



Record of Nebraska's Casualty and

Fidelity Companies for 1912, Na ional Fi elity & Casulty Co. \$101,992,67 Competitor 81,274.28 Competitor 57,925,72 Commetitor Competitor 48,5 7.71 Competitor 42,637.83 Competitor 15,380,84

We bond more people than any other company in Nebraska. Our Accident Policies are the insuring kind.

National Fidelity & Casualty Company

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Outcome. "State Mutual Life" OF WORCESTER, MASS.

ONE OF THE OLDEST-89 YEARS -and Best Companies on Earth.

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Foster-Barker Company

H. E. Palmer Son & Co.

Accident and Health Insurance

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Losses adjusted by us right here in Omaha.

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No life insurance company pays larger annual dividends to policy holders, and few others pay as

No life company pays death claims more promptly. No life company shows faster or a more substantial growth.

No life company is more economically managed

THE BANKERS RESERVE LIFE

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Characteristic Western Service

This is what you get when the "Lion" writes your bond. No

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."

INSURANCE ALL KINDS Wheeler & Welpton Co.

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Established 1891, GENERAL INSURANCE Telsphone Doug, 271.

Let the Buyer Beware GALLAGHER & NELSON Brandels Bldg.

General Agent Illinois Surety Co. THE TEST How were your tornado tosses settled-promptly and fairly) That is exactly what our patrons are pleased about-

Nat Meister

GENER ** INSURANCE

News From the Insurance Field

MISSOO CAN GET INSURED

Fire Underwriters Resume Business

LOWER RATES ARE LIKELY

St. Louis Association to Be Reformed and a Reduction on All Risks is Expected as Part of

The "insurance war" in Missouri came o an end last Tuesday, when about nine enths of the companies that had with frawn from the state on account of the laws resumed business under the agreement that had been reached with the atunney general and governor. It was reported that the St. Louis Underwriters association would be reorganized, and that a reduction in insurance rates was likely. The St. Louis Giove-Democrat tells

of the situation in that city as follows:

likely. The St. Louis Glove-Democrat tells of the situation in that city as follows:

Blue Monday yesterday skipped offices in the Pierce and other buildings occupied by fire insurance men. The agents received letters in every mail authorising the writing of business. Toward sunset, telegrams bearing the same message predominated. Almost nine-tenths of the companies which voted at Philadelphia to leave Missouri April 30 will write policies in the state effective at noon today, according to an estimate by W. D. Hemenway, general manager of the Insurance Agency company.

Hemenway received word from twenty-one of the twenty-three companies represented by the Insurance Agency company to resume writing business. He said the other two companies are in New England and he expects to hear from them today. Telephone conversations with other agents had convinced him only a small percentage of the companies will be out of the state later than today, he said.

Some of the agents thought the messages to resume were effective on receipt. As a result, thousands of dollars worth of unproteored property was covered by policies during working hours vesterday, an agent said. However, the policies were dated today, and will not protect against Tires which may start this morning.

The agents said they were as happy and enthusiastic as when they first started in the husiness as youngsters and welcomed the chance to got down to work again. They said the sale value of their agency plants, which they had rated at the desk or at work out on the street.

At Kansas City conditions were much the same, the Journal printing the following:

the same, the Journal printing the fol-

All fire insurance agencies in Kansas City, which practically have lain cormant for two months and eleven days, will resume business at high noon today. A way to get around the obnoxious Orriaw, the cause of all the trouble in Missouri, was brought about through an agreement between the state officials and representatives of the old line insurance companies—known as board companies—which suspended business in the state April 30, last.

Before the companies left the state

April 30, last.

Before the companies left the state their agents were given instructions to write no policies effective later than May 15. but all of them were to be in the mail and on the way to their respective leadquarters before midnight of April 30, Many big firms protected themselves by short rating policies which were about to expire and obtaining new ones for the suing year. Others whose policies couldnot be short rated were permitted to take out new policies by filing their old ones with agents with the understanding that it latter would not be used in case of a loss.

At that time the situation looked desperate and no one dared even hazard a guess as to when the storm would be over. In that way it was said that more double insurance was carried in Missourt than ever before in the history of any state. Large interests had to be protected, however, and the insurance companies seemed willing to stand by them as far as it were possible to do so, even though they were taking a great risk. Still policies affecting big industries expired every day and the clamor for protection was great. The drouth, while proving a great handican to other lines of business, prohably will cause a rush for fire insurance as people take into consideration the canger of great confingrations at such a

Motorists on Speedways Have to

Answer Impertinent Question.

REVENGE THOUGHT HIS MOTIVE

Believed to Be Man Who is Seeking

Someone Who Has No Right to

Make Late Visits in High-

"Whose Little Wifie Are You?" is not

the title of the latest rag-time ballad

from the pen of Irving Berlin or any

other artist of like lik from New York's

stead it is the gruff exlamation of a

masked, armed rufflan who haunts the

roads most frequented by the Omaha joy-

riders bound for some of the various road

That's all the masked one wants to

know, "Whose little wifie are you?" His

voice is gruff and harsh, but there is

a tone of loneliness in it that touches

the hearts of the terrifled joy-riders.

When he gets a reply and peers into the

faces of the occupants of the car, the

road agent sighs, after ordering the party

o move on, disappears in the shrubbery.

This is the true "road agent" story ac-

For the last week, "auto bandit" rumors

so persistent that they have caused the

authorities no end of trouble, have been

floating about in auto circles. The story

goes that the agent is particularly partial

to the West Center road and the West

Dodge road. He travels in a high power

ar without lights nor number, and is

cording to the story, he has stopped

scores of automobiles laden with hilarious

Keeps Motorists Covered.

He always keeps the party covered with

his pistois while he asks his question:

Whose little wifle are you?" and peers

nto the face of each woman passenger.

When he is satisfied, he orders the car

An official says that he thinks he knows

the road agent. "He's not a robber,"

says this official. "He's just a plain cit-

izen over-endowed with nerve and hate

for someone-he's trying to find out

The police and sheriff's office discredit

he stories that auto parties have been

held up and robbed, because thus far no

one has reported any losses, and the

identity of the persons said to have been

They prefer instead to believe the in-

"Autoists with innocent intent have

nothing to fear from 'road agents,' " said

Captain of Detectives Maloney yesterday,

danger riding with some other fellow's

cials is one of the persons who asserts

several auto parties have been held up and robbed, although he does not know

the names of any of the victims

ured husband story.

ouples bound for various resorts,

o move on, and then disappears.

armed with two automatic pistols. Ac-

cording to the police and sheriff.

"tin-pan alley" music factory, but in-

Powered Car.

FELL PURPOSE OF BANDIT New Parcel Post

eral:

and second zones.

Weight,

Courteen

Sixteen

Twenty

monles.

ican colors.

However, there is always more or less Mayor Dahlman were speakers.

One of the leading automobile club offi- Mr. and Mrs. L. J. Platti held the Amer-

ime. This will be found especially true egarding grain, which soon will bour nite Kansas City elevators, much of which is insured in advance of its ar-

soon as it was announced in the As soon as it was announced in the press that the insurance embroglic had been settled, that an agreement had been eached and that the old line companies would be back in the state today, reuests began to pour into local agencies or insurance policies. Telephones were kept busy Saturday and all day verterity, and it will require all of the old ands back at the helm to handle the customs.

JULY FIRE LOSSES \$20,000,000

Total for First Seven Months of Year Less Than 1912 Record.

losses by fire in the United States and Canada during the month of July, as compiled from the records of the Journal of Commerce and Commercial Bulletin, aggregated \$30,660,500, as compared with \$15,219,100 in the same month last year and \$25,301,150 in July, 1911. The folowing table gives a comparison of the losses by fire during the first seven months of 1913, together with the same time in 1912 and 1911;

Months— 1911. 1912. 1913.

Anuary \$ 21,522,450 \$ 35,663,150 \$ 20,193,250

Pebruary 16,415,000 28,601,660 22,681,600

March 31,569,890 16,670,850 17,511,000

April 17,670,550 16,340,400 16,738,257

May 21,432,000 21,013,950 17,225,857

une 20,691,560 16,103,450 24,942,70

une 23,801,150 15,219,100 20,660,98

Total .\$154.992.900 \$149,591,550 \$139,356,550 While the losses for July, 1913, exceed those for July, 1912, by over \$5,000,000, the losses for the first seven months of 1913 are over \$10,000,000 less than for the same period of 1912. From the present outlook 1913, barring confingrations, should be a fair fire underwriting year.

BANKERS RESERVE COMPANY PUTS OUT 4 NEW POLICY

A new policy has fust been put upor options and henefits of unusual value, cent. It matures with fifteen annual payments, and if insured is totally disabled by accident half the face value is paid in cash, Upon twenty and twenty-four annual premium payments the policy derives a largely enhanced value. It is incontestable after one year. Upon maturity it may be converted into a trust fund o'r wing 3% per cent annual interest and the fund may be paid to beneficiaries in installments as desired by insured. There are other liberal contract provisions.

Large Cities' Negotietions. Work on the large cities matter has been sidetracked for the last fortnight. rs several members of the managers' Missouri matter. The working out of the agreement with the Chicago agents will now be resumed, with the expectation that a satisfactory plan will be formulated within a few weeks, but as the ancommittee were busily engaged on the nual meetings of the Western Union and the Western Insurance bureau are held next month, it is believed that nothing will be done on putting the agreement into effect until after those sessions.

SPRINGFIELD, III., Aug. 12.-P.ufus Potts of Springfield, recently appointed state insurance superintendent by Gov-

pany with \$500,000 capital and an equal amount of surplus. The officers and di-rectors will be identical with those of th

to the First Zone

The new parcels post rates and the new weight limits are as follows accord-

ing to the order of the postmaster gen-

"On and after August 16, 1913, the limit

of weight of parcels of fourth-class mail

for delivery within the first and second

zones shall be increased from eleven to

twenty pounds. The rate of postage on

fraction thereof when intended for local

The pound rates of postage in the first

"The rate for local delivery shall apply

to all parcels mailed at a postoffice from

which a rural route starts, for delivery

on such route, or mailed at any point

on such route for delivery at any other

point thereon, or at the office from

which the route starts or on any rural

at any office for local delivery.

Christening of Flag

Father Stenson of St. Philomena's

church, Louis J. Piatti, S. Cipelo and

James Salerno and Mrs. Sebastian acted

as sponsors for the Italian flag, while

Persistent Advertising is the Road to

Local Rate. Zone Rate

and second zones shall be as follows

pour gun as soon as the managing under writer has been decided upon. At the start it will cover chiefly automobile liability and personal property damage, so that the Hartford can write all features of the bile hazard.

NATIONAL LIFE CONVENTION THIS WEEK AT MINNEAPOLIS

This is the week of the annual mossio of the National Life convention which begins August 19 at Minneapolis. This organization is now composed of about 100 life insurance companies and is constantly growing in strength and importance. Officers of many middlewest companies will be delegates to the convention, whose program is a most interesting one, Bascom H. Robison, president of the Bankers Reserve Lafe company, is one of the founders of the organisation and will represent that company in the convention

Hall Rinks Nearly Over. 27.087.800 by contract September 15, most of the 17.811.000 companies writing that class believe that 17.225.800 the greater part of their dability cas al-24,942,700 ready terminated. The harvest has been early because of the hot weather and the bulk of wheat is now in shock or in barn. Most of the companies have had a profit able experience, except for local storms A number of new companies entered the field this season and more are expected

California Liability Reserves. At the recent meeting of the national convention of insurance commissioners a special committee recommended an in crease in liability and compensation reserves, suggesting 65 per cent as apparently necessary. California has unticithe market by the Bankers Reserve Life pated such action by enacting a new liacompany of Omaha. It is a twenty pay- bility law, going into effect January 1, ment guaranteed annuity policy with 1914, which requires a reserve of 75 per

next year.

Insurance Notes W. H. Indoe of the State Mutual Life Insuranct company is expected to return Sunday from a visit to the mountains in

The \$100,000 club of the International Life will be given a trip from St. Louis to New York via Niagara Falls. Toronto and the Hudson river, leaving St. Louis

August 18. The Illinois and Wisconsin departments have completed their examinations of the Northwestern Mutual Life and given the company a hearing, and the report is expected scope.

J. F. Clabaugh, agent for the North-western at North Platte, has been spend-ing the week in Omaha with Mann & Junod, general agents for the Northwest-ern Mutual Life.

J. M. Egerman, formerly with the Missouri Fidelity and Casualty company of Springfield, Mo., was yesterday appointed special agent for Missouri, representing the Lion Bonding and Surety compay of this city.

C. W. Shaffer, secretary of the Lion Bonding and Surety company, left last night for a two weeks' trip to the east. He will visit his home. Union City, Pa., and then intends making a short business trip up to New York City, Baltimore, Albany and Buffalo.

ernor Dunne, assumed the duties of his office Monday. Mr. Potts succeeds Fred W. Potter.

W. Potter.

Hartford's Accident Company.

The Hartford Fire has organized the Hartford Accident and Indemnity com-

The Persistent and Judicious Use of Newspaper Advertising is the Road to Business Success.

ECHOES OF THE ANTE ROOMS Rates as Applied

Lee Forby Camp, Spanish Veterans, to Plan Winter Meetings. LABOR DAY EVENTS TO FORE

Woodmen of World of Camp No. 24 Will Hold Annual Basket Picnic

at Elmwood Park in the Afternoon.

Spanish War Veterans. Lee Forby camp of the United Spanish parcels exceeding four ounces in weight War Veterans meets in camp hail, Anshall be 6 cents for the first pound and clent Order United Workmen temple, 1 cent for each additional two pounds or Fourteenth and Dodge streets, Tuesday evening. Social meetings during the windelivery, and 6 cents for the first pound ter months will be discussed and the and I cent for each additional pound or camp officers desire a good attendance fraction thereof when intended for de- at this meeting.

livery at other offices within the first General Henry W. Lawton Ladies' auxiliary to Lee Forby camp of the United Spanish War Veterans will hold a kensington at the home of Mrs. Earl Movement is on Foot to Shut Down B. Nye, 2612 Bristol street, Thursday.

Woodmen of the World. Druid camp No. 24, Woodmen of the World, and Welcome grove No. 54, Woodmen Circle, will hold their annual joint basket picule at Elmwood park this afternoon. The committee has an elaborate program of events. Honors will be awarded to the winners. In event of rain the picule will be held next Sunday. Woodmen of the World.

Kosciusco camp, No. 352, pienie at For ty-fourth and Grove streets today. Schiller camp No. 16, and Fred Klenke's Labor day at the German home. Killian Fluor of camp No. 211 and a prominent contractor of that city, is recovering from a severe sick spell. Druid camp No. 24 picnic today at Elm-

wood park.

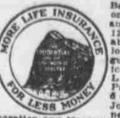
route starting therefrom, and on all mat-Lithuanian camp No. 44 will picule next ter mailed at a city carrier office, or at any point within its delivery limits, for Sunday Captain C. M. Richards and his Omahadelivery by carriers from that office, or Seymour degree team have returned home from a pleasant visit to Niagara Palls lication.

OPPRESSIVE ATMOSPHERE Witnessed by Many CAUSES TWO PROSTRATIONS

and other eastern resorts.

Fifteen hundred Italian-Americans gathstreet, collapsed because of the heat in ered at Metz hall on South Thirteenth Saturday night to witness the "christening" of the Italian-American fiag. The stopped and robbed cannot be learned gathering was under the auspices of the Wise Memorial hospital. Her condition General Giovanni Ameglio society and C. is not serious, it is said. Cipolo, attorney, was master of cere-H. B. Garrison, 210 North Twenty-sixth

street, was prostrated near the Krug browery, where he is employed. He was taken home by friends.



perfore deciding on your insurance phono D. 1275, and ask about the new low cost, all guaranteed policies, all plans. Life, Limited Payments, Endow ment s Joint or Parthership, Corthly Income or Pan-Poration and Monthly Income or Pen-

The Frudential Inc. Co. of America inc. as a Stock Co., by New Jersey M. BRUCE CARPENTER, Mgr. licies. For Nehranks and South Dakota,

THE

Union Central Life Ins. Co.

CINCINNATI, OHIO

HARRY O. STEEL

General Agent.

\$11-213 Ramge Bldg. Phone D 2163

Northwestern Mutual Life Insurance Company OF MILWAUKEE

MANN & JUNOD

General Agents 538-544 Brandels Building. **OMAHA**

Savings Bank Life Policy Have You Seen It?

G. W. NOBLE,

General Agent. ORARLES L. MOFFER. Special Agent.

C. HITCHMAN, Special Agent. OFFICES:

638-643 Brandels Bldg.

NATIONAL LIFE INSURANCE COMPANY MONTPELIER, VERMONT

Organized 1850.

Assets \$56,038.867.81.

Purely Mutual.

"The National Life is one of the really great mutual companies of America, a big dividend-payer, a truly policyholders' company."

-(The Insurance Report, Denver, Colo., January 1913.) The National has some excellent opportunities for local end district agents in the State of Nebraska, where it has invested

Correspondence is invited from successful men of good character who are interested. Address: JAMES V. STARRETT, State Agent,

Telephone Douglas 126.

401-3 Paxton Block,

DOUBLE INDEMNITY

On April 2, 1913, one William D. Hearne, a young man 18 years old, bought from The Midwest Life a twenty payment, double indemnity policy for \$1,000, paying \$25.42 therefor. On July 12th he was drowned in the Missouri river near Rulo. As his death was accidental, the company paid his beneficiary \$2,000 instead of \$1,000. Almost sixty per cent of the total insurance now being sold by The Midwest Life has this double indemnity benefit in case of accidental death. The additional premium charged is only \$2.00 a year. For further particulars call or write THE MID-WEST LIFE

W. E. SNELL, President. A Rebraska Company—Home Offices: First Wattonal
Bank Building, Lincoln. GEORGE CROCKER and F. A. FIRNEY, General

Agents, Rooms 1313-1314 City National Bank Building, Omaha, Hebraska. 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 1210 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 JOE KLEIN

220 Omaha National Bank Bldg.

LIFE INSURANCE ACCIDENT INSURANCE Eighty-five Millions Assets.

E. H. PICKARD

"The Insurance Man." PRONE DOUGLAS BOL.



MARTIN BROS. & CO. GENERAL INSURANCE

it already.

BARKER BLK. TEL. DOUG. 735

LID FOR THE COUNTRY CLUB? the Bar.

MEMBERS DON'T WANT TO TALK

Avowed Purpose is to Stop High

Jinks, Chargeable to Too Free Access to the Bev-Will Omaha's high-toned Country club become a cold water organization?

That is a question which its members are to be confronted with, as a petition committees promise interesting events is in circulation for signatures asking the directors to abolish the bar and cut out the booze altogether. Some who are willing to do away with the drink dispensary favor putting in a

locker system so as to save guests the humiliation of going dry. Others are dead City Manager John Kennedy entertained set against curtailing the privileges of a number of out-of-town guests the last the bar in any respect, and a lively fight is promised if the proposition is pressed. County club members are decidedly reticent when the subject of the cut-outthe-booze proposition is broached, and naturally decline to talk about it for pub-"Don't mention me," said one who con-

fessed signing up, "but, of course, everybody knows that we have had some scandalous performances out there this year, worse than ever before, and most Oille Johnson, 917 North Twenty-fourth of it is to be traced to over-indulgence SNEAK THIEVES ENTER in intoxicants. I don't believe any of us the dry cleaning department of the are prohibitionists, and mighty few of un Dresher company on Farnam street yes. testotalers, but we want to save the club terday afternoon and was taken to the for our wives, sons and daughters. We want to protect the club's reputation and avoid humiliation."

Another Country club man predicts that nothing will come of the present movement. "Perhaps the board ought to shut down a little harder, and draw the line How the Trouble Staris.

Constipation is the cause of many allfrom out-of-town who expect to be stone park. They expect to be away for two or three weeks. ments and disorders that make life treated like gentlemen, and offering them ments and disorders that make life miserable. Take Chamberlain's Tablets, keep your bowels regular and you will avoid these diseases. For sale by all dealers.—Advertisement.

I am not in favor of the locker systom, either, as the way out. It wouldn't remedy anything anyway, because folks.

can drink just as much out of their own bottles as they can by buying over the bar. It's all up to the man anyway, If any one has misbehaved enough to be called down, let the board baul him on the carpet, or expel him if necessary." The petition to abolish the bar is said

FIFTY-NINE MORE MEN HEAR OF 8 O'CLOCK LAW

to have more than twenty-five names on

Police Sergeants Henry Cook and Al Samuelson, with a squad of plain clothes policemen, armed with over a score of search warrants, visited saloons all over the down town district Saturday night to stop "cheating," as violation of the 2 o'clock liquor law is commonly called.

In most of the saloons, however, the front doors were closed tightly at & o'clock, and no drinkers could be found, so the officers' search warrants were useless. ' In the Howard hotel bar, an Tenth and Harney, and the Harney hotel saloon, at Fourteenth and Harney, the guardians of the law found business going on swimmingly or rather sailing along nicely. At any rate, a number of schooners were in evidence. The patrol wagen, accordingly, backed up to both places and took all of the patrons and the proprietors to jail, where the former were released upon \$10 cash bonds, and the latter on \$100 ball,

The raids last night netted just fifting nine prisoners.

CHURCH AND GET WATCH Sneak thieves, with no respect for the

cloth, broke into the First Presbyterian church at Seventeenth and Dodge streets late yesterday afternoon and stole a valuable watch belonging to the pastor.

PEPSONAL PARAGRAPHS