


"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.



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

1. National Fidelity & Casualty Co.	\$101,992.67
2. Competitor	81,274.28
3. Competitor	50,825.72
4. Competitor	48,547.78
5. Competitor	42,637.83
6. Competitor	15,380.84

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

National Fidelity & Casualty Company
National Fidelity & Casualty Bldg., Omaha, Neb.

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

How About It?
You are 35 or 40. You expect to live 20 years—or more. You are earning, say, \$2,000 a year. That's \$40,000. You are worth that much to your family. Are you going to let them lose it? At a small outlay annually you can indemnify them from loss by buying one of the matchless policies of
THE BANKERS RESERVE LIFE COMPANY
Bascom H. Robison, Pres. R. C. Wagner, Sec'y.
R. L. Robison, Vice-Pres. W. G. Preston, Treas.
HOME OFFICE, OMAHA, NEBRASKA.

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."

Beeman Insurance Agency
ALL KINDS OF INSURANCE.
D. 3339 W. O. W. BLDG.

A BIG FIRE RECENTLY
Caused losses of thousands of dollars to several Omaha firms, but they were protected in BEEMAN'S companies.
Call 1313-1314 City Nat. Bank.
Nat Meister Today, Douglas 1703.

MARTIN BROS. CO.
GENERAL INSURANCE
BARKER BLOCK TELEPHONE DOUG. 735.

See **TOM KELLY**
LIFE INSURANCE
ACCIDENT INSURANCE
Eighty-five Millions Assets.
"The Insurance Man."
PHONE DOUGLAS 881.

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 GERMAN A LIFE INSURANCE COMPANY.
1210 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
General Agent Illinois Surety Co. 483 Brandeis Bldg. D. 3339

News from the Insurance Field

Term and Coinsurance Cuts Down the Average Fire Rate

The steady general reduction of fire insurance premiums, the consequent rise in the expense ratio and the tendency to decrease commission to agents are three of the tendencies of the times in the fire insurance business which are exciting the fire underwriters and which have sent them seeking for basic reason. W. L. Steele, chairman of the committee on term insurance and co-insurance allowances of the Western Union, addressing the Chamberlain convention, brought up a feature of the business which caused considerable discussion. Mr. Steele maintains that the reduction allowed on business written for a term of years is excessive, illogical and unscientific. He says the credits given for insurance, especially on buildings is also unound.

The reason why the average rate is going down he shows by figures demonstrating the rapid increase in the amount of term business being written. The percentage had increased from 624 in 1907 to 675 in 1912. The percentage of term premiums increased from 374 to 542. The average length of the term on all risks had increased from two years six months twenty-eight days to two years eight months and nineteen days. He shows the effect of co-insurance credits from the average rate through reports from a number of companies as to their losses on brick mercantile buildings with and without the 50 per cent co-insurance. The average loss on buildings per \$100 of liability was \$12.40 with co-insurance and \$12.83 without, while on contents the showing was much more favorable to the co-insurance principle, being \$13.75 with the 50 per cent clause and \$3.53 without it. The conclusion reached is on fixed and known values where there was not enough under insurance to affect the general result but in unknown and fluctuating values something white is obtained for the reduction made for co-insurance. It is contended further also that until some standard of insurance to value is fixed and enters into the compiled rate any system of allowances is

illogical and productive of uncertain and probably discriminating results.

Insurance Notes and Personalities.
H. N. Wood of Omaha is scheduled for address on "The Field Man," before the Fire Insurance Club of Chicago, November 11.

A. W. Thompson, agent at York for the Northern Mutual Life Insurance company was a visitor at the general offices in Omaha last week.

H. W. Robbins, attorney for the Lion Bonding company at the home office, has gone to Texas and the south looking after business matters.

Miss Helen Pahl of the home offices of the Lion Bonding company has gone on her vacation and will return to visit Washington and a number of the western cities.

E. H. Lohrke, vice president, and C. W. Shaffer, secretary of the Lion Bonding company, were in Lincoln most of the week attending the convention of insurance men.

Fire insurance men report business this fall far ahead of the corresponding period last year. All new policies are being renewed and numerous policies are being taken out on new lines.

The raters of the Kentucky Actuarial Bureau are applying the dwelling schedule to the 20,000 dwellings in Louisville and the surrounding territory, Covington and Newport.

Jay D. Foster of the Foster-Barker agency is back from nearly a month spent in New York. He visited a large number of the home offices of the companies represented by the agency and found business good.

General and district agents of insurance companies represented here are anticipating a busy season from the start of the Nebraska agents during this week, many of them having written that they are coming to participate in the Ak-Sar-Ben festivities.

The Continental Fire of New York issued an Indiana farmer to recover on a note for \$3 given to pay the premium on a live stock insurance policy. The court held that the company could not recover because the note provided that the insured should have the protection of the policy until the note had been paid.

F. L. Wright, field agent for the Northwestern Mutual Life insurance company in Chicago, spent several days in this city last week attending to business. He reports an unusually good business in Nebraska this fall, the partial failure of the corn crop apparently having had much effect upon insurance business.

At the Farnam and Fifteenth street corner of the Clark block, Martin Bros., the insurance men are installing a high class clock. The timepiece has a dial four feet in diameter and will receive and correct time, giving Washington time. The clock will face across the corner and can be seen from both Farnam and Fifteenth streets. It will be in the third

story elevation and across the top will be the inscription, "Now is the time to insure."
A proclamation to the people of Indiana designating Thursday, October 9, as fire prevention day, and urging its general observance has been issued by Governor Samuel M. Ralston. The Indiana fire marshal is now mailing to his hundreds of assistants throughout the state suggestions for the proper observance of fire prevention day, and is encouraging them to make it a general day of fire prevention day.

T. E. Shaw of New York, agent and superintendent of the General Fire Association of New York, was in Omaha several days last week, the object of his visit being to look after business matters, after which he will return home. While talking of insurance matters, he expressed the opinion that the outlook for business next year is wonderfully good. Mr. Shaw has been in the insurance business all his life and is regarded as one of the best posted men in the business.

Word comes from Hartford, Conn., that the proposed amalgamation of the Connecticut Fire and the Phoenix Fire Insurance companies may have defeated. Some of the stockholders who have opposed amalgamation have convinced the directors and have been advised that as the Connecticut is a chartered company, disincorporation will be necessary.

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 Midwest Life is seven years old. The circulars are obtained by giving the statement of each company when seven years of age? This same company has also been inserting ads in some of the newspapers knocking advertising in some instances, has not the public a right to know the facts? Not only that a particular item is an ad, but also who paid for its insertion? Before buying, investigate the policies of

THE MIDWEST LIFE
W. E. SHELL, President, A Nebraska Company—Home Office: First National Bank Building, Lincoln. OSWALD CHICKER and P. A. FINEY, General Agents, Rooms 1313-1314 City National Bank Building, Omaha, Nebraska.

WALTER A. TONSON W. LEROY WILCOX
B. L. BALDWIN & CO.
Established 1891
809-10 First National GENERAL INSURANCE Telephone Douglas 271.

BALDRIGE-MADDEN CO.
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The Columbia Fire Underwriters
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Home Office—Entire Third Floor Merchants National Bank Building.
C. O. Talmage, Manager. M. H. Lease, Assistant Manager.

\$5,000 Accident Insurance for \$5 a Yr.
Wheeler & Welpton Co.
1811 DODGE STREET. PHONE DOUG. 128.

LITERARY SOCIETIES MEET
Officers Are Elected and Work of the Year is Commenced.

NEW PUPILS BECOME MEMBERS
Debatng Organizations Preparing Programs for the Year at the Omaha High School.

DELTA PHI DELTA FRAT AT CREIGHTON HAS OWN HOME
The Delta Phi Delta frat of the Creighton Law school now has its own home at 2226 Howard street, moving there from its old quarters at the Wellington hotel. This is the only Creighton fraternity now occupying its own home. The officers of the frat are: E. J. Nicholas, judge; Frank Malm, associate judge; Patrick McGovern, chancellor of the exchequer; Frank Habensret, clerk of the rolls; W. J. Boyle, chaplain, and S. L. O'Brien, balliff.

A Break for Liberty
from stomach, liver and kidney trouble is made when a box of Dr. King's New Life Pills is bought. Why suffer? For sale by your druggist.—Advertisement.

MALONEY TAKES ACTION TO EXCLUDE ALL THIEVES
Nearly a dozen negro women were brought to the office of Chief of Detectives Maloney yesterday afternoon and given the ultimatum of leaving town immediately or taking a ninety-day jail sentence on a technical charge of vagrancy. Nearly all agreed to leave town immediately.

Caught a Bad Cold
"Last winter my son caught a very bad cold and the way he coughed was something dreadful," writes Mrs. Sarah E. Duncan of Tipton, Iowa. "We thought sure he was going into consumption. We bought just one bottle of Chamberlain's Cough Remedy and that one bottle stopped his cough and cured his cold completely." For sale by all druggists.—Advertisement.

PERSONAL PARAGRAPHS.
Mrs. Virginia Law Sneed of New Orleans arrived here Tuesday and spent several weeks with her daughter-in-law, Mrs. W. A. Sneed.

AFFAIRS AT SOUTH OMAHA

Fire and Police Board Again Insists on Obedience to Law.

FEAR OF OUSTER PROCEEDINGS
Eagles Ready to Hold Bazar During Middle of October—Receipts of Sheep Expected to Make New High Mark.

For the twentieth time the South Omaha Fire and Police Board, or a major part of it, has issued a more or less solemn warning to saloonkeepers and others selling liquor contrary to law. The latest assurance from themselves that they are going to enforce the law on the statute books is said to have been given yesterday by Commissioners Devins and Donahue. Mayor Hocktor, who is chairman of the board, has had long successful years in politics and he seldom finds it necessary to do more talking than is necessary, he says.

Nobody, including most of the saloonmen who are alleged to have offended, takes the latest alleged ukase as anything more serious than an announcement of good intentions on the part of the board which is said to have become perturbed lately over the reported activity of men determined to enforce the law. As a matter of fact, the conditions are no worse now than they have been for months past. Certain bootlegging joints claiming to be "clubs" have run for months past within a stone's throw of the police station, it is said.

That the commencement of ouster proceedings is not far away is certain. Notice has been served on the board that wide open conditions exist in the town. It is said that two of the commissioners have been making nightly rounds lately for the purpose of seeing that the law is not violated at night when the orders to close up, said to have been issued by the board, have been placed on the official minute book time and again without avail. The latest order it was said last night would not affect the plans of the men who are insisting that the law be enforced in South Omaha in regard to saloons and gambling.

Eagles Ready for Bazar.
Eagles in South Omaha are making large preparations for the Eagle bazar which is to be given October 18 to 25. President Ray Waters who has been making every effort to increase the strength of the local aerie has won much favorable comment for his steady insistence upon a higher class of entertainment for the local aerie. Since his induction into office as president of the aerie, Mr. Waters has succeeded in clearing away a great deal of the debt upon the Eagle home. There remains but \$500 of the original debt which has not been wiped out. It is hoped that the proceeds from the coming bazar will clear away the remaining debt.

Receipts for the month to date have reached nearly 300,000 head more than a year ago. This week's receipts ran about 30,000 over last week's record and receipts which reached 19,438 head, the highest point ever reached in the history of the yards. The month's receipts will exceed 700,000 head and it is expected that it will establish a new monthly record over the present high water mark which was made in October, 1911, when the receipts aggregated 716,492 head.

Magie City Gossip.
Mrs. J. Lavery is visiting with friends at Des Moines, Ia.
For Rent—Nice modern cottage on car line; good neighborhood. 610 N. 15th.
Mrs. A. A. Nixon is making an extended stay in Denver.
Miss Mabel Henry entertained a number of friends at a slumber party Friday evening.
Mrs. Julia Thompson of Lincoln is visiting at the home of her daughter, Mrs. George Paddock.
Mrs. O. Wilson of Erie, Ill., is the guest of Mrs. M. Day, 1902 North Twentieth street.
Joe Connors, Clyde Parsley, Harold Chambers, Paul McBride, Cyril Sheehy and Harry Christensen.
For a case of Jetter's Old Age or Gold Top Beer call No. 888. Prompt delivery to all parts of the city. Wm. Jetter.

Mr. and Mrs. J. L. Bush have purchased the residence of Mrs. John B. Miller at Twenty-second and F streets and will move into their new home this week.
Save money by contracting for winter coal. Lowest prices on all kinds of coal. The Business Agency, 2318 N. St. Tel. S. 3137.

Miss Clara Parsons formerly of South Omaha, now living at Wheaton, Ill., was the guest of Mrs. B. Anderson the first of the week at the home of Mrs. California, where she will spend the winter.
Mr. and Mrs. J. M. Henry left last week for an extended trip to Denver, Ariz. to Kansas City, Mo., and St. Louis, Mo., via the Chicago and North Western. Mrs. B. W. Wallace, and then to Petersburg, Ill. to visit at the home of their son Frank.

Mrs. D. G. Robb entertained a number of friends at a luncheon Tuesday. A pretty mound of sweet peas was used as a centerpiece. Covers were laid for Messrs. J. M. Hocktor, T. G. Bryson, T. H. Rott, M. Hoffman, P. Armbrust, George Baker, H. Miller, Fred Tex George Meek, W. E. Smith, W. A. Hickey, J. J. Miller, M. Kiser, A. Gloekie, D. G. Robb and Miss M. Tex.

The members of the Las Letas club gave a farewell party Monday evening in honor of Miss Mabel Menefee, who left Wednesday to attend the University at Ann Arbor, Mich. Those present were: Misses Mabel Menefee, Hazel Worth, Hazel Cook, Lucy Ewing, Myrona Farrell, Lorene Linberg, Olive Barton, Edna C. Heston, Mrs. M. A. Tressa Smith, Mae Leach, Marie Graham, Nina Weppner and Mrs. Edna Green.

Mr. and Mrs. Charles Root entertained the Highland Whist club Friday evening. This was the first meeting of the club this season. The evening meeting will be held in two weeks at the home of Mr. and Mrs. J. F. Roberts. The members present were: Messrs. and Mesdames Joe Jameson, T. G. Bryson, Charles Sears, E. E. Emmons, Maxwell, J. L. Nansant, Charles Root. Prices were won by Mrs. E. E. Emmons and Mr. Jameson.

The members of the De Lorah club have reorganized and held their first meeting at the home of Mrs. Harry Christensen, 717 North Twenty-third street. The members of the club are at high school students and young people. The members were: Misses Naomi Byrne, Patricia Kelly, Jennie Hall, Anne Maure, Ruth Goddard, Kathleen Crawford, Margaret Carley and Louise Bratton. The members of the club are at high school students and young people.

Mrs. W. R. Sage entertained a large party of friends at bridge Thursday afternoon and evening. The dining room was prettily decorated with autumn leaves and the living room with roses. Seven tables were arranged for the players in the afternoon. At the evening party those invited were: Messrs. and Mesdames W. G. Gribble, B. H. Elliott, A. Powell, H. Hart, A. L. Lord, G. H. Bryson, J. E. G. Barnhardt, C. Melcher, W. R. Bavinger, W. F. Cox, H. B. Cole, E. J. N. E. S. Wadell, A. Hickey, J. J. Miller, W. B. Cheek, E. McCulloch, R. E. Schindler, J. M. Tanner, T. H. Enzor, A. L. Holmes and Mrs. William Gorrie.

The Ladies' Afternoon Club was reorganized and held its first meeting Friday afternoon at the home of Mrs. O. J. Ames, Mrs. E. L. Loring, Misses and Miss Nora Gilchrist. The members present were: Mesdames Van Dusen, Martin, A. Lord, A. L. Lord, J. E. G. Barnhardt, C. Melcher, W. R. Bavinger, W. F. Cox, H. B. Cole, E. J. N. E. S. Wadell, A. Hickey, J. J. Miller, W. B. Cheek, W. Davis, C. M. Schindler, O. J. Ames, R. M. Gilchrist, B. Elliott, J. W. Gribble, L. Lord, A. L. Lord, sr., W. E. Sage, Wadell, A. Hickey, J. J. Miller, M. Caubrey, B. McCulloch, J. C. Carley, D. L. Holmes, A. Powell, A. L. Enzor, A. Melcher, R. E. Schindler, Sloan and J. M. Tanner.

High School Notes.
The Barbers will give a ball tonight at Schiltz's hall, Twelfth and G streets. A story-writing contest will be held every two weeks at the high school. Any student is entitled to enter the contest.

THE Union Central Life Ins. Co.
OF CINCINNATI, OHIO
HARRY O. STEEL
GENERAL AGENT
311-313 Range Bldg. Phone D. 2162

MORE LIFE INSURANCE FOR LESS MONEY
Before deciding on your insurance phone D. 1278, and ask about the new low cost, all guaranteed policies, all plans. Life Limited Payment, 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. BEVER CARPENTER, Mgr.
For Nebraska and South Dakota, 613-22 City Nat'l Bank Bldg., Omaha.

Savings Bank Life Policy
Have You Seen It?
G. W. NOBLE,
General Agent
CHARLES L. KOFFER,
Special Agent.
J. C. KITCHMAN, Special Agent.
OFFICES:
639-643 Brandeis Bldg. Omaha.

Northwestern Mutual Life Insurance Company
OF MILWAUKEE
MANN & JUNOD
General Agents
538-544 Brandeis Building, OMAHA

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1811 DODGE STREET. PHONE DOUG. 128.

Office For Rent
The large room on ground floor of Bee Building, occupied by the Havens-White Coal Co.
Nice Farnam street frontage. About 1,500 square feet of floor space with large vault. Extra entrance from court of the building.
Fine office fixtures are offered for sale. Apply to N. P. Feil, Bee Office.

Ak-Sar-Ben Ball
If you want an Auto or Carriage for Ak-Sar-Ben Ball, Wedding Party or Show, call D. 257 or 404.
Palace Horse & Auto Livery
22d and Cuming St.

COUGHING
Keep coughing; that's one way. Stop coughing; that's another. To keep the cough; do nothing. To stop the cough; Ayer's Cherry Pectoral. Sold for 70 years.
Ask Your Doctor. J. C. Ayer Co., Lowell, Mass.

AMUSEMENTS.
AMERICAN THEATER
ALL WEEK, MON. WED & SAT.
E V LANG
In "Get-Rich-Quick Wallingford" West West, THE WITCING HOUR Performance starts Wednesday evening after the parade passes Eighth and Farnam streets.

Opheum PHONE DOUG. 494.
ADVANCED VAUDEVILLE
Matinee Every Day 2:15. Every Night, 8:15. Curtain Goes Up After Ak-Sar-Ben Parade Passes Farnam Street. The Opheum is prepared for carnival week! Irene Franklin, Jane Conroy & Company, Les Hawkins, Three Duke Sisters, Devine & Williams, Bailey's Posters, Doc, The Greenwell, Twenty Million Photographs. Prices—Matinee: Gallery, 10c; Box Seats, 25c, 50c and 75c. Night: 10c, 25c, 50c and 75c.

president, Alice Allen; secretary-treasurer, Gertrude Reed.
Lanninger Travel Club—President, Mary Johnston; vice president, Quito Eddy; secretary, Velva Prussian; treasurer, Carol Kuhn; sergeants-at-arms, Sarah Lane and Lillian Anderson; reporter, Loraine Davis.
The Hawthorne, Demosthenian, Gym, Lam Ron, Hiking, Latin and Art societies will select officers at the next meetings.