

Mutual Liability Insurance is Declared to Be a Fallacy

FLORENCE FOR COUNTY FAIR

Douglas County Farmers and Village All Pulling for It.

SAY IT WILL HELP AK-SAR-BEN

Promoters Assert that Big Agricultural and Live Stock Show Will Help Draw if Held During Carnival Week.

Live stock men are boosting for a county fair at Florence this fall, for they say that during the last six years the Douglas county fair has dwindled into a small side issue of the Ak-Sar-Ben street fair and carnival. Its identity has been lost and its exhibit of grain and vegetables has attracted little attention. There has been no room for live stock and no premiums offered for a live stock show since 1907, and yet Douglas county has more herds of high grade dairy cattle than any other county in Nebraska. There are also noted herds of nearly every breed of swine, such as Poland-Chinas, Duroc-Jerseys, Chester Whites, Berkshires and Hampshires.

The county appropriates about \$4,000 each year for a Douglas county fair and under a new law, passed at the last session of the legislature, it may be possible to secure \$5,000 annually for this purpose. The wording of the law leaves some room for doubts as to the \$5,000, but the \$4,000 is certainly available.

In view of these conditions the farmers and stockmen of the county, almost to a man, are very much dissatisfied with the present plan of making the county fair a side issue of the Ak-Sar-Ben carnival. They do not condemn the Ak-Sar-Ben carnival, but they want more room and more attention given to the county fair. This subject has been agitated among the stockmen pretty thoroughly during the last few days, and it will come up for discussion at the next regular meeting of the Douglas County Agricultural society, which will be held in Omaha, June 21. Some of the leading members are in favor of locating the county fair at Florence. They want to hold the fair during the week of the Ak-Sar-Ben parades, but it is apparent that sufficient space cannot be had in Omaha.

The business men of Florence are bidding for the fair. They offer the ball park containing about four acres of ground, rent free for a period of five years. They also offer water and lights free, and will erect a substantial building for exhibition purposes. They call attention to the fact that Florence is a suburb of Omaha, that it is accessible by railroad and good drives and that the street car line from Omaha can easily take care of a good crowd. They contend that an old-fashioned county fair will attract the farmers and stockmen and will bring more people to Omaha during the week of the parades.

A county fair at Florence will not keep any one away from the Ak-Sar-Ben carnival. It is contended, and will not take any trade away from Omaha. On the

other hand it will bring the stockmen to town and will revive the interest of Douglas county farmers in the Douglas county fair. This plan has the active support of the Twentieth Century Farmer and the Nebraska Farm Journal. Both of these publications feel that Douglas county is not taking the place to which it is entitled by reason of the number of herds of pure bred stock within its borders. Representatives of these farm papers spent some time last week interviewing stockmen in the county. Every man seen was heartily in favor of a real county fair.

Sacred Heart to Hold Class and Graduating Exercises This Week

Closing and graduating exercises will be held three evenings of this week at the Sacred Heart school. Twenty-second and Locust streets. Tuesday evening's program for the Minims of Sacred Heart Junior school will be as follows.

- Salutatory: "Flowers of the Sacred Heart," second grade girls.
- Song: "Base Ball," second grade boys.
- Play: "Search for Mother Goose," third grade pupils.
- Cantata: "Happy Days"—New Year's day, Washington's birthday, St. Patrick's day, May day, Memorial day, Fourth of July, Christmas—first and fourth grades.
- The graduating exercises for the same school will take place Wednesday evening with the following program:
- "Frolic of the Flowers," fifth grade girls.
- Recitation: "St. Dominic and the Rosary," sixth grade boys.
- Drill, seventh grade girls.
- Song: "Young Musicians," fifth grade boys.
- "Genius and Character of the Irish People," eighth grade boys.
- "A Flower Fantasia," sixth and seventh grades.
- A Literary Coronation, eighth grade girls.
- Conferring of honors, Rev. P. J. Judge, R. C. L.
- Address, Rev. Patrick J. Moran.

WORK IS STARTED ON NEW APARTMENT HOUSE

Excavation work has been started on a three-story brick apartment house between Harney street and Dewey avenue on Park avenue, which will cost, when completed, \$20,000. Arrangements are now being made by the owner, Lloyd D. Willis, to extend the building north to Harney street and around the corner, with a frontage on Harney street, the additional structure to cost in the neighborhood of \$60,000.

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to the dyspeptic. Electric Bitters soon relieve dyspepsia, liver and kidney complaints and debility. Price 60c. For sale by Beaton Drug Co.—Advertisement.

MAY TAKE OVER INSTITUTE

Child Saving Infirmary May Come Under Different Management.

EITHER STATE OR CHURCH

Board Will Turn Over Property as Soon as It is Convinced of It Being Properly Handled in the Future.

With prominent members of the board of trustees of the Child Saving Institute who have looked after its welfare for years and who have been closely identified with it, removed from the city, and as some of the sponsors have died, there is some likelihood that the institute will be eventually taken over by the state or by the Christian church. It has been rumored recently that the board was seeking to place the institute into the hands of the state or some church that would agree to run it in the future.

When approached on this subject, Rome Miller, president of the board of trustees, said:

"There has been no effort to get rid of it to the state or to anyone else, but on the other hand overtures have been made to us both by the state and by the Christian church to get the institution. We are not seeking to let go of it, but if either the state or the Christian church can show us to our satisfaction that they can handle the institute and carry on the work that we have carried on there, we would probably be ready to negotiate with them on the matter."

Mr. Miller said that if the institution should go to the state it would probably be handled by the regents of the University of Nebraska, as it is an educational institution, and would properly be handled as a branch of the work coming under the jurisdiction of the regents.

The transfer of the institute to the state or to a church would not mean the transfer of any money, as this is a charitable institution built and established by a number of charitable persons who are willing to step out of the responsibility of managing it at any time, if the state or some church desires to assume the responsibility.

Plans to Buy Bluff Park Are Put on File

City Commissioners at the meeting in committee of the whole, recommended that plans to purchase a "Bluff park" at Fourteenth and Blumey streets, be placed on file. This action followed the filing of protests by about fifty residents who said they would be unable to pay part of the cost of the new park. Several citizens appeared before the commissioners to verbally protest. Later, said Police Commissioner Ryder, the matter will be taken up again and a second attempt made to secure the property, probably paying for it out of the park fund if there is money in that fund.

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AGENTS WANTED.

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A Warning Against Mutual Insurance

In connection with the Workmen's Compensation law, effective July 17th, several schemes are being proposed to insure the liability of employers through mutual companies, reciprocal exchanges, interinsurance and other similar plans.

None of these companies have cash capital or legal reserve. **None yet formed are licensed to operate in this state.** There is no provision in the Nebraska law which will admit an outside reciprocal or inter-insurance exchange to do business in this state.

There is no limit in amount to the total liability imposed upon the employer.

Should your insurance company fail, the liability for compensation benefits reverts to you—and **you would be compelled to pay your own losses.**

In other words **mutual insurance is insurance which does not insure.**

The stock liability companies have a re-insurance arrangement in effect among themselves, whereby **One Million Dollars is Set Aside as a Catastrophe Reserve**, and this fund is only drawn upon where single losses exceed \$25,000.00. It's a fund which absolutely guarantees the

soundness of insurance when furnished by any of the old line companies, party to the Re-insurance Bureau.

The only excuse for going into any kind of mutual scheme is the possible saving in premiums which they promise—but **what if the plan fails and you have to pay your own losses?**

In other states having a law similar to that of Nebraska, the rates of the old line companies have been low enough so that **employers have not felt it necessary to go into any unsound schemes for their insurance. The rates for Nebraska will not be exorbitant.**

We strongly urge our policy-holders to make no agreement to join any mutual plan until we have had an opportunity of explaining fully the difference between stock company and mutual insurance.

We are seeing our customers as rapidly as possible and will get to see you within a few days.

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