

"State Mutual Life"
OF WORCESTER, MASS.
ONE OF THE OLDEST—89 YEARS
—and Best Companies on
Earth.
W. H. INDOE
General Agent
652 Bee Bldg. OMAHA.

Ak-Sar-Ben
Accident Policies
The largest measure of protection for the smallest cost.
Patronize a home company that merits your support.
National Fidelity & Casualty Company
Accident, Fidelity and Surety Bonds, Plate Glass, Burglary, Liability

J. H. Mithen Co.
Inc.
921-4 CITY NATIONAL BANK BLDG.
Surety Bonds, Employers' Liability, Automobile Liability, Burglary, Plate Glass.
INSURANCE

Jay D. Foster **Joseph Barker**
Foster-Barker Company
Successors to
H. E. Palmer Son & Co.
Accident and Health Insurance
LIBERAL CONTRACTS
Losses adjusted by us right here in Omaha.
Brandeis Bldg. Phone Doug. 29

Record for Nine Months
(1913)
Total Paid to Policy Holders, Including Death Losses:
\$280,759.10
Income from all sources:
\$1,015,227.87
Total gain in assets:
\$53,426.67
Liberal Dividends Paid to Policy Holders.
THE BANKERS RESERVE LIFE COMPANY
Baacom H. Robison, Pres. R. C. Wagner, Sec'y.
R. L. Robison, Vice-Pres. W. G. Preston, Treas.
HOME OFFICE, OMAHA, NEBRASKA.

Characteristic Western Service
This is what you get when the "Lion" writes your bond. No delay, no red tape.
No better service in the WORLD on SURETY BONDS than you can get at our HOME OFFICE here in OMAHA.
Lion Bonding & Surety Co.
9th Floor W. O. W. Bldg. Phone Douglas 678.
We don't want much, just the "Lion's Share."

Beaman Insurance Agency
ALL KINDS OF INSURANCE
D. 3350 W. O. W. BLDG.

A BIG FIRE RECENTLY
Caused losses of thousands of dollars to several Omaha firms, but they were protected in RELIABLE companies.
Call 1215-1214 City Nat. Bldg.
Nat Meister Today, Douglas 1702.

MARTIN BROS. CO.
GENERAL INSURANCE
BARKER BLOCK TELEPHONE DOUG. 735.

See TOM KELLY
LIFE INSURANCE ACCIDENT INSURANCE
Eighty-five Millions Assets.
"The Insurance Man."
PHONE DOUGLAS 881.

Agencies organizing in Iowa, Nebraska and South Dakota now. Splendid opportunities for both agents and managers in every county. For further information, address
CHARLES HALL JOHNSTON, Manager
The GERMANIA LIFE INSURANCE COMPANY.
1219 City National Bank Building, Omaha, Neb.

Equitable Life Assurance Society of the U. S.
Assets over \$500,000,000. Paid Policy holders over \$815,000,000.
H. D. NEELY & CO., Managers
H. D. NEELY JOE KLEIN E. H. PICKARD
220 Omaha National Bank Bldg.

Let the Buyer Beware
SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE.
GALLAGHER & NELSON
General Agent Illinois Surety Co.
483 Brandeis Bldg. D. 3323

News from the Insurance Field

PLEASED WITH PROSPECTS
W. G. Preston of Bankers Life Finds Agents Enthusiastic.

GOOD CROPS MAKING BUSINESS
Eastern Part of State Has Enjoyed a Big Harvest and Many Farmers Are Investing in Policies.

"When I visited Sioux City a few days ago I found the business men enthusiastic over the prospects of a good season's trade," said W. G. Preston, treasurer of the Bankers Reserve Life company, this city. "They told me that within a wide radius of that city crop yields have been abundant. Especially is this true of northeastern Nebraska, which is affording an immense trade to Sioux City merchants. I was very much surprised at the progress made by that city since my last visit. Big business houses have gone up and many fine residences have been built in recent years. The city seemed to me to be in a highly prosperous condition."

The question is, how much of the trade of northeastern Nebraska that goes to Sioux City is there that might be diverted to the Nebraska metropolis? This reminds me that the Burlington railway has promised our Commercial club to build a spur from its Ashland line over to Fremont to connect with its line to Sioux City. The completion of this new line may enable Omaha jobbers and manufacturers to compete with Sioux City for the trade of northeastern Nebraska. It was a surprise to me, when I talked to the merchants and farmers in that region to learn that most of them traded in Sioux City, where they buy their merchandise, automobiles and supplies, and where they market their live stock and grain. It seemed to me that the Omaha jobbers with the great prestige they enjoy all over the west, clear to the coast, ought to have more of a foothold in the rich country west of Sioux City for a hundred miles or more. Maybe better railway facilities will bring this about and I earnestly hope so.

Covered Wide Area.
"My business engagements took me over a wide area of that section. In order to make a careful inspection of farm and business conditions, I motored through the country, coming away with the conviction that northeast Nebraska is destined to be the richest portion of the state. I made the tour for the purpose of examining farm properties in various localities, whereon the Bankers Reserve Life had placed some loans and I made a general inspection with a view to placing other large loans. There is plenty of evidence to warrant the conclusion that that section need not suffer for the want of outside capital, because of the extraordinary productiveness of the soil and the prevailing conditions of prosperity."

"To be sure, there was a partial shortage of moisture at a critical period of the growing season, yet the harvest is proving to be somewhat better than the people anticipated. It developed that the crops of corn continued to fill out, even where the stalks were stunted. It was the opinion of a majority of the bankers and farmers in that section with whom I talked, that even though the

price is somewhat below the average, the increased price of grain at initial shipping points would produce an average total return to the producer. Consequently the business men and farmers are not complaining.

Land Values Firm.
"Very naturally land values are firm and the people generally have more confidence than ever in the productive power of that part of the state, by reason of comparison with other sections where results are not satisfactory. Incidentally let me say that I heard of a number of farmers, who had already completed plans to move from Kansas to northern Nebraska. Others are buying farms in order that they may locate in the northeast section of our state. Values are not only holding firm, but the people are confident that with good crops next year land values will increase from \$5 to \$6 per acre."

Fire Losses for Nine Months in United States and Canada
The fire loss of the United States and Canada for September, 1913, as compiled from the carefully kept records of the New York Journal of Commerce, shows a total of \$17,919,300. These figures show an increase of more than \$4,000,000 over the record for September of last year and \$1,500,000 over the same month of 1911. The following table gives a comparison of the losses by fire during the first nine months of this year, together with the same time in 1912:

	1912	1913
January	\$3,502,159	\$3,182,500
February	\$2,807,650	\$2,807,650
March	\$6,650,850	\$7,511,000
April	\$4,349,400	\$4,738,250
May	\$2,012,850	\$2,582,500
June	\$1,103,400	\$1,842,700
July	\$1,218,100	\$3,080,900
August	\$1,180,000	\$1,800,000
September	\$3,778,900	\$7,919,300
Totals	\$17,428,650	\$17,919,300

The expensive fires during June, July, August and September, 1913, have brought the total for 1913 so far up to and in excess of the sum charged against the first nine months of 1912. The current year will apparently be an unsatisfactory one for the fire underwriters.

Insurance Notes.
Charles Lock, an important witness in the pending trials of members of the arson squad in Chicago, was disappeared and the prosecution thinks he has been kidnapped.

Berlin losses from fires \$175,000 a year; Chicago, \$1,000,000. Deaths from fire annually on its fire department; Chicago, \$3,000,000. The population of the two cities is about 1,000,000.

The new fire insurance tariff for Missouri makes a sharp reduction of rates on mercantile buildings in St. Louis, out of the control of the state, and increases rates in the country outside of St. Louis.

The Association of Life Insurance Presidents estimates that the income tax section of the tariff bill as enacted will assure a saving of nearly \$3,000,000 a year to insurance policyholders, as compared with the original draft introduced on April 7.

A program has been arranged for the conference on fire insurance rates rate-making between the representatives of the commissioners and the companies to be held in New York November 10. It will take up the making of fire insurance rates; the effect of anti-trust laws, rating, rating bureau, local boards and company organizations; desirability of agreement to collect rates as a unit; and various phases of legislation to meet all these points.

ENORMOUS WASTE BY FIRE
Estimated Loss of \$1,000,000 a Day in the United States.

HOW LONG CAN WE STAND IT!
Chasing the Arson Trust Without Effect on Nine Months' Loss—Pushing Fire Prevention Movement Along.

"The greatest need and the most neglected factor in the conservation of the nation's industrial wealth, as well as human life entrusted to its care, is the safety and protection from ravages of fire."
This foregoing sentence prefaced the address of Charles Revelle, insurance commissioner of Missouri, delivered in St. Louis last week. Mr. Revelle computed the fire loss in the United States at \$1,000,000 a day, a sum in excess of \$30 a minute.

"We burn up annually," said he, "the equivalent in value of one-half of the new buildings erected each year or equal to one-half of the nation's annual production of gold, silver, copper and petroleum."

"If an artist were portraying this sad spectacle he would paint a picture of burning buildings side by side on both sides of the street which would extend from Chicago to New York, and at a distance of each 1,000 feet he would show a man woman or child burned and injured, and at each quarter of a mile the charred remains of a human life would be pictured."

There is but one simple remedy for this enormous waste and the consequent indirect tax to make good the loss. Stop building firetraps. At the National Fire Prevention convention in Philadelphia many remedies for checking the waste were urged. As a starter the convention resolved to ask for federal legislation establishing danger zones in cities, wherein rules reasonably limiting, defining and regulating the presence, form and use of property may be legally imposed, with due regard for the present and prospective congestion of life and property in such zones.

A recent bulletin issued by the National Fire Prevention bureau deals with "dwelling house hazards and how to prevent them." The bulletin puts much responsibility on the wife and housekeeper.

The accumulation of useless material is a fire hazard. The use of matches or candles in closets is another. The burning of dead leaves in close places is a third—and so on. Matches carelessly used, especially those of the "unsafe" kind, cause many fires. Lighting hazards, from oil lamps, gas connections or electric wiring, are legion. Heating hazards are many and care should be taken in the operation of furnaces, stoves and fire places, especially the latter. The modern garage, with its stores of oil and gasoline, offers perils to the neighborhood unless precautions are taken. A fire extinguisher and a bucket of sand are necessary parts of garage equipment. The sand is needed in case of gasoline fires. Throwing water on burning gasoline only spreads the fire. And so on, the dangers accumulate. Only by taking care, by the way, extends from the home to city councils.

Magie City Gossip.
Miss Adele Davis is spending the week end with friends at Lincoln.

For Rent—Two modern, all modern; hot water heat. \$200 per month.
Mrs. George Jones was hostess for the Duplicate Whist club Friday evening.

Mrs. W. B. Routh has returned home from a visit with relatives in Missouri.
Miss Dr. W. Nell and Mrs. Frank Lee will entertain the Ladies Aid First Methodist Episcopal church at Kennebec, La. Thursday afternoon at the home of Mrs. W. N. Nell, 1008 North Nineteenth street.

Mrs. J. J. Fitzgerald will be hostess for the Century club Tuesday afternoon.
Mrs. B. H. Blum will entertain the Monticello club Tuesday afternoon at bridge.

Mrs. T. J. Quinn, 3228 California street, will entertain the Research club Tuesday afternoon.
Mr. and Mrs. George Jones entertained the Duplicate Whist club at their home Friday evening.

Office space for rent in Bee office, 218 N. 24th street. Terms reasonable. Well known. Write Laurence O'Neill, 218 N. 24th street.
Mrs. Burnside and daughter and sons, Mike and Alex, are spending the winter with relatives in San Diego, Cal.

Mrs. A. M. Kitchen has returned to her home in Lincoln, Ga., after a pleasant visit with her sister, Mrs. B. McCulloch.
Mr. and Mrs. B. Anderson, 1101 North Twenty-second street, will entertain the Dinner-Bridge club on next Friday evening. The program has been arranged by Mrs. Anderson.

Mrs. P. E. Stryker was hostess for the P. E. O. society, Saturday afternoon. Mrs. Broadwell was assistant hostess. Mrs. Alice Virginia gave a very interesting lecture on "Chastity Country."
Mrs. A. A. Jaeger and Mrs. A. L. Lott entertained a large party of friends Friday evening at bridge at the home of Mrs. Jaeger. Eight tables were arranged for the players.

Mrs. Bruce McCulloch entertained at bridge Thursday afternoon, complimentary to her sister, Mrs. M. M. Baldwin, Ga. Tables were arranged for Meadams A. M. Kitchen, C. M. Schipprey and E. M. Kitchen, C. M. Sloan, A. H. Cook, J. G. Martin and B. McCulloch.

Mr. and Mrs. J. W. Gribble entertained at dinner Tuesday evening, complimentary to Mr. and Mrs. A. F. Durkin, who leave today to spend the winter in California. Covers were laid for Mr. and Mrs. W. B. Routh, Mr. and Mrs. Barnhardt, Mr. and Mrs. E. Elliot, Mr. and Mrs. A. P. Durkin and Mr. and Mrs. J. W. Gribble.

Mrs. T. H. Ennor entertained at auction bridge Thursday afternoon complimentary to Mrs. A. F. Durkin, who leaves today to spend the winter in California. Those present were: Meadams A. M. Kitchen, C. M. Sloan, A. H. Cook, J. G. Martin and B. McCulloch.

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The South Omaha Pioneer Historical society will give the first of the autumn series of entertainments on next Friday evening, October 24, in the Library hall at Twenty-third and M streets. While the program has been prepared, the meeting will also complete arrangements for the holding of the annual banquet which will be held some time in the

THE Union Central Life Ins. Co.
CINCINNATI, OHIO
HARRY O. STEEL
GENERAL AGENT
211-213 Range Bldg. Phone D. 2103

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OF OMAHA.
Home Office—Entire Third Floor Merchants National Bank Building. Phone Douglas 451.
C. O. Talmage, Manager. M. E. Leese, Assistant Manager.

\$5,000 Accident Insurance for \$5 a Yr.
Wheeler & Welpton Co.
1211 DODGE STREET. PHONE DOUG. 165.

ALLAN H. CHAMBERS
"The other insurance man"
Will be pleased to meet KELLY and all the other live-wires in friendly competition for your life insurance business. Incidentally, if you know of a real salesman who is dissatisfied with his present earnings, send him around to the NATIONAL OF U. S. A. office, 1215-1216 City National Bank Building and I'll put him next to something good. Former life insurance experience not necessary if he is a hustler.

THE MIDWEST LIFE
N. Z. SNELL, PRESIDENT
A NEBRASKA STOCK COMPANY
Selling non-participating life insurance only
FIRST NATIONAL BANK BUILDING, LINCOLN.
OMAHA AGENCY
CITY NATIONAL BANK BUILDING, GEORGE GROCKERS, F. A. FINNEY, General Agents.

ROSE STRUCK BY AN AUTO WHILE INVESTIGATING STYLE
Frank Rose, clerk at the Hotel Rome, nearly lost his life last night because of his eagerness to get a close view of a stylishly dressed man wearing what he believed to be silk trousers.

What's Indigestion? Who Cares? Listen!
"Pape's Diapesin" makes Sick, Sour, Gassy Stomachs surely feel fine in five minutes.

See TOM KELLY
LIFE INSURANCE ACCIDENT INSURANCE
Eighty-five Millions Assets.
"The Insurance Man."
PHONE DOUGLAS 881.

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Key to the Situation—Bee Advertising.