

**EMPLOYEES CAUSE WRECK**

Commission Analyzes Facts Regarding Railroad Casualties.

**SIMPLE RULES ARE VIOLATED**

Hundred Killed in Fourteen Wrecks Due to Running By Signals—Seven Men Directly Responsible Are Victims.

WASHINGTON, Dec. 19.—Emphasizing the necessity for further action by the federal government to provide greater safety for travel and employes upon American railroads, the Interstate Commerce commission, in its annual report, submitted to congress today, makes vigorous recommendations for additional powers over the physical construction and operation of the roads. The commission also recommends that it be given authority to supervise the issue of railroad securities and some measure of control over the capitalization.

Conditions disclosed by the commission's investigation of railroad accidents during the year present a situation which, the commission believes, ought to be the subject of immediate legislation. Seventy-six accidents investigated comprised fifty-one collisions and twenty-five derailments, and caused the death of 288 and the injury of 1,986 persons.

**Increase in Accidents.**

Commenting upon these facts, the report says: "The commission again is compelled to note the exceedingly large proportion of train accidents due to dereliction of duty on the part of employes. Fifty-six of the accidents investigated during the year, or nearly 74 per cent of the whole number, were directly caused by mistakes of employes. These mistakes were of the same nature as those noted by the commission in its last annual report, namely: excessive speed, failure to obey train orders, failure to check train registers, improper checking of orders, occupying main track on time of superior train, block operator allowed train to enter occupied block, dispatcher gave lap order or used improper form of order, operator made mistake in copying order, switch left open in face of approaching train, excessive speed, failure to identify train that was met."

"These errors are exactly the ones which figure in the causes of train accidents year after year. Their persistence, leading always to the same harrowing results, points inevitably to the truth of one or the other of the following alternatives: Either a great majority of these deplorable railroad disasters are unavoidable or these causes are avoidable. It is reasonable and well directed effort to minimize the mistakes of employes in the operation of trains. It is not believed that all those accidents which are caused by the mistakes of employes are unavoidable. It is quite true that man is prone to error, and as long as absolute reliance is placed upon the human element in the operation of trains accidents are bound to occur, but until it can be shown that all reasonable and proper measures have been taken for its prevention no accident can be classed as unavoidable."

**Simple Rules Violated.**

"All of the mistakes noted above are violations of simple rules, which should have been easily understood by men of sufficient intelligence to be entrusted with the operation of trains. The evidence is that in the main the rules are understood, but they are habitually violated by employes who are charged with responsibility for the safe movement of trains. The evidence also is that in many cases operating officers are cognizant of this habitual disregard of rules and no proper steps are taken to correct the evil. Many operating officers seem to proceed upon the theory that their responsibility ends with the promulgation of rules, apparently overlooking the fact that, no matter how intelligently a good rule may be made, it is of no force unless it is obeyed. On very many railroads there is little or no system of inspection or supervision of the work of train service employes so far as pertains to those matters which vitally affect safety. Employes are not examined on the operating rules except at the time of their promotion, and only the most perfunctory efforts are made to determine whether they perform the duties assigned to them from time to time."

**Official Neglect Inevitable.**

"This lack of supervision and inspection with respect to matters affecting the safety of trains is unexplainable when the careful supervision of all matters directly affecting the revenue of the roads is considered. The auditing and checking systems used for ascertaining the dishonesty of employes are marvellous of ingenuity and careful attention to detail, but means of determining whether trains are operated in accordance with the requirements of safety and in conformity with the rules are almost entirely lacking."

"In previous reports the commission has recommended legislation requiring the standardization of operating rules. It is vital to the safe movement of trains that rules should be explicit and uniform in character, so that they may be easily understood, and that there may be no doubt as to their application. To this end federal legislation is necessary."

"Disobedience of signal indications on block-signaled railroads is one of the most serious phases of the accident situation. Such disobedience often occurs in connection with the movement of important high-speed passenger trains, and when it results in a collision or derailment a most deplorable casualty list is its inevitable accompaniment. Fourteen of the investigated accidents which have occurred on block-signaled roads since July 1, 1911, were caused by engineers running by stop signals or failing to reduce speed as directed by caution signals. In these fourteen accidents 108 persons were killed and 311 were injured. In seven of these accidents the culpable engineer himself was killed."

**Human Factor Unsolved.**

"No adequate reason can be offered for these serious lapses from duty by men who in many cases suffer death as a consequence. Frequently it is hard even to suggest a plausible explanation for the disobedience of signal indications. That they are disobeyed, however, is a fact, and the lives that are annually sacrificed from this cause call loudly for some means of arresting its results. The most disastrous accidents of this character occur on roads equipped with modern systems of automatic block signals, where elaborate precautions to prevent accidents (short of guarding against the consequences of human error) have been taken. The trains involved in these lamentable disasters generally are operated by trusted employes of long experience. But the record abundantly proves that even splendid signal equipment and admirable discipline, coupled with long experience and high moral character on

the part of the employes, cannot prevent the occasional man failures which produce such fatal results. These facts are brought to the attention of congress, with the suggestion that these man failures indicate the necessity for the development and perfection of some system of automatic train control to be used in connection with existing signal systems.

**Should Limit Speed.**

"High speed was the important contributing cause of several serious accidents during the last year. On many roads there is no limit to the speed at which passenger trains are allowed to run. Engineers are thus encouraged to run their trains at excessive speed in an effort to make up time lost on schedules that are in many cases already sufficiently fast for safety. Such high speed is especially dangerous in times of fog or storm, when signals can be seen but a comparatively short distance. The maximum allowable speed of trains on all roads should be established at a safe limit, and it should not be left entirely to the judgment of the engineers to determine whether or not this limit is exceeded."

"Inasmuch as the only purpose of investigation," the report continues, "is to learn the true causes of accidents, so that such causes may be eliminated as fully as practicable, it is manifestly impossible for the commission fully to accomplish such purpose unless empowered by law to enforce its recommendations. Therefore, the commission should be authorized to conduct independent investigations with respect to all matters affecting the safety of railway travel, the object being to prevent accidents as far as possible rather than, as at present, merely to point out the causes of accidents after their occurrence. There is particular need for an investigation of the conditions surrounding the use of steel rails and car wheels upon railroads."

**What is Recommended.**

Among the important recommendations for new legislation are the following:

That one period be fixed for the beginning of all actions relating to transportation charges and that that period be within three years from the completion of the service as to which damages are claimed.

That a carrier which fails to demand payment of charges for any transportation service within a period of ninety days shall be deemed guilty of giving a rebate to the shipper.

That all suits brought to enforce or set aside orders of the commission be directly under the supervision of the commission, instead of as now under the direction of the Department of Justice, and that the commission be charged primarily with the duty of presenting such cases in court, subject to the right of the Department of Justice or private individuals to intervene to protect public or private interests.

That the commission be authorized to make orders, after investigation, respecting the construction and maintenance of the physical properties of railroads engaged in interstate commerce and rules and regulations pertaining to the use and operation of such properties.

That the commission be given control and supervision over railway capitalization.

That, further to minimize the danger of accidents, the commission be empowered to require the use of the book signal system and to require the adoption and use of steel steel underframe cars in passenger service.

That explicit authority be given the commission to examine all books and papers of common carriers subject to the law.

That the commission be relieved of all duties under the parcel post law, "or that such duties and the standards to be applied be more clearly stated."

**About Physical Valuation.**

The report gives some consideration to the law providing for physical valuation of railroads. Up to the present time it has not been possible to do much more than prepare an outline of the plans for the great task of valuing American railroads property.

The report shows that the work of the commission increased tremendously in volume. Scores of violations of the law by both carriers and shippers were investigated. In this connection the report says that "the false billing of freight by shippers continues." It is pointed out that serious abuses of transit privileges by both carriers and shippers constitute a continuing evil, remedy for which is being worked out by the commission. Failure on the part of carriers to collect from shippers certain demurrage charges was made the subject of many investigations, because as one of the most insidious forms of rebating. Stress also is laid upon violations of the anti-pass law, but the report indicates that these are becoming less and less frequent.

**Rat in the Bed.**

A monster rat, which had gained entrance to the bedroom through an open window during the day, was discovered and bit Russell Kemmerer of Pennsylvania, Pa., and it took half an hour of furious fighting to dispatch the vicious rodent in bed.

Mr. and Mrs. Kemmerer had been invited to the room for the night, and it was a peculiar scratching on his arm which led some one were tugging at him.

A lamp was lighted and the room examined for possible intruders. The Kemmerers retired again, satisfied that there was no burglar in the room, but a vicious bite on his arm caused the husband to jump out of bed a second time.

Investigation disclosed a rat in the bed. While Mrs. Kemmerer nearly dead from a fright, huddled in a corner and screamed, the husband tackled the rat. After a full half-hour's fight he managed to smother the intruder under a sheet.

As a result of Kemmerer's many wounds blood poison is feared.—Philadelphia Record.

**Keup of a Daughter.**

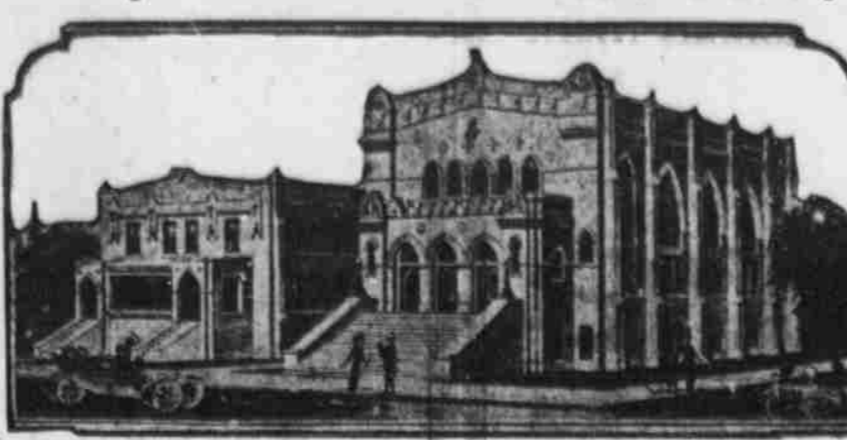
An English traveler not long ago noted that whereas in England it costs more to bring up a boy than a daughter, in the United States the reverse is the case. Some light on what it costs to support the American girl becomingly is given in a recent issue of the Girl Reporter. In the United States, a girl costs \$1,000 a year in her own money turned over to her parents to help pay for her education, annual expenses, she said in her plea to the shoulders of the estate, come to \$1,250, of which important items are: Grammar, \$1.50; art lessons, \$2.00; riding lessons, \$5.00; dancing lessons, \$10.00; housekeeping lessons, \$10.00; the dress, \$10.00; honey, \$10.00. Besides these medical and traveling expenses have to be considered. If it costs everybody so much to grow up, the world would have to get along with fewer people, that's all.—Springfield Republican.

**Baby a Burglar Alarm.**

A Greek youth of 19, who said he is Apollo, Apostolos and refused to give his address, was arraigned before Magistrate Levy in the Yorkville, N. Y., court on a charge of burglary and was held in \$1,000 bail. Helen McKenna of 42 East Sixty-seventh street testified that about midnight Wednesday she heard a noise under her bed, but thought it mice.

When day broke she arose and gave some medicine to her sister-in-law's baby. Then she noticed Apollo's feet protruding from under the bed. She called to her mother but he had waited all night under the bed after he had entered through an unlocked door, but was unable to ransack the room because the weight of the baby kept both Mrs. McKenna and Miss McKenna awake.—New York World.

**Lay Cornerstone of This Church Today**



ST. PAUL'S LUTHERAN CHURCH AND PARISH HOUSE.

Services of unusual importance and interest will be held this afternoon at 3 o'clock sharp on the occasion of laying the cornerstone of the beautiful new house of worship of St. Paul's Lutheran church at Twenty-fifth and Evans streets.

A group of three buildings will constitute the present undertaking, the church edifice, a double residence for use of the pastor and instructor and a school building at the rear. All are in Gothic architecture.

The total cost of the church building, including furnishings, organ and all necessary equipment will be approximately \$30,000, and it is worthy of special commendation that there will be no indebtedness when the new edifice is dedicated.

St. Paul's Lutheran church was founded in 1837, holding services on the property of Our Savior's Lutheran church, Twenty-sixth and Hamilton streets. The same church is now kindly giving its rooms for the English speaking services and parochial school of St. Paul's church; first pastor, Rev. J. Her. At first only German services were held, but gradually English services were added, until at present all the work of the congregation is being done in English as well as in German.

In 1903 a frame church, parsonage and school were built on the corner of Twenty-eighth and Parker. This location was at that time in the center of the membership of St. Paul's, which gradually moved farther north. The present pastor, Rev. E. T. Otto, was called five years ago from Landreue, Saskatchewan, Canada, and the present teacher, organist and choir director, Prof. J. A. Hilgendorf, three years ago from Fremont. Improvements made in the last four years amount to over \$5,000. An organ was installed, heating plant provided, school building rebuilt and enlarged, providing for young people's rooms.

Services are held in English and German every Sunday, German-English school, Sunday school in English, and

confirmation and Bible classes in both languages. A mixed chorus of forty voices sings in both languages.

Activity of the church threatened to be interrupted by the Easter tornado, which totally destroyed all of the buildings. Eight persons in the parsonage at the time miraculously escaped serious injury. But no service was dropped except the special song service which was to have been held Easter evening at 7:30. Through the kindness of neighboring churches, places for worship were provided and the Sunday after the disaster services were held at the usual time, German in the morning in a Sunday school chapel of Calvary Baptist church, Thirty-fourth and Grand, and English evening services in Our Savior's Lutheran church, Twenty-sixth and Hamilton. Not one service was dropped and the school and other activities of the congregation were immediately resumed, the church trusting "that all things work together for good to them that love God."

The president of the Nebraska district of the Lutheran Missouri synod and a committee appointed by him sent out a call for aid to the congregations of the Missouri synod. Help came and with St. Paul's church making strenuous efforts money sufficient to build anew was raised.

As most of the members now live farther north, the congregation decided to move the location north to Evans street, where three lots were bought on Twenty-fifth street from O. C. Redick.

The building committee appointed and the congregation affirmed the appointment of W. F. Gerhardt, architect. Church building committee: H. F. Truelsen, P. E. Rehschuh, J. A. Hilgendorf, Rev. E. T. Otto; the advisory building committee also. The general executive committee at Fort Wayne, Rev. August Lange, chairman, and Rev. C. H. Becker of Kansas, its representative.

The building church, school, parsonage and teacher's house are beautifully grouped, with a court fronting Evans street. They have 114 feet frontage and eighty-eight feet depth.

The highest price paid per front foot for property in Omaha, exclusive of the value of the improvements, was up to 1911 \$2.00. The record now is \$4.00 per front foot. These figures appear in two reports made to the Seattle Real Estate association by Harry A. Tukey of Omaha.

In 1907 the association asked the Omaha Real Estate exchange to make a report on real estate conditions here. Tukey was secretary of the exchange and made the report. This year the Seattle association again asked for a similar report of conditions at the present time in Omaha. They also asked that the same man make the report. Although Mr. Tukey is not now secretary of the Real Estate exchange, the duty devolved upon him of making the report this year, in accordance with the request of the Seattle association.

**Questions in Blank.**

There are seventeen principal questions in the blank the association asked to have filled. Some of these are divided into several parts.

From the report it appears that in 1907 the highest priced business property in the city was occupied by various classes of business in the following order: Railway office, drug stores, restaurants, jewelers, shoe stores. In the 1913 report the following order appears: Railway offices, drug stores, cigar stores, restaurants, jewelers and shoe stores.

At the time of the first report the market value of the best wholesale business property was given as \$35 per front foot and was given as located at Ninth and Harney streets. The last report estimates the best wholesale business property to be worth \$40 per front foot and gives it as that located at Ninth and Farnam streets.

For strictly residence property the highest price that had been paid when the 1907 report was made was \$30 per front foot. The present report gives it as \$40 per front foot.

**Area Has Doubled.**

The value acreage for platting into lots has doubled since 1907, according to Tukey's reports. In 1907 he gave such value as \$1,000, while the present report gives it at \$2,000.

The rental value per year of the best ground floor corner jumped between the periods at which the reports were issued from \$5,000 per year to \$7,000 per year. The latter rent, however, is drawn from a larger floor space than the former, although both are given as located at Sixth and Farnam streets.

The Seattle association is gathering statistics of a similar nature from fifty American and thirty foreign cities. The results will be published in digest form in a pamphlet by the association. The association states in the letter that it will be glad to send the local exchange a copy of the supplement when it is issued.

**INCOME TAX ALL BALLED UP**

Analyst of the Act Points Out Various Perplexities.

**CONFUSION IN MANY SECTIONS**

Probability of Some Taxpayers Being Touched Four Times a Year by Your Uncle's Collector.

So tangled are certain paragraphs of the income tax law and certain regulations framed by the Treasury department officials regarding the administration of the measure, according to a writer in the Manufacturer's Record of Baltimore, that much perplexity, trouble and loss of money confronts many persons in the next year. In an article headed "Rising Penalties for Violation of the Income Tax Law" the author sets forth the dilemma of taxable persons and those persons who are required to withhold income at the source.

"Many persons whose gross incomes since March 1, 1913," says the writer, "have amounted to more than \$3,000 and many persons who under the income tax law are required to withhold the tax from payments of such amounts of income are rendering themselves liable to a loss of exemption of \$3,000 from the tax in one case and in the other to a penalty not less than \$20 more than \$1,000."

"They will probably not discover that disagreeable fact until after returns have been made to the revenue collector three months hence, or perhaps until after the assessments have been made by the commissioner of internal revenue six months hence."

**Problem of Exemption.**

"It is not unusual to file any such claim with his employer this year. In view of the total amount of income paid to any person by a withholding agent after October 21, 1913, shall be in excess of \$3,000. And the law itself provides that withholding at the source should not take effect until November 1, 1914, a date after the eighth payment has been made, bringing the aggregate payment beyond the \$3,000 exemption allowed on the ten months basis."

"When is A to file his claim for exemption of \$3,000 with his employer? He could not possibly have filed it before November 1, when the provisions as to withholding at the source and the dependent provision as to exemption claim went into effect."

**Problem of Exemption.**

"If he is not to file a claim for exemption with his employer, how, under the law, or under any regulation that the inequality of the Treasury department may frame in accord with the law, is he to obtain his exemption provided by the law, except through the costly process of getting a refund of the tax? If he does not secure exemption, he will pay four times the tax that he is legally liable for."

"On the other hand, the employer, with at least two possible interpretations of the regulation confronting him, will have the risk of a lawsuit with his employer because he has withheld the 1 per cent tax on the full ten months salary, the employee not having felt obliged to file a claim for exemption with him, or be liable to a fine of from \$50 to \$1,000 for failure to withhold the tax and to pay it to the government, because of his agreeing with the view of his employer as to the interpretation of the regulation."

**HARDEST OF HARD WOOD**

Greenheart Said to Surpass Even Iron and Steel in Lasting Qualities.

Greenheart, the wood which the Isthmian Canal commission is desirous of selecting for use in the construction of docks and similar works in the Panama canal, because it is said by experts to resist more than any other wood the attacks of marine borers which rapidly destroy piles and other submarine structures, is one of the most valuable of timbers. It is native of tropical South America and the West Indies, and from its bark and fruits is obtained bilberry, which is often used as a febrifuge instead of quinine.

The wood is of a dark green color, and hard and heavy wood being so much alike that they can with difficulty be distinguished from each other. The heart wood is one of the most desirable of all timbers, particularly in the shipbuilding industry. Indisputable records show that the best grades surpass iron and steel in lasting qualities in salt water, submerged logs having remained intact for 100 years.

At the Kelvingrove museum, Glasgow, there are two pieces of planking which illustrate better than anything else this durable quality. They are both from the same log which was submerged sixteen years off the west coast of Scotland. The one specimen, a greenheart, is merely slightly pitted on the surface, the body of the wood being perfectly sound and untouched, while the other—teak—is almost entirely eaten away.

It is extensively used in shipbuilding for keelsons, beams, engine bearings and planking, and it is also used in the general arts, but its excessive weight offsets its many purposes for which it is suitable.—New York Post.

**With the Home Builders**

**TIMELY REAL ESTATE GOSSIP**

Front Foot Values Are Doubled in Less Than Decade.

**TWO REPORTS OUT OF OMAHA**

Figures Are Furnished the Seattle Real Estate Association by H. A. Tukey, Acting for Local Exchange.

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**Trust Companies**

Prove the Safest Administrators

When the successful business man arrives at old age, after a life of hard work and honorable record, his most serious thoughts are in connection with the management of his business or estate after his death. He pictures his wife and family at the mercy of designing adventurers, and he often is in despair as to what means he may employ to protect them after he is gone. Almost every day the newspapers contain accounts of tragic instances of the treachery of men to whom estates and trust funds have been conveyed for safe management. Widows and orphans have been plunged from independence to dire poverty because the erstwhile "confidential friend of the family" or the trusted legal advisor had yielded to the temptation to speculate or appropriate for his own selfish ends the funds left in his care. Often the individual trustee succumbs to debt before the estate is closed up or distributed according to the provisions of the will. This may necessitate the appointment of some estate stranger.

The perilous and uncertain conditions which encompass the life of the individual called into existence the modern trust company, the substitution of perpetual corporate management of property and estate for that of the individual. The trust company is, therefore, the outgrowth of this demand for safe management and custody of property. To what extent the trust company in this country has fulfilled its special mission, and to what degree men and women of all grades and conditions place their faith in corporate trusteeship, is readily indicated by statistics. One of the leading trust companies of New York City recently compiled figures obtained from over 1,000 trust companies in this country. This showed that the trust companies of the United States guard a treasure which exceeds in face value thirty-five billions of dollars.

But what is most important is that this great treasure has been and is being safeguarded with practically no record of losses. In most states trust companies can point with pride to the fact that not one penny of trust funds or property has been lost when placed in the custody of trust companies.

**Pointed Paragraphs.**

Beware of toy pistols and platonic love. The demand for information bureaus exceeds the supply. Marriage is more often a discontentment than a failure. A lazy man seldom complains because he is unable to find work. At some period in a man's life there is one woman he is trying to get and another he is trying to get away from.—Chicago News.

**Fighting Piano Moths.**

It wasn't the rent he was after, the piano man said; he just wanted to fix the piano. "Tune it, do you mean?" the woman asked.

"Oh, no," said he. "To fight the moths." They had opened the case and tied little bags of camphor in the corners.

"We do that two or three times a year"

with all our rented pianos," he said. "If some kind of preventive is not used there is danger of moths getting into the felt back of the keyboard. We can't depend upon the renters to attend to that little job for us, so we send one of our own men around."—New York Times.

When the King Catches Cold. The royal families of Europe are suffering from a wave of influenza. "His majesty has a sneezing code," the chief luncheon announces to the ambassador. "ad begs to be excused."

"You seem to have something of a cold yourself," said the distinguished caller. "He" cried the flunky. "Oh, dough, I did get no code. This is just a loyal imitation. When the big sneezes the palace sneezes with him."

And the ambassador, feeling a strong desire to sneeze himself, hastily turned away.—Cleveland Plain Dealer.

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- IT IS CONSERVATIVE and acts with greater caution and more economy than an individual.
- IT NEVER DIES.
- IT GIVES equal attention to small and large estates.
- ITS PROGRESS, since its establishment, 37 years ago, is evidence of its success.

It is authorized by law to act as EXECUTOR, TRUSTEE, GUARDIAN, ATTORNEY IN FACT, ETC.

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The giver may be certain the investment is a wise one, made safe by the fact that Home Builders does not speculate. These shares are secured by real estate mortgages on improved property only—The safest security known.

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**Smoke Up MUTT and JEFF**