Breckeuridge Says Femilts o' Insurance subject in hand. Conference /ra Not atisfactory. LEG.SLAT.ON GOES BY THE EDARDS scat opportunity. They appear to be un-Real Object of the Meeting is Not Discussed, but Turned Over to

special Committee for Later Action:

Rainh W. Breckonridge, chairman of the insurance committee of the American Bar a sociation, returned Friday from Wash-D. C., where his committee held a conference October 1, with the state intrance commissioners who were meeting onvention there.

am greatly disappointed in the rete of the conference," said Mr. Breek-Mgre, "for the results were in fact nothing. The object of the conference was to discuss and agree on reform insurance come to the First Methodist church of this egislation. After talking all day Monday city: and until 2 o'clock Tuesday morning, then again all Tuesday forenoon, the meeting was called to a close and the whole matter was referred to a committee of fifteen to meet in Chicago November 15, and promulmeasures. The insurance gate reform committee of the American Bar association was invited to attend this meeting.

"Four out of the five members of my committee were present, Robert Dunlap of Chicago, R. A. Mercer of Towanda, Pa. William R. Vance of Washington, D. C., and myself. Burton Smith of Atlanta, Ga., alone was absent. Many prominent lawyers of the east also 'attended.

Two Consuming Topics.

"The entire time was taken up with discussion as to whether the use of a given standard life policy should be permissive or compulsory on the companies and with debate on proposed standard provisions to be compiled with in the issuance of such policy. The only action taken was to pass motion, after long debate, advocating court review of the action of any insurance commissioner in removing from the field

any insurance company failing to comply of the Salvation Army at Kansas City and with the forms of the policy. This action Staff Captain Storey of Chicago will speak was annulled when the matter was re-Sunday at 10 a. m. and 3 and 8 p. m. at ferred to the committee of fifteen. the Salvation Army headquarters at 1711 The members of the bar were not given

portunity to talk on any germane subuntil midnight, then we tried to perde the commissioners to cease disutsing forms of policy and get to something which demanded more immediate reform. We asked of them to stop trying to make the burdens of the companies heavier-for the policy holder pays the freight, as one insurance man told mebut to try to do something for the policy holder.

"Why don't you make it a penal offense Rev. Philetus H. McDowell, pastor of for an insurance commissioner to take Immanuel Baptist church, Twenty-fourth oney from an insurance company? Why and Binney streets, has planned for a a't you cut down the expense of superseries of services for young men during ion, which is now ten times the actual October. The meetings will be held Sun-These are some of the questions we day evenings, beginning tomorrow even asked them ing. The topics will be: October 7, "Abra-

State Form of Polley.

ham-The Call of the Unknown;" October "Again, they talked of having the states 14, 'Jacob-The Trickster Tripped Up;" Ocprescribe a form of policy which should be incontestible for fraud after a period of tober 21, "Joseph-From Pit to Premiership;" October 28, "Moses-With Back on



BAR MEN ARE DISAPPOINTED two years, We argued that this would Glen A Cover, tenor, Master Earl Prahl, a boy soprano. Master Prahl is II years of be placing a premium on fraud. a boy soprano. Muster Frahl is 12 years of The question of federal supervision did age and has a voice of rare sweetness. It is Frot, Blakesles' purpose to maintain a not come up, as it was foreign to the boys' choir at the Kountse church.

"The commissioners are to be credited Music at First Presbyterian church:

MORNING. nience-Bow Down Thine Ear otrus, but they are not making use of a Pease Te Lieun Solo-God, Be Merciful to Me Percippe informed as to the public needs as well Mr. Ellis. EVENING. laws they have under consideration. The Sweet Hour of Frayer O. Saviour of the World Sentence-Bow Down Thine Ear I Lay My Sins on Jesus Peas measures which they propose give no Penne Hawley

> At Trinity Methodist Episcopal church, Twenty-first and Binney streets, Miss Mabel Carr of Chicago will sing at the morning service "I Know That My Redeemer Liveth." from Handel's "Messiah. At the evening service the regular monthly musical service will be given.

Music at the First Congregational church, Nineteenth and Davesport: The following resolution of respect was passed by the members of the First Meth-

MORNING. Prelude-Prayer in F Gi Anthem-O, Come Let Us Worship Guilmant odist Episcopal church of Waterico, Ia., which church Rev. Dr. Loveland left to

the members of the official board of

Choir. Salome Fostlude-Choeur In F. Salome EVENING. Special "Theme Service." Prelude-Chanson de Nuit. Edward Elgar Anthem-Let Nof Your Heart Be Troub-led. Trembath Offertory-Twilight Picture Shelley Quartet-Thou Wilt Keep Him in Per-fect Peace Ruck Postlude West Postlude Martin W. Bush, organist; ira B. Penni-

Charles F. Robel will have charge of the music at the Second Presbyterian church Sunday morning and evening

<text><text><text><text> MORNING-FIRST METHODIST. Rheinberger Gounod PostludeSalome EVENING. Prelude-Melody. Quartet-My Soul Doth Magnify West Marks Committee.

Lord Offertory-Ave Maria Duo-Day Is Dying in the West Mrs. Anderson and Mr. Kratz Colonel T. Scott and Staff Captain Dale Postlude Mrs. Anna B. Andrews, organist: Lee G. Kratz, cholrmaster.

Music at First Baptlet church, under direction of Miss Margaret Boulter, organist; onel Scott will lecture on "From Hell's Gate to the Golden Gate." The proceeds Guilman

MORNING, 10:30. Organ Frelude Anthem-O Savior of the World . Quartet. of the lecture will go for the local Salva-Organ Offertory Bolo-That Sweet Story of Old. J. A. West Mrs. F. Welty, contraito. Postlude EVENING 7:30. tion Army building fund. Staff Captain Storey, who comes to Omaha to take Major Galley's place as division officer of the Nebraska and South Dakota division, is an Organ Prelude Anthem-The Radiant Morn accomplished musician and singer. On Sun-Hamptman Woodward day evening Colonel Scott will install Staff

Anthem-The Quarter Menusheller Organ Offertory Menusheller Anthem-God is Love Sheller Mrs. L. T. Sunderland, soprano; Mrs. F. Weity, contralito; Mr. John Mc-Creary, tenor; Mr. G. W. Man-chester, bass. R Mendelssohn Shelley

The congregation of the North Side Christian church will worship in its building at Twenty-second and Locust streets Sunday morning and the Bible school will meet at noon. Owing to the fact that there are no lights in the building yet there will be no evening service.

Y. W. C. A. Notes.

Miscellaneous Announcements.

German Free Evangelical, Twelfth and Dorcas, Rev. F. H. W. Bouechert, Pastor-Services morning and evening. Everybody invited.

Swedish Methodist, Ninetcenth and Burt

Peter Munsen, Pastor-Preaching at II a. m. and 8 p. m. Sunday school, 10 a. m., and young people's meeting at 7 p. m.

the Royal Court." Rev. Mr. McDowell urges the young men of North Omaha to

urges the young men of North Omaha to turn out and hear something which may benefit them. A unique series of services has been ar-ranged for the choral vespers at the St. Mary's Avenue Congregational church on "The Cry of the Modern Spirit." The topic is drawn from a short poem by some well known author and is answered by a brief sermon on some scripture text. The series opens Sunday at 4:30. The poem used is Sill's "Dare You?" The sermon is on "The Lonely Spirit. "The Scientific Spirit." "The Overworked Spirit." "The Secular Spirit." etc., follow on future dates, merche and the overworked spirit." The Secular Spirit." The Scientific Spirit." "The Overworked Spirit." "The Secular Spirit." etc., follow on future dates, merche and the overworked spirit." The Secular Spirit." We can be the secular Spirit." We can be the secular Spirit." The Scientific Spirit." We can be the secular Spirit." The Scientific Spirit." We can solve the secular Spirit." The Scientific Spirit." We can be the secular Spirit." The Scientific Spirit." We can solve the secular Spirit." We can solve the secular Spirit. "The Scientific Spirit." We can solve the secular Spirit." The Scientific Spirit." We can solve the secular Spirit." Spirit. "The Scientific Spirit." We can solve the secular Spirit." We can solve the secular Spirit." Spirit. "The Scientific Spirit." We can solve the secular Spirit." Spirit. "The Scientific Spirit." We can solve the secular Spirit." Spirit. "The Scientific Spirit." We can solve the secular Spirit." Spirit. "The Scientific Spirit." Spirit. "The Scientific Spirit." We can solve the secular Spirit." Spirit. "The Scientific Spirit." Spirit. "The Scientific Spirit." Spirit. "The Scientific Spirit." Spirit

Buck West

AEYER-BUTH



HATEVER this house advertises will a ways be found here in ample quantities. We advertise nothing for the sake of mere effect. Advertising costs money, and the money is ill spent unless the effect be legitimate and lasting. Curssie men are never obliged to say "we're just out of the article" or "here is something just as good." We do not countenance misrepresentation or "tricks" any more than you do and our splendid system of credit is splendid because it simplifies the "American living problem" and helps all deserving people to establish homes without shouldering burdens.

W - treat you as we should want you to treat us and all our contracts are based on just such a platform. All this is subject to confirmation whenever you wish. This store is ope aled by the owners who are elways on hand ready to meet you and remedy any complaint. ; ;

Your Credit is Good at the PEOPLES STORE



On a bill of \$25-\$2.50 cash (Exactly like cut.) and \$2 per month. Finished in the latest quartered oak effect, large mirror top, three small drawers, one lined for silverwear, large lower compartment, are taste-fully carved and are sin 16.50 our special price of..... On a bill of \$50-\$5 cash and \$4 per month.

Carpets, Rugs,

On a bill of \$75-\$7.50 cash and \$6 per month. On a bill of \$100-\$10 cash

and \$8 per month. Terms, \$1.50 cash; 50c per week Larger bills in proportion.



PedestalExtension Table (Exactly Like Cut.)

Made of solid oak with a highly polished finish, the tops are 45 inches and have a quarter-sawed rini of a selected grain. The base or pedestals are octagon shaped and very massive and have hand carved feet: special 16.50 price. . . Terms: \$1.50 Cash and 50c Per Week.



promise of more efficient supervision or a decrease in the burden of the policy holder. "It has not been decided whether the committee of which I am the clus

with an honest purpose to promote re-

as with regard to the legal effect of

TOPICS FOR A DAY OF REST.

Davenport street. On Monday evening Col-

Captain Storey.

meet with the commissioners in Chicago."

Old "Dr. Goose" is a Great Friend of the Tailor

By A. Taylor-Cutter

THE Flat-iron is the "dope" of the clothing business. With the hot pressing Iron a slack

section of cloth can be SHRUNKEN in a minute, to any desired degree.

Or a tight section may be stretched to any given degree in the same man-

lothes are faked into shape in the making, by Old Dr. Goose, the hot Flat-fron.

And any Garment that owes its shape to the Flat-iron will need the constant use of that same Flat-iron to keep it in shape.

That's a big thing to remember, Reader.

We are telling you about this vital point of Style-insurance, and Economy in shape-retention, because we are makers of the "Sincerity Clothes."

And every "Sincerity" Garment is faithfully shaped to a finish by the needle instead of by the faky Flattron.

Every defect in workmanship of "Sincerity Clothes" is investigated and, when found, is permanently corrected by Sincers hand-needle-work. instead of by the quick, easy and teleky Flat-iron.

That's practical Shape-insuranceisn't it?

And, a Coat so made, inspected, and And, a Coat so made, inspected, and rusalem EVENING. so revised (if necessary) will hang Organ Prelude-March and Fugue. excessive padding, and keep its shape with one-third the "Pressing" that a Halleujah Chorus Hard

Secular Spirit," etc., follow on future dates, suggested by poems from Tennyson, Phillips, Kipling and others. Appropriate music is arranged, under direction of Thomas J. Kelly. Rev. T. V. Moore of Wesminster Pres-

byterian church, with his wife and son, for which all are invited to remain. The rooms are open from 3:30 to 7. The work of the association was presented Friday afternoon by Mrs. J. P. Balley and Miss Agnes Ward, membership secretary, before the Ladies' Ald society of the First Baptist church. An opportunity was given those present to join the association. have just returned from a four months' tour of Europe. Mr. Moore will be in charge of the services at the church Sunday morning. During their absence they visited several of the countries of Europe and return greatly refreshed.

Ontario Chapel, Eighteenth and Ontario Music at Kountze Memorial Lutheran, at 3 p. m. Park Forest Chapel, Twelfth and Domin-ion at 3 p. m. Bethany Branch of First Baptist, 3863 Leavenworth-Meeting at 3 p. m. Twenty-sixth and Farnam

Cavenworth-Meeting at 3 p. m. Cavairy Baptist Branch, Thirty-third and Seward-Bible school Sunday at 3:30 p. m. Everybody invited. Free Methodist, 1737 South Eleventh-Sunday school at 10 a. m. preaching by the pastor, Rev. Amspoker, at 11 a. m. and 7:45 p. m. and 1:46 p. m. Grand View Baptist Sunday School, Fourth and Cedar, G. D. Maddison Superin-tendent-Meets at 3:30 p. m. Church of the Living God, Collage Hall, Nineteenth and Farnam. - "Millennial Dawn." Bible study at 3 p. m. Unity, Seventeenth and Cass, Rev. New-ton Mann, Minister-Service at 10:30, ser-mon, "Christian Unity;" Sunday school at recon.

Now practically 80 per cent of all Solo-O, Jesus, Thou Art Standing. Gelbei

Gelbei J. W. Shank. Solo--If with All Your Hearts..Mendelssohn G. A. Cover. Hymn--When Peace Like a River...Bliss Solo-Abide with Me.......Shelly Master Earl Prahl.

Chorus

Chorus The Choir. Quartet-Nearer My God to Thee...Parks Messre, Blakcelee, Shank, Heidloff and Cover. Recessional-Jerusalem the Golden. Ewing Prof. Charles O. Blakesles, Organist and Choirmaster.

Parkvale Congregational, Thirty-first and Gold-Sunday school at 3 p. m.; preaching, with communion and reception of members, at 4 p. m.; Christian Endeavor at 5 p. m. Frank Throw of the Presbyterian Theological seminary will speak Sunday evening to the members of the Young People's Society of Christian Endeavor at the Castellar Street Presbyterian church.

Music at Trinity cathedral, Sunday, Oc-

MORNING

Processional Hymn-Hark, the Sound of Holy Voices Cobb Kyste-From "Elijah" Mendelssohn Gloria Tibi Picyai Hymn-The King of Love Dykes Anthem-God So Loved the World. Stainer

Sursum Corda Stainer Sanctus in A major Stainer Communion Hymn-And Now, O Father Monk

Gullman

Receive padding, and keep its shapp the one state of the Space of the

at 4 p. m.; Christian Endeavor at 5 p. m. Church of the Covenant, Twenty-seventh and Pratt, Rev. R. T. Bell, Pastor-Ser-vices at 10:30 and 7:30; cradle roll and rally day exercises at the morning service. First Christian, Nineteenth and Farnam, Rev. S. A. Duicher, Pastor.-Bible school at 9:45; preaching by the pastor morning and evening; young people's meeting at 5:40. People's Church.-Rev. C. W. Savidge. Pastor.- Morning, "Pray and Push"; even-ing, "A Mighty Bione of Stumbing to the Lost; Prof. Mertes has charge of the music muste. music. Clifton Hill Presbyterian, Forty-fifth and Grant. Rev. R. L. Purdy, Pastor-Preach-ing services at 10:30 s. m and 8 p. m.; Sunday school at noon; Christian Endeavor

at , p. m. St. Paul's Episcopal. Thirty-second and California, Rev. E. G. B. Browne, Priest in Charge-Holy eucharist, 8 a. m.; Sun-day school, 9:46 a. m.; holy eucharist and sermon, 11 a. m.; even song, 7:45 p. m. Thirties, Mathematics, Factores, 1.

Trinity Methodist Episcopal, 7:45 p. m. Bandoiph Smith, Pastor-Morning service ag 10:30, "Why Men Are Not in the Church," evening at 7:30, "A Midnight Prayer and Song Service and Its ite-suits." First Church of Christ, Scientist, Twenty-

Hardei, Viens at La a, m, and S p. m. subject of Langdon lesson sermon. 'Are Sin, Desth and Dis-langdon lesson sermon.' Are Sin, Desth and Dis-langdon lesson sermon.' Are Sin, Desth and Dis-

(Exactly like cut.) 竹畫 Made of solid oak, highly polished. have genuine LEATHER 2.95 SEATS, usually retail for \$4.00, our special price is...

Box Seat Diners

Pay

Fre ght

Miles

Every-

thing

We

Sell

We

Guar-

antee





M. V. Highee, Pastor-Morning worship at 1930, sermon theme. "Got's Conditions," is worsh, even in a transformer of the pastor for the conditions, prayer meeting at 120 even of the conditions, prayer meeting at 120 even Wednesday.
First United Evangelical Prather theme, "A Reservice at 1000 meeting at 500 p.m., theme theme at 000 meeting at 500 p.m., theme theme at 600 p.m., and 500 p.m., mid-week prayer, the state of the pastor for the pastor state of the pastor s mool and Bible class at 914 a. m Holy communion and sermon at 11 evening prayer and sermon at 7:50 p evening prayer and sermon at 7:30 p.m. Westminster Presbyterian Mason and Georgia Avenue, Rev. T. V. Moore, Pastor-Sunday services, 10:30 a.m., "Life;" 7:30 p. m. communion of the Lord's supper: San-day school at noon; Young People's Society Christian Endeavor, 6:36 p.m. The pastor having returned from Europe, will occupy the pulpit at both services.

Central United Presbyterian. Twenty-fourth and Dodge, Rev. R. S. A. McBride, D. D. Pastor-Morning worship at 19:30; evening worship at 7:30; Subbath school at school and solution of the second at the second at 5.39 p.m.; subject of pastor's morning ser-non. "Obed,ence, the Manifestation of the Gospel."

Calvary Baptist, Twenty-fifth and Hamil-ton, Rev. E. R. Curry, Pastor-Services at

the Coal exchange had not notified County Dundee Presbyterian, Fifticth and Under-n on ne. chomas & conter, Plator-Morning worstip and sacrinicht of the Lord's supper at 1939 a. m., in the evening at 7:39 Themas Da and of Lincoln will speak on isoperance; Sunday school at hooni joung propies meeting at 6:30 p. m.; Wednesday evening at s o'clock the Torrey beetings will be spoken of. Lormanuel Eaplist, Twenty-fourth and Binney Key, Fulletus H. McDowell Pas

Binney, Rev. Philetus H. McDoweil, Pas bor-Services at 10:20 s. m. and 7:30 p. m. morning topic, "All That I Can, the Least That I Cught;" Lords supper will be ch-



COAL TRUST STILL SILENT Attorneys for Combine Fail to Disclose intentions on Appoint-

served in the morning, with hand of fellow-

"Abraham-The Call of the Unknown;" "Abraham-The Call of the Unknown;" Bible school at noon, young people's meet-ing at 6:36; Wednesday evening prayer meeting at s p. m.; Miss Incz E. Dodds, soprano singer of Hamburg, Ia., will sing at both regular services.

If you have anything to trade advertise

ment of Referee.

Up to noon Shunday the attorneys for

it in the For Exchange column of The Bes Want Ad page.