

PIERCE HAS HIS TROUBLES

Insurance Corporations Not the Only Sources of His Worries.

POLICYHOLDERS ASK QUEER QUESTIONS

One Wants to Know if State Guarantees Payment of Policies in Case Company Issuing Them Becomes Bankrupt.

(From a Staff Correspondent.)

LINCOLN, Jan. 8.—(Special)—The insurance department of Nebraska's government has other cares than that required in licensing insurance companies and attending to the routine business of the office. One source of the woes encountered by Insurance Commissioner Pierce and his assistants is the long string of letters addressed by policyholders to the department. The writers almost invariably ask for information, and the time demanded in responding takes many hours monthly of the commissioner's time.

A query received today solicited an opinion as to whether the state of Nebraska, in case a life insurance company should fail, the state guaranteed all of the payments which the contract implied. Mr. Pierce responded, naturally, that the state government nor the insurance department assumed no such obligation. Mr. Pierce pointed to the inquiry as probable proof of misrepresentation by some life insurance agent in writing a policy.

"The agent probably wrote the contract in question by representing that his company had a large sum of securities on deposit with the insurance department of the state and that the state, as a consequence, was in a position to guarantee the payment of all contracts," said Commissioner Pierce. "Of course such is untrue. The state does hold a large amount of securities belonging to life insurance companies, but in case of a failure a receiver is appointed and the receiver, if the company is in no financial shape to continue business, calls in the securities and disposes of the assets to the best advantage of the creditors and the various claimants. This condition does not mean that the state guarantees insurance contracts held by its citizens. Perhaps the policyholder thought it did in this instance, and it is quite likely he was the victim of imposition at the hands of the agent. Such an agent is a discredit to the profession. He hurts his company, for the deceived policyholder almost invariably gives up his contract after he discovers the deception, and he likewise harms the agent who is in the field for legitimate purposes and is trying to write contracts on a square deal basis. It is my judgment that most of the lapses in insurance are the result of deception by agents and the subsequent discovery by policyholders that they did not get the contract they expected."

Appeals to Supreme Court.

Notice of appeal in the case of F. M. Hallowell, county judge of Buffalo county, and Thomas H. Garrison, sr., against Arthur V. Offill, county clerk of the same county, was filed with the clerk of the supreme court today. The suit involves an election contest in Buffalo county.

Assuming that the law passed by the last legislature lengthening the terms of registrars of deeds would hold good the republican county convention did not nominate a candidate for that office. The democrats, however, placed a candidate in the field. Two weeks before the election last November the supreme court ruled that the law was unconstitutional and holding that registrars of deeds should be elected along with other county officers. The Buffalo county republicans promptly called an emergency convention and placed a man named Wheeler in nomination. The democrats protested against the appearance of Wheeler's name on the ballot, but County Clerk Offill decided to include the name.

The democratic committee followed with an injunction suit, County Judge Hallowell issuing an order forbidding Offill from printing Wheeler's name on the ballot. Subsequently the republicans took the matter before the district court, a higher tribunal, and secured a ruling permitting Wheeler to get on the ballot, as a result of which he was elected, last week taking the office. County Judge Hallowell and Thomas B. Garrison, the latter a democratic committeeman, are not content with the result of the litigation in Buffalo county and have now appealed to the supreme court for a ruling as to the law and the merits.

Omaha Man Wins.

Edgar C. Smith, a life insurance agent of Omaha, was this afternoon decreed by Judge Cornish to be the owner of the Brownell block, a valuable \$5,000 business structure downtown. His right to ownership was contested by Albert Harrah, a breeder of fancy cattle in western Iowa. Harrah held a quit claim deed obtained through a former owner, H. O. Jackson, and he insisted that the deed which Smith

held was merely a mortgage for \$7,000. The court holds that the document Smith possesses is a deed, and that Smith is entitled to the property and the rents. The block has greatly increased in value since the litigation began. Harrah had a claim against Jackson, who is a Holt county ranch owner, and he wanted the court to permit him to pay off Smith's claim; also Jackson and have title himself.

Died as He Lay in Chair.

Robert Ballance, father-in-law of Excuseman U. G. Powell, died this afternoon in his easy chair at the Powell home on T-street. He has been in the best of health in recent years. A few months ago he picked up a paper and sat down to read. Several hours later his condition attracted the attention of his daughter. He was then dying, and did not regain consciousness. The doctors diagnose it as heart disease.

Complicated Relations.

Thomas J. Rackley, a bartender, was bound over in police court this morning on the charge of wife desertion and dismissed on the charge of immoral relations with Mrs. Edith Lawson. The surprising witness had been divorced from a Boone county man and that Rackley was also a divorced man when she wedded him. Rackley's sister, another witness, had been married three times, and the woman in the case, Mrs. Lawson, was recently divorced.

State House Briefs.

C. S. Brindage, a government employee at the national capital, was a state house visitor today. His home is in Tecumseh, where he was called recently by the serious illness of his father.

Treasurer Mortensen, Secretary of State Galusha and Land Commissioner Eaton journeyed to Grand Island this morning for an inspection of the Soldiers' and Sailors' home.

At the request of Governor John C. Cutler of Utah, Governor Mickey has appointed Adam Breed of Hastings and Ross L. Hammond of Fremont, both newspaper men, to represent Nebraska at the forthcoming "Seeing America" convention to be held January 25 in Salt Lake City. Governor Cutler's request for the appointment of delegates was accompanied by a communication setting forth that Americans spend \$90,000,000 annually in pilgrimages to Europe. This sum, in ten years, would pay off the national debt; it would build a sea level canal at Panama and leave \$1,500,000 as excess. The object of the Salt Lake City gathering is to propagate the idea that Americans should first see America, which, according to the communication, possesses more of the beautiful and inspiring in scenery than any other country on the globe.

A bursted water pipe in a room adjacent to the offices of the fish commission on the second floor of the state house threatened to flood the vaults in the land commissioner's office yesterday. The leak was discovered before any serious damage had been done. The incident served to point out the necessity for waterproof vaults and well received. Judge Davidson tickled himself and everybody else in his remarks on the toast "The Cause." Judge Jessen's speech was voted good by everybody, but the treat of the occasion was the humorous speech of A. D. McCandless.

He kept the guests in an uproar of laughter from beginning to end. He is a good story teller with a supply of the best. Hon. W. H. Kellinger was the toastingmaster, and in a happy way prepared the listeners in his introduction for what was coming.

Farmers Bury Murdered Man.

FREMONT, Neb., Jan. 8.—(Special)—A number of farmers from Saunders county have agreed to pay the burial expenses of the man found murdered on the Booth place last night, and that body will be taken to Cedar Bluffs for burial. The affair is as deep a mystery as ever Sheriff Bauman today received a telegram from the marshal of Bonaparte, Ia., stating that Thad Browning was at Winfield, Ia., the off of \$300 reward by the state, which makes the total reward for the arrest of the murderer \$300, has stimulated considerable activity in looking into the matter, but with no better results than before and with little prospect of ever finding out the identity of the man who killed him.

Elevator Changes Hands.

LEIGH, Neb., Jan. 8.—(Special)—An important business transfer took place here the latter part of the week, when the J. H. Hamilton company of Omaha disposed of their grain elevator and stock business to the Walrah & Sherwood lumber company. The elevator is the largest in town, having a capacity of 20,000 bushels. The old manager, Joseph Bayer, will continue in charge of both the lumber and grain business.

Tracklayers Reach Fremont.

FREMONT, Neb., Jan. 8.—(Special)—The Great Northern track-laying machine reached Fremont this afternoon and will be here a day or two laying side tracks. A large gang of men was working yesterday.

NEARLY 400,000,000 PACKAGES

of this most nutritious of all foods have already been consumed but

CHEER UP!



Good wheat is plentiful. Flour mills are grinding steadily. NATIONAL BISCUIT COMPANY bakeries, the cleanest, largest, most modern in the world, are working day in and day out to supply you with your favorite soda cracker. So **Uneeda Biscuit** are still in abundance—the price is the same—

5¢

NATIONAL BISCUIT COMPANY

the cadet battalion at the University of Nebraska, and Fred H. Richards of Fremont of the signal corps of the Nebraska national guard. Each officer is to have the rank of lieutenant colonel in the military department of the state.

FARMERS COME OUT IN THE COLD**Large Number Attend Lectures of the Cross Express.**

DAVID CITY, Neb., Jan. 8.—(Special Telegram.)—The Northwestern seed culture and seed corn special train arrived here on schedule time. About 100 farmers were present and listened to the illustrated lectures of Profs. Haeger and Pugsley. The lectures were interesting and instructive. At Morse Bluff about seventy-five people heard the lecture. The list of lecturers accompanying the train are: Profs. Haeger, Pugsley, Keyser and Lyon of the State university. Hon. William Ernst was also in the company. Several of the farmers who heard the lectures last year expressed themselves as being benefited and were seeking more information.

HASTINGS, Neb., Jan. 8.—Over 1,500 persons today listened to the lectures given by the agricultural scientists on board the Northwestern seed corn and soil special, which made its final stop of the day in this city, arriving here at 7:30 o'clock tonight. Stops were made during the day at practically every station on the Hastings branch of the road. The attendance at all points was good, notwithstanding the severe weather. Addresses were delivered here by Prof. T. L. Lyon, who is in charge of the train, and by Prof. F. L. Haeger. The train remained in Hastings thirty minutes and from there it is being taken to Superior, where tomorrow it will begin its last day's trip.

TECUMSEH, Neb., Jan. 8.—(Special)—The earthquake shock reported to have been felt over Missouri, Kansas and Nebraska just evening at 6:30 o'clock was very distinctly felt in this city by many persons.
TABLED ROCK, Neb., Jan. 8.—(Special)—

The earthquake shock was felt distinctly over the middle west was felt very decidedly at Falls City Sunday night. It shook all the business houses and made considerable commotion among the dishes and pans in the dwelling houses. The plate glass in the south front of Crook & Co.'s hardware store was cracked, but outside of that there was no damage done.

HUMBOLDT, Neb., Jan. 8.—(Special)—The inhabitants of this part of the country were somewhat startled last evening about 7 o'clock to experience a distinct earthquake shock, something quite out of the ordinary in these parts. The disturbance came with sufficient force to rattle dishes and windows.

WOOD RIVER, Neb., Jan. 8.—(Special)—

The earthquake shock was felt distinctly here last night at about 6:20. Shutters, doors and in some instances dishes rattled.

WEST POINT, Neb.—While skating the other day on Thimblek's lake, Miss Minnie Hugo fell and broke her leg between the knee and the foot. She is doing as well as could be expected.

WOOD RIVER—Peter Holling, a rich farmer living south of town, has purged the residence property of O. W. Eaton and will move his family to town in the spring.

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WEST POINT—The local price for cream has been advanced in this place by the Harvey Creamery company to 25 cents. This price will govern for the first half of the month of January.

WEST POINT—R. L. Clark, late manager of the local plant of the West Point Milling company, has sold his interest in that company and has gone to Billings, Mont., to accept a similar position.

WEST POINT—Howard High, a well known citizen of West Point, has accepted the position of manager of the Anheuser Busch Brewing association at Grand Island and has left to assume the duties of the position.

WEST POINT—Otto and Frank Rubin have purchased eighty acres of the Vandenberg farm, about four miles east of the town. The couple will move their home to the farm.

WOOD RIVER—Raymond B. Dubbs and Miss Donnie Burbank, both well known in the community, have recently been united in marriage Wednesday at the home of the bride's mother, Mrs. A. E. Watson. Ninety guests were present at the wedding.

WOOD RIVER—W. T. Spotts of this place and W. L. Green of Fremont have made arrangements to establish a nursery home in the spring and have come to work on the same. It is the intention to make this one of the largest in the state and to keep several men on the road the year round.

LINWOOD—The crop and soil special arrived here about thirty minutes later than its scheduled time and was greeted by about sixty farmers and business men, who had gathered to hear the lectures of one of the representatives of the Nebraska experiment station. They all agreed it was very instructive.

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