

CERTIFICATE FOR PUBLICATION
State of Nebraska, Office of Auditor of Public Accounts
Lincoln, Feb. 1st, 1913.
It is hereby certified, That the Hartford Fire Insurance Co. of Hartford, in the State of Connecticut, has complied with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to continue the business of Fire, Tornado, Marine and Inland Insurance in this State for the current year ending January 31st, 1914.
Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written.
W. B. HOWARD,
Auditor of Public Accounts.
L. G. BRIAN, Deputy.

CERTIFICATE FOR PUBLICATION
State of Nebraska, Office of Auditor of Public Accounts
Lincoln, Feb. 1st, 1913.
It is hereby certified, That the Fidelity-Phenix Fire Insurance Co. of New York, in the State of New York, has complied with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to continue the business of Fire Insurance in this State for the current year ending January 31st, 1914.
Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written.
W. B. HOWARD,
Auditor of Public Accounts.
L. G. BRIAN, Deputy.

We are Nebraska State Agents For
TRAVELERS INS. CO. Hartford
NEW YORK PLATE GLASS INS. CO. New York
CALEDONIAN INS. CO. Scotland
NATIONAL FIRE INS. CO. Hartford
STATE INSURANCE CO. Nebraska

We Represent Locally Fire Companies
HARTFORD FIRE INS. CO. Hartford
CITY OF NEW YORK INS. CO. St. Louis
CITIZENS INS. CO. St. Louis
FIDELITY PHENIX INS. CO. Brooklyn
BOSTON INSURANCE CO. Boston
CALUMET INS. CO. Chicago

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Lincoln, Feb. 1st, 1913.
It is hereby certified, That the Caledonian Insurance Co. of Edinburgh, in Scotland, has complied with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to continue the business of Fire Insurance in this State for the current year ending January 31st, 1914.
Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written.
W. B. HOWARD,
Auditor of Public Accounts.
L. G. BRIAN, Deputy.

Our Persistent Policy:
STABILITY--ACCURACY--PROMPTNESS--COURTESY
The Four Essentials To Every Policyholder

TORNADO-ACCIDENT-FIRE-AUTOMOBILE

THE NEBRASKA WORKMEN'S COMPENSATION LAW goes into effect July 17, 1913. Any employer of labor having five or more employes in all lines of business, except farmers, householders and railroads engaged in Interstate Commerce, are subject to this law.

If your employes are injured it may mean the payment of compensation for many years. Therefore your protection should be in the **LARGEST INSURANCE COMPANY IN THE BUSINESS.** That company is the **TRAVELERS INSURANCE COMPANY OF HARTFORD**, with \$85,000,000.00 assets.

OUR OFFICE is familiar with the workings of this bill and our representative would be pleased to call at your office and give you such information as you desire. It is very important and should receive your serious consideration.

BONDS, WORKMEN'S COMPENSATION, LIABILITY
Our facilities for prompt adjustment of losses are unequalled by any other company.

INSURANCE IS OUR BUSINESS--NOT A SIDE LINE
Exports in Every Department Our Personal Attention To Every Contract or Claim

A. J. LOVE, President

FRANK J. HASKELL, Vice-Pres. and Treas.

Love-Haskell Company
EVERY KNOWN KIND OF INSURANCE

Third Floor, Omaha National Bank.

Telephone Douglas 380

CERTIFICATE FOR PUBLICATION
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Lincoln, Feb. 1st, 1913.
It is hereby certified, That the City of New York Insurance Co. of New York, in the State of New York, has complied with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to continue the business of Fire Insurance in this State for the current year ending January 31st, 1914.
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W. B. HOWARD,
Auditor of Public Accounts.
L. G. BRIAN, Deputy.

CERTIFICATE FOR PUBLICATION
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Lincoln, Feb. 1st, 1913.
It is hereby certified, That the Citizens Insurance Co. of St. Louis, in the State of Missouri, has complied with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to continue the business of Fire, Lightning and Tornado Insurance in this State for the current year ending January 31st, 1914.
Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written.
W. B. HOWARD,
Auditor of Public Accounts.
L. G. BRIAN, Deputy.

CERTIFICATE FOR PUBLICATION
State of Nebraska, Office of Auditor of Public Accounts
Lincoln, Feb. 1st, 1913.
It is hereby certified, That the American Bonding Company of Baltimore, in the State of Maryland, has complied with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to continue the business of Fidelity, Surety, Burglary and Theft Insurance in this State for the current year ending January 31st, 1914.
Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written.
W. B. HOWARD,
Auditor of Public Accounts.
L. G. BRIAN, Deputy.

INCOME	
Premiums	\$1,401,119.23
All Other Sources	110,788.45
Total	\$1,511,907.68
DISBURSEMENTS	
Paid Policy Holders	\$98,172.25
All Other Payments	\$1,044,423.86
Total	\$1,142,596.11
UNDEVELOPED ASSETS	
LIABILITIES	
Unpaid Claims and Expenses	\$45,208.57
Unearned Premiums	780,543.73
All Other Liabilities	107,778.45
Total	\$932,530.75
CAPITAL STOCK	
Paid Up	\$750,000.00
Surplus Beyond Capital Stock and Other Liabilities	\$30,588.10
Total	\$780,588.10

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W. B. HOWARD,
Auditor of Public Accounts.
L. G. BRIAN, Deputy.

CERTIFICATE FOR PUBLICATION
State of Nebraska, Office of Auditor of Public Accounts
Lincoln, Feb. 1st, 1913.
It is hereby certified, That the Calumet Insurance Co. of Chicago, in the State of Illinois, has complied with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to continue the business of Fire, Lightning and Tornado Insurance in this State for the current year ending January 31st, 1914.
Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written.
W. B. HOWARD,
Auditor of Public Accounts.
L. G. BRIAN, Deputy.

Executive Heads of a Great and Growing Local Insurance Firm



ARCHIE LOVE



FRANK A. HASKELL



E. H. LUIKARD - Vice-Pres.

By E. H. LUIKARD.

The surety and bonding business at the best is in its infancy and of the various kinds of bonds, the most difficult on which to arrive at a proper charge for premium is that class covering contracts for various kinds of construction.

It is practically conceded that the present charge of \$5 per thousand on the amount of the contract is about as much as a contractor will stand, and yet it is a fact beyond any possible dispute that no company, for a ten-year period, can show a profit on this class of bonds at the rate named.

The hazard of a contract bond is such that the surety is not only guaranteeing the financial standing and integrity of the contractor, but must also go into the field of almost every known kind of hazard that might develop in this class of work with the possible exception of accidents to the public and the employes of the contractor, which can be covered by taking out liability insurance. The other hazards are so numerous, however, and often are of such a nature that they cannot be foretold in advance.

For instance, a certain contractor at St. Louis took a contract to build a foundation for the Barr building, covering one city block. He made three tests to find the depth which he would have to go to reach bedrock on which this foundation must be built. These tests were put

Eyes, Ears--and Nose.
"Intemperance is the chief cause of marital unhappiness," said Jerome S. McWade, the Illinois reformer.

"It was a wise young bride who recognized this fact. Her mother on her wedding day said to her with a sad smile: 'Now, darling, if you wish to avoid conflict, you will have neither eyes nor ears when your husband returns home in the usual hours.'"

"But mother," said the bride, "what shall I do with my nose?"--Duluth News.

A Desolate Place.
Cape Horn will soon be a desolate place; it is said that the full rigged ship Aryan which lately arrived at Philadelphia after

Contract Bonds



C. W. SCHAFFER
Sec. Lion Bonding Co.

down on three corners of the block, and developed the fact that bedrock could be reached at a distance of about sixty-three feet, but upon developing the excavation, it was found that by drawing a line diagonally across the block from two of the test holes, that the bedrock shelf dropped towards the untested corner to a distance of about 170 feet, and this contractor lost, on this particular job, \$62,000, while the total contract amounted to \$102,000. In other words, there was a net loss on this small contract of 60 per cent, although the contractor thought he had taken all the precaution that was necessary.

This is but one of the many hazards that might be mentioned. The most frequent cause of an unforeseen loss is the loose manner in which the specifications are drawn for contracts, leaving so many items open for adjustment by the architect or engineer at a future date after the contract has been entered into.

"This situation is one that the bonding companies now are taking more account of than heretofore and it is quite likely that at no distant date a different premium charge will be made for careful, concise set of plans and specifications than for those that are loosely drawn and where much is left to be guessed at and left to the judgment and whim of the owner and architect.



W. E. HUGGINS - Asst.-Sec.

J. E. AUSTIN,
Manager Accident Department.



from whence the name originated, was really "Gat-Ham"; and "Gat" being the Anglo-Saxon for "goat." Gotham, afterward Gotham, simply means the home of goats. So when the title is applied to New York it means the place of the goats. This derivation of the word, which is Go-Than, and not Gotham, as it is often pronounced. However, the only possessor of goats in this neck of the woods are "The Three Wise Men of Gotham"--the mayor, the police commissioner and the district attorney--New York Sun.

Persistent Advertising is the Road to Big Returns.

From a Policyholder to the Policyholders

BY C. E. GOULD.

Many people believe in a tax on income. Possibly you are one of these, and no exception is taken to your opinion. But you cannot be in favor of a tax upon something which you do not receive, nor does any one receive for you, which, in fact, does not exist as an "income" anywhere except in the minds of those of your congressional representatives, who have confused the methods of mutual life insurance companies with ordinary investments in stocks, or bonds, or merchandise, or farms, or professional life, or other service from which you do not get an income.

To illustrate: You carry life insurance in one or more mutual life insurance companies. During the first year you pay a full premium, say \$100, which is about the average first payment. Rightly or wrongly, the company being required so to do, pays for you a tax on that \$100. During the second year you pay another premium, but it is not \$100, it is something less. Ordinarily the notice from your company would be like this: Equilibrated premium due, 1912,.....\$75

Savings effected for you during 1912. \$25
Balance Due\$75
And you pay it, little dreaming that your representatives in congress are claiming this \$25 to be part of the company's receipts and intending to make your company pay for you, and at your expense, an income tax upon it.

As a sensible man, you do not consider that \$25 any part of your income. It is not a profit, not an earning; it is a saving effected for you by which your expenses are by that much reduced. The company does not receive it. It is the balance left over from the preceding year, and substantially that balance is from year to year carried forward and augmented by economies in your interest which reduce your expenses.

It was taxed once when your first payment was taxed. Why tax it indefinitely through all the years you may live? Do you think it fair that building and loan associations should be taxed? Would you recommend that fraternal and beneficial associations should be taxed? Would you say the same of mutual fire insurance companies and mutual savings funds?

Well, the congress of the United States purposed to exempt all of them from the income tax. Why should those gentlemen discriminate against you who have taken the wiser course to secure protection for your dependents and for your own old age?

There is no answer. There can be no reasonable answer consistent with that respect we extend to those chosen to legislate for us.

If, as we believe, you are prepared to resist this injustice, then communicate with your representative or your senator, or both; express your views freely and let him know where you stand and where obvious justice requires him to stand.

ACHES BEHIND THE COUNTER

Trials and Observations of the Woman Who Waits on Shoppers.

You would think women, who are made sentimental for man's use, would understand. If you could see them pass by a counter in a shop, as I have--countless processions of them in good clothes, more or less shattered, all with some man, husband or father or son, to take the worst blasts of the world away from them, all with their fundamental physical needs satisfied--why, you'd think they might have a little sympathy to spare for us behind the counter.

Some of them do. Indeed, more than once I have had a sweet-faced woman say to me: "You are tired--aren't you? I'm sorry!" And I wished I could tell her that it wasn't aching muscles that ailed me, but the terrible want to take her place on the other side of the counter and buy pretty thin things and wear

them, and show them to some man at home, who would say: "Get yourself some more, dear."

Mostly, though, these customers just look upon you as a machine to supply them with what they want. All that we girls have is each other's society, but if a couple of us should stand for a moment talking together about some little bit of fun that has come our way the evening before, and a customer should be kept waiting a second, do you think she is likely to sympathize with us? Not she! She'll put on an icy stare, which she thinks is thoroughbred and superior, and she'll say in a cutting tone: "Can you wait on me, young woman?" Or, maybe, if she isn't doing the great lady act she'll say: "When you can leave your own important affairs and look after my poor wants, I'll be obliged." Or else she'll say to her friend for us to overhear: "The way these creatures gossip and neglect their work is shameful! If I had time I'd speak to the floorwalker."

Sympathy they keep back for people they know or for terrible cases that come up in the newspapers. So far as we are concerned, they seem to think that mere life is worth while. Honestly, I've heard people argue, in this very democracy of ours, that we are each brought into that state of life to which it has pleased God to call us. That mere life is a blessing and that poor people have their compensations.--Maude K. Warren in Saturday Evening Post.