

INSURANCE NOTES SOLD TO BANK ARE UP BEFORE BOARD

Controversy Between Chalco Bank and Health Company Aired Before State Officials in Omaha.

That agents of the Mutual Benefit Health and Accident association, 400 City National Bank building, misrepresented the terms of the company's policies to policy holders was charged Thursday morning at a hearing conducted at the court house before the state insurance board. The board is investigating charges of misconduct on the part of Clair C. Criss, treasurer of the association, and agents of the company, among them W. J. Jenkins and J. L. Leonard.

It was also testified before the board that the German-American State bank of Chalco, Neb., holds \$34,000 in notes which agents of the company accepted in lieu of cash payments of premiums, as the rules of the company provide.

Several witnesses who had purchased and signed policies of the company after solicitation by agents testified that they were told by agents of the company that the policies included not only an accident liability clause which would provide a sick benefit, but also a regular life insurance provision. For this they gave notes for \$29, they said.

Only Accident Insurance.
But when they received the actual policy, they found that the insurance provided only an accident and sick benefit clause and that the life clause was restricted to death by accident, they said. A policy holder could not collect the insurance should he die a natural death or die from disease.

C. E. Zachary, barber, 1507 Park avenue, testified that six weeks after signing notes for premium on two policies, he called Leonard's attention to the alleged discrepancy between Leonard's earlier statement to him and the actual language of the policy. Zachary testified that Leonard replied that he himself had been deceived by the company.

Owen Ward, aged 73, Sarpy county farmer, testified that he was approached by three agents of the company and asked his age. He replied, "Well, how old do you think I am?" "Sixty-five," he said that they answered. No further mention was made concerning his age, and so he was insured, he says, and did not learn until later that the rules of the company forbid the insuring of people over 70.

Clair C. Criss, 902 South Thirty-eighth street, treasurer of the company, declined to make a statement yesterday.

Agents Accept Notes.
H. S. Weller, president of the insurance company and vice president of the Richardson Drug company, stated yesterday that the company never accepted notes or anything but cash in payment of insurance premiums, but that he understood that all insurance agents are in the habit of accepting notes from policy holders on their own responsibility. Some agents in and about Chalco had done this, he said, and had easily sold them to the German-American State bank there.

When he learned that as much as \$15,000 worth of these notes had been bought by the bank, he wrote to the bank to tell the officers that the insurance company was not authorizing any such procedure on the part of its agents. Nevertheless, he said, the bank purchased \$19,000 worth additional of these notes.

Recently Weller appeared before the state insurance board, of which the governor is an ex-officio member, and testified that the company could not be liable for the action of the bank in purchasing the notes.

The state board is only taking depositions in the case at present. The hearing will be held later at Lincoln.

Fred Amburst is cashier of the Chalco bank.

Inspect Old Furniture for Use in New Ticket Office

A survey of the city ticket offices is being made with a view to ascertaining what proportion of the furniture in use can be used in the consolidated office that is to be located in the Union Pacific building.

Members of the committee in Chicago having the matter of ticket office location in hand, are not inclined to go to the expense of purchasing new furniture for the consolidated office, but instead, believe that enough first class counters, cases, desks, tables and chairs can be gathered out of the eight offices to equip the new one and make it modern in every respect.

Mrs. Margaret Kempton, in Omaha for 61 Years, Dies Wednesday Night

Mrs. Margaret J. Kempton, aged 66 years, a resident of Omaha for 61 years, died Wednesday night at her home, 2301 Clark street, after an illness of cancer of seven months' duration. Her husband, T. A. Kempton, also one of Omaha's earliest pioneers, is a former railroad engineer.

Mrs. Kempton came to Omaha in a ferry boat. Her father, Rev. Simon Peck, who died several years ago, was a Presbyterian minister. Besides her husband, Mrs. Kempton is survived by two sons, Walter Kempton of Kansas City, Mo., and George Kempton, Omaha, and one daughter, Mrs. Amy Oblinger, Omaha. Funeral services will be held

at Crosby's chapel this afternoon at 2 o'clock. Interment will be in Forest Lawn cemetery.

Eleven Posts to Be Supplied From Omaha

The distribution zone of the Omaha quartermaster's depot has been officially defined by the War department, according to notification just received by Major John Maher, commanding officer.

The Omaha depot is to supply Iowa, west of Des Moines, and all of Nebraska, Colorado, Utah, Wyoming and North Dakota.

The following army posts are in the zone to be supplied with food and clothing from the Omaha supply depot: Forts Crook, Omaha and Robinson, Neb.; Fort Lincoln, N. D.; Fort Meade, S. D.; Forts, D. A. Russell, McKenzie and Yellowstone, Wyo.; Fort Logan, Colo., and Forts Douglas and Duchesne, Utah.

Judge McHugh to Take Rest; Leslie to Hear Complaints

Judge W. D. McHugh, chairman of the Douglas County Council of Defense, leaves soon on a two months' vacation for a needed rest. During his absence, Secretary Leigh Leslie, editor of The Daily Omaha Price Current, and the executive committee will look after the work of the council and any communications should be sent to Mr. Leslie, 828 Grain Exchange building.

A great amount of work has been accomplished by the Council of Defense and Judge McHugh has given much time to his duties as chairman. The council constantly receives complaints in regard to crops, seditious utterances, the circulation of stories harmful to the war activities of the government, etc., and Judge McHugh has been a busy man.

See Want Ade Are the Best Business Boosters.

Gratton, Resident of Omaha For Fifty Years, is Dead

Charles H. Gratton, founder and owner of Pacific Storage and Warehouse company, and resident of Omaha for half a century, died Thursday noon at his home, 5633 Florence boulevard, after several months' illness of kidney disease. He was 59 years old.

Mr. Gratton is survived by his widow, one son, George, 12 years old, and one brother, William E. Gratton, Brandville, Mo. Masonic services will be held at the home but the date has not been set.

Youngsters Given Big Treat By Krug Park Management

Oh! Boy! Can you imagine this? If you were only a little boy or girl between the ages of 4 and 12 years

you could go to Krug Park every Saturday afternoon at 2 o'clock and have two hours free dancing lessons and in addition there would be free ice cream and cake at the end of the party.

And that isn't all! It doesn't cost a penny to get in.

There's a pass at the gate for each child who wants dancing lessons and at the dancing pavilion, Mrs. Jack Connors and Master Jack Connors will be on duty for two hours every Saturday for five weeks starting July 13 teaching ball room dancing, physical culture and expression.

BEAUTIFUL WOMEN

It has been observed that beautiful women always have good digestion. If your digestion is faulty take Chamberlain's Tablets and you will look better and feel better.

PANORS BIG SUMMER CLEARING SALE

Entire Stock Summer Shoes Goes in This Great Sale

This Is Our Regular Big Annual Summer Sale, Only It Is Bigger Than Ever. It Is the Sale of Our Entire Stock of Summer Shoes, Oxfords, Pumps, Sandals, Sport and Outing Oxfords. Big Reductions Are Offered in This Sale for Every Member of the Family. Come tomorrow.

Come Early in the Day. Bring Your Friends. Don't Miss It.
SNAPS FOR MEN; FOR WOMEN--A Great Chance to Save

Ladies See These
This is a Big Bargain:
1000 Pairs
Ladies' Lace Oxfords
Five Styles, Go at Only \$2.85

- Fine Patent with Cuban Heel
- Same With New Stitched Vamp
- Fine Patent Colt, Louis Heels
- Same With Stitched Vamp, Cuban and Louis Heels



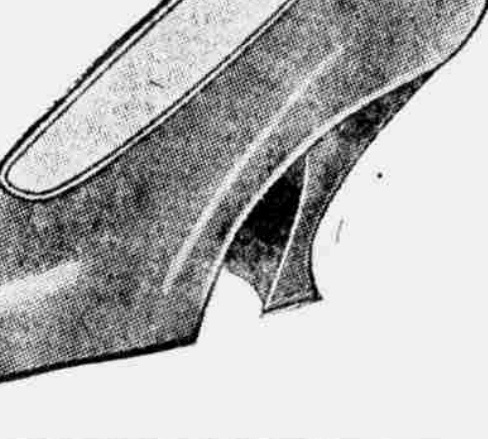
Men: How Is This?
Our Entire Stock
Men's \$5, \$5.50 and \$6
OXFORDS This Is SNAP \$3.85
Blacks, Browns, Calf and Kid Skins. Go at only...
See them in our windows. Come in and take your choice from many styles, in all sizes. Every pair is welt sewed.

All our \$7.50 "Ultra" Brand Kid OXFORDS go at, only **\$5.35**

All our \$7.00 and \$8.00 Fine Kid OXFORDS, dull and glaze kid, pretty Louis heels, light street soles, go at **\$4.85**

White Nile Cloth
PUMPS High and Low Heels
Pretty Covered Heels Six Beautiful Styles
Colonials, large covered buckles
Opera styles, with street soles
Plain styles with tailored bows
Baby Louis Heels and Walking Heels
\$3.85

Short Vamp
PUMPS **\$3.85**
The new fad. Fine Patent and Dull Kid. Go at, only...
They have pretty Louis heels, street soles and silk bound edges. Every size is in this fine lot.



500 Pairs, Our \$5.50 and \$6 Men's Dress Shoes \$4.65
Extra fine qualities in brown and black, English and round toe styles. A try is a buy. We have all sizes, and they go in this sale, at **\$4.65**

Our Entire Stock Men's \$5, Brown and Black SHOES English and Round Toes \$3.85
Dress and Service Shoes go in this sale at **\$3.85**

White Sport Outing
BOOTS WHITE DUCK **\$2.85**
Cool and smart with low white fiber heels and soles. Delightful outing and vacation styles. We have all sizes and they go in this sale at **\$2.85**

300 Pair New Plain Opera Style
PUMPS **\$2.85**
Patent Colt, very stylish. Smart Louis heels and street soles, all sizes. Go at, only **\$2.85**

Black and White Satin
PUMPS **\$1.98**
600 pairs, all sizes. Smart covered Louis heels and hand-turned soles. Go at **\$1.98**

Better Get Two Pairs.
1600 Pairs Extra Grade Work Shoes \$2.85
Black and Brown. Elk and Crome Leathers. Scout styles and heavy work styles. Entire lot goes in this sale at **\$2.85**

BIG BARGAINS IN OUR CHILDREN'S DEP'T. BARGAINS FOR WOMEN

Barefoot Sandals
CHILDREN'S White Strapped Pumps
Sister Sue Style White Canvas Ankle Straps and White Bow
Sizes 6 Up to **89c**

Tennis Oxfords
GIRLS' AND MISSES' Mary Jane Pumps
Patent and Dull Very Dressy With Leather Soles and Heels— Sizes up to 2.
\$2.19

Strap Slippers
BOYS' AND GIRLS' Tennis Oxfords
Black and White Extra Grade—
All Sizes Up to Size 6 **59c**

Mary Jane Pumps
BOYS' AND GIRLS' Barefoot Sandals
Brown Leather Good Quality Sizes 1 1/2 to 2, at \$1.23, and sizes **98c**

Slippers
CHILDS' Strap Slippers
Patent Kid Dressy Little Styles—
Sizes 1 to 5 **98c**

Women's White Slippers
White Canvas, Sister Sue style, with white bow and ankle strap. All sizes up to 7. At only **98c**

Women's Kid Pumps
For house wear. Strap styles, with one-inch heels and flexible leather soles. All sizes. At only **\$1.85**

Women's White Oxfords
White canvas, wash-end style, for outing wear. Half-inch white rubber heels; all sizes. At only **\$1.98**

Women's Emmy Lous
Pretty white canvas Pumps, with strap and ivory ornaments, flat white fiber soles; all sizes. At only **\$1.89**

Women's White Pumps
The smart plain Pumps of white canvas, white ivory ornaments and white fiber heels and soles. All sizes go at, only **\$1.98**

HERE'S TO YOU

May you, too, know the delight of foaming, bubbling **Stout BEVERAGE**

Telephone Webster 221 to put a Case in Your Home.