

# If You Bring Your Policy of the National Mutual Fire Insurance Company

(Which Has FAILED to)

## D. M. Martin & Co.

We Will Protect You With a Reliable Company



209 S. 13th Street Phone Deug. 405

### INSURANCE MEN AT BANQUET

Arthur C. Smith Makes Address from the Viewpoint of Insured.

COVERS ARE LAID FOR FORTY

Paper Read Number of Years Ago by Late Edward Rosewater Read and Commented Upon by Representatives of Companies.

The Life Underwriters' association enjoyed a pleasant banquet at the Millard hotel Saturday evening. Covers were laid for about forty members, with W. A. Smith of the Phoenix company of Hartford as toastmaster.

Arthur C. Smith, the head of the M. E. Smith Dry Goods company, was the guest of honor of the evening, this distinction being given him as the most heavily insured man of Omaha.

Those present at the banquet were W. A. Smith of the Phoenix, John Steele of the Northwestern of Milwaukee, John Dale of the Aetna, Henry Neely, William Henry Brown, E. B. Elson of the Equitable, Mr. Leonard of the Germania, C. Z. Gould, H. A. Doud, F. A. Foster of the Fidelity, G. W. Noble of the New England, Wood Palmer, Harry Steele of the Northwestern of Milwaukee, Fred Dale of the Aetna, F. B. Birchman of the Connecticut Mutual, H. A. Stone of the Home Life of New York, J. R. Hullinger, A. H. Ellis, J. C. Edwards, J. E. Roark of the Metropolitan Life, Thomas Kelly of the Travelers of Hartford, H. R. Gould of the Prudential, F. W. Herron of the Fidelity, E. E. Zimmerman of the New York Life, all of Omaha, and J. P. Staks, general manager of the Fidelity for Iowa and Nebraska, of Des Moines, with several invited guests.

**Viewpoint of Insured.**

Following the disposal of a very enjoyable menu Arthur C. Smith, as the guest of honor, was called upon for a brief address. Mr. Smith started out by saying that he was a strong believer in life insurance and that he believed it to be one of the best investments a man could make in view of the vicissitudes of life. "The durability of the great life insurance companies was shown by their withstanding the terrific lambasting they received a few years ago," he said, "and they still continue business at the old stand. The investigations have the one good effect of raising the standard of morality of the insurance companies. However, I do not believe that the morals of the insurance companies were any worse than those people in the legislatures who were endeavoring to enact hold-up bills against these companies, which necessitated the insurance companies maintaining a 'yellow fund' as a necessary protective asset. It too often happens that the interest of the stockholder of an insurance company is confined to the payment of his premium or the receipt of his dividend. One thing can be said of the old line companies, that their premiums decrease as those of the assessment companies increase."

**Tribute to E. Rosewater.**

The other speakers were John Steele, H. R. Gould, John Dale, E. E. Zimmerman and Henry D. Neely. Mr. Neely is one of the pioneers of the insurance business in Omaha, and one of the founders of the Life Underwriters' association. He read an extract from an address delivered by the late Edward Rosewater, who was the guest of honor at a meeting of the association held at the Murray hotel in 1893, in which Mr. Rosewater paid a high tribute to the system of life insurance. In referring to the late Mr. Rosewater, Mr. Neely classed him as one of the staunch friends of life insurance west of the Missouri river, and life insurance owed much to him for the stand he always took for it, both in his oral public utterances and through the editorial columns of The Bee.

Several of the others spoke in the most reverent terms of Mr. Rosewater and the friendship he had always shown for the life insurance business and its agents. Mr. Zimmerman in a brief address spoke of the potency of the newspapers in making or breaking great enterprises and the loyalty of the newspapers in refraining from any alarming attacks upon the financial interests of the country during the critical period of the last month of November.

Mr. Steele's address bore upon the great good accomplished by life insurance as an almoner of public good and gave the starting figures that the twenty-eight leading insurance companies of the United States carried approximately \$10,000,000,000 of insurance on the lives of the people of the United States, or about \$120 for every man, woman and child in the country. They pay an average of \$80.00 per day to their

### SCHOOLS AND COLLEGES.

**BELLEVUE COLLEGE**

COLLEGE—Classical, scientific, philosophical courses. ABBEY—An excellent high school program for Belvue as an other college or university. NORMAL—Methods—Elementary and advanced. GENERAL—Certificate granted. CONSERVATORY—Theory of music, piano, voice, violin, mandolin and guitar. OMAHA CONNECTION—Electric line and Burlington railroad. Four modern dormitories. Address: President Wadsworth, Bellevue, Neb.

### WAYNE NORMAL SCHOOL

(ESTABLISHED 1891.)

Has the following well equipped courses: Preparatory, Commercial, Teachers', Scientific, Music, Penmanship, Model, Bookkeeping and Typewriting. Life Certificate, Review. Has a strong student body, a strong faculty and staff of accommodations. Satisfaction guaranteed. Rooms are large, bright, well heated and fire proof. A postal will bring you our catalogue.

J. M. PILE, President, Wayne, Nebraska.

### AFFAIRS AT SOUTH OMAHA

Child in Pitiable Condition at Hospital Due to Neglect and Exposure.

FOUND CONCEALED IN HAYLOFT

Parents to Be Prosecuted if It Appears on Investigation They Are Mentally Capable of Understanding Consequences of Act.

Blanch Dean has been for the last ten days in the South Omaha hospital, where her wasted body still feebly tries to combat the awful ravages of starvation. She is said to be 10 years old, but the brain has been robbed of nourishment until she has only the instinct of an infant. She eats and drinks and sleeps, but that is all that she is capable of. The hospital authorities think she has gained a little in strength and may with proper care and food be restored. The story of her condition is gruesome and the only strange thing is that it has been concealed so long. The family live in a shanty known as Bluff Town, a place just over the Sarpy county line and back of Laurel Hill cemetery. It is a place out of the way, and since the case was discovered the Sarpy county authorities have handled it. She was discovered by a local minister and when found was concealed in a hayloft which lay half exposed to the weather. She had been subjected to exposure and not provided with sufficient food. Her reason quickly tottered and she appeared foolish and had then been concealed in the loft. Not enough is known of the parents at the present writing to make an absolute statement of the degree of their responsibility, but it is certain if it can be shown that they are legally responsible they will be prosecuted. The father is said to be a man of low mentality, who has been seen hanging about the police court many times during the last summer, a man of most unimpressive appearance. When he came to South Omaha he had the daughter in some convent, asylum or home either in Iowa or in Omaha. He went several times to Rev. James Wise to try to get his daughter back. Mr. Wise could not make any recommendations for him. Since coming here he is said to have married again and finally to have secured the girl. Her decline dates from the time he got possession of her. He told the hospital authorities that he had another child who died in Beatrice in the same manner as the child appeared about to die. He said her condition was due to a disease and not to starvation, but the people at the hospital think slow death from meager food or indigestible material is the chief cause. She has the appearance of the later stages of tuberculosis. It is true that the father is in very straitened circumstances and that the man is practically incapable of supporting any one. Nothing could be learned last night of the woman who should have stood in the place of a mother. Rev. Mr. Wise will investigate the case today and is prepared to take any steps the facts may warrant.

### LIFE TRAITS IN THE DESERT

Animals and Vegetation Armed by Nature Against Extinction.

Almost all life on the desert goes armed. In the vegetation world of the desert the escudo comes first with its numerous spines. They are all armed with long or short tough spines that can penetrate the thickest boot. The solitary and often grotesque "Joshua" or Yucca, the mesquite, the cactus and numberless shrubs whose names have not been written, all are armed in one way or another. Some exude poisonous sap, others nauseating odors. The sage brush is about the only one that does not seem to have any protection.

In the animal kingdom most are either armed with sharp teeth, spines, odors, or poison to serve to keep their enemies at a distance, while the others depend upon their stealth or artful skulking and hiding.

The spined and repulsive Gila monster, the horned toad, the scowler with his two horns and deadly fangs, and his cousin, the desert rattlesnake; the tarantula, scorpion, and desert bee, each of whose sting is exceedingly painful and sometimes fatal, are among the desert's denizens. Then there are many varieties of lizards, large and small and of many colors, who protect themselves by their speed alone. The prowling coyote, bobcat, mountain lion, jack-rabbit, cottontail, mountain sheep, ibex, antelope, and an occasional deer are there.

Among the smaller animals are the gopher, kangaroo rat, trade rat, hydrophobic skunk, ground squirrel and innumerable mice. But the traveler seldom sees any of these. The prospector, however, soon becomes acquainted with them. The first, or at the latest, second night of his stay in any one camp, he will be visited by a trade rat, who will carry away all that portion of his outfit that is not too heavy for his rathip to handle and reluctantly leave some stick or stone in its place.

A hydrophobic skunk will be apt to call and lurch from any bacon rinds that may be lying about, not disdaining a nip at Mr. Prospector's nose if the opportunity offers. It is said and firmly believed by the sons of the desert that the bite of this little skunk produces hydrophobia. The Gila monster is seldom seen, and the writer after having spent nearly a year on the borders of Death Valley has yet to see one of them. Rattlesnakes are also scarce, except in some favorable locality.

The mountain sheep and ibex are gradually becoming tame, and this summer they have come to springs where miners were camps as regularly as domestic stock and with little more timidity. The mountain quail follows the miner and his burrow. In the Avawats mountains they were unknown until this year, but they are abundant there now. It is an unwritten law among the miners on the desert that no game animals or birds shall be killed or in any way disturbed unless one is in actual want, and he must make a proof convincing of that fact if he kills a quail or sheep.

In the desert lives by its power to resist thirst. All desert plants are constructed that they are able to conserve and store up moisture against the time of drought. This necessity has wrought peculiar forms of both animals and plants, and in time it also leaves its indelible mark upon men who dwell amid its wastes. The leaves of all desert trees are small and thick, so that they expose as little surface as possible for evaporation in the dry air. The great and ever present evidence of the struggle for water is noticeable everywhere where men come together on the desert. In this struggle all who come to the desert must engage instantly. Every wagon must have its water barrels, every burro his water bags, each man his canteen.—Los Angeles Times.

### Danger in Asking Advice.

When you have a cough or cold do not ask some one what is good for it, as there is danger in taking some unknown preparation. Foley's Honey and Tar cures coughs, colds and prevents pneumonia. It contains no opiates and is a safe, reliable substitute. For sale by all druggists.

### Forget About His Own Thief Trap.

George W. Eaton, an inventive member of the police force at Waterbury, Conn., proved by example that his chicken house burglar alarm is a painful success. Eaton was in a yard in Waterbury, Conn., a few yards from his home, on the side of a road, when he saw a man who he believed would visit it around Thanksgiving. He wired the coop for burglars. The wires carried a current of electric current, but as a shocker and as a bell ringer. Eaton went out to the chicken coop this morning, forgetting his burglar alarm. He grasped the gate, which was electrified to a wire, and got the full strength of the "Wired Light." He fell and fell through his body. He rolled and kicked and several ineffectual men went to him and got shocked to death. Eaton exhibited several burns later in the day.

### Death from Blood Poison.

Death from blood poison was prevented by G. W. Cloyd, Plunk, Mo., who healed his dangerous wound with Buckler's Arctic Salve. For sale by Beaton Drug Co.

### Use Bee want ads to boost your business.

### THE OMAHA DAILY BEE: MONDAY, DECEMBER 9, 1907.

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# California Limited

No other Limited Train to California

provides Fred Harvey meals, A Pullman to Grand Canyon of Arizona, And is under one management all the way.

The California Limited is also the only train to Southern California, via any line, for exclusively first-class travel. It runs over shortest line from Chicago.

Daily, the year 'round, Chicago and Kansas City to Los Angeles, San Diego and San Francisco. New compartment and drawing-room Pullmans; also observation sleeper (with ladies' parlor), and a buffet club car. Dustless tracks, Garland ventilators and block signal protection. Reserve your accommodations early.

All the way

For booklets of train and trip, address Sam L. Lathrop, Pass. Agent, A. T. & P. Ry., 405 Broadway, Des Moines, Iowa.

California Limited at Laguna Indian pueblo, N.M.

To get in or out of business To secure help To find a position To buy, to sell, no matter What you want

## Use This Coupon

A BEE Want-ad will get it

I WANT The following ad put in the want columns of the BEE for . . . . . days, commencing at once. Ten cents per line for each insertion or \$1.50 per line per month. Enclosed find . . . . . in stamps to pay for it.

SIX WORDS TO A LINE.
10c PER LINE FIRST INSERTION.
6c PER LINE IF RUN MORE THAN ONCE.

Be sure to write the name and address you wish to appear in the ad.

Salmon P. Chase knew the whole truth about it.

By the use of its power and credit it built every important trunk line of railroad in the United States. The Union Pacific itself would never have been completed in this generation of men but for Wall street. Buffalo, Cleveland, Detroit, Chicago, Milwaukee, St. Paul, Minneapolis, St. Louis, Kansas City, Omaha and the great chain of cities, market and industrial centers, large and small, could not have been possible in a hundred years but for Wall street.

Wall street brought thousands of millions of cheap money from beyond the seas for the development and progress of this nation, the richest in natural wealth and resources on the globe. The first railroad, the Erie, was built by Wall street with the money of the Dutch which Wall street helped to get.

Henry Farnam built the first railroad west of Chicago to Galena more than fifty years ago. Chicago is now the terminus of more than forty railroads, and Omaha of fourteen. Wall street did it, and the whole west is gridironed with these powerful agencies by and through the financial aid of Wall street which have populated and enriched the country beyond the wildest dreams of men. By furnishing the cheapest and swiftest transportation of raw and finished products to and from the Atlantic seaboard the world has ever known these railroads have made our country opulent and powerful beyond human power to estimate, not merely in material wealth and the strength that comes with it to nations as to men, but also in every element of happiness, civilization and enlightenment, religious, moral and intellectual, can confer on the sons and daughters of men. GEORGE L. MILLER.

Corporation Memorists.

SOUTH OMAHA, Dec. 7.—The Editor of The Bee: It is developed, in the recent circular to subscribers issued by the local telephone company, that the extensively advertised reduction in telephone rates is not, in truth, a reduction at all, but, in fact, more in the nature of a joke. Subscribers on party-line or other limited circuits can only secure a reduction in rates by accepting a sweeping curtailment of their service.

In other words, pay the old rate, or "Keep on your side of the soap."

Mr. Vance Lane (a mighty fine gentleman by the way), developed an unexpected vein of humor in springing this joke before he left Omaha.

J. K. MILLIKEN.

Orino Laxative Fruit-Syrup, the new Laxative, stimulates, but does not irritate. It is the best Laxative. Guaranteed or your money back. For sale by all druggists.

Insect Hypnotism.

"Did you ever know, said the hypnotist, as he played with a curious, glittering hypnotizing machine of crystal and silver, "did you ever know that hypnotism is practiced among insects?"

"No."

"Well, it is a fact. A queen bee can hypnotize her whole hive whenever she wants to. She makes a curious humming sound and within a moment or two every bee in the colony falls into a hypnotic trance."

"The death-head hawk moth is also a hypnotist of great power. This creature, indeed, makes its living out of hypnotism. During its brief life, it makes a sound not unlike the queen bee's note, and the bees immediately sinking into slumber, the moth proceeds to plunder at its leisure.—Philadelphia Bulletin.

A Fortunate Texas.

E. W. Goodloe, Dallas, Texas, found a sure cure for malaria and biliousness in Dr. King's New Life Pills. For sale by Beaton Drug Co.

## Five Daily Trains to Chicago

Leaving Omaha Union Station at most convenient hours. Running right into the heart of Chicago—La Salle Street Station—only one on the elevated loop.

Chicago Flyer leaves Omaha daily 6.00 p.m. you can get supper in diner on train; lands you in Chicago 8.30 a.m., after fine breakfast on train—ready for business. Carries dining room, sleeping car and best library car.

ROCK ISLAND TICKET OFFICES.

1323 Farnam Street, Omaha, 16 Pearl Street, Council Bluffs.

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### Do yours now

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