate from the other system, will be put in service.

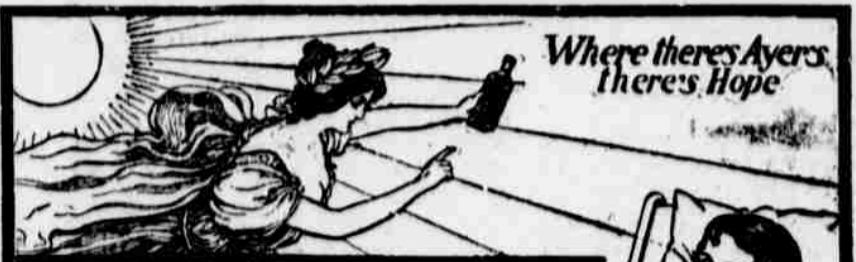
At the same time a new signal appliance will be placed in service at each station between Council Bluffs and Ogden when there is an operator. This appliance is known as the station train order signal. It consists of two arms placed high above the station. One arm controls the westbound trains and the other the eastbound. When an arm is up the train which it controls must stop; when down it passes the station without stopping.

Superintendent Baxter inspected the two systems in the Omaha yards yesterday and at the same time held a school of instruction for engine and trainmen. The signals are quite complicated, but the instructions issued to the men are illustrated by colored prints, so that it is impossible to mistake one signal for another.

The interlocking switch and signal system is operated from two towers, one just west of the Missouri river bridge and the other at Fifteenth street. One towerman is in charge during the day and another at night. The towermen control every switch in the passenger yards and engineers are not to make a move without first getting the proper signal. The switches themselves are turned by electric power, which is generated in the basement of the tower, where an electrician is on duty at all times. During the day the signals, which stand upon high posts, are not lighted and at night electricity furnishes the illumination. Aside from the manipulation of the levers in the towers the system is entirely automatic and interlocking, requiring no attention further than to keep the mechanism in repair.

Tot Causes Night Alarm.

"One night my brother's baby was taken with croup," writes Mrs. J. C. Snider of Crittenden, Ky. "It seemed it would strangle before we could get a doctor, so we gave it Dr. King's New Discovery, which gave quick relief and permanently cured it. We always keep it in the house to protect our children from croup and whooping cough. It cured me of a chronic chest ailment that no other remedy would relieve." Infallible for coughs, colds, throat and lung troubles. 50c and \$1.00. Trial bottles free at Kuhn & Co's.



Where there's life there's hope

Never give up. Even if you have been trying a Sarsaparilla and have not improved. It's not the slightest reason why "Ayer's" will not cure you. "Ayer's" is not like any other Sarsaparilla. Doctors know this. They have our formula. That's why they always recommend "Ayer's" in preference to every other kind. It's the oldest, safest, strongest, best.

Your Sarsaparilla has done me a great deal of good, purifying my blood and giving me strength and a general invigoration of the whole body. I know it is the best blood-cleanser, and it has done me a wonderful sight of good." Geo. W. Root, Jefferson, Ohio. J. C. AYER CO., Lowell, Mass.