


Accident, Health, Fidelity, Liability Insurance.



NATIONAL FIDELITY & CASUALTY COMPANY

Record of Nebraska's Casualty and Fidelity Companies for 1912.

1. National Fidelity & Casualty Co.	\$101,992.67
2. Competitor	81,974.25
3. Competitor	50,825.72
4. Competitor	48,517.78
5. Competitor	42,637.83
6. Competitor	15,350.84

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

National Fidelity & Casualty Company

National Fidelity & Casualty Bldg., Omaha, Neb.

Edwin T. Swobe, Pres. & Gen'l Mgr.

J. H. Mithen Co.

Inc.

921-4 CITY NATIONAL BANK BLDG.

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

INSURANCE

"State Mutual Life" OF WORCESTER, MASS.

ONE OF THE OLDEST—69 YEARS—and Best Companies on Earth.

W. H. INDOE

General Agent

652 Bee Bldg. OMAHA.

News from the Insurance Field

SUPERVISION IS OVERDONE

Insurance Companies Said to Be "Supervised to Death."

STATE AUDITOR HOWARD'S KICK

Politics, Garbled with Ignorance, Too Often Readers State Supervision an Injurious Farce.

"American insurance companies are supervised to death, and it would be well for the policyholders if there were less exercise of the state's police power in governing the corporations in which they have placed their contracts."

The quoted paragraph expresses the opinion of Hon. W. B. Howard, state auditor of public accounts, taken from a prepared paper on "Supervision of Insurance Companies by the State."

Mr. Howard does not presume to discourage efforts "to improve insurance conditions wherever possible," but protests vigorously against the persistent attacks of political freebooters on the companies. He says: "These great fiduciary corporations which hold in trust for the benefit of their policyholders billions of dollars are made the subject of politics and sometimes booted about by cheap politicians under the guise of state supervision. Unfortunately for the business, few men of insurance experience find politics in the state department. The reason for this is patent. The salary paid state officials is in the whole regard, and no insurance man who values his time can afford to engage in politics nor does his natural inclination turn him in that direction. He is rendering assistance to thousands whose homes would otherwise be desolate and broken. He is conscious of his ability to earn his bread in the sweat of his brow and to build up a business that shall be a source of income and a credit to his intelligent effort and industry. Therefore, the field of politics is not attractive and frequently we find that men are called to the departments to supervise insurance companies through the fortunes of politics who have little or no knowledge of the business and it cannot be that such supervision is not harmful, at least inefficient and needless."

"Against such supervision I wish to register a most vigorous protest. The policyholders who repose their confidence in the companies have a right, and the companies have assumed the obligation to have a right to demand in the office of insurance commissioner a man whose general information concerning insurance is second to none in the business. This condition must prevail before state supervision or control can be very beneficial and before either the policyholders or the company can expect any intelligent return upon the taxes they pay in their own state."

"In my own supervision," Mr. Howard continues, "the insurance companies pay in taxes to the department of insurance the tremendous sum of \$34,000 per biennium while the cost of supervision is less than one-tenth of that sum. This evil has

EFFECT OF THE BLUE SKY LAW

Surplus Money of the State is Now Being Better Protected.

STOPS OUTSIDE SPECULATION

Higher Rate of Interest is Inducing the Farmer to Reduce His Mortgage Loans as Rapidly as Possible.

"Insurance companies are taking full advantage of the depression in the bond market," said Walter H. Preston, treasurer of the Bankers Reserve Life company. "They are buying bonds cheaper than at any time in the last fifteen years. This and other companies are deriving an additional profit in the purchase of registered bonds, and policyholders are receiving in consequence a larger rate of annual dividends."

"What is more important," continued Mr. Preston, "is the fact that the condition of the money market during the year, with its higher interest rate, has not only effectively checked real estate speculation with its accompanying demand for farm loans, but the high rates have been the means practically of stopping the demand for all farm loans of the higher grade, such as the Bankers Life requires."

"On the other hand there is seen a decided tendency on the part of the farmer to reduce his mortgage loans as rapidly as possible. It is not only surprising to note the ability of the farmer to reduce his indebtedness even in a tight money market, but it emphasizes what will be accomplished in a very few years by the so-called 'blue sky' laws, like that which has recently taken effect in Nebraska and other states. This new law will keep millions of dollars annually within the state and stop the annual outflow of money tured to other states through the efforts of the blue sky promoters. It is invested in many cases in dubious enterprises such as wild land, timber land, mining and oil lands, and miscellaneous propositions, too many of which are positively without merit, the money so invested never coming back into the state."

"It is incident to the student of the situation," concluded Mr. Preston, "that a very few years under a strict enforcement of this new law discouraging outside speculation will prevent the throwing of money to the winds. When that result is achieved, Nebraska will become a creditor state, with the farming community free from debt and resultant growth to the towns and cities. Nebraskans will then be the most prosperous people in the world."

"Statisticians tell us that the annual production of wealth in Nebraska is valued at \$500,000,000, and that of this vast sum, perhaps \$25,000,000 represents the surplus capital, which the producers may use in different forms of investment and speculation. Thus we get an idea of the wisdom of our law makers, when they framed the so-called blue-sky law, which we all hope will put an end to ill-advised speculation."

WIDE LIFE INSURANCE

Before deciding on your insurance "phone 10, 1275, 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, 519-25 City Nat'l. Bank Bldg., Omaha.

Northwestern Mutual Life Insurance Company OF MILWAUKEE

MANN & JUNOD

General Agents

538-544 Brandeis Building, OMAHA

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

JOE KLEIN E. H. PICKARD

220 Omaha National Bank Bldg.

THE Union Central Life Ins. Co.

OF CINCINNATI, OHIO

HARRY O. STEEL

GENERAL AGENT

311-313 Range Bldg. Phone D. 2163

Savings Bank Life Policy Have You Seen It?

G. W. NOBLE,

General Agent

CHARLES E. HOFFER, Special Agent.

J. C. KITCHEN, Special Agent.

OFFICES: 636-643 Brandeis Bldg. Omaha.

NATIONAL LIFE INSURANCE COMPANY

MONTPELIER, VERMONT

Organized 1850. Assets \$56,038,887.81. Purely Mutual.

RELIABLE AND COMPETENT COUNSEL IS ADVISABLE in the selection of the form of life insurance contract best adapted to your personal and business needs. If you will call at our office, or drop us a card, we will submit a proposition fitted to your individual case and give you a full explanation thereof. There will be no charge for this service and you do not incur any obligation in requesting the information.

The National Life is one of the strongest and oldest mutual companies in the business, with an established reputation for liberal and square dealing with its policyholders. It holds choice Nebraska securities amounting to over \$3,000,000.

Write or telephone us today and we will gladly supply full information.

JAMES V. STARRETT, State Agent,

Telephone Douglas 126. 401-3 Paxton Block, Omaha, Neb.

A LESSON IN FIGURES

What amount of life insurance do you suppose was written in Nebraska in 1912? There was \$21,300,000 of which only \$10,946,000 was placed in Nebraska companies. The total premiums paid in this same year by Nebraskans on all their life insurance, whether taken in 1912 or in prior years aggregated \$11,800,000 of which only \$1,400,000 was paid to Nebraska companies. Theoretically every citizen of the state believes in patronizing Nebraska companies. Yet, when most of them, as the figures show, come to signing applications, they choose an outside company. Why this inconsistency? Probably because they do not consider this phase of the question. Place your next policy in

THE MID-WEST LIFE

H. E. NEELY, President, A Nebraska Company—Home Office: First National Bank Building, Kansas City, Mo. Omaha Office: 220 Omaha National Bank Building, Omaha, Neb.

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.

See TOM KELLY

LIFE INSURANCE ACCIDENT INSURANCE

Eighty-five Millions Assets.

"The Insurance Man."

PHONE DOUGLAS 88.

MARTIN BROS. & CO.

GENERAL INSURANCE

BARKER BLOCK TELEPHONE DOUG. 735.

BRIEF CITY NEWS

Sarcophagus. Lightning fixtures, Burgess-Granden Co. have been put in—New season Press.

Fidelity Storage & Van Co.—Dong. 1516 Keep your money and valuables in a safe deposit box. The American Safe Deposit Vault, 215 South 17th St., Bee Bldg. Boxes rent \$5 per year.

Dr. John to Fresh. Dr. D. C. John of Benson will preach at 9 o'clock this morning at Grove Methodist Episcopal church, Twenty-second and Seward streets.

To Hold Memorial Services. Memorial services for the late Ralph W. Brockbridge and Judge Bradley, members of the Omaha Bar association, will be held in room No. 1 of the court house 9:00 after court convenes in October.

To Canvass Franchise Vote. E. A. Smith and George Holmes have been appointed by Election Commissioner Moorhead to canvass the vote cast in the gas franchise election. These men performed the same task after the tornado bond election.

Clerks to Meet Tuesday Night. The Retail Clerks' association, which is canvassing the city to secure signatures to a petition calling for permanent 6 o'clock closing on Saturday night, will meet in the Douglas auditorium Tuesday evening to estimate the progress made.

Spworth League to Meet—Hanscom Park Spworth league is to hold a meeting Sunday evening at which Ray Beel will give a humorous talk on "What Good Books Have Done for Me." The league will also give a Japanese lantern festival Tuesday evening on the church lawn.

Duval to Father's bedside. Eugene Duval, local freight agent of the Milwaukee, was called to the bedside of his father in Lennox, Mich., for the second time in two weeks Friday night. Mr. Duval's father is suffering from heart trouble and this time his condition is much lower than before.

Mrs. Dodge Critically Ill. Mrs. Charles Dodge, wife of a traveling construction engineer, swooned on Sixteenth and Howard streets yesterday afternoon while she was surrounded by hundreds

COLORED METHODISTS TO HOLD CONFERENCE IN OMAHA

One hundred delegates from Nebraska, Kansas and Colorado will be in attendance at the Colored Methodist conference in this city August 27 to 31. The Grove Methodist Episcopal church at Twenty-second and Seward streets will be the official headquarters of the conference and all the preaching and special events will be held at the church during the week. Preaching will be in order each evening, but additional events will be provided from time to time. The cornerstone of the church, which is to be erected soon, will be laid on Sunday afternoon, August 31, with Dr. M. G. H. Mason officiating. Refreshments will be served each day in the basement of the church.

A Shooting Scrape with both parties wounded, demands Bucklen's Arnica Salve. Heals wounds, sore, burns, cuts or piles. Only 5c. For sale by Beston Drug Co.—Advertisement.

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

WHY NOT NOW?

Sooner or later you will see the wisdom of insuring with

THE BANKERS RESERVE LIFE COMPANY

OMAHA, NEBRASKA.

Our new policy contains provisions which make the strongest possible appeal to discriminating business men who must have protection for family and estate.

Assets, over \$4,600,000.00.

Business in force, over \$22,000,000.00.

B. H. Robinson, Pres. R. L. Robinson, Vice-Pres.

R. C. Wagner, Sec'y. W. G. Preston, Treas.

A BIG FIRE RECENTLY

Caused losses of thousands of dollars to several Omaha firms, but they were protected in RELIABLE companies.

Call 1213-1214 City Nat. Bank.

Nat Meister

Today, Douglas 1703.

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."

\$5,000 Accident Insurance for \$5 a Yr.

Wheeler & Welpton Co.

1511 DODGE STREET. PHONE DOUG. 198.

BOOST FOR OMAHA.

The Columbia Fire Underwriters OF OMAHA.

Home Office—Entire Third Floor Merchants National Bank Building. Phone Douglas 451.

C. O. Talmage, Manager. M. E. Lease, Assistant Manager.

INSURANCE

FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, BOILER, BURGLARY, HEALTH AND ACCIDENT.

ALFRED C. KENNEDY

209 First National Bank Building Phone Douglas 722.

BALDRIGE - MADDEN CO.

GENERAL INSURANCE

Phone Douglas 200. Bee Building.

WALTER A. TORSON **W. LEROY WILCOX**

B. L. BALDWIN & CO.

Established 1891

609-10 First National GENERAL INSURANCE Telephone Douglas 271.

Let the Buyer Beware

SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE.

GALLAGHER & NELSON

422 Brandeis Bldg. D. 3322

General Agent Illinois Surety Co.

AFFAIRS AT SOUTH OMAHA

athletic headquarters of the city. The old alleys have been refurbished and will be under the care and management of Ben Hull this year.

About eight teams answered the roll call at the preliminary meeting and it is expected that this number will be increased to twelve. There will be another meeting this week at the call of the president and the season will open between September 10 and 15.

High School on List for Teaching Agriculture.

State Superintendent Delzell has placed the local high school on the approved list of high schools of agriculture, in accordance with a law enacted by the last legislature. In order to be accredited a high school must have courses in manual training, domestic science, sewing, normal training and agriculture. The South Omaha High school has all of these lines of work. The only thing lacking was five acres of ground, which has been leased for five years, in the Cassidy tract, west of Thirty-sixth street and north of Q street.

DELZELL MAKES SELECTION

Police Judge Callanan Fees Man of Robbery Charge, but Finds Witness in Same Case for Contempt.

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Boards Free with Money.

City Treasurer P. J. Martin has notified the members of the Park Board and Library Board that they have overdrawn the 90 per cent of last year's levy by some hundreds of dollars. According to the law the different funds are not liable to draft in excess of 90 per cent of the full amount. City Treasurer Martin stated that he had notified the secretaries of the two boards that he would not honor any more drafts on the different funds in excess of 90 per cent. He further stated that he expected the boards to do as other city departments do in the matter of showing for what purpose each draft is made, the amount and the amount to be used.

Magie City Goes.

Frank Prucka has returned from a two weeks' outing in Detroit, Mich.

Mr. and Mrs. Elmer Smith will return Monday from a trip to Chicago.

Mrs. George Paddock and son are visiting at Therman, Ia., for a few days.

Attorney A. H. Murdoch has returned from business trip to Billings, Mont.

For rent, 8-room modern cottage, nice neighborhood, on car line. 619 N. 16th.

Miss Cecil Nixon leaves today for a short trip to the west.

Mr. and Mrs. T. J. Corcoran have returned from a two weeks' visit in Kansas.

Mr. and Mrs. W. W. Fisher will return next week from an extended trip in the east.

Mrs. Grace Pinnell left last week for a short visit with relatives in Wickenburg, Ariz.

Mrs. C. B. Miles of Corydon, Ia., is a guest at the home of her uncle, D. G. Robb.

Miss Cora Merrill of Creston, Ia., who has been the guest of Mrs. A. H. Murdoch, returned to her home Saturday.

Mr. and Mrs. J. M. Abbott and daughter, Marion, returned from a two weeks' trip from a trip through western Colorado.

Captain James Sheehan of the police department, and J. C. Walker, left last night for a trip to New York and Montreal.

Rev. S. W. Stookey, D. D., president of Bellevue college, will preach in the First Presbyterian church this morning at 10 o'clock.

Mr. J. A. Bradley will return this week from a business trip to Denver, where he has been assisting for two weeks with friends and relatives.

Mrs. L. P. Moser and daughter, Melietta, returned from a two weeks' visit to their home from the coast. Are the guests of Mr. and Mrs. H. Rothholz.

Elta Chenoweth, aged 2 years, daughter of Mr. and Mrs. H. Chenoweth, died yesterday morning at the home of her parents, 201 N. street. Death was caused

J. D. Courtney, plumber, Tel. S. 1094.

For a case of Jettier's Old Age or Gold Tooth, call Tel. S. 1094. Delivery to all parts of the city. Wm. Jetter.

Mrs. and Mrs. D. G. Robb entertained at a luncheon Monday afternoon.

The luncheon will be held this morning at 10 o'clock from the family residence to Laurel Hill cemetery.

A dinner Saturday evening. Profusions of garden flowers were arranged throughout the rooms. Covers were laid for eight.

Mrs. W. B. Rount entertained at bridge Friday.

The players were: Mesdames Dennis, Francis, Hancock, Curt, A. W. Tapp, B. Burke, Omaha, and C. Cline of Omaha.

Mrs. Jennie Lamb of Mount Ayers, Ia., and Mrs. Margaret Press of Seattle, Wash., while en route to their new home in Los Angeles, Cal., were guests of Mrs. B. Elmer Smith.

In conjunction with the Hazel Hester Musical Comedy company, we will offer our patrons the grandest of all three-act plays, "The Springtime of Life."

Mrs. H. Elfelder entertained the past chiefs of Degree of Honor, No. 135, at a chicken dinner Thursday afternoon.

The present officers were: Mesdames G. Green, W. Jones, W. B. Rount and H. Elfelder.

Mrs. H. Trumble gave a dinner Monday evening complimentary to Miss Eunice Ennor.

Covers were laid for Miss Eunice Ennor, Judge J. B. Mack, Mrs. George Paddock, Mrs. Orr Paddock, Mrs. H. Trumble and Messrs. B. Gregg, G. Paddock and H. Trumble.

Miss Mary McNamee, who has been visiting at the home of her uncle, Treasurer P. J. Martin of this city, will be today in the city of Philadelphia, Pa.

Mrs. J. B. Ashe and Mrs. S. Moore entertained the Duplicate Whist club Friday afternoon. The members present were: Mr. and Mrs. J. B. Ashe, Mr. and Mrs. Moore, Mr. and Mrs. A. H. Murdoch, Mr. and Mrs. K. A. Kelly, Mr. and Mrs. G. Jones, Mr. and Mrs. W. B. Knadahl, Mr. and Mrs. J. Laverty and Mr. and Mrs. H. M. Lavery.

Lois H. donned a B. & W. week without interest.

We are offering some fine building lots in South Omaha and Omaha two hour blocks from the car line at very low prices and at terms that should appeal to you. You may start to build as soon as you pay your dollar. Stop calling on us. Call on us at once.

Black. Phone Douglas 206, 1013 and 1014 City National Bank.

Mrs. Eunice Ennor entertained at bridge Friday afternoon.

The guests were: Mesdames H. Trumble, George Paddock, F. Tow, H. Marling, L. M. Lord, H. E. Sage, M. L. King, John Upton, A. B. Shotwell, Fred Hallstead, H. Ennor, Mrs. H. Marling, Mrs. Bertha Metz, Hortense Eads, Iva Willard and Eunice Ennor.

Mrs. K. Manghan was hostess for the 1913 Progressive club, at her luncheon at a luncheon last Wednesday.

Covers were laid for fifteen. Those present were: Mesdames A. J. Jones, A. J. Jones, R. Hayden, D. G. Robb, L. Lester, Mrs. Brown, W. Conley, Mrs. Shueley, Cady, W. B. Rount, Misses Louie, Cady, Rose Martin, Veta Abernethy and K. Vanharber.

Miss Eunice Ennor will leave Monday for Rochester, N. Y., where she will resume her position as director of music in the public school.

The daughter of Dr. and Mrs. T. H. Ennor. A number of entertainments were given in her honor. Her visit will be her last. Among those who entertained for her were: L. M. Lord, a luncheon and bridge; Mrs. John Upton; Mrs. H. E. Sage, a luncheon; Mrs. F. Tow, Mrs. G. Paddock, Mrs. H. Trumble, dinner; Mrs. F. Hallstead, at bridge; Mrs. A. B. Shotwell, dinner; Mrs. H. Hart and Mrs. J. Hughes, luncheon; Mrs. J. M. Tanner, Mrs. H. Ames, Mrs. A. J. Caughney and Mrs. H. E. Davis, at bridge.

The Best Medicine in the World.

"My little girl had diphtheria very bad. I thought she would die. Chamberlain's Cough, Cholera and Diarrhoea Remedy cured her, and I can truthfully say that I think it is the best medicine in the world." writes Mrs. William Orvis, Clara, Mich. For sale by all druggists—Advertisement.