

COUNCIL BLUFFS.

MISSOURI MENTION.

Davis sells drugs.
Leffer's glasses fit.
Storkert sells carpets.
Duncan sells the best school shoes.
Office boy wanted, Dr. Woodbury, 30 Pearl.
Expert instruction, Western la. College.
For rent, modern home 723 Six, near Broadway.
Missouri oak dry cordwood \$3 cord, delivered. Wm. Walsh, 16 N. Main st. Tel. 121.
Solicitors wanted for the Omaha Bee, 10 Pearl street, Council Bluffs.
New classes will be organized at the Western Iowa college Monday.
Remember, our line of wall paper is always up to date. Get Lacroix' and make your old furniture new. Horwick, 211 South Main.

KICK ON INSURANCE RATES

One Man in Cedar Rapids Fixes Them for the Entire State.

DRIVES BUSINESS TO EASTERN AGENCIES

One Wholesale House Has Insurance Written in New York and Others Threaten to Follow the Same Course.

Local fire insurance agents, when questioned, assert that there is no trust or combination among the companies they represent, but nevertheless they cannot make a rate until they have consulted H. Bennett, a gentleman who resides in Cedar Rapids, Iowa. Mr. Bennett, whose salary is defrayed by the different fire insurance companies doing business in the state of Iowa, bears the title of "Rate adjuster of the state of Iowa."

The fact that local agents, before doing business here to submit their applications to Mr. Bennett, has within the last few days caused a large wholesale house to place all its fire insurance in New York with the result that the local agents are out their commission on policies aggregating \$20,000.

The wholesale house applied to the local agents for a rate and Mr. Bennett was consulted. Mr. Bennett decided that it was the lowest rate that the wholesale house should be offered. This the wholesale house deemed too high and, with but little trouble, succeeded in securing all the insurance it wanted in New York at 75 cents. Now, when this became known, Mr. Bennett in haste notified the local agents that he had reconsidered the matter and that they could place the risk here at 75 cents. Word from Rate Adjuster Bennett, however, came too late. The policies had been secured in New York and the local men are now wondering "where they are at."

This is but one instance, local fire insurance men say, where owing to being compelled to consult Rate Adjuster Bennett they have lost business in this city, and several of them feel like kicking over the traces, but are somewhat diffident in taking the initiative.

Another large wholesale house in this city which recently expended upwards of \$5,000 in installing a "sprinkling system" in its plant for fire protection, and with a view to materially lessening the cost of its insurance is having considerable trouble with the local agents, owing to the fact that Rate Adjuster Bennett will not give his consent to a rate which the wholesale house considers right. It was stated yesterday that this house would, in the event of Mr. Bennett's refusing to give his consent to a lower figure, do as the other wholesale firm had done and place all of its fire insurance in the east.

High School Beats Alumni.

The game at Lake Manawa yesterday afternoon between the high school football team and an alumni eleven resulted in the defeat of the alumni by a score of 5 to 0. The alumni had the advantage of both weight and experience, their men averaging about ten to fifteen pounds heavier than the high school boys.

The alumni kicked off to the high school, Cutler caught the ball and returned it twenty yards. The high school bucked the line for several good gains. They forced the ball into the alumni's territory, where they lost it on downs. The alumni started down the field, but were soon stopped by the youngsters. The playing of both teams was fast. The high school got the ball on downs, advanced it on tackle plays and line bucks. They were materially assisted by a strap fastened on the back of Nicoll, who would drag Cutler and Redfern through the line for big gains. The half ended with the ball in the possession of the alumni in the center of the field.

The second half opened up with the high school kicking off to the alumni. They advanced the ball a few yards and lost it on downs. The high school got the ball on the twenty-yard line and tried for a place kick, but failed. The ball was then kicked

Real Estate Transfers.

These transfers were reported to The Bee October 29 by the Title Guaranty and Trust company of Council Bluffs:

Albert V. Koon and wife to Frank A. Koon, 304 1/2 av., 26-76-44; lots 3 & 4, block 18, lot 15, block 3, Blockway & Davis; lots 11, 12, block 15, Davis & Davis; add; part sec. 1-74-44, w. d., \$1,500.

Everett M. Winans to Sherman Pierce, 1/2 lot 2, lot 3, block 14, Central w. d., \$1,250.

U. S. Andrews to Frank Blank, lot 1, block 10, Central w. d., \$500.

Jennie E. From to Clarence W. Hunkins, part lot 7, block N, Curtis & Hamsey's A add, w. d., \$2,100.

Total, four transfers, \$5,650.

For Rent.

Desk room for rent. Bee office, 19 Pearl street.

The Bee Want Ads Are the Best Business Boosters.

Services at the Churches.

The services at the Tabernacle will close today and Evangelist Williams will deliver his farewell address this evening at 7:30 o'clock. The morning service will be at 10:30 and that in the afternoon at 2:30. All these meetings will be open to men, women and children. All of the churches which joined in the Tabernacle meetings will resume their regular weekly services this week.

At St. John's English Lutheran church there will be a "reformation day" service at 10:30 a. m. The subject will be "Reformation." Sunday school will be held at 9:45 a. m. There will be no evening service nor Young People's meeting.

There will be preaching services at the Christian Union church, Thirty-fifth street and Broadway, this evening at 7:30 o'clock. Sunday school will be held at 3 p. m.

The First Church of Christ (Scientist) will hold services this morning at 10 o'clock in the Sapp building, when the subject will be "Adam and Fallen Man." Sunday school will be at 10 a. m. The midweek testimony meeting will be Wednesday evening at 8 o'clock.

The Second Church of Christ (Scientist) will hold services in Woodman hall in the Merriam block at 10:45 a. m. The subject will be "Adam and Fallen Man." Sunday school will be at 11:45 a. m. and the midweek testimony meeting Wednesday evening at 7:45 o'clock. The subject will be "Adam and Fallen Man." The midweek testimony meeting will be Wednesday evening at 8 o'clock.

Two Deny Their Guilt.

George Clucas, Cleve Bowen and John Nilan, the three men arrested for the theft of three horses from Joe Stevens, known as "Jay Jay," who were arrested in police court yesterday morning and their hearing continued until Monday. Clucas stated he was ready to waive a preliminary examination, go before the grand jury and take his "medicine," but the other two men deny being implicated in the theft.

Bowen and Nilan, who were arrested at Pacific Junction by Sheriff Morgan of Mills county, had with them three other horses and a wagon and harness. These the authorities have reason to believe, it is said, were stolen between this city and Sioux City. The horse was a white mare, a sorrel mare and a bay horse. The wagon is a three-spring, two-horse vehicle with black body and red running gear. Omaha officers who were in the city yesterday and were shown the prisoners gave it as their opinion that the wagon had been stolen in South Omaha.

Stevens yesterday paid over to Chief Richmond the \$25 reward he had offered for the recovery of the horses, and it will be held for Sheriff Morgan.

What Sulphur Does

For the Human Body in Health and Disease.

The mention of sulphur will recall to many of our readers the fact that when our motoring and automobile days when our daily dose of sulphur and molasses every spring and fall.

It was the universal spring and fall "blood purifier," tonic and cure-all, and, mind you, this old-fashioned remedy was never without men and women in health.

The idea was good, but the remedy was crude and unpalatable, and a large quantity had to be taken to get any effect.

Nowadays we get all the beneficial effects of sulphur in a palatable, concentrated form, so that a single grain is far more effective than a tablespoonful of the crude sulphur.

In recent years research and experiment have proven that the best sulphur for medicinal use is that obtained from Calcium (Calcium Sulphide) and acid in drug stores under the name of Stuart's Calcium Wafer. They are small, chocolate coated pellets and contain the active medicinal principle of sulphur in a highly concentrated, effective form.

Few people are aware of the value of this form of sulphur in restoring and maintaining bodily vigor and health; sulphur acts directly on the liver and excretory organs and purifies and enriches the blood by the prompt elimination of waste material.

Our grandmothers knew this when they doctored us with sulphur and molasses every spring and fall, but the crudity and impurity of ordinary flowers of sulphur were often worse than the disease and cannot compare with the modern concentrated preparations of sulphur, of which Stuart's Calcium Wafer is undoubtedly the best and most widely used.

They are the natural antidote for liver and kidney troubles and cure constipation and purify the blood in a way that often surprises patient and physician alike.

Dr. E. M. Wilkins, while experimenting with sulphur tablets, found that the sulphur from Calcium was superior to any other form. He says: "For liver, kidney and blood troubles, especially when resulting from constipation or malaria, I have been surprised at the results obtained by Stuart's Calcium Wafer. In patients suffering from boils and pimples and even deep-seated carbuncles, I have repeatedly seen them dry up and disappear in four or five days, leaving the skin clear and smooth. Although Stuart's Calcium Wafer is a proprietary article and sold by druggists, and for that reason notorious by many physicians, yet I know of nothing so safe and reliable for constipation, liver and kidney troubles, and especially in all forms of skin disease, as this remedy."

At any rate, people who are tired of pills, cathartics and so-called "purgatives" will find in Stuart's Calcium Wafer a far safer, more palatable and effective preparation.

Wealthy Farmer Insane.

Fred Deitach, a well known and wealthy farmer of Lewis township, was committed yesterday afternoon to St. Bernard's hospital by the commissioners on insanity.

Deitach, who is 49 years of age and has a wife and three children, has been insane since some time past and recently his condition became such that his family and friends decided some steps toward restraining him should be taken. Deitach, the evidence at the hearing showed, was laboring under an idea that he was being persecuted and that some one was endeavoring to kill him and the members of his family.

Short services will be held at the residence, 714 Avenue D, at 1:30 o'clock and friends desiring to view the remains can do so today at the residence between the hours of 10 a. m. and 4 p. m. The casket will also be open at the church Monday.

All hands point to our stock of

Winter Overcoats

as the largest in Western Iowa

All that is new in high class novelties, as well as the quite sober effects, are here in sizes from 33 to 46, and at \$10 to \$30. It's a "lead-pipe cinch" that it pays to "Get the Habit."

"A Real Store for Men." **Joe Smith & Co.** 416 Broadway, Council Bluffs

LEFFERT'S LEFFERT'S LEFFERT'S

Great Hollow'e'en Parcel Sale

TRY YOUR LUCK—GET A PACKAGE BEFORE THEY ARE ALL GONE.

WITH the thought of always having SOMETHING NEW for our friends and customers and to arouse an interest in the beautiful New Line of Holiday Goods which you will see in our store, we have selected from all lines of our stock a number of useful and ornamental articles which sold for from \$1.00 to \$5.00 and place them in carefully wrapped packages, each one sealed and of such size as to conceal the identity of the contents. Notwithstanding that EVERY PACKAGE IS A PRIZE,

We Further Offer You Six Grand Prizes

AS FOLLOWS:

1 Ladles' Diamond Ring, 1 Gold Watch, 1 Pair Gold Spectacles (Fitted Free), 1 Bronze Mantel Clock, 1 Pair Gold Eye-Glasses (Fitted Free), and 1 Fountain Pen

All the above mentioned articles, including the Six Grand Offerings, are now on sale in sealed packages at the greatly reduced price of

50 CENTS EACH

Remember, each has a retail value of \$1 to \$5, besides the grand special packages, which are valued as high as \$25.00, similarly wrapped and sealed and placed with the other packages. We have positively reduced the price at least one-half on every article in this sale and give our guarantee that not a single package contains less than a fifty-cent value. The reliability of this store will be evidenced in this sale as it has in our past merchandizing. Get next to a good thing now. Buy a Hollow'e'en parcel. It will be a good investment.

Herman N. Leffert

The Store of Unquestioned Reliability. Goods of Superior Excellence at Lowest Price.

409 Broadway. 'Phone L-607.

YOUR CREDIT IS GOOD

THE PEOPLE'S STORE

LEADERS OF LOW PRICES
1616 & FARNAM STREETS, OMAHA.
(THE PEOPLE'S FURNITURE AND CARPET CO.)
BUILDERS OF HAPPY HOMES.

YOUR CREDIT IS GOOD

Credit Arrangements

at the People's Store are made with the thought of the customer's convenience foremost in mind. Open an account tomorrow and pay for your purchases in little amounts at such intervals as may best suit your convenience.

3-Room Outfits

Three rooms completely furnished for... \$99.00

Big Rocker Sale

This Week

Cobbler or wood seat Arm Rockers—fancy embossed backs, large seats, extra well made, worth \$3.00—this week...	1.85
Sewing Rockers, wood seats, embossed backs, worth \$2.50—this week...	98c
Iron Beds—A large line to select from. Special this week—bent post bed in four parts of white enamel—gold bronzed chairs—worth \$7.00—special...	4.50

Carpets, Draperies, Bedding

Ingrain Carpets, strictly all wool, choice patterns—special this week...	59c
Tapestry Brussels designs—special this week—worth \$1.00—special this week...	69c
Cotton Blankets, gray or tan—special...	69c
Comforts, good weight, well made—special...	79c

Stoves

We are sole agents for the world famous Garland line of stoves and ranges. Garland line of Penland Base Burners at special prices. Also STAR ESTATE STEEL RANGERS, built to last a lifetime—more reliable Ranges in use in Omaha than any other steel range, full assortment listing trimmed, all the good features of all other steel ranges and many more that the others lack—only \$32.50

Coal Stoves on sale tomorrow—No. 5 \$12.50

BASE BURNERS—Guaranteed to heat 3 rooms all winter on 3 tons of coal—factory guarantee with every stove—on sale, upwards from... \$26.50

OAK HEATERS—For soft coal—on sale—upwards from... \$5.50

OUR EASY PAYMENT TERMS

\$10.00 worth of goods...	\$2.00 per week or \$3.00 per month
\$20.00 worth of goods...	\$4.00 per week or \$6.00 per month
\$30.00 worth of goods...	\$6.00 per week or \$9.00 per month
\$40.00 worth of goods...	\$8.00 per week or \$12.00 per month
\$50.00 worth of goods...	\$10.00 per week or \$15.00 per month

There's Always Plenty of Hot Water

where our system of modern open sanitary plumbing has been introduced. Every job we undertake is done in the most thorough manner. Nothing is overlooked, nothing omitted. All work is done by experts, under intelligent superintendence, and all materials are first class. We can't allow our reputation to suffer by ceasing to be the leading plumbers. If we do it, it's done right.

J. C. BIXBY & SONS

202 Main, 203 Pearl St., Co. Bluffs, Ia., Tel. 193.

CHATTEL LOANS

A. A. CLARK & CO.
Established 1852.
Broadway and Main St.—over Pierce's Shoe Store.
You can borrow any amount on cattle, horses, household furniture or any chattel, security. Payments can be made on principal at any time in full payment, and interest reduced according to any unusual conditions. Lowest rates. Office open every evening till 11:30. Saturday evening till 9.

DAY SCHOOL NIGHT SCHOOL

Western Iowa College

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E. P. MILLER, President.
Macon Temple Phone 2014.

GIRLS AND BOYS

BE SURE AND READ the wonderful premium offer of the Leffert's...
At any rate, people who are tired of pills, cathartics and so-called "purgatives" will find in Stuart's Calcium Wafer a far safer, more palatable and effective preparation.