

HARD SLEDDING FOR BILL

Insurance Code Measure Likely to Have Rough Path.

FRATERNALS ARE UP IN AIR

Allegation Made by Them that Proposed Measure Will Block Future of These Concerns in State of Nebraska.

(From a Staff Correspondent.)

LINCOLN, March 29.—(Special)—The bill revising the insurance code as prepared by a commission paid to re-arrange the Nebraska laws is liable to have hard sledding in the house. It has passed the senate.

Members of fraternal insurance companies have the idea that if this bill becomes a law it will wipe out of existence every fraternal insurance company in the state. Senator Cordeal, who sponsored the bill in the upper house, insists that it in no way affects fraternal insurance companies, and insists that the fear being thrown into the fraternals is being done at the instance of old line companies that are trying to kill the bill. The section which, it is alleged, "jinxes" the fraternal is as follows:

Sec. 142. Discrimination. No life insurance company shall make or permit any distinction or discrimination in favor of individuals, between insurance of the same class and equal expectation of life, in the amount of payment of premiums or rates charged for policies of life or endowment insurance issued in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contract it makes; nor shall any company, agent, solicitor or broker make any contract of insurance or annuity as to any person or persons other than plainly specified in the policy thereon, except that any life insurance company doing business in this state may issue policies of life or endowment insurance with or without limitation on premiums paid with special rates or premiums (but without discrimination) less than the usual rates of premiums for such policies when issued by members of labor organizations, lodges, benevolent societies or charitable organizations, or by one employee, who through their secretary or employer may take out insurance in an aggregate of not less than 100 members and pay their premiums through such secretary or employer.

The fraternals insist that under this section agents of an old line company will be permitted to walk into a shop and by making an extremely low rate induce the employees to cancel their fraternal policies and take out other insurance. It is expected they say, when old line companies have the field to themselves, rates will be increased.

Another objection to the bill is in section thirty-two which is as follows:

Sec. 32. Name of company to appear on policy. Every insurance company shall conduct its business in this state in its own name, and the policies and contracts of insurance issued by it shall be held or enforced in such name. The old line companies may jointly issue an underwriter's policy upon which must appear the name of the companies guaranteeing the same and the companies jointly issuing are severally liable thereon: Provided this limitation shall not apply to any insurance company admitted to this state and issuing an underwriter's policy prior to the passage of this

act.

This section giving the right to the insurance board to prescribe the particular form of policy it is claimed, delegates legislative powers to the board which is beyond the authority of the legislature.

It is also claimed that there is no demand for a revision of the insurance laws of this state, and those opposing the measure insist the code commission went beyond its authority in drafting such a bill. Some states have taken four years to revise their insurance laws, and it is insisted that this legislature is no wiser than the other, and if it does enact this law it will do so with very few members realizing what it is doing.

Regardless of Senator Cordeal's unqualified endorsement of the measure and his standing in the senate as one of its most painstaking and hard working members, many believe the measure ne sponors is vicious one, uncalled for and entirely too long to be seriously understood by our present legislature. Senator Cordeal, however, has full confidence in his measure and will do his best to defeat the "insurance lobby."

Have You Nasal Catarrh?

Can you breathe through your nose? I mean, can you breathe freely through each nostril? If not, do you know what the reason is? It is nasal catarrh.

It may not be far advanced. You may not have thought of catarrh, or given the matter very much heed in any way. But if you find that you cannot breathe freely through each nostril, be sure there is something wrong. Nature intended you to breathe through the nostrils. Both nostrils.

WILLIAM BENSON BURIED AT FULLERTON HOME

FULLERTON, Neb., March 29.—(Special)—William C. Benson died yesterday at Harlan, Ia., where he was suddenly stricken with congestion of the lungs and gallstones, dying before his wife could reach his bedside. Mr. Benson had been an honored resident here for more than thirty years. He had just passed his sixty-first birthday and leaves a widow and four children. Lloyd, Bert and Mrs. Clarence Fuller of this city and Tony Benson of Worland, Wyo. All were present at the funeral today, as well as his brother, E. A. Benson, and Mrs. Benson and daughter of Omaha. The funeral was in charge of the Masonic order, of which he had been a member for many years.

MAN WHOSE HOME BURNED DIES OF PNEUMONIA

NEBRASKA CITY, Neb., March 29.—(Special)—Tuesday the house of Graville Church, a leading farmer residing south of the city, was burned and he contracted pneumonia and died Thursday morning at the home of Edgar Russell, where he went when his home was destroyed. He was born in Virginia, January 4, 1859, and came to this country many years ago, where he and his family have since made their home. He is survived by his widow and one son. The funeral will be held Sunday and the interment in Lee cemetery, south of that city.

At the same time you should take Peruna. The dose on the bottle is one tablespoonful. You had better make it three teaspoonsful. The reason why I direct this is because I want you to take a teaspoonful of Peruna and as you swallow it down breathe the fumes of it out through the nose. Then the next teaspoonful do the same thing and so on until the three teaspoonsfuls are taken. This, however, is after you have thoroughly cleansed your nose by deep breathing.

While you are practicing the deep breathing you may snuff up the nose a little salt water. A teaspoonful to the quart of warm water.

But after you have thoroughly cleansed your nose then take the Peruna as above directed. Do not put it off. Do it now. Do it before your nose gets bad. If only one nostril is partially stopped now it will not remain so long. It will stop up entirely. The other will be stopped, too. Begin now. No. 55.

Builders Hustle on Roof of Hopper's House

RESIDENCE OF C. L. HOPPER, 1915 CORBY STREET.

and he stakes his reputation that the bill is a good one and that in no way will it hurt fraternal insurance.

Kingfalfa Mills Sued for Accounting

NEBRASKA CITY, Neb., March 29.—(Special)—Charles C. Bickel of University Place has begun a suit in the district court against the Kingfalfa mills to prevent the officers, H. H. Hanks as president and Wilber W. Sims as secretary, from removing the books of the corporation from the state until they have made full accounting to the stockholders. The mills were burned some time since and the stockholders had a meeting and decided to have the books audited and the corporation dissolved.

The land and all of the remaining buildings were sold to some of the local stockholders and matters were to have been settled up and a full accounting made to the remaining stockholders and the corporation dissolved before anything was removed. Mr. Hanks went to Chicago and began the erection of a new plant and Mr. Sims was packing the books and office furniture and fixtures up as to ship them when the restraining order was secured. In his petition Mr. Bickel states that the corporation owes him \$12,000 borrowed money and he holds \$5,000 of the stock and that no account has been made to him regarding the \$60,000 or \$70,000 insurance which was paid over to the officers above named. Mr. Bickel is one of the directors of the company and a brother-in-law of the president, H. H. Hanks.

Otoe County Towns Send Aid to Berlin

NEBRASKA CITY, Neb., March 29.—(Special)—Nebraska City has raised a purse of something like \$2,500 for the people of Berlin, whose homes were destroyed last Sunday evening. Syracuse raised \$1,000, Unadilla \$500, Elmwood \$100, Avoca \$1,000 and Dunbar \$1,000. The county commissioners are caring for the injured and they are all doing well. The Miller family is at Auburn, Mrs. Teney near the scene of the storm and Mrs. Nutzman at Syracuse. Both women had their legs broken and it is thought Mrs. Nutzman will have to have one limb amputated to save her life. The others injured, all of whom was not dangerous, are recovering and will be able to care for themselves in a short time. Mrs. Mathena, whose husband was killed and she blown out of the Missouri Pacific section car, is here and will be sent to the home of her niece south of the city to be given a home. The people of Berlin have already begun the work of clearing away the debris and many of them will rebuild as soon as the weather and conditions will permit. The bank has been opened for business while it is undergoing repairs. There was something like \$20,000 tornado insurance on property in Berlin.

ONE WOMAN'S LIFE. By Robert Herrick. 464 pp. \$1.25. The Macmillan Company.

The paramount theme of this new novel by Mr. Herrick is the aggression of the modern woman. Milly Ridge, later Milly Bradson, and yet later Milly Duncan, is an adventures, fortuitous, somewhat parasitic creature. She is a gallant in her way, but with her own forms of cowardice and her tyranny, tricked out in various guises, permits her to carry all before her. Finally in her widowhood she fascinates another woman, a hard-headed laundry woman, who has never been able to realize any of her dreams. Milly ruins her in the end and leaves her amid the ruins, while she, with her little daughter, goes off with her second husband. The penetration and keenness of the analysis and sentiment aside, the truth of the pictures which Mr. Herrick

GENERAL FUND IS LOW**Legislators Forced to Register State Warrants Received.****COUNTIES SLOW IN SETTLING****Legislators Spend Time Investigating When Might Have Passed Law to Make Treasurers Pay Up.**

(From a Staff Correspondent.)

LINCOLN, March 29.—(Special)—State warrants are not nearly as popular as they were when the session of the legislature first opened by reason of the fact that there is no money to pay them and the holder is forced to have them registered or take them down to the money changers and have them discounted in order to get enough to pay that board bill and that room rent.

A great deal of this could have been avoided if the members of the legislature had paid any attention to the request of the state treasurer to fix the law so that county treasurers would be required to remit the state treasurer all money due the state before the 15th of each month.

Had this requirement been put into the law with the emergency clause money now being held by the different county treasurers of the state, belonging to the state, would be in the hands of the state treasurer and in all probability the members would be getting their money instead of having to dispose of their warrants to the money changers at a discount.

How Time Was Spent.

However, the members seemed to think that the needs of the state would be better subserved by spending the state's money in investigating trips, instead of passing a few laws which would really be beneficial, and while \$10,000 were appropriated at the beginning to pay expenses of the legislature this has long since passed into the unfathomless past and there is nothing left to make the legislator smile or the hard worked employee happy.

New Books**Fiction.**

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has drawn, cannot be denied. The attitude of studied detachment in which the story is told makes it particularly significant.

NEW LEAF MILLS. By William Dean Howells. \$1.25. Harper & Bros.

This new novel pictures the simple conditions of the middle west, is a story of American country life after the Mexican war, when huskings, barn raisings, quiltings, spelling-matches, coon hunting and candy pullers were the amusements of a homogeneous community. There is no need to dwell upon Mr. Howell's art; but it may be doubted whether in any of his books he has drawn a more sympathetic character than that of this unsuccessful idealist.

CONCERT PITCH. By Frank Danby. 289 pp. \$1.25. The Macmillan Company.

The heroine, Manuela Wagner, has her youth ruined by the cold-natured and exacting stepmother. Finding herself en-


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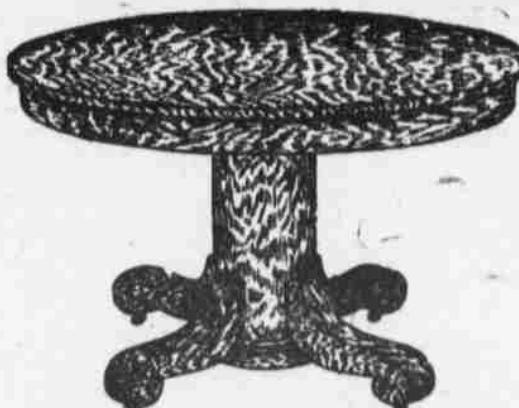
in the investigation, is a figure not soon to be forgotten. In her sprightly way, the author tosses the reader a seat in one sentence while she grasps him firmly with her mystery in the next; and as the reader goes on and on, always expecting, always in deepest suspense, yet continually in good spirits.

SOCIALISM SUMMED UP. By Morris Hillquit. 110 pp. \$1. H. E. Flory company.

Mrs. Rinehart draws a clever picture of the seamy side of life in her home town. From the river front of Allegheny and the streets of Pittsburgh she takes her characters. Mrs. Pitman, who keeps the theatrical boarding house and who has had better days, is a real creation. Mr. Reynolds, always concerned about the comfort of a stray dog or cat, is an amusing personality. Mr. Holecombe, the retired grocer, who aids

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45-inch Cluny Curtains, 2½ yards long, per pair, up from 35¢

45-inch Applique Curtains on heavy bobbinet, per pair, up from 40¢

45-inch Point Milan, per pair, up from