

**NATIONAL FIDELITY & CASUALTY CO.**

The Omaha Cyclone, the Dayton Flood, also the many other catastrophes which have recently occurred throughout the nation has impressed every man with the importance of Accident Insurance, for it is the height of folly for any man not to protect his most valuable asset, "the money value of his time."

National Fidelity & Casualty Co. policies are the most liberal.

Patronize a Home Company.

**National Fidelity & Casualty Company**

National Fidelity & Casualty Building. An excellent opportunity for live agents.

**J. H. Mithen Co.**

INC.

921-4 CITY NATIONAL BANK BLDG.

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

**INSURANCE**

**Telephone**

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**News From the Insurance Field**

**ARE URGED TO GET TOGETHER**

Co-operation Keynote in Fire Insurance Business of Nebraska.

**STATE AGENTS HOLD SESSION**

Officials of the National Association Present and Point Out Benefits to Be Gained by Union of Forces.

Last week marked an important epoch in the fire insurance business of Nebraska, for it brought here the president and secretary of the National Association of Fire Insurance Agents of the United States. The two men, President J. H. Southgate of Durham, N. C., and Secretary H. E. Putnam of Boston, Mass., came Wednesday and remained over until Friday. Wednesday they spent most of the day with the local agents, going on a trip through the tornado zone. Thursday they were entertained by the local insurance men at luncheon at the Commercial club, where covers for 125 were laid. Of those present, nearly seventy-five were from out in the state.

Friday morning a meeting of the insurance men was held at the rooms of the local association in the McClellan block, where steps were taken to perfect the organization of a strong state association.

The luncheon at the Commercial club Thursday noon proved a real feast in many respects. There was a tempting menu and then following this were two formal and heart to heart talks by the secretary and president, respectively.

Secretary Putnam told of the growth of the association since its organization in Chicago sixteen years ago. At that time the association started with thirty members, one of whom was the late D. L. Baldwin, a fire insurance agent in Omaha for many years.

**Five Thousand Members.**

At the present time, according to Secretary Putnam, the national association has about 5,000 members and thirty-six states are affiliated, Nebraska being one of them.

The principal speech at the luncheon was by President Southgate, a man who has made fire insurance a life business. He is now past middle age and has lived in the south since his birth and ever since leaving school has been in the insurance business. He looks upon it not as a mere matter of writing policies and collecting premiums, but as a profession where an agent is a sort of a public benefactor with an article that he offers for sale is just as staple as sugar and just as necessary as food, clothing and provisions.

Taking this view of the situation, President Southgate urged the Nebraska agents, regardless of whether they live in the city or the country town, to cooperate and put their best energies into the profession that they have chosen for a life work. He decried the cutting of commissions and told the agents that there is no more reason why they should do this than there is why to grocer should impoverish himself by trying to sell twenty-four pounds of sugar for 11 when the wholesale cost is but twenty-three pounds.

The speaker pointed out that there should be just as much honesty displayed in the insurance as in any other line of business, and the man who is in it simply for the commissions on the risks

club, with this toast list: John Lee Webster, Madison, Wis.; Prof. Frank Malloy Anderson, Minneapolis, Minn.; Dr. Fred Morrow Fling, Lincoln, Neb.

Saturday, 8:30 A. M.—In the high school building, room to be assigned. Annual business meeting of the Nebraska History Teachers' association.

Friday, 9:30 A. M.—Joint session of the teachers' section of the Mississippi Valley Historical association (Prof. Albert H. Sanford, chairman), and the Nebraska History Teachers' association (Mrs. Ada H. Anderson, chairman). In the lecture room, high school building. "A Course in Current History," Prof. E. L. Hendricks, Warrensburg, Mo. "Course in History for the Grades," Miss Mattie Allen, Lincoln High school. "Present Day English Revolution," Prof. Howard W. Caldwell, University of Nebraska. "An Inspector's Observation of High School History Teaching," Prof. C. Ensign, State University of Iowa. Discussion, R. S. Asquith, Council Bluffs High school. Mrs. Ann S. Drumm, Brownell Hall, Omaha.

**Sturdy Oak Tree on School Grounds to Be Editor's Memorial**

Typifying the character of the late Edward Rosewater, a sturdy oak tree will be planted on the grounds of the school named after him on Arbor day between the hours of 4 and 6 o'clock. Robert F. Glider, state editor on the World-Herald, suggested this unique memorial service.

Mayor James C. Dahman will preside at the ceremonies. Robert Cowell will make an address and several other speakers will be present.

Mrs. Edward Rosewater is expected to be in Omaha and to be present.

One representative of each of the three Omaha districts will attend. Members of the Typographical union and representatives of the Omaha weekly newspapers will pay respect to the memory of Mr. Rosewater by being in attendance.

**PROSPERITY INDICATED BY BUILDING OF NEW BANKS**

L. D. Willis, local architect, believes the construction of new banks in this state and in Iowa is an indication of an unusual wave of prosperity. He says: "An evidence of the prosperity of the banks in Iowa and Nebraska is afforded in the fact that there is scarcely a town in either state that is not erecting new bank buildings.

"The general types of the buildings they are erecting are very high class and compare favorably in fittings and equipment to the modern banks of the city. It is a very common occurrence for a bank to be erected in a town of 1,000 people that costs from \$25,000 to \$50,000. This is a very good indication of the general prosperity of country banks."

**Chronic Stomach Troubles Cured.**

There is nothing more discouraging than a chronic disorder of the stomach. It is not surprising that many suffer for years with such an ailment when a permanent cure is within their reach and may be had for a trifle. "About one year ago," says P. H. Beck, of Wakelee, Mich. "I bought a package of Chamberlain's Tablets, and since using them I have felt perfectly well. I had previously used any number of different medicines, but none of them were of any lasting benefit." For sale by all dealers.—Advertisement.

**Note of Thanks**

is Characteristic of John H. Southgate

Insurance men who listened to the inspiring speech of John H. Southgate, at the Commercial club luncheon Thursday, sent a bouquet of carnations to his hotel immediately following. Below is the note of acknowledgment received by Jay Foster, acting chairman of the committee on arrangements:

"My Dear Mr. Foster—On my arrival at the hotel this afternoon, I was the recipient of a most graceful compliment at the hands of the Omaha local agents association.

"I am assured that, while the beauty of these lovely carnations will fade unlike here, the recollection of my welcome here and the royal fellowship of the Omaha agents will abide forever. Gracefully and cordially,

J. H. SOUTHGATE.

**Duncan Insurance**

**Claims Are Paid**

George J. Duncan, a newspaper man, who was killed in the Easter Sunday tornado carried life and accident policies Mrs. Duncan, beneficiary, the company Hartford to the amount of \$20,000.

In settling these claims with the mother, Mrs. Duncan, beneficiary, the company paid \$7,000 in cash and she will receive nearly \$9 per month as long as she lives, but in the event of her death before the expiration of twenty years, this monthly income will be paid to Mr. Duncan's sister, Odessa.

Speaking of the settlement Tom Kelly, general agent for the company, pointed the fact that Duncan had paid net premiums of only \$29.

"The total of George Duncan's insurance estate will amount to not less than \$4,000," said Mr. Kelly, "certainly a fine tribute to the thoughtfulness of the son, dying at 28, and who came to Omaha at 16, practically without a dollar in the world."

**NEBRASKA LEGISLATURE AND INSURANCE LAWS**

The Nebraska legislature has adjourned and Nebraska insurance companies are beginning to take account of stock relative to the laws that have been enacted with reference to insurance matters. On the whole, Nebraska insurance men are pretty well satisfied with what has happened down at Lincoln during the last winter.

Omaha representatives of Nebraska companies are feeling pretty good over the passage of the law that, while it was working its way through the two branches of the legislature, was known as senate file No. 167. This new law that goes upon the statute books and without the emergency clause does away with the double report system that has been required in the past. One report will now fill the bill and it will be made annually to the state auditor. Previously reports were required, one going to the auditor and the other to the attorney general.

**A Fortunate Texas.**

S. W. Goodloe, Dallas, Tex., found a relief for malaria and biliousness in Dr. King's New Life Pills. Only \$2.00. For sale by Beaton Drug Co.—Advertisement.

**Spend money to save money**

If you have anything to sell invest a small sum in Bee classified advertising. The resulting sales and their profits will prove to you

**Money is saved by judicious spending**

**Beeman Insurance Agency**

ALL KINDS OF INSURANCE

D. 9267 W. O. W. BLDG.

**BOOST FOR OMAHA**

**The Columbia Fire Underwriters**

OF OMAHA

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

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

**Lot the Buyer Beware**

SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH

**GALLAGHER & NELSON**

483 Brandeis Bldg. D. 3382

General Agent Illinois Surety Co.

**MARTIN BROS. & CO.**

**GENERAL INSURANCE**

BARKER BLK. TEL. DOUG. 735

**AN ECONOMIC WASTE**

The outflow of Nebraska money to buy life insurance in the eastern companies is an economic waste. You can stop it so far as the taking of new life insurance is concerned by patronizing a Nebraska company. This is a question worthy of consideration. Think it over when approached by agents of eastern companies. You will be surprised at the number of excellent reasons for keeping life insurance money in Nebraska.

**The Midwest Life**

H. M. SWELL, President, A. Nebraska Company—Home Office: First National Bldg., Building, Lincoln. A. A. TAYLOR and GEORGE CROCKER, General Agents, Rooms 1313-1314 City National Bank Building, Omaha, Nebraska.

"IF YOU HAD ONLY TWO WEEKS TO LIVE." This was the title of a feature story in a local newspaper on Easter Sunday morning, March 23.—That evening the tornado snuffed out over 150 lives.

**TOM S. KELLY "THE INSURANCE MAN"**

TRAVELERS INSURANCE COMPANY — Eighty Million Assets.

**"State Mutual Life"**

OF WORCESTER, MASS.

ONE OF THE OLDEST—69 YEARS

—and Best Companies on Earth.

**W. H. INDOE**

General Agent

652 Bee Building. OMAHA

**B. L. BALDWIN & CO.**

Established 1891.

509-10 First National GENERAL INSURANCE Telephone Doug. 271.

**Wheeler & Welpton Co.**

RELIABLE INSURANCE OF ALL KINDS

1611 Dodge Street. Phone Douglas 186.

**Obeys That Impulse!**

Not the man who INTENDED but the man who INSURED left provision for his family.

**G. W. NOBLE,**

General Agent.

**CHARLES L. KOPFER,**

Special Agent.

**J. C. KITCHMAN,** Special Agent.

OFFICES: 638-642 Brandeis Bldg. Omaha.

**THE Union Central Life Ins. Co.**

OF CINCINNATI, OHIO

**HARRY O. STEEL**

General Agent.

111-315 Range Bldg. Phone D 2163

**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**

H. D. NEELY JOE KLEIN E. H. PICKARD

Merchants Nat'l Bank Bldg.

**Northwestern Mutual Life Insurance Company**

OF MILWAUKEE

**MANN & JUNOD**

General Agents

538-544 Brandeis Building. OMAHA

**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**

**ASSETS, NEARLY \$4,000,000.00.**

Interest income greater than total death claims.

Low Mortality. Low Cost of Management.

**THE BANKERS RESERVE LIFE COMPANY**

OF OMAHA.

BASCOM H. ROBINSON, Pres. R. L. ROBINSON, Vice Pres. RAY C. WAGNER, Sec'y. WALTER G. PRESTON, Treas.

If burglars enter your Home tonight? Have you a "LION" Policy? Let the "Lion" carry your risk and don't worry.

Phone Douglas 678.

\$1,000 of protection costs you only \$12.50 per year.

**Lion Bonding & Surety Co.**

9th Floor W. O. W. Bldg. Phone Douglas 678.

**BALDRIGE-MADDEN CO.**

**GENERAL INSURANCE**

Phone Doug. 200. See Br'dis.

**INSURANCE—**

FIRE—TORNADO—AUTOMOBILE—PLATE GLASS—BOILER BURGLARY—HEALTH and ACCIDENT

**ALFRED C. KENNEDY**

209 First Nat'l Bank Bldg. Phone Douglas 723.

**The GERMANIA LIFE INSURANCE COMPANY**

Has an unusually good opening for a man of character and ability in each of the following cities in Nebraska: Kearney, Hastings, Minden, and Central City. Address: CHAS. HALL JOHNSTON, Mgr., 430 Bee Bldg., Omaha, Neb. or GEO. SUTHERLAND, Dist. Mgr., Grand Island, Neb.

**THE TEST**

How were your tornado losses settled—promptly and fairly? That is exactly what our patrons are pleased about—promptness and fairness.

**Nat Meister**

GENERAL INSURANCE

1313-14 CITY NATIONAL BANK BUILDING. Phone Doug. 1703.

You will find most interesting reading on the want ad pages.

**Have you read the want ads yet—today?**

**HISTORICAL SOCIETY MEETS**

Mississippi Valley Association Comes to Omaha May 1.

**JOHN L. WEBSTER TO PRESIDE**

Commercial Club to Act as Host at a Large Banquet to Be Given at the Club Rooms on Friday Night.

On the invitation of the Omaha Commercial club, the sixth annual meeting of the Mississippi Valley Historical association and the Nebraska State Historical society and the Nebraska History Teachers' association. The first session will convene at 2:30 o'clock, the afternoon of May 8 in the lecture room of the high school building. With the exception of Friday, all meetings will be held in the high school building.

Friday evening the Omaha Commercial club has charge of the program to the extent of tendering the speakers a banquet. This will be in the club's dining room on the eighteenth floor of the Woodmen of the World building. At this banquet John Lee Webster of Omaha will preside and the speakers will be Dr. Frederic L. Paxson, Madison, Wis.; Prof. M. Anderson, Minneapolis, and Dr. Fred Morrow Fling, Lincoln, Neb. The program of all the meetings follows:

Thursday, 2:30 P. M.—In the lecture room, high school building. Address by the president of the Mississippi Valley Historical association and the Nebraska State Historical society, Prof. Clyde D. Anderson, Lincoln, Neb. "Economic Factors in the Acquisition of Louisiana," Assistant Professor F. L. Johnson, State University of Iowa. "Lost Land Marks," Henry W. Yates, Omaha; "Economic Basis of the Greenback Movement," Prof. Clyde D. Anderson, Lincoln, Neb. "The History of the State Normal School," Wilson Minn. "Aa Whitney; Father of Pacific Railroads," Nelson H. Loomis, Omaha; "A Forgotten Phase of the New England Opposition to the War of 1812," Prof. Frank Malloy Anderson, University of Minnesota.

Thursday, 8 P. M.—In the lecture room, high school building, John Lee Webster presiding. "The History of the Mississippi Valley Historical Association," Dr. Reuben Gold Thwaites, Wisconsin Historical society.

Friday, 9:30 A. M.—In the lecture room, high school building. "The West During the Last Years of the Revolution," Prof. James A. James, Northwest State University. "Nationalism in the Mississippi Valley," Dr. Arthur Charles Cole, University of Illinois. "The History of British Columbia," Prof. William J. Trimble, agricultural college, N. D. "The Black Code in Louisiana," Prof. James H. Violette, State normal school, Kirksville, Mo. "The Aboriginal Geography of the Nebraska Country," Prof. Meritt R. Gilmore, Nebraska State Historical society.

Friday, 2:30 P. M.—In the lecture room, high school building. Annual business meeting of the Mississippi Valley Historical Association. Report of the secretary, treasurer, report of standing committee, committee of historic sites, committee on the certification of high school teachers of history, report of special committee, committee on publication, miscellaneous business, election of officers. "Earthquakes in Missouri, Especially that of New Madrid in 1811," Francis A. Sampson, Missouri Historical society of Missouri.

Friday, 8:30 P. M.—Commercial club dining room, eighteenth floor, Woodmen of the World building. Banquet tendered to the Mississippi Valley Historical association by the Omaha Commercial

**AK-SAR-BEN PLAN BIG SHOW**

Rehearsals Start May 1, with Performance June 1.

**DETAILS ARE KEPT SECRET**

All Now Known is that it is to be a Gorgeous Comedy, and Only Faithful Who Visit Den May Learn More.

King Ak-Sar-Ben has planned the greatest show of his reign for the year 1913. Rehearsals have been called at the Den beginning May 1 and the first meeting of the knights will be held there June 2. This first gathering will be for the benefit of the editors of the state, who have been invited to Omaha to start the king's season right.

A gorgeous show is said to have been completed by Gus Renze. It is a musical comedy, comprised of comedy, and there will be a considerable quantity of the latest music, which will be kept up to standard throughout the season. Details of the show, as is the custom, are being kept secret and will remain so excepting for those loyal and enthusiastic enough to visit the Den. A glimpse at what is to come is given in Samson's latest edit:

**Proclamation.**

"His gracious majesty Ak-Sar-Ben XIX, king of Quivira, defender of the faith, patron of progress and knight protector of the waving corn, to our faithful subjects everywhere, greeting!

"It is the royal decree of his majesty King Ak-Sar-Ben XIX that the year 1913 should be the most prosperous year of all of this most wonderful organization, and now that many of my faithful subjects have been sorely afflicted by a visitation of the elements, unprecedented in its destruction of our fair city, and now that our people are all housed and so far as known well fed, let us turn our attention to a little frolic and for the time being forget our troubles and thus build up this great 'boosters' organization. Imperative orders have been given the greatest of all artificers—Gustavus Renze—to build a show at the Den that will far eclipse anything yet seen at this castle. If reports he has outlined a glittering and dazzling show—something most mysterious, a musical comedy with much comedy and some music, a bigger chorus, more new people and better ones, and stunts that will surprise the oldest member. In addition to the above 'Maud' (everybody knows Maud), the sacred bull and the silly goats have all been engaged for the year 1913 and will leave their winter quarters about May 1, when the rehearsals will begin at the Den.

"It is therefore enjoined upon all who owe allegiance to his majesty to fill out an application, attach a check for \$10 and mail same at once to the office of the secretary, who will supply you with the proper credentials to attend the first meeting, which is set for Monday, June 2.

"This will be editors' night and editors from all over this glorious state of Nebraska will be present.

"Done at the castle in the nineteenth year of our reign, by the king.

"RAMSON, "Lord High Chamberlain."

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