

on your insur-nace 'phone D. 1275, and ask about the new low cost, all guaranteed pol-icles, all place. Life, Limited

The Frudential Inc. Co. of America inc. as a Stock Co., by New Jersey M. BEUCE CAMPLETIE, Mgr. For Nehraska and South Dakota 519-22 City Hat'l Bk. Eldg., Omaha

**Insurance Company** OF MILWAUKEE

MANN & JUNOD General Agents

538-544 Brandels Building. OMAHA

Union Central Life Ins. Go.

CINCINNATI, OHIO HARRY O. STEEL

General Agent. \$11-312 Ramge Bidg. Phone D 2163 Savings Bank Life Policy Have You Seen It?

G. W. NOBLE. General Agent. CHARLES L. HOPPUL Special Agent. Z. C. HITCHMAN, Special Agent.

OFFICER: 638-643 Brandels Bldg.

OVER \$4,000,000.00 ASSETS

A constant, never-failing increase in the accumulated

RESERVE LIFE COMPANY THE BANKERS

OF OMAHA

One of the oldest of Nebraska Life Companies, A company of great financial strength. Doing more business now than ever before. Policy contracts that appeal to all classes of men.

A DISTINCTIVE COMPANY.

The new insurance code goes into effect July 17, 1913, in part. It will not be until July 1st, 1915, that all of its provisions become operative. But whenever they do become the law the Midwest Life will continue to do business without any material change in its methods or forms of policies. Its agency force will not be compelled to make long explanations will certain policies cannot be issued longer for the reason that it is not now issuing policies which later will come under the ban of the law. This company has opening for six or eight good, high-class men, with or without experience, to sell insurance in Nebraska. Why not come with it if you believe that business honesty and integrity constitute an asset of a company?

THE MIDWEST LIFE R. E. SNELL, President. A Mehraska Company—Home Offices: First National Bank Building, Lincoln. GEORGE CROCKER and F. A. PINNEY, General Agents. Booms 1313-1314 City National Bank Building, Omaha, Nebraska.

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 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.

-- INSURANCE --

FIRE-TORNADO-AUTOMOBILE-PLATE GLASS-BOILER BURGLARY-HEALTH and ACCIDENT ALFRED C. KENNEDY

209 First Nat'l Bank Bldg.

BALDRIGE-MADDEN CO. GENERAL INSURANCE

THE TEST How were your tornado losses settled-promptly and fairly? That is exactly what our patrons are pleased about-

Nat Meister

GENERAL INSURANCE Phone Dong. 1703.

WALTER A. YORBON

W. LEROY WILCOX

BALDWIN

208-10 First Wational GREENAL INSURANCE

Telephone Doug. 271.

Wheeler & Welpton Co.

1811 Dodge Street.

Phone Bongias 186.

SECOND ONLY TO PANAMA a maximum of tollers of all grades of

Mountain Water to New

York City. That the waters of the Atlantic and or snow.

thoreafter keep up continually increasing triumphal procedion through the sanal, the people of the entire United Surse will pay out something like \$400,000,000 In New York, within a sone centering at city hall with a radios of fifteen miles. the citizens of Greater New York are going to pay out more than \$200,000,000 that their cup may be full-of mountain

The fear of disease even more than redists need of an adequate supply of water compelled the board of as the crow flies, to the Catskill watershed and just seven years ago the preand the first active operations begun. Since that beginning work has gone on one form or another as it traveled alons silver take terminal reservoir on States C. Gustafaon, Bed Oak; E. W. Woodruff, Vista the surface of the earth, burrowed island. New York Times through an outlying mountain or dived headling down hundreds of feet until it could straighten out upon a horizontal course way below a river bed.

The entire operative army has reached Business Success

more than 17,000 during the open months the latter figure has been several times greater when the men could keep steadily at their work below ground the year through without the hindrance of frost

and that the commerce of the world may down from the mountains a daily sup- tion. There were in 1912 a total of 404 ply of \$00,000,000 gallons, but this will companies doing a fire business in Iowa, the national conference in Minneapolis be about double the cannelty of the of which 154 were county mutuals, twenty Empus watershed which can be counted state mutuals, ten Iowa stock companies upon during a series of dry years.

age of 10,000,000 gallons of water every twenty-four hours, and the Croton system is normally equal to the daily de- ance companies \$657,697.67 and in taxes for mand of 20,000, so you see just how much the tapping of the Ashokan reservotr will add to the city abundance and \$390,545.00. guard it against both the peris of a water supply to go ninety miles up state. flagration. As the division of duty is water famine and that of a great connow assigned, the Croton watershed will liminaries of the work were agreed upon of the island of Manhattan, while the send its tribute mainly to the inhabitants new source of supply will take care of the needs of the associate borongia. with theless energy—the squeduct adwances ranging weekly from 1.600 feet to Catskill foothills will be three days an more than 7,600 feet of construction in its journey ere it comes to rest at the

# Northwestern Mutual Life | News From the Insurance Field

### Fire Insurance Deadlock in Missouri is Growing Tighter

has not been altered by the ruling of the state to prosecute the companies for comthe leave, which is to be argued at the city. October term. Meanwhile the fire companies are enjoined from cancelling ex-

The temper of the companies is reficcted in their answer to the citation of State Insurance Superintendent Re-Mcenses should not be revoked. One swer stating that under existing condi- class of insurance. tions they did not intend to resume writing insurance in the state. They deny order to impair the credit of the state or damage the property of the public, or that they have coerced any other insurance companies to leave the state They admit that they suspended busitess because of provisions of the Orr law.

They admit that the state has the right to cancel their licenses, and hold that in turn they have an equal right to suspend writing business at will, either in whole or in part. If the state makes a demand that they surrender their ncenses they offer to do so without sost or contest and without any denial of their answer closed as follows:

they have no plan, purpose, motive or mit that to be done with either safety profit."

Meanwhile the few companies that are still writing business in Missouri are charging higher rates than the exited companies did, having a practical monop-

oly of the field. A solution of the deadlock, workable for the better class of insurance risks, is offered by the St. Louis Republic, which, while friendly to the companies, warns them that they are pursuing Orr law which prohibits the use of rating agent, in getting business, would simply risk and forward them to this office, which would then name the rate. Under such an arrangement no company could be put in peril by the acts of its agenta. The expense would have to be met by the policyholder, of course, and the innvenience likewise would be chiefly his. At the same time well-doing citizens would not be deprived of insurance protection and the companies would not be

### Travelers Opens Branch Office for

pensation law, which goes into effect the state supreme court on the right of the 17th of this month, the Travelers' Insurance company has just opened an bining to cease doing business in the exclusive branch office in Omaha to state. Thirty days are allowed the com- handle the liability and workmen's companies to make answer to the court's pensation business. This is the first order clearing the boards for trial on branch of its kind to be installed in this

William Sutchail is in charge of the new branch. He is a special representative of the company and has had experience in this line in Michigan and Massachusetts under similar laws. According to Mr. Sutchall, the purpose of veille to show cause by July I why their this new office is to provide expert advice and immediate adjustment to agents hundred and fifty companies made an- and policyholders of the company on this

The new branch is to be located in the suite occupied by the Travelers in the that they have suspended business in City National Bank building, which suits has been enlarged to accommodate it. The Love-Haskell company is to continue in its representation of the Travelers in the same capacity as heretofore.

#### D. L. Hollub Joins National Company

David L. Hollub, formerly with the Massachusetts Bonding company of Chicaso, has joined the forces of the National Fidelity and Casualty company. obligations under existing contracts. The having taken charge of their accident and health department, which will now "The companies earnestly deny all the be strongly developed along conservative acts of wrongdoing charged and all the lines. Mr. Hollub's insurance experience wrengful purposes imputed to them in is very extensive, he having spent the citation, and respectfully state that twenty-five years in this work, starting as office boy with the Pacific Mutual design other than to cease writing in- Life Insurance company, and at the time surance in Missouri, because, in their he left he handled their railroad departjudgment, present conditions do not per- ment, and his success in this line was very marked, a fact which speaks well for his ability as there is no department of insurance which requires more careful and skillful underwriting to be successfully handled than contracts cover-

ing railroad employes. After arriving in Omaha, Mr. Hollub went to view the scene of the tornado, and he was very much struck by the vigorous way the damage which was done was being replaced, and ventured the wrong tactics in fighting that part of the opinion that Omaha was almost entitled to as much credit as San Francisco for cards. The Republic suggests that the the rapid rehabilitation, which had been ompanies "take from their agents the made in the face of the great disaster. power to name rates, lodging that in a He was also much struck with the great entral office-say in St. Louis. The progress which this city has made in the last ten years, and particularly by collect the facts regarding the individual the splendid office buildings and dry good stores of which Omaha is justly

Losses Handled Jointly, The fire losses in the Dayton fleed were handled conjointly by a committee of field mon, representing all the companies interested. Its report has just been issued, showing its loss chaims, with life companies interested under 65t policies. The sound value of the property was \$1,422.00t, with insurance involved of \$23,600, a loss to the assured of \$1,220,141, and a loss to the companies of \$784,600.

#### Three Members of "Arson Trust" Are Liability Business | Convicted in Chicago

The trial of Edward and Paul Covits, coolen merchants, and Joseph Clarke, insurance adjuster, on the charge of arson, resulted in their conviction by a jury in a Chicago court last week.

ing fired the building at 18-30 South Fifth avenue, Chicago, occupied by the Covits brothers. The blaze occurred on Novem ber 5, last.

John Danies, confessed firebug, apparently is one of the leaders of the organization, was the state's star witness. His story on the witness stand, reciting the perils that attend the life of the professional "torch," was one of the most dramatic incidents of the trial. He told the court how he had saturated the goods with gasoline, how he had been overcome by the fumes, and how, when the explosion finally occurred, his clothing was fired, and he ran fainting from the build-

According to his statements, he was t receive \$500 for the job, with a bonus of \$200 if he made a "clean sweep."

Insurance Notes and Personals.
Frank B. Martin of Mastin Bros. company is back from his vacation spent in the east, but he has returned sick and the attending physician fears that a case of typhoid fever is likely to develop. Mr. Martin lays the trouble to a dip in the ocean at Atiantic City.

Vice President Luikart of the Lion Bonding company is in Minneapolis and other Minnesota cities this week, establishing agencies and getting the agents started. The Lion Bonding company entered Minnesota but a few weeks ago and ever since has been doing a flattering business throughout the state.

General Agent Mann of the North-

General Agent Mann of the North-western Mutual Life, who is spending his vacation in northern Wisconsin, writes home that he is having some care sport fishing in the lakes and streams. He says that since he got squared for busi-ness that there has been hardly a day when he has not caught the limit on pike and bass.

The 150 employes of the Columbia.

Fire Underwriters' association had reason to be thankful last week. Thursday noon when they quit work they were informed by Manager Talmage that them would be nothing doing until this morning and all on account of the fact that he proposed a holiday vacation for everybody from office boy up to assistant manager.

Fred L. Grand and the Columbia.

manager.

Fred L. Gray, general manager of the London Guarantee and Accident company, spent a couple of days in Omaha last week, conferring with Foster & Barker, the Nebraska agents. This is one of the companies that is affected by the workmen's compensation law that goes into effect July 17 and Mr. Gray was anxious to gain some information relative to what it will do to the accident business.

A level increase of 50 per cent on all

A level increase of 50 per cent on all employers' liability rates, effective September 1, has been ordered in lowa by the workmen's compensation, service burgau at a recent meeting in New York. Insurance Commissioner Done of Utah has asked all the life insurance companies in that state to propare a statement of surplus to be apportioned at the end of the fifth policy year on all deferred dividend policies issued after April 12, 1909. 12, 1909.

Pire losses in Missouri are heavier than they were immediately after the companies suspended writing. In addition to the loss of nearly \$50,000 at Springfield the losses in Kansas City have been running between \$50,000 and \$75,000 a work for some time past, while fires are frequent in St. Louis and in smaller towns.

State to Take Part in Test of Webb Liquor Act.

ANNOUNCES INTENT

Iowa Business Men's Temperance Association Preparing Case Which Will Bring the Act Up for Determination.

(From a Staff Correspondent-) DES MOINES, Ia., July 6.-(Special Telegram.)-The state of lows is expected soon to take part in a test case of the Webb-Kenyon liquor law. Attorney Coneral Cosson has announced that he will assist any county authorities in the trial of a case where it is believed the new

liquors has been violated. In the meantime the lows Business Men's Temperance association is prepar-ing to test the law. They claim to have evidence of liquor being shipped into dry towns in violation of the federal statute. A field worker for the associa tion is now working up a test case.

To Go Across Indian Lands. Authority to condemn land for right-of-way for an electric transmission line across Indian lands in Tama county was granted by the railway commission today. The Indians had protested against allowing this right-of-way and the United States attorney had filed an opinion to the effect that the state could not condemn land belonging to Indians. The commis sion found that the lands were accepted on condition that the state reserved its right of eminent demain. The authority to condemn is granted under the new lows law on behalf of the Iowa Railway and Light company of Marshall-

The Rock Island Railway company was cirected by the railway commission to begin within ten days the construction of of the year and a minimum of 500. But a depot and station facilities at Ritter. A hearing was had on this case some time time ago on behalf of the patrons. Auditor's Report is Out.

The annual report of State Auditor Bleakly on fire insurance in Iowa has the Pacific may be wedded at Panama. The aqueduct is being built to bring been printed and is ready for distribuand three Iowa mutuals. There were Today New York is consuming an aver- seventy engaged in casualty business. During the last ten years the insurance department received in fees from insurthe state \$3,488,235.79. The fees in 1911 Will Start Examiners.

reek to start out a corps of special examiners for counties. Those selected ara: James Parker, Des Moines; C. C. Colcio, Carroll; C. C. Hunt, Monteguma; F. G. litt Luke, Hampton; J. L. Israel, Keckuk; J. M. Matthewa, Council Butts; B. F. Rehkopf, Indianole; C. B. Ellis, Onawa. The assistants or believe in the account-ing work are as follows: E. F. Whitney, Catekill foothills will be three days on its journey are it comes to rest at the Silver lake terminal reservoir on States island.—Now York Times.

Des Moines: E. P. Carison. Madrid: A. C. Gustafson. Red Oak; E. W. Woodruff, Des Moines: C. E. Davey, Baxter: A. Jamiesm. Jefferson: R. G. Mulkey, M. Hamilton. D. D., of Siac City, has been chosen prosident of the board of trustees of Business and Jumiesms. Jefferson: R. G. Mulkey, M. Hamilton. D. D., of Sioux Vista college. At the annual meeting Des Moines: C. E. Davey, Baxter: A. Jamiesm. Jefferson: R. G. Mulkey, M. Hamilton. D. D., of Sioux Vista college. At the annual meeting City, was named, but he declined to serve. WEBFER CITY.—C. A. Breancelle. a well known pioneer resident of Webster City, has just presented the city with four clogant bubbling fountains. They

IOWA WILL DEFEND THE LAW to secure a widow's pension in Iowa. Will be placed in the business district Brennecke is an old-timer here and until effect yesterday, Mrs. Weigle's applicaion was also filed then. Frank S. Shankland, father of the bill CONSCIENCE NOT BIG FACTOR

in Iowa, presented the claim. Weigle is asking \$2.00 per week for the Fear of Getting Caught with the support of her children. Her husband, Goods Keens Men she says, dled May, 1907, in Bondurant. Straight. Courts on Quarrelsumeness. The lowa courts disagree on what it is

that goes to make up a reputation for being quarrelsome. The supreme court, this week reversed a manslaughter case partly on this account. In the case of the state against McCasky at Waterloo. the lower court had instructed the jury, in effect, that repeated quarrels of the deceased victim of the homicide would show that he was quarrelsome, provided it was also shown that in each case he was the aggressor. The supreme court refused to stand for this theory and held that a quarrelsome disposition might be shown no matter who started the fuss each time. Error in regard to this one matter had an effect on the plea of self-

defense entered in the case. Road Work on Wrong Roads. The fact has just come to the attention of state officials that in Des Molnes the city administration is entirely ignoring the roads which lead into the city joining the county road system and is doing all the road work on other roads in the suburbs. The city has about \$11,000 to spend annually on these rural roads. It has been put up to the highway commission and attorney general to compel the city administration at least not to entirely ignore the county road system in the working of the roads. This misunderstanding of the law is said to be a cause for the complaint that the worst roads of the state are here in Des

#### NATIONAL SWEDISH HOME DEDICATED FREE OF DEBT

BOONE, In., July 6-(Special.)-The National Swedish Old Paople's home, a new structure just dedicated in this city, is the good, while the secretly wicked and now free from debt. The home was made criminal can only be made to suffer sible by the Commercial association donating \$5,000 and by the untiring work of Rev. J. H. Hedstrom of this city, who solicited and worked even as far west as California. He has just returned from and there the last of the indebtedness was raised, news of which was received with joy by the people of this city. The home is an ideal place, elegantly furnished, splendidly ventilated, with a great colonial porch on the front. Everything has been arranged for the convenience of the old people and nothing is being amounted to \$76,767.50 and the taxes to left undone to make their declining years pleasant and harpy.

LOGAN-Fire of unknown origin de-stroyed the Fred Sceley farm house, sind and one-haif miles south of Woodbine, last evening. According to reports but STORM LAKE-J. A. Woodruff, for the tast four years county superintendent of schools in Buena Vista county, has re-signed to scept a position as state rural

in the business district of the city,

There is a notion that the slings, the

'scorpion whips" of conscience, constitute the most frightful and agonising punishment which the human evil-doer can This notion is taught almost exclusively in the old-time books on religion

and morality, in the hope that it would deter men and women from the commission of sins with threats of future spiritual punishment to back it up. But it is not too much to say that we have reached a point in human development when the stings of conscience and the fear of future punishment have very

little effect upon the deliberate and intentional perpetrators of serious crimes. This is seen in the fact, instances of which are made manifest every day, that public officials and private persons in business of various sorts whose lives are secretly long courses of crime, but who, until finally they are exposed, live in the odor of the highest respectability -political, social and financial-who probably never felt a twinge of conscience, but are crushed with the shame and humiliation of having their black lives made public.

Good men, upright and honorable in their lives, but who either in self-defense or purely by accident have taken a human life, have been made to undergo extreme suffering by lashings of conscience and the stings of regret, while the really bad man fears nothing but exposure, and until he is called to account is noted for his cheerful disposition and his happy and free-from-care frame of mind. It has come about that conscience and

fear of spiritual misery only operate for their sins by having them brought to light, with the result of pouring out upon them the shame and humiliation which alone they had reason to dread.

Therefore, punishment for crime ought to invoke as much publicity and humiliation as possible, whereas it seems to be the object in the administration of justice to subject the criminal to as little exposure as possible, and if one should happen to get a term of imprisonment he is saved as much as possible from the hardsbips of prison life and from the degradation of wearing the "stripes," the badge of the criminal.

It is only the shame and humiliation of exposure that make the real punishment for such criminals, and if the punishment has been as free from degrading conditions as possible, when he receives his pardon he will feel that the worst that happened to him to the loss he shall have reformed or not he de termines not to be "found out" again The real punishment for such criminals is complete exposure and humiliation, and If these are made as light as possible there is no retribution .- New Orleans

Persistent Advertising is the Hoad to



Have You Seen Our New

Unquestionably the most liberal \$25.00 policy on the market.

AK-SAR-BEN POLICY?

A Policy Contract Years Ahead of the Times.

We are looking for a good sales-man to specialize on this policy. To the man who can deliver the goods we will submit a very liberal propo-

Casualty Company

12th and Farnam Sts., Omaha.

National Fidelity &

D21-4 CITY NATIONAL BANK BLDG.

Surety Bonds, Employers' Lin-bility, Automobile Liability, Burglary, Plate Glass.

# INSURANCE

"State Mutual Life" OF WORCESTER, MASS.

CHE OF THE OLDEST-69 YEARS -and Best Companies on Earth.

W. H. INDOE General Agent 682 Ree Building, OMAHA

Jay D. Foster

Joseph Barker

# Foster-Barker Company

H. E. Palmer Son & Co.

### Accident and Health Insurance

LIBERAL CONTRACTS

Losses adjusted by us right here in Omaha.

Brandeis Bldg.

Phone Doug. 29

### 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.



→ Let the Buyer Beware ← SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH. GALLAGHER & NELSON Brandets Blag.

# MARTIN BROS. & CO

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

See -

Parcel

ACCIDENT INSURANCE Eighty-five Millions Assots.

TOM KELLY "The Insurance Man" PHONE DOUGLAS 861.

DOOST FOR OMMEA The Columbia Fire Underwriters OF GRAHA

Home Offices-Entire Third Ploor Merchants National Bank Building. Phone Douglas 451. C. O. Talmage, Manager. M. H. Leave, Assistant Manager.



The parcel post makes it easy to reach country buyers. The city morchant can send small orders so fast that distance no longer hinders trace with the people out in the state. Let them know what you can send them by parcel post and you will improve your bust-ness. Small Bee want ads will effect the desired re-

Bee Want Ad Department

Tyler 1000

partment will make a drawing and cut like this for \$3.50.