

Lincoln Bureau of The Omaha Bee

P. A. Barrows, Correspondent

PROFIT IN SALE OF INSURANCE FOR FARM CROPS

Premiums Paid for Protection From Hail in Excess of Losses to State Farmers.

Lincoln, Nov. 20.—(Special.)—The department of trade and commerce through its bureau of insurance gives some interesting figures on state hail insurance from the counties composing the three zones into which the state is divided. The total premiums paid in the three zones was \$781,233.87, while the losses were \$793,171.51, making a balance of \$88,062.36. The report follows:

An analysis of hail losses and premiums as shown by reports on file in the hail department discloses some surprises in the distribution of the losses and sentiment existing among the farmers as to hail insurance.

In zone number 1, consisting of 41 eastern counties in the state, a rate of 25 cents per acre for \$10 insurance and a rate of 40 cents per

acre for \$5 insurance on growing crops produced \$202,584.44 in premiums and in the same counties losses were adjusted amounting to \$67,785.64. In this zone premiums exceeded losses by \$34,798.80. The counties showing the larger excesses in premiums were Clay, Fillmore, Polk and York in the order named. In this zone Dixon county is in a class by itself and did not show either premium or loss.

Thirteen counties paid a total of \$3,829.98 in premiums and have no claims for loss.

Thayer County Hard Hit.
Thayer county proved to be the banner county in the loss column and leads all competitors with a total of \$17,783.66 and cost the hail department \$104,351.37 more than all premiums collected in that county. Four other counties, Douglas, Lancaster, Pawnee and Pierce reported losses in excess of premiums collected.

In zone No. 2, consisting of 25 counties in central Nebraska, premiums were reported amounting to \$311,021.59 and losses totaling \$218,072.45, leaving a balance to the good of \$92,949.14. The big revenue producers in this zone were Adams, Kearney, Phelps, Webster, Furnas and Harlan in the order named.

The big losses were claimed in Dawson, Custer, Buffalo and Gosper in the order named. Six counties in this zone reported premiums amounting to \$23,023.16 and made no claims for loss.

The rates in this zone were 40 and 60 cents per acre and proved ample to care for the losses.

Deficit in Third Zone.

The third zone proved to be the scene of the most destructive storms and in the 27 counties in the west end of the state loss claims were filed totaling \$307,313.42 as against premiums reported totaling \$267,627.64, leaving a deficit of \$32,685.78.

The large contributors to this deficit were Chase, Lincoln, Frontier, McPherson, Keith and Red Willow counties. The rates in this zone are 60 cents and 90 cents and this report would indicate that this was not sufficient to take off the loss ratio.

Grant county did not report insurance at all. The largest volume of business was written in Cheyenne county with Phelps county in second place.

The average loss for the state was 87 per cent of premiums. Some adjustments are not yet completed that may change these estimates slightly.



Many A Dollar Can Be Saved On Ranges and Heaters at the Union Outfitting Co.

Huge Stock of Stoves Must Be Reduced to Make Room for Christmas Toys.

Carload of Beautiful Glassware Will Be Placed on Sale Next Saturday.

Although market conditions point to far higher stove prices, Santa Claus is demanding room for his toys, and so a great "Stock Reducing" Sale of Stoves, with its saving of thousands of dollars, is now in progress at the Union Outfitting Company.

Howard "Overdraft" Heaters, noted for their fuel saving devices; "Pride" Steel Ranges; "Famous" Cook Stoves; "Federal" Combination Coal and Gas Ranges, and other guaranteed makes are reduced.

If one is interested in beautiful glassware for the table, there is a Thanksgiving Sale of hundreds of desirable pieces next Saturday at prices that will be the talk of Omaha.

It is just such events as these that convincingly prove the money-saving possibilities on Home Needs at the Union Outfitting Company, located out of the High Rent District. As always, you make your own terms.

NAME "BAYER" ON GENUINE ASPIRIN

Get relief without fear as told in "Bayer" package



The "Bayer Cross" is the thumbprint of genuine "Bayer Tablets of Aspirin." It protects you against imitations and positively identifies the genuine Aspirin prescribed by physicians for over eighteen years. Always buy an unbroken package of "Bayer Tablets of Aspirin" which contains proper directions to safely relieve Colds, Headache, Toothache, Earache, Neuralgia, Lumbago, Rheumatism, Neuritis, Joint Pains, and Pain generally.

Handy tin boxes of twelve tablets cost but a few cents. Druggists also sell larger "Bayer" packages. Aspirin is the trade mark of Bayer Manufacturing of Monoaceticacidester of Salicylicacid.

FACTS

Packard Trucks Are in Service the Greatest Number of Days During the Year and at the Least Cost.

Because of superior design and workmanship and because Packard trucks are made entirely in our own shop they give less trouble, and consequently are in operation a greater number of days each year.

Packard trucks cost less to operate because they call for fewer repairs and because repair parts cost less.

We can make immediate deliveries of 1½, 2½, 3½, 5½-ton models.

"Ask the Man Who Owns One"

Packard-Omaha Co

3016 Harney St. Phone Harney 10.

STATE FARMERS CLOSE MEETING WITH BUSY DAY

Oppose Plumb Plan of Railroad Operation—Urge Increase of Federal Land Bank Loans.

The 17th annual convention of the Nebraska Farmer's Co-Operative Grain and Live Stock association closed yesterday afternoon after resolutions touching no labor and market problems, had been adopted. A request that Federal Land banks be permitted to make single loans amounting to as much as \$25,000; a protest against any arbitrary reduction in the prices of farm products unless there is also a similar arbitrary reduction in the prices of other commodities; and an appeal to the government to give to the grain trade in general more complete information on conditions of crops in other countries and the demand for cereals in those countries, through various consuls, were among the most significant resolutions.

Against Plumb Plan.

The organization took a firm stand against the Plumb plan for railroad operation, stating in a resolution that ownership is the basis for efficient organization. A resolution was also passed stating that the association would never unite with organized labor unless such a union has for its object public welfare.

The resolution continues with a condemnation of contentions and strikes that disturb peace and hamper the progress of the government in the enforcement of law and order; a pledge of support to the proposition that both capital and labor be given a "square deal," and a condemnation of the shortening of the work day less than eight hours. In this same resolution the association goes on record as favoring arbitration of honest differences between employer and employee.

Car Shortage "Menace."

The annual car shortage is labeled a "menace to the country," and the increase of storage rooms on the farms is given as a remedy in another resolution.

The organization went on record as favoring collective bargaining in all classes. The last resolution is an appreciation of the kindness and hospitality of Omaha during the three-day convention of the association.

Fremont Girl Faints, Telling Lover Judge Refused Jail Wedding

Kansas City, Nov. 20.—Refused permission Judge Ralph S. Lashaw of the criminal court, to marry her sweetheart, William G. Munns, sentenced to three years in the Missouri penitentiary, Miss Florence McCreary, 22, of Fremont, Neb., fainted in the county jail here after telling Munns of the judge's decision. She was taken away, and after recovering said she would go to Fremont Friday.

"I won't tolerate a marriage in jail, especially between such a nice girl as you, and a self confessed forger," Judge Lashaw told Miss McCreary this afternoon, after she had made a final appeal to be permitted to marry her fiance.

The couple became engaged in Fremont and Munns came here to get more profitable employment. He began writing worthless checks, he declared, to cover up gambling losses.

Fire Destroys \$35,000 Church Near Hastings

Hastings, Neb., Nov. 20.—(Special Telegram)—The Catholic Church of Assumption, south of Roseland and 13 miles southwest of Hastings, has been destroyed by fire. The loss is estimated at about \$35,000, including much valuable statuary on the altar worth \$4,000, and an organ valued at \$2,000. The church was a brick structure erected 15 years ago at a cost of \$25,000 for the building alone.

There was a wedding in the church Thursday morning and it is believed that the fire may have spread from the furnace. Members of the church formed a bucket brigade, but the fire had gained too great a head to be checked. Rev. Father Morley, the rector, was unable to give the amount of insurance carried on the property.

Children Sacrifice Share Of Estate to Help Mother

Miss Ethel Morrison, stenographer with the Goodrich Drug Co., and her brother and sister of Grand Island, have relinquished their claims to shares of a \$60,000 estate of John Garner of Craig, Neb. These sacrifices are made that their mother, Mrs. Cora Hutchinson of Grand Island, may obtain the estate. Mrs. Garner recently died. Mrs. Hutchinson is a daughter of Garner and was cut off in the will with \$25.

Three Injured at Wymore When Scaffolding Breaks

Beatrice, Neb., Nov. 20.—(Special.)—A. C. Milligan, William Kelly and Claude Barnes, employed on the new ice house of M. L. Rawlings at Wymore, were severely injured when timbers holding a scaffold broke, precipitating the men to the ground, a distance of about 30 feet. Milligan was injured internally and broke his arm. The other two men were cut and bruised.

Chalmers Very Sick.

Rochester, Minn., Nov. 20.—Hugh Chalmers, president of the Chalmers Motor Co. of Detroit, Mich., who is confined to St. Mary's hospital here, is reported today to be in a very serious condition. Mr. Chalmers underwent an operation here a week ago.

PRINCE OF WALES ENGAGES EXPERTS IN TENNIS GAME

Inspects Cadets at West Point And Takes in Theater Party at Night.

New York, Nov. 20.—The prince of Wales spent a comparatively idle day. There was nothing on his program except a visit to West Point, where he inspected the cadets; a vigorous hour at Squash, a dinner on the British battle cruiser Renown and a theater party.

At West Point the prince was received by a cavalry escort headed by Brigadier General McArthur, the commandant.

The scene on the historic heights was more than usually brilliant, for the sun shone in a cloudless sky and tipped the gleaming swords and accoutrements of the faultlessly marching cadets with added splendor.

"I have never seen finer marching," exclaimed the prince as the long blue-clad lines swung past him. Later the cadets had a chance to reciprocate the admiration when the prince addressed them in the assembly hall.

His brief speech was punctuated with applause and was greeted at the end with a series of ear-splitting yells such as the cadets have often given on the victorious gridiron and that has also echoed on far sterner but still victorious fields.

A visit to Oyster Bay, where the prince will lay a wreath on the grave of Theodore Roosevelt, and a reception to school children are the principal incidents scheduled for tomorrow. The prince's visit to America will be brought to a conclusion Saturday, when he will confer decorations for gallantry on 120 American officers and sailors.

Won't Rescind Dry Act Until Peace Formally Declared, Wilson Says

Washington, Nov. 20.—While the supreme court was hearing arguments today on the validity of the wartime prohibition act, word went out from the White House that President Wilson would not rescind the "dry" act until peace formally had been declared.

This was expected to set at rest the ever-recurring rumors that the "dry" ban would be lifted by the president irrespective of early ratification of the treaty. Failure of the senate to act on the treaty at the extraordinary session was regarded by many administration officials as precluding ending of the technical state of war much before the constitutional prohibition amendment became effective next January 16.

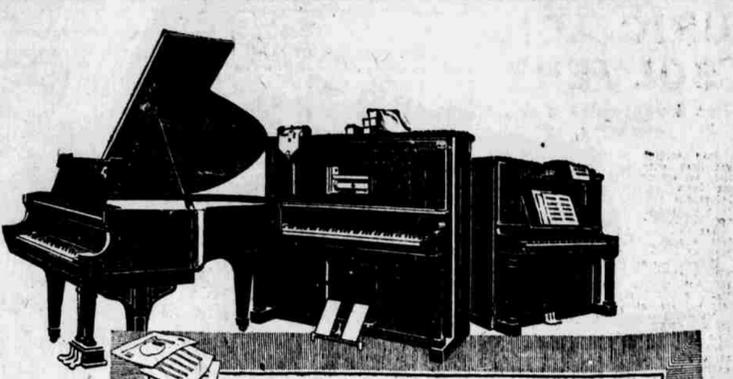
Should such prove the case, the only possibility of a "wet" Christmas would be for the supreme court to declare the wartime act unconstitutional. Arguments on the pending cases will be concluded tomorrow, but as the court begins a recess Monday no decision is expected until it reconvenes on December 8.

Fireman in Madison Power Plant Dies at His Work

Madison, Neb., Nov. 20.—(Special.)—Fred Willoughby was found unconscious in the pit of the city power house here by A. E. Kernick, water commissioner, and died later. He was night fireman at the power house. Heart failure, physicians say, caused his death. He is survived by his widow and seven children, the youngest being a baby two weeks old.

A cover for garbage or rubbish cans has been invented that prevents the entrance of rain water yet does not interfere with placing material in the cans.

Piles Cured in 6 to 14 Days. Druggists refund money if 125¢ OINTMENT fails to cure Itching, Blind, Bleeding or Protruding Piles. Stops Irritation; Soothes and Heals. Can get real relief after the first application. Price 60¢.



Your Thanksgiving Piano or Grafonola Awaits You at Schmoller & Mueller's

The war is over. The boys are back home. We have Prosperity on every hand—and Thanksgiving NEVER meant more to us than it does this year. But all your happiness and rejoicing is going to fall rather flat without music, isn't it?

So why not come in right now and select a nice Piano, a Player, or a Grafonola? Our display of these instruments is far better now than it will be in another month. The BEST VALUES in Omaha and the MOST LIBERAL TERMS are obtainable right here.



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Don't Accept Substitutes

Five Sherman & McConnell Drug Stores.

A Smooth, White Skin That Defies Weather

During the coming months of biting winds and intense cold, you who would keep your skins smooth, white and velvety, should turn your attention to mercolized wax. Nothing else will so effectively remove a chapped, roughened or discolored surface. By gradually absorbing the weather-beaten cuticle, the complexion is kept in perfect condition, and even the beauty of expression appears more pronounced.

If your skin be blotchy, pimply, freckled, coarse, sallow or over-red, why not shed it? One ounce of ordinary mercolized wax, to be had at any druggist's, will completely transform the most unsightly complexion in less than a fortnight. Use the wax nightly, like cold cream, washing it off mornings.

The Stomach Begins

digestion, but the most important work is done by the bowels, liver and kidneys. Failure of these to act efficiently allows the whole body to be poisoned.

BEECHAM'S PILLS do more than produce bowel movement. Liver, skin and kidneys are influenced to more active effort with resulting increased effect. It is always safe to take

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(We have, in preparation, a booklet entitled "BUILDING BUSINESS." It tells how we can serve you—describes our organization, equipment, men and methods. Send us your name for a FREE copy.)