



The Omaha Cyclone, the Dayton Flood, also the many other catastrophes which have recently occurred throughout the nation has impressed every man with the importance of Accident Insurance, for it is the height of folly for any man not to protect his most valuable asset, "the money value of his time."

National Fidelity & Casualty Co. policies are the most liberal. Patronize a Home Company. National Fidelity & Casualty Company. National Fidelity & Casualty Building. An excellent opportunity for live agents.

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INC.
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Surety Bonds, Employers' Liability, Automobile Liability, Burglary, Plate Glass.
INSURANCE

"State Mutual Life"
OF WORCESTER, MASS.
ONE OF THE OLDEST—69 YEARS
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W. H. INDOE
General Agent
682 Bee Building, OMAHA

BALDRIGE-MADDEN CO.
GENERAL INSURANCE
Phone Doug. 200. See 2nd Flr.

THE TEST How were your tornado losses settled—promptly and fairly? That is exactly what our patrons are pleased about—promptness and fairness.
Nat Meister
GENERAL INSURANCE
1313-14 CITY NATIONAL BANK BUILDING. Phone Doug. 1703.

W. A. TONSON **W. L. WILCOX**
B. L. BALDWIN & CO.
510 First National Bank Bldg.
MONEY TO LOAN ON OMAHA REAL ESTATE
Financial Correspondents. Phone Douglas 271.
Equitable Mortgage & Trust Company of Baltimore, Md.

Wheeler & Welpton Co.
RELIABLE INSURANCE
OF ALL KINDS
1511 Dodge Street. Phone Douglas 100.

"IF YOU HAD ONLY TWO WEEKS TO LIVE." This was the title of a feature story in a local newspaper on Easter Sunday morning, March 23. That evening the tornado snuffed out over 150 lives.
TOM S. KELLY "THE INSURANCE MAN"
TRAVELERS INSURANCE COMPANY — Eighty Million Assets.

Lot the Buyer Beware
SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE.
GALLAGHER & NELSON 482 Brandeis Bldg. D. 1283
General Agent Illinois Surety Co.

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Workmen's Compensation Insurance
BARKER BLK. TEL. DOUG. 735

BOOST FOR OMAHA
The Columbia Fire Underwriters
OF OMAHA
Home Office—Entire Third Floor Merchants National Bank Building. Phone Douglas 481.
C. O. Talmage, Manager. H. E. Lease, Assistant Manager.

Beehive Agency
ALL KINDS OF INSURANCE
D. 3355 W. O. W. BLDG.

Seek no Further---
LION HEALTH and ACCIDENT policies cannot be excelled. Its UNLIMITED policies can be issued in any amount desired by the Business and Professional man. Smaller policies are issued in all classes. There are none better—ask the man who has one.
Lion Bonding & Surety Co.
9th Floor W. O. W. Bldg. Phone Douglas 678.

Spend money to save money
If you have anything to sell invest a small sum in Bee classified advertising. The resulting sales and their profits will prove to you
Money is saved by judicious spending

News From the Insurance Field

INCOME TAX BILL HAS EVIL
Insurance Companies Say It Is Obstruction to Their Business.
DIVIDEND IS NOT A PROFIT
Editorial Says There Are No "Profits" in a Mutual Company in the Commercial Sense of the Word.

"Let us hope that the eyes of congress will be opened to the injustice they are unwittingly perpetrating," says the Life Insurance Independent in an editorial attack on the income tax bill. "Life insurance has a right to expect better treatment from the government at Washington. We cannot believe that the evils in the income tax bill are intentional. The authors of the bill probably believe that they are taxing a business that can well afford to be taxed, and that their proposition is in line with their purpose to reduce the cost of living for the people of this country. This attitude on their part, and the attitude of our various state governments, which obstruct, instead of helping our business, shows how lamentably ignorant our legislators and the public generally are concerning the real place which life insurance fills in society."
This protest is against the provision of the bill taxing life insurance dividends. "A life insurance dividend is not a profit," continues the editorial. "There are no profits in a mutual company in a commercial sense. It is true that such companies do speak of profits, but such words as profit and dividend, borrowed from the vocabulary of the stock market, whose ways some insurance managers have wished to copy, have always been misleading and have helped to fix in the public mind the topsy-turvy notion of life insurance which finds expression in the federal taxation of dividends and the interstate robbery of the funds of the thrifty."
Explaining the difference between the mutual insurance company "dividend" and "profit" the editorial says: "Of course, this taxation trouble is largely the result of people being encouraged to think that the well-worn canvassing phrase, 'participation in profits' meant what it said and not simply 'honest return of overcharges.'"

Practical Working of State Insurance

Current Opinion this month has an article describing the Wisconsin State Life Insurance department. The state issues a number of standard policies with certain limitations as to amount of policy, the premium rates being lower than those of the legal reserve companies, because the people are taxed to pay for maintaining the department. The law was enacted with the idea that men in large numbers would apply for such policies, but not many have done so. The state does not advertise the attractive features of the policies, ignoring the fact that in this day and generation it is necessary to advertise in order to succeed. The Wisconsin law runs counter to a deep-rooted sentiment in the minds of Americans, namely, that a man by making voluntary application for a life insurance policy may chance to place himself where the finger of suspicion would point to him. Perhaps the theory of the Wisconsin law is sound, but in practical operation it is not a success. It is a case where the state is attempting to carry on a business that could better be done as private enterprises are going on. In order thus to compete with private capital, the state taxes the people to get money with which to do it. That is to say the property man is forced to pay a part of the premiums of the men who in-

AFFAIRS AT SOUTH OMAHA

Board of Education to Elect Teaching Staff Monday Night.
CANDIDATES FOR SECRETARY
Several Would Hold Position Which Pays Twelve Hundred Dollars a Year—Superintendent Graham May Leave City.

Election of teachers and principals for the coming year will be held Monday night when the Board of Education meets. There will also be the election of a secretary of the board. James P. Sullivan, present incumbent, Fred Mower and Frank Dwork are candidates for the place. The secretaryship under the law recently passed, will pay \$1,200 a year. The school board, besides the appointment of principals and teachers for the coming year, must also concern itself about the choice of a new superintendent in case of the resignation of Superintendent N. M. Graham, who has been invited to head the school department in Topeka, Kan., or El Paso, Tex. It is not known whether Mr. Graham has accepted either position, but it is understood that he will not increase over the salary paid him in South Omaha.

The election board which claims \$3 per man for the service of election judges and clerks in the recent elections, is still in an expectant attitude as to the money to be paid by the school board for election services. The board it is understood, has already appropriated the money but there is some doubt whether it will finally be paid. Clerks and judges say they mean to fight for the extra \$3 owed them by the board.

A letter from Dr. Nathaniel Butler to Principal Cummings announces that the Board of Admissions of the University of Chicago has approved the South Omaha High school and directly affiliated it with the university.

Mrs. Merrell Dead.
Mrs. Mary Merrell, mother of Deputy City Clerk John Merrell, died last night at 11 o'clock at her late residence, 1113 North Twenty-fourth street. Mrs. Merrell had been ill for many months and her death was expected some time ago. Recently, however, it was thought by physicians that she would recover. Her death last night came with a suddenness entirely unexpected. Death was due to heart disease superinduced by a complication of diseases. She was 50 years of age.

Mrs. Merrell is survived by her son, John Merrell, deputy city clerk, and four daughters. The funeral arrangements will be announced later.

Hullman Obituary Charge.
Friends of James Hallahan, the young

man, who was arrested Friday on telegraphic orders from Sterling, Colo., are inclined to believe that the Sterling authorities have made a mistake in the boy's arrest. Young Hallahan is said to be under 18 years of age and stoutly maintains his innocence of any wrong doing. His family is well known and highly respected in this city and the notoriety consequent upon his arrest is said to have prostrated one of his sisters, who has just recovered from a serious illness. It is possible that the matter may be straightened out within a few days.

Insurance Code Bill Has Become a Law

Senate file No. 354, better known as the comprehensive insurance code bill has become a law in Nebraska, having been signed by the governor. It was introduced by the code revision committee and when it got through both houses of the legislature was hardly recognizable, having had 138 amendments attached. There is a vast difference of opinion among insurance men as to what effect the new law will have upon insurance business in Nebraska. Some contend that with reputable companies it will make them stronger and put them on a better footing, while others insist that it will have a tendency to throw the insurance business into politics, helping out the administration in power.

The new insurance law probably takes the insurance business out of the hands of the state auditor and places it in the hands of a board consisting of the auditor, the attorney general and the governor. It makes this board the custodian of the millions of dollars of securities. The board is given authority to employ examiners and appoint a secretary at a salary of \$2,500 per year. Some of the insurance men contend that the danger of the new law will lie in the power of this secretary and that by exercising this power, he will be able to force the 27,000 insurance agents of the state into line, thus building up around him a gigantic political machine during his four years in office, that being the term of his incumbency.

Under the provisions of the new law, the examiners who will be appointed to look after the condition of the companies doing business in the state are to be paid liberally, the fees to be \$10 per day and traveling expenses, all expenses to be borne by the companies to be examined. Officers, trustees and directors of home companies are prohibited from receiving "any salary, compensation or emolument in excess of a reasonable compensation," thus doing away with high salaries that in the past have made men rich.

FORTUNATELY CARRIED TORNADO INSURANCE

J. D. Crew, who lost the rear porch of his grocery store at Thirty-second and Arbor streets, and also lost a brick chimney in the windstorm last Wednesday evening, was well protected by tornado insurance. John W. Fead, who enjoys the distinction of having the barn at his chicken ranch destroyed twice within seven weeks, once by the Easter tornado and again by the windstorm Wednesday evening, also carried tornado insurance. The adjusters have been on the ground since the recent storm and have made settlement with Mr. Fead. The chicken ranch is at Forty-eighth and Castellar.

Persistent Advertising is the Road to Big Returns.

Tornado Insurance is Required by Law Before Loan is Made

Nebraska building, savings and loan associations have been notified by the State Banking department to require tornado as well as fire policies on loans on improved property. Similar action has been taken by the Indiana Building association department.

Reports of a settlement of the fire insurance controversy in Missouri are followed by emphatic contradictions. The situation has not changed since April 30, when the regular companies ceased writing new business and many building projects in St. Louis and Kansas City are held up for want of fire insurance.

Pennsylvania has passed a bill giving the state fire marshal greatly increased power to enforce fire prevention measures, to investigate incendiary fires, and to exercise supervision over dangerous buildings.

A bill has been introduced in the Connecticut legislature providing for the mutualization of the Hartford Life. As the legal reserve business of the company was assured some time ago this will provide for the future of the safety fund business of the company, about which there has been so much litigation for a number of years. It is proposed to retire the present officers and directors elected by the stockholders and form a new board of five directors to be elected by the safety fund policyholders alone.

After deliberating only twenty minutes, the jury in the Perry A. Ballard case on Tuesday in Judge Clark's division of the district court at Oklahoma City recently returned a verdict of not guilty. Ballard, former insurance commissioner of Oklahoma, was on trial for bribery. It was alleged that he accepted a bribe of \$200 from J. T. Wood for the issuance of a license to his company to do business in Oklahoma. Ballard did not deny getting \$200 from Wood, but alleged he took the money for some special work that he did in examining and passing on some securities for Wood.

A number of Chicago brokers are refusing to do any business with the few fire insurance companies which are continuing to operate in Missouri since the suspension of the standard companies. They hold that all reputable fire insurance companies should stand together in such an emergency, and are afraid that the small concerns may load up too heavily with large city business.

The "arson trust," against which New York City's fire authorities have been waging war, has been effectually quashed, according to Fire Commissioner Johnson, whose report shows that in the first four months of this year there have been only 4,450 fires, 1,454 less than during the same period of 1911. The total loss, \$2,276,298, is less than half that for the same period last year.

There is no use of our "beating around the bush." We might as well out with it first as last. We want you to try Chamberlain's Cough Remedy the next time you have a cough or cold. There is no reason, so far as we can see, why you should not do so. This preparation, by its remarkable cures, has gained a world-wide reputation, and people everywhere speak of it in the highest terms of praise. For sale by all druggists.—Advertisement.

"Know Omaha" Class of Commerce School Visits Wholesalers

The "Know Omaha" class of the commerce school went on another excursion Friday. The class visited Bryan & Hammer's establishment and observed the methods employed in large wholesale houses. The class also visited the Kirkendall Shoe company and saw the complete process of making shoes. The Kirkendall company is one of the contributors to the museum of this school, it having given parts of shoes that illustrate the entire process of shoemaking from start to finish.

This "museum," which is a collection of various commercial products, is probably the largest one of its kind in the west. Nearly every commercial product is clearly represented. These products are used in teaching the local industry and commercial geography classes.

The grade school pupils who are to graduate in June are taking great interest in obtaining first hand information on commerce school work. About twenty-five boys from Kellogg school visited the school Friday and were escorted all through the various departments. Principal L. C. Ruessel went with the pupils and explained the various operations.

Meetings of the Girls' Glee club, the Girls' Athletic club, the Boys' Glee club and the two-year seniors were held during the last week. The Girls' Athletic club is planning to go on a "bike" in a short time.

The Junior Commercial club met Friday afternoon and the members were given a talk on boosting by Principal Ruessel.

It's a Burning Shame not to have Bucklen's Arnica Salve to cure burns, scalds, boils, sores, plica, cuts, bruises, wounds and ulcers. 30c. For sale by Beaton Drug Co.—Advertisement.

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Before deciding on your insurance phone D. 1276, and ask about the new low cost, all guaranteed policies, all plans, life, limited payments, endowment, joint or partnership, corporation and monthly income or pension policies.
The Prudential Ins. Co. of America Inc. as a Stock Co. by New Jersey
M. BRUCE CARPENTER, Mgr.
For Nebraska and South Dakota
"19-22 City Nat'l Bldg., Omaha"

Northwestern Mutual Life Insurance Company OF MILWAUKEE
MANN & JUNOD
General Agents
838-844 Brandeis Building, OMAHA

THE Union Central Life Ins. Co.
OF CINCINNATI, OHIO
HARRY O. STEEL
General Agent
211-212 Range Bldg. Phone D 2163

Savings Bank Life Policy Have You Seen It?
G. W. NOBLE,
General Agent.
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Special Agent.
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OFFICES:
620-643 Brandeis Bldg. Omaha.

The GERMANIA LIFE INSURANCE COMPANY
Has an unusually good opening for a man of character and ability in each of the following cities in Nebraska: Kearney, Hastings, Minden, and Central City. Address:
CHAS. HALL, JOHNSTON, Mgr.,
430 Bee Bldg., Omaha, Neb. or **GEO. SUTHERLAND,**
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Equitable Life Assurance Society of the U. S.
Assets over \$500,000,000. Paid Policy holders over \$815,000,000.
H. D. NEELY, JOE KLEIN, E. H. PICKARD,
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220 Omaha National Bank Bldg.

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FIRE—TORNADO—AUTOMOBILE—PLATE GLASS—BOILER
BURGLARY—HEALTH and ACCIDENT
ALFRED C. KENNEDY
200 First Nat'l Bank Bldg. Phone Douglas 722.

One of the Strongest Life Companies of the West is THE BANKERS RESERVE LIFE COMPANY of Omaha, of which Bascom H. Robison is founder and president.
With accumulated assets of nearly \$4,000,000.00, which yield enough interest income to pay the annual death claims; with low cost of management—none lower—and with low mortality cost; with policy contracts unequalled and rarely equalled anywhere; with a policy for fair dealing which has won for the Company an enviable reputation; with a steadily increasing volume of business; with a reserve fund of about \$3,000,000.00 for the full protection of policy holders. The Bankers Reserve Life of Omaha makes a strong appeal to the hard-headed business man who expects his insurance policy to pay him a good dividend while he lives, and at the same time to afford full protection to the family.

INSURANCE IN FORCE
December 31, 1906 \$ 555,000
December 31, 1908 1,453,218
December 31, 1910 32,641,984
December 31, 1912 34,805,502
April 30, 1912 36,138,499
OFFICERS:
N. Z. Snell President
Dr. B. H. Davis, Omaha, Vice Pres.
A. J. Sawyer Secretary
Dr. M. H. Everett, Medical Director
C. R. Easterday Asst. Secretary
M. A. Hyde Agency Director

THE MIDWEST LIFE
N. E. SNELL, President. A Nebraska Company—Home Office: First National Bank Building, Lincoln. GEORGE GROOVER and F. A. SIMS, General Agents, Rooms 1313-1314 City National Bank Building, Omaha, Nebraska.

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.
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Hot weather is approaching
This is the season when a man, spending a large part of the day in his office, is looking for an office in a cool building.
A few rooms are to be had in **THE BEE BUILDING**
The Coolest Building in the City
We will be pleased to show the rooms
Apply to **N. P. FEIL, Secretary,**
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