



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."

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ONE OF THE OLDEST—89 YEARS—and Best Companies on Earth. W. H. INDOE General Agent 652 Bee Building. OMAHA

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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.

Talk With GRUND About Life Insurance NATIONAL LIFE INSURANCE COMPANY, U. S. A. Chicago's Oldest and Strongest Company A. R. GRUND, State Manager. 1215 City Nat'l Bank Bldg. Omaha. Douglas 3080.

W. A. YORSON W. L. WILCOX B. L. BALDWIN & CO. 510 First National Bank Bldg. MONEY TO LOAN ON OMAHA REAL ESTATE Financial Correspondents. Phone Douglas 271. Equitable Mortgage & Trust Company of Baltimore, Md.

Wheeler & Welpton Co. RELIABLE INSURANCE OF ALL KINDS 1811 Dodge Street. Phone Douglas 188.

"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. THE MORAL IS PLAIN. TOM S. KELLY "THE INSURANCE MAN" TRAVELERS INSURANCE COMPANY—Eighty Million Assets.

Let the Buyer Beware SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE. GALLAGHER & NELSON 402 Brandeis Bldg. D. 3382 General Agent Illinois Surety Co.

MARTIN BROS. & CO. Workmen's Compensation Insurance BARKER BLK. TEL. DOUG. 735

BOOST FOR OMAHA The Columbia Fire Underwriters OF OMAHA Home Offices—Entire Third Floor Merchants National Bank Building. Phone Douglas 451. S. O. Talmage, Manager. M. E. Lease, Assistant Manager.

Beedan Insurance Agency ALL KINDS OF INSURANCE D. 3959 W. O. W. BLDG.

Seek no Further-- LION HEALTH and ACCIDENT policies cannot be excelled. Its UNLIMITED policies can be issued in any amount desired by the Business and Professional man. Smaller policies are issued in all classes. There are none better—ask the man who has one.

Lion Bonding & Surety Co. 9th Floor W. O. W. Bldg. Phone Douglas 678.

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

News From the Insurance Field

FIGHTING SHY OF BONDS Companies Slower to Write Guarantees for Contractors.

TOO MANY INCOMPETENTS Failures Among Builders Aggregate Too Many Losses to Leave Any Profit for Those Assuming Responsibility.

Bonding companies are becoming alarmed at the losses through contractor bonds and many of them are fighting shy of them altogether when they find it possible. They are becoming more and more strict with their agents in the matter of writing contractors' bonds and some have issued statements to these agents calling their attention to the number of losses brought on the companies by incompetent contractors.

E. H. Lulkart of the Lion Bonding Company says he does not know of a case in the last five years where a bonding company has made anything on contractors' bonds. He lays much of the blame to architects, who, he says, are too indefinite with their plans, especially in specifying the exact sum required for certain contract work.

The following statement was recently sent out to its agents by an Omaha bonding company, explaining some of the causes of loss: "For the information of our agents we desire to point out a few of the things that make a contract bond hazardous from the company's standpoint. Losses under contract bonds have grown alarmingly during the last few years, and we therefore deem it proper to give you the main reasons why we urge you to be cautious before signing a bond of this nature.

"The applications submitted to this office must be filled out in each and every detail. Every question is essential, and before passing on any risk the company must have all possible information. The assets given in the application of the contractor must be verified. Do not make up financial statement on hearsay. We must know that the contractor is competent to perform the contract that he has undertaken. This company will no more sign bonds for inexperienced contractors.

"We must know that the contractor has the necessary capital to handle the work or that he can make positive arrangements with some financial institution to advance him money to do so, without making assignment of the payments due under the contract or having to deposit collateral security for the same. Responsible contractors consider it absolutely necessary to provide for each working capital of at least 10 per cent of the contract price for each contract.

"We must know that the contractor has sufficient equipment to carry on the contract and that such equipment is not encumbered by chattel mortgage or subject to installment payments. "We must be assured that the contractor will give his personal attention to the contract, or in the event of his absence, he must have a competent superintendent to take charge of the work. "We must know as to whether the contractor is indebted to any material firm for material furnished on previous contracts; if so, the exact amount must be stated and the date given on which the material was purchased and returned.

"We must know if the contractor's application has been declined by another company. If such be the case the contractor must furnish us with the name of company. "Often the true financial condition of the contractor is concealed from the company in order to enable him to secure a

bond. Frequently he has several contracts under way and uses the estimate from one contract to carry another on. This is a very dangerous practice and usually results in a loss to the surety. It is therefore necessary to state fully what other work the contractor is carrying on, as one of the most frequent causes for loss lies in the fact that the contractor attempts to do more work than he can properly handle with his capital and organization. (He bites off more than he can chew.) "This company will sign no more contract bonds unless the competitive bids of all the contractors are given in the application, and a letter accompanying such application showing assets in liquidation or additions have been made to or from the original specifications. In their zeal for securing the contract, some contractors make unwarranted deductions from their original bid. "We have had experience with some contractors who in their statement assets that belonged to other parties, sometimes the wife or some other relative of the contractor. For this reason, every contract application should be sworn to by the applicant before a notary public; then, in the event that a false statement is made, the applicant is subject to the laws of the various states governing an offense of this kind. Wherever possible the applicant himself should be requested to fill out the application."

HARRY BYRNE TAKES ON NEW ENGLISH COMPANY The sole agency of the Law Union and Rock Fire Insurance company, one of the largest, strongest and best known English companies, has recently been transferred from the McCague Investment company to Harry S. Byrne, City National bank building.

Insurance Notes. The fire loss in the United States in proportion to the number of inhabitants, is nearly ten times as great as it is in countries like France and Austria.

The Bankers' Accident Insurance Company of Des Moines, the oldest regular accident company in that state, has absorbed the American Health and Accident Association of Des Moines.

Social insurance, including workmen's compensation, mother's pensions, old-age and disability pensions, will be considered at a national conference to be held in Chicago June 5 and 7, under the auspices of the American Association for Labor Legislation.

J. Burr Taylor, formerly special agent for the North River Fire Insurance Company, is now connected with the Columbia Fire Underwriters, in charge of local business. Taylor is an Omaha boy and for long years was in the offices of the H. E. Palmer Sons' agency.

The recent session of the Michigan legislature enacted thirty-two insurance laws and amendments, of which six applied to life insurance, ten to fire insurance, four to the fire marshal's department and eight to workmen's compensation and other subjects.

The Kentucky state insurance board has promulgated new insurance rates on farm property, making a material increase on the scale ordered last December, as a result of which a number of the companies either stopped writing or greatly restricted their writing. A number of charges are provided for in the interest of the prevention, which will make the final rates nearer the original figure.

As more fire insurance companies are licensed in New York than in any other state, the annual report contains the most comprehensive figures. It shows that at the close of 1912 the 234 fire, fire-marine and marine insurance companies doing business in New York were possessed of \$679,557,784 of admitted assets, not including assets held abroad for the premium notes of mutual companies, an increase of \$5,517,462 as compared with the \$674,040,322 reported in 1911. The total income was \$381,724,655 and disbursements \$344,258,728, in excess of \$37,465,927. The total assets at the end of the previous year of about \$7,000,000.

It is a deep, dark mystery J. Dad Weaver thinks it may be a wonderful voice. GUS RENZE IS STRANGELY MUM Manager of Ak-Sar-Ben Grand Opera Stars Hints at Great Surprise and Leads King's Counselor Into Confusion.

All living former presidents of the Commercial Club will sit at the speakers' table at the night General Frederick A. Smith is given a farewell banquet by the club, the evening of May 15. Two days following the banquet will be the twentieth anniversary of the club and thus the banquet to General Smith will be partly a celebration of that event.

But four former presidents of the club have died and only one is not now living in Omaha. Euclid Martin is now in Los Angeles. An invitation has been sent to him and friends are urging him to come to Omaha for the occasion. The following former presidents of the club will sit at the speakers' table: C. F. Weiler, 1886-1886; J. H. Dumont, 1887; J. E. Baum, 1888; C. S. Hayward, 1889; C. H. Pickens, 1901; A. C. Smith, 1903; R. S. Wilcox, 1904; W. S. Wright, 1905; F. W. Johnson, 1906; C. M. Withelm, 1907; W. L. Yetter, 1908; David Cole, 1911; George E. Haverstick, 1912, and present president, George H. Kelly.

W. J. Bryan a Member of Commercial Club Secretary Bryan has just been made an honorary member of the Omaha Commercial Club. He was elected by the executive committee at the meeting following his visit here March 22. The following communication accepting the honor was received by the club from Mr. Bryan's secretary: "Mr. Bryan directs me to acknowledge the receipt of your courteous communication of April 9, informing him that he was unanimously elected to honorary membership in the Commercial Club and enclosing a membership card. Please accept his thanks for your kindness and be sure to know that when in Omaha he will be more than pleased to avail himself of the privileges which your action permits. Very truly yours, "BEN G. DAVIS, Secretary."

The Glad Hand is seen when lives inaction and bowal stoppage files before Dr. King's New Life Pills, the easy regulators. 25c. For sale by Beaton Drug Co.—Advertisement.

WILL MISSOURI SHOW 'EM? Withdrawal of Fire Companies Irritates State Officials.

FEW COMPANIES STAY INSIDE Move for Co-operative Companies to Handle the Business, and State Insurance Talked About.

The rush for tornado insurance in Omaha a few weeks ago was paralleled by fire insurance in Missouri cities the last few days of April. A total of 182 fire companies decided to quit issuing policies after midnight, April 30, as a protest against the new anti-trust rating law, consequently the agencies were swamped with new business and renewals, many of them resorting to the legislative trick of turning back the hands of the clock to dispose of the business offered before the stroke of 12. Twenty-five nonresident companies and nine Missouri mutuals is all that is left to handle the fire insurance business of the state, which aggregates \$100,000,000 per annum.

State officials threaten various retaliatory measures against the retiring companies, and have enjoined them from cancelling policies in force, which the companies did not intend to do, having accepted all business offered up to midnight, April 30. The state supreme court has allowed the retiring companies to combine to retire from business in the state. It is contended by the state that individual companies have the right to quit business at will, but an agreement among a number of companies to act constitutes a violation of the laws of Missouri and is punishable by fine. The court has deferred decision on the point raised.

State Attorney General Barker says: "Notwithstanding the assurance this department gave the insurance companies they safely could transact business under the present law, they met at Pittsburgh and by an agreement, which we think is in violation of the anti-trust laws of this state, decided to suspend business in Missouri and to quit writing policies and to withdraw from the state on April 30. The law about which they complained is not effective until June 22, and the fact that they agreed to leave on April 30 shows that they were acting in a retaliatory and revengeful spirit."

State officials are encouraging the formation of co-operative companies, and are also talking state fire insurance. Insurance Superintendent Redle says he believes the state will go into the insurance business when the legislature convenes two years hence. He is backed by the governor in his statement, and Governor Major is expected to outline a system of state insurance in his next message to the legislature.

The Kansas City Star, commenting on the situation, says: "Co-operative insurance has been successful. Lumber companies insure each other. So do flour mills and other industries. There is no reason why co-operative insurance companies should not be established in Missouri. There is no reason why the state itself should not undertake the business of insurance. Governments are doing this in several countries abroad."

"People have been hearing about state rights for a hundred years. It is time it heard about state privileges. The public has been feeling more and more that the business of fire insurance in this country has been badly conducted. The people are in a temper to try to conduct it themselves. "Governor Major will find the people with him in his refusal to bow down to the insurance companies."

Perennial Advertising is the Road to Newspaper Advertising is the Road to Big Returns.

Students Having Interesting Time With the Campaign Glen Paxton, after running a hot race for the position of business manager on the High School Register, has announced his intention of withdrawing in favor of his friend Arno Trishon, his nearest competitor. Although it seems bad to withdraw after once entering it is certainly unselfish to sacrifice personal interests for those of a friend.

An interesting phase has developed in this year's campaign for the various staff positions. The tags and literature of Omaha High school candidates for next year's Register staff are furnishing much amusement to the school, both for the originality of the designs and because of the platforms for which they stand. Since each candidate issues about 2,000 tags, the tag collectors who make a point of wearing as many as possible, look like a walking Joseph's coat. These strings of "vote for me" tags are carried around fastened to notebooks or to coat lapels. Perhaps one of the most interesting of these tags is a card with the candidate's picture on it. His cards are being carefully saved by the girls for places in their personal diaries. As for originality in designs, it is hard to choose between blotters, pencils and bookmarks.

In the race for assistant editor, two girls are leading by a large margin. Not to be daunted by difficulties, the friends of these two girls have had enormous posters printed and placed in the prominent places of the long halls. Memories of last year's campaign for city commissioners are recalled by a candidate's literature on which he states his platform as "on the square." This and "An Impartial Register" are the favorite slogans.

In past years the campaign has been more a factional struggle of the frat against the confrat members for the control of the Register staff. But this year, since ten of the fourteen candidates are frat members or pledged to become members, the campaign is more a struggle between the fraternities for the control of the Register than a struggle of the school against the fraternities.

The campaign ends next Wednesday May 21, when the successful candidates will be announced.

Can't Keep It Secret. The splendid work of Chamberlain's Tablets is daily becoming more widely known. No such grand remedy for stomach and liver troubles has ever been known. Sold by all dealers.—Advertisement.

Key to the Situation—See Advertising.

MORE LIFE INSURANCE FOR LESS MONEY The Prudential Ins. Co. of America Inc. as a Stock Co. by New Jersey M. BRUCE GARFETTES, Mgr. For Nebraska and South Dakota, 519-22 City Nat'l Bk. Bldg., Omaha

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

Obeey That Impulse! Not the man who INTENDED but the man who INSTALLED left provision for his family. G. W. NOBLE, General Agent. CHARLES L. HOFFER, Special Agent. J. C. MITCHEMAN, Special Agent. OFFICES: 636-643 Brandeis Bldg. Omaha.

THE Union Central Life Ins. Co. OF CINCINNATI, OHIO HARRY O. STEEL General Agent. 811-913 Range Bldg. Phone D 2183

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., or GEO. SUTHERLAND, Dist. Mgr., Grand Island, Neb., 430 Bee Bldg., 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.

A FACT AND A QUESTION. The Fact. No one can take a trip out in the state without being impressed with the magnitude of the prospective wheat and alfalfa crops. The Question. When these crops are converted into money, can any loyal Nebraskan give a real sound and sensible reason for using any part of it with which to buy life insurance in some company located in New York, Boston, or some other eastern city? Only one answer can be returned, and that is NO. Keep the money at home and buy your life insurance in THE MIDWEST LIFE. W. E. SNEEL, President, A Nebraska Company—Home Office: First National Bank Building, Lincoln. A. A. TAYLOR and GEORGE CROCKER, General Agents, Rooms 1312-1314 City National Bank Building, Omaha, Nebraska.

Liberal Business Methods—Low Cost of Management—Policy Contracts that Appeal to Hard-Headed Business Men. These are some of the secrets of success of 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.

--INSURANCE-- FIRE—TORNADO—AUTOMOBILE—PLATE GLASS—BOILER—BURGLARY—HEALTH and ACCIDENT ALFRED C. KENNEDY 209 First Nat'l Bank Bldg. Phone Douglas 722.

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

Hot weather is approaching This is the season when a man, spending a large part of the day in his office, is looking for an office in a cool building. A few rooms are to be had in THE BEE BUILDING The Coolest Building in the City We will be pleased to show the rooms Apply to N. P. FEIL, Secretary. Bee Business Office