

"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.

**J. H. Mithen Co.**  
Inc.  
921-4 CITY NATIONAL BANK BLDG.  
Surety Bonds, Employers' Liability, Automobile Liability, Burglary, Plate Glass.  
**INSURANCE**

**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

**Millions of Assets--**  
Invested in registered, municipal, county and school district bonds and in first mortgages on Nebraska improved farms. These gilt edge securities lie at the foundation of all policies of  
**THE BANKERS RESERVE LIFE COMPANY**  
OMAHA, NEBRASKA  
Business in force, over \$32,000,000.  
B. H. Robison, Pres. R. C. Wagner, Sec'y.  
R. L. Robison, Vice-Pres. W. G. Preston, Treas.

**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 676.  
We don't want much, just the "Lion's Share."

**ALL KINDS OF INSURANCE.**  
D. 3225 W. O. W. BLDG.

**A BIG FIRE RECENTLY**  
Caused losses of thousands of dollars to several Omaha firms, but they were protected in RELIABLE companies.  
Call 1212  
1214 City Nat. Bank.  
**Nat Meister**  
Today, Douglas 1793.

**MARTIN BROS. & CO.**  
GENERAL INSURANCE  
BARKER BLOCK TELEPHONE DOUG. 793.

**See TOM KELLY**  
LIFE INSURANCE ACCIDENT INSURANCE Eighty-five Millions Assets.  
"The Insurance Man."  
PHONE DOUGLAS 561.

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.**  
1212 City National Bank Building, Omaha, Neb.

**Equitable Life Assurance Society of 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.

Let the Buyer Beware  
SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE.  
**GALLAGHER & NELSON**  
625 Brandeis Bldg. D. 3302  
General Agent Illinois Surety Co.

**NATIONAL FIDELITY & CASUALTY COMPANY**  
Record of Nebraska's Casualty and Fidelity Companies for 1912.  
1. National Fidelity & Casualty Co. \$101,992.67  
2. Competitor 81,274.23  
3. Competitor 59,825.72  
4. Competitor 48,547.78  
5. Competitor 42,637.83  
6. Competitor 15,380.84

We had 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.

**Life Insurance Men Urge Progress in Business**  
At the Atlantic City convention of the National Association of Life Underwriters last week two bugle notes of progress were sounded—an educational campaign of advertising and the substitution of annuities for lump sum insurance.

The movement was inaugurated at the close of the annual address of President Neil D. Mills of Richmond, Va., who showed the growing power and influence of the national association by his assertion that the membership has now reached 800, an increase of 80 during the last year. President Mills said: "I think the time has arrived when we should use the great educational channels of the daily press and magazines, and make even more use of the institutions of learning, the doors of which have been so freely opened to us. Universal ignorance of the great life insurance is today the main source of our troubles and handicaps."

Warfare on the old forms of insurance was begun in a spirited address by C. W. Scofield of Pittsburgh, who said: "Lump sum life insurance is no longer the real thing in family protection. Life insurance has not been doing the thing we add it to do. Up to this time every one thought it was the best and only answer to the great need for family protection to dump a lump sum of money into the lap of the widow who had never seen that much money before, and to do this suddenly at the very time that she was least able to take up wisely and bravely the utterly new, bewildering responsibility of conserving and investing that money, for which it was intended it should be mixed with brains and this requires a new service on the part of the insurance companies. That new service is here. Life insurance has evolved. It begins, like the old service, at the time of greatest need, but it doesn't stop there. It not only supplies, it applies the money, and applies it just as the father did, in a regular monthly sum to meet current expenses."

Key to the Situation—See Advertising.

**AFFAIRS AT SOUTH OMAHA**

**Run of Sheep Makes Up for Cattle and Hog Slump.**

**MONUMENT DEDICATED TODAY**  
Odd Fellows Plan to Hold Ceremony at Grandland Cemetery— Alumni Footballers Are Victors.

The local lodge will meet at its hall at 2 o'clock this afternoon, where final arrangements will be made. Special cars have been chartered to take both local members and visiting lodges to the cemetery. The services will begin at 2 o'clock. A number of the out-of-town lodges will attend in a body. Of this latter class Jonathan lodge, No. 22, of Florence, was the first to signify its intention to attend as a body.

The following is the program prepared for the occasion:  
Frederick officer, A. C. Pancoast.  
Music, quartet.  
Invocation, Rev. S. H. Yerian.  
Musical number of the day, Senator Norris Brown.  
Music, quartet.  
Remarks, Mrs. Emma L. Talbot.  
Music, quartet.  
Drilling of monument, Canton Ezra Mills, No. 13, Omaha; Canton Fred J. Etter, No. 13, South Omaha.  
Dedictory services, Chaplain George A. Bradley, Rev. Robert L. Wheeler.  
Music, quartet.  
Benediction, Rev. Harold L. Bowen.  
Prizes in cattle and hogs looked up steadily, while the sheep prices of a week ago still held sway. In cattle, the sale went up from 25 to 25 cents, with hogs looking upward 15 to 20 cents for the week.

A remarkable feature of the closing of yesterday's sheep market was the steadiness of the price notwithstanding the receipts, which well nigh touched the record. Usually under such heavy receipts prices sag, but the last week has been an exception, stockmen say.

Accounting for the steady sheep market under the heavy receipts, stockmen say that instead of high-priced cattle and hogs being sent to the feeding lots this year, lambs and feeder sheep are being bought instead. Corn is high and cattle are high, while the stock growers are too afraid of cholera to risk money on hog feeding. Sheep offered the next best bet and it is being snapped up.

**Alumni Take Game.**  
Beaten in a three-touchdown game by a score of 15 to 0, the South Omaha High school team yesterday hauled down their colors before the Alumni at Duffy's park, Fortieth and Q streets. The old men, many of whom have since been drafted to uni gridirons, showed the "preps" things in speed, play and, if the terms be allowed, in technique.

Rahn, Phillips and Lauer registered the touchdowns. Reschke umpired, while Campbell refereed. Shinda, an outgoing high school star and a corner on the university team, is expected to be one of Coach Steinh's aggregation this year. Schultz, another oldtimer, had to be removed from the field on account of injuries. "Pet" Ensor displayed some of his old form in punting and making forward passes.

The lineup was as follows:  
HIGH SCHOOL. ALUMNI.  
Pittenger-Sullivan L. E. R. E. M. P. P.  
Shainholtz L. T. R. E. M. P. P.  
Mills-Jordan L. T. R. E. M. P. P.  
Peterson L. T. R. E. M. P. P.  
Dewar L. T. R. E. M. P. P.  
Morrise L. T. R. E. M. P. P.  
Polly-Corner L. T. R. E. M. P. P.  
Leach L. T. R. E. M. P. P.  
R. Shainholtz L. T. R. E. M. P. P.  
H. Shainholtz L. T. R. E. M. P. P.  
H. H. H. L. E. R. E. M. P. P.  
H. H. H. L. E. R. E. M. P. P.

To Lay Consecration.

Rev. T. H. Kallamalo, pastor of the Immaculate Conception Catholic church the cornerstone of St. Elizabeth's Catholic school at Twenty-sixth and F streets, South Omaha.

Rev. T. C. O'Callaghan and Rev. M. L. Ballou, the pastors of St. Bridget's parish, have made preparations for a large attendance at the services, which will take place at 3 o'clock in the afternoon. It was planned to have the attendance of Bishop Seaneill of Omaha, but the change of weather, it is thought, would not permit the bishop to attend with safety.

After the cornerstone had been placed in position a benediction will be given to the attendants.

The new school will be an eighth grade school and will cost \$250,000.

**Odd Fellows' Dedication.**  
The German Catholic club will give a card party Wednesday afternoon at 7

**Inspection Fire Department.**  
Not being able to muster one of the frequent meetings of the Fire and Police board yesterday forenoon Commissioner Divine and Donahue held an impromptu inspection of the fire department at Twenty-fourth and N streets shortly after noon. Donahue, Divine and Chief McKale spent some time in conversation prior to the inspection. Then one of the commissioners walked over to the telegraph post and pulled the fire box. The department responded and then went back home while the commissioners continued their conversation.

**McGovern Pays Visit.**  
In accordance with a resolution looking to the grading of Lamont street in connection with the engineering departments of both Omaha and South Omaha, City Commissioner Tom McGovern of Omaha paid a visit to the city hall in South Omaha yesterday. The commissioner said he had come down to arrange for the grading that is to be done on Lamont street by the two cities working together. However, while about the city hall the commissioner went about shaking hands and telling all those who did not already know it already was so. The commissioner is some little politician when it comes to posing footing and glad handing.

The commissioner expresses a careful opinion that a street car line would be continued out Forty-second street to South Omaha within the next five years. The residents of South Omaha and those living in Creighton First addition to Omaha are both working to have the street car company continue its tracks from the present southern terminus in Omaha along Forty-second street across the Burlington viaduct to South Omaha, there to connect with the L street tracks. This plan when materialized will make a new belt line that will bring a great deal of convenience to the stock yards men and packing house heads who reside in the Hanson park section of Omaha.

**Meigs City Gossp.**  
City Attorney Henry C. Murphy and Mrs. Murphy are expected to return home from the east.

Wanted—Purchased housekeeping rooms for two, phone 1500.

Mrs. Fred Towl, assisted by Mrs. Harry Marling, entertained the Tug-of-War club Wednesday afternoon.

The women of the First Christian church will give a luncheon at the home of Mrs. E. H. Hodges, 33 North E fifth street, Wednesday afternoon, Mrs. J. W. Hodges and Mrs. J. C. Rowe will be assistant hostesses.

Two front rooms, modern, steam heat, for light housekeeping, 509 N. 34th.

St. Mark's churchman's auxiliary will give a cafeteria dinner from 7 o'clock to 1 Tuesday evening at 2314 J street.

For sale 2 large, Winton velvet hat rugs, size 18 by 20, for 2500. Call phone No. 218, or J. G. Riehm, phone 863.

The German Catholic club will give a card party Wednesday afternoon at 7

**Merle Curti has been chosen, circulation manager of the Tooter.** The paper staff larger than ever before. There are at present sixteen writers.

The South Omaha High school football team has been fitted out with new football gear. These are the first outfits to be furnished by the school.

The athletic association of the high school has been reorganized and an election held for a new set of officers' will take place some time next week.

Meetings of the Gavel club have been resumed and Tuesday evening has been reserved for the second meeting of the club. The room of the Board of Education will be used for the meetings.

The Tooter will be greatly enlarged this winter. There will be a full page of news, features, and a complete list of names in each issue. The Tooter staff of each school have a collection of names in each issue.

The text books for the high school debating class have not yet arrived and the club has been studying the state constitution since the beginning of the year. The club will meet this afternoon at 3 o'clock for the purpose of setting a new circulation list. The commercial geography class of the high school, under the leadership of Miss Rita Horen, made a trip to the packing plant of Swift and Company last Thursday afternoon for the purpose of studying the different methods by which the packing company manufactures its by-products.

The reorganization of the high school orchestra is being discussed by Principal Moore and some of the students interested in music. The orchestra broke up two weeks ago, under the leadership of Prof. Karnes, the former conductor. The orchestra has not been reorganized since. The students are awaiting the appointment of a leader by the Board of Education.

A mass meeting of the student staff and the faculty of the high school for the purpose of announcing the Tooter contest is held at 3 o'clock this afternoon at the home of Miss Duff. The Tooter contest is an annual event for the purpose of setting a new circulation list. The class acquiring the most subscriptions to the Tooter will be given a half page of space in the Tooter.

Under the direction of Prof. F. R. Vosack, teacher of physics in the high

**Swiss Lieutenant's Pay 12 Cents a Day**

"Lieutenant Alex Bauerwitz, formerly of the Swiss army." Thus did the man of sixteen languages introduce himself when he sought a place in the United States army at the army building, Fifteenth and Dodge streets. He had been spending his time in Omaha making wax flowers and playing pianos in soda parlors, but began to long for the heroic life of the soldier. So he strode into the army building and sought to enlist. A little questioning of his record in the Swiss army disclosed some facts about the pay of the Swiss soldier.

"I got 12 cents a day most of the time, and the last year I was raised to 15 cents," he explained.

He was delighted when told that many privates in the United States army got \$5 and \$6 a month. He decided it was better to be a private in America than a lieutenant in Switzerland and hurried to answer the preliminary questions for enlistment, but about the third question threw him out. He had no citizenship papers, not even the first papers.

**Arthur Brandeis and Wife Arrive in New York City**

Mr. and Mrs. Arthur D. Brandeis have arrived in New York from Europe and Mr. Brandeis is expected to arrive in Omaha Monday. Mrs. Brandeis will remain in New York.

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**GALLAGHER & NELSON**  
625 Brandeis Bldg. D. 3302  
General Agent Illinois Surety Co.

**News from the Insurance Field**

**Life Insurance Men Urge Progress in Business**

**Insurance Notes and Personnel.**  
C. W. Shaffer, secretary of the Lion Bonding company, is in Kansas City looking after business matters.  
A reduction of fire insurance rates in the city of Brooklyn has been brought about by the improved condition of the city's water service.

Edwin Williams Thordyke, assistant medical director of the Northwest Mutual Life Insurance company, was a caller at the Omaha headquarters last week.  
Assistant General Manager ... of the Columbia Fire Underwriters has returned from his vacation and is again at his desk.

G. J. Richardson of Denton, Tex., has been appointed special agent for the company, with Iowa as his territory. He will maintain his headquarters at Denton.

A. J. Boners of Fremont, district manager of the Northwestern Mutual Life Insurance company, spent several days at Omaha last week, on business with the J. C. Marshall company, the contractors who will erect the Keokuk Hotel.

Charles Hall Johnston, general agent of the Germania Life Insurance Association of Life Underwriters, is still in the east awaiting the adjournment of the convention. He is expected home this week.

E. H. Lullhart, vice-president of the Lion Bonding company, is back from Minnesota, where he went to look after an outfit. "He tried his luck at Chicago, but was not successful," though he caught some good strings in the northern lakes.

Some of the surety companies that during the last four or five months have been cutting rates on contracts are now getting back into line and have resumed the writing of business at the regular rates. It is said that when the cut rate campaign was being carried on, a large number of undesirable risks were taken and that heavy losses are anticipated as a result.

The West Virginia Insurance department has held that some health and accident contracts are void, being satisfaction settlements in that state, being proper advantage of technicalities and sometimes failing to settle when there is no apparent excuse. The department said that it has no power to void contracts that have been properly treated and referred to it for investigation.

President Permitt of the Western Union of Fire Underwriters, in his address at the annual convention at Champlain, N. Y., called attention to the fact that for the last five years the states of Kansas, Minnesota, Missouri, Oklahoma and Kentucky in the Western Union territory have shown a loss ratio above 100 percent with a steadily reduced average rate, so that the companies have been losing money in these fields.

On arrangements for the dedication of the Odd Fellows' monument at Grandland cemetery this afternoon expect a large attendance to witness the ceremonies. Odd Fellows from Omaha and surrounding towns have sent word of their intention to be present when the monument is unveiled. The general public has been invited and many of the citizens of South Omaha not connected with the Odd Fellows will be present for the occasion. Invitations have also been extended to the members of the city government.

The local lodge will meet at its hall at 2 o'clock this afternoon, where final arrangements will be made. Special cars have been chartered to take both local members and visiting lodges to the cemetery. The services will begin at 2 o'clock. A number of the out-of-town lodges will attend in a body. Of this latter class Jonathan lodge, No. 22, of Florence, was the first to signify its intention to attend as a body.

The following is the program prepared for the occasion:  
Frederick officer, A. C. Pancoast.  
Music, quartet.  
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Music, quartet.  
Remarks, Mrs. Emma L. Talbot.  
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Drilling of monument, Canton Ezra Mills, No. 13, Omaha; Canton Fred J. Etter, No. 13, South Omaha.  
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Music, quartet.  
Benediction, Rev. Harold L. Bowen.  
Prizes in cattle and hogs looked up steadily, while the sheep prices of a week ago still held sway. In cattle, the sale went up from 25 to 25 cents, with hogs looking upward 15 to 20 cents for the week.

**Delaware's Bogus Fire Companies Go to Smash**

The "easy mark" corporation laws of the state of Delaware furnish shelter for numerous shady concerns, whether given legal standing in the state, merely do business in the state, prefer to work the game at a distance. Four fire insurance companies, chartered by the state, stand revealed as huge bankrupt swindlers, squelched by the state authorities last week. An investigation showed that the fraudulent concerns had \$50 in assets with which to meet liabilities totaling \$1,250,000.

Chancellor Curtis issued an order restraining three of the concerns from doing business. No step was taken against the fourth concern, but as insurance Commissioner McCabe has revoked the licenses of all four, they are powerless to operate.

The three companies proceeded against, and for which Deputy Attorney General John B. Hutton of Dover was appointed receiver, are: Home Fire Insurance company, American Fire Insurance company and the Mercantile Fire and Marine Insurance company.

The fourth concern, the Equitable Fire Insurance company, No losses were paid. The policyholders and claimants for losses lose everything.

As the headquarters of all the concerns were in Dover, no policies were written in Delaware. They did an extensive business, however, in over a dozen states, especially Michigan, Indiana and Illinois.

The hundreds of policyholders in those states have been victimized, as virtually the entire receipts outside of liberal commissions to agents were pocketed by the promoters.

When complaints of nonpayment of losses began pouring in as early as January, Postal Inspector Plumer of Wilmington and Earnshaw of Philadelphia asked insurance Commissioner McCabe to begin an investigation. As a result this official revoked the charters of all four concerns last June.

Persistent Advertising is the Road to Big Returns.

**Union Central Life Ins. Co.**  
OF CINCINNATI, OHIO  
**HARRY O. STEEL**  
GENERAL AGENT  
511-513 Range Bldg. Phone D. 2162

**Northwestern Mutual Life Insurance Company**  
OF MILWAUKEE  
**MANN & JUNOD**  
General Agents  
338-344 Brandeis Building, OMAHA

**B. L. BALDWIN & CO.**  
ESTABLISHED 1891  
GENERAL INSURANCE Telephone Douglas 971  
509-10 First National

**BALDRIGE - MADDEN CO.**  
GENERAL INSURANCE  
Phone Douglas 200. Bee Building.

**--INSURANCE--**  
FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, BOILER BURGLARY, HEALTH AND ACCIDENT.  
**ALFRED C. KENNEDY**  
200 First National Bank Building Phone Douglas 732.

**HOIST FOR OMAHA.**  
**The Columbia Fire Underwriters**  
OF OMAHA.  
Home Office—Entire Third Floor Merchants' National Bank Building.  
Phone Douglas 451.  
C. O. Talmer, Manager. M. E. Lease, Assistant Manager.

**\$5,000 Accident Insurance for \$5 a Yr.**  
**Wheeler & Welpton Co.**  
1811 DODGE STREET. FROM DOUG. 185.

**Savings Bank Life Policy**  
Have You Seen It?  
**G. W. NOBLE,**  
General Agent  
CHARLES L. HOFFER,  
Special Agent.  
J. C. KITCHMAN, Special Agent.  
OFFICES:  
638-643 Brandeis Bldg. Omaha.

**MORE LIFE INSURANCE FOR LESS MONEY**

Before deciding on your insurance, please call on the new low cost, all guaranteed policies, all plans, Life Limited Payments, Endowment, Joint or Fortuitous, Co-terminable, Life or Pension and Monthly Income or Pension Policies.

The Fraternal Ins. Co. of America, Inc. as a Stock Co., by New Jersey.

**W. BRUCH CARPENTER, Mgr.**  
For Nebraska and South Dakota,  
513-22 City Nat'l Bank Bldg., Omaha.

**"LOOK ON THIS PICTURE, THEN ON THAT"**

A certain life insurance company is sending out circulars, under the above heading, giving the financial condition of its own company on one side, and that of the Midwest Life on the opposite side. The company doing this is twenty-six years old. The Midwest Life is seven years old. Would not a fairer comparison be obtained by giving the statement of each company when seven years of age? This same company has also been invading the territory of the newspapers advertising participating insurance. These ads have not been signed nor even marked "Advertising" in some instances. Has not the public a right to know the facts? Not only that a particular item is an advertisement, but also who is advertising. Before buying, investigate the policies of

**THE MIDWEST LIFE**  
F. E. SHERILL, President, A. H. SHERILL, Vice-President, GEORGE CROCKER and F. A. YERRIN, General Agents, Rooms 1212-1214 City National Bank Building, Omaha, Nebraska.

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**Milwaukee Road Passes Its Former Records This Year**

The Milwaukee railroad played safe during the fiscal year ending June 30, 1913, and according to its report just made public, increased its gross revenues \$15,000,000, while its total expenses were but \$5,257,783 greater than during the previous year. During the year the company raised \$40,000,000 from bond sales and spent just about that sum in betterments and new equipment.

During the fiscal year the Milwaukee covered all of its payments to stockholders, both common and preferred, by over \$4,000,000, a record that it has never before touched. In past years it has faced a deficit as high as \$5,000,000 and spent just about that sum in advance on the purchase of new equipment.

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**Arthur Brandeis and Wife Arrive in New York City**

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**The Columbia Fire Underwriters**  
OF OMAHA.  
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**Milwaukee Road Passes Its Former Records This Year**

The Milwaukee railroad played safe during the fiscal year ending June 30, 1913, and according to its report just made public, increased its gross revenues \$15,000,000, while its total expenses were but \$5,257,783 greater than during the previous year. During the year the company raised \$40,000,000 from bond sales and spent just about that sum in betterments and new equipment.

During the fiscal year the Milwaukee covered all of its payments to stockholders, both common and preferred, by over \$4,000,000, a record that it has never before touched. In past years it has faced a deficit as high as \$5,000,000 and spent just about that sum in advance on the purchase of new equipment.

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**Swiss Lieutenant's Pay 12 Cents a Day**

"Lieutenant Alex Bauerwitz, formerly of the Swiss army." Thus did the man of sixteen languages introduce himself when he sought a place in the United States army at the army building, Fifteenth and Dodge streets. He had been spending his time in Omaha making wax flowers and playing pianos in soda parlors, but began to long for the heroic life of the soldier. So he strode into the army building and sought to enlist. A little questioning of his record in the Swiss army disclosed some facts about the pay of the Swiss soldier.

"I got 12 cents a day most of the time, and the last year I was raised to 15 cents," he explained.

He was delighted when told that many privates in the United States army got \$5 and \$6 a month. He decided it was better to be a private in America than a lieutenant in Switzerland and hurried to answer the preliminary questions for enlistment, but about the third question threw him out. He had no citizenship papers, not even the first papers.

**Arthur Brandeis and Wife Arrive in New York City**

Mr. and Mrs. Arthur D. Brandeis have arrived in New York from Europe and Mr. Brandeis is expected to arrive in Omaha Monday. Mrs. Brandeis will remain in New York.

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

Key to the Situation—See Advertising.

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