

UNDERWRITING NOTES

Some Interesting Details in Regard to the Work that is Being Done by the National Fidelity and Casualty Company of Omaha...

(From Our Special Omaha Correspondent.) In can be said without fear of contradiction that no branch of underwriting has shown greater development in the last decade than the various kinds of casualty and surety insurance...

The departments into which the business is usually divided are liability, boiler, accident and health, plate glass, surety, fidelity, burglary and credit. The magnitude of the business can be appreciated when it is stated that in America alone the premiums aggregate more than \$50,000,000 annually...

The operations of some of these companies extend throughout America and Europe and involve the employment of thousands of agents, attorneys, adjusters and physicians. Scores of policy forms and contracts are issued, many of them exceedingly intricate and technical...

One of the most recent and important additions to the list of such institutions is the National Fidelity and Casualty company of Omaha, Neb., whose home offices are in the Merchants National bank building.

This corporation, organized under the laws of Nebraska in September last with a paid up capital of \$100,000, and under a broad and liberal charter is empowered to write accident, fidelity, surety and burglary insurance. It is the first company ever organized in Nebraska to write these various classes of insurance...

Extinguishing the Lights. There is no calling from the darkness caused by the gradual extinguishing of the lights, consists of the matins and lauds of the following days, which are recited or chanted on Wednesday, Thursday and Friday evenings...

Mr. John B. Ruth, the treasurer, was formerly manager for Nebraska for the Standard Oil company, and is a man of high repute in the community.

Mr. Edwin T. Swobe, the secretary and manager of the company, was the moving spirit in its formation and is regarded as one of the ablest and best posted underwriters of the present day...

Mr. H. H. Millard, president of the Omaha National bank of Omaha, and former United States senator from Nebraska, has recently become a member of the board of directors of this company...

Mr. E. A. Cudaby, above, as one of the directors, is also vice president and manager of the Cudaby Packing company in Omaha.

Mr. H. H. Millard, is one of the firm's most lawyers in Omaha. Col. C. J. Bill is in the banking business at Lincoln, Neb. Mr. P. P. Kirkendall is president of the P. P. Kirkendall company of Omaha...

It is organized on a basis that is both broad and solid, and seems to possess every characteristic essential to an institution, predestined as it were, for the achievement of immediate and permanent success...

Turning the Tables. When E. L. Godkin was editor of the New York Evening Post he was supposed by many to lack a sense of humor...

"Last night," said Mr. Godkin, "I read in the Post an account of the suicide of a boy. Your news paragraph reported as the motive that the boy was being resisted at home in a premature inclination to marry. Mr. Blank, can you imagine how that father felt when you accused him, for what was no doubt done in a sense of loving duty, of being the cause of the death of his child?"

Solemn Ceremonies of Holy Week

HOLY WEEK, or the week before Easter, has been known by different names, according to the great mysteries and various ceremonies that are celebrated and performed in it...

Services of Good Friday. On Good Friday the climax of the church's sorrow and grief at the death of her Lord is reached. Her ministers enter the sanctuary clad in black vestments and prostrate themselves, full length, on the steps of the altar...

Then the celebrant reads numerous prayers for all classes of persons, not excluding schismatics, heretics, Jews and pagans, to show that Christ died for all. The genuflection is omitted before the prayer for the Jews, out of detestation for the feigned obstinacy with which they mocked Christ, their "King."

Next, the cross, which has been veiled in black, is slowly uncovered; the priest and his assistants singing three times: "Behold the wood of the cross, on which hung the salvation of the world, and the choir answering each time: "Come, let us adore."

The uncovered crucifix is then laid on the steps of the altar and the celebrant, after having removed their shoes, like Moses before the "burning bush," and made three genuflections and prostrations, humbly kiss the lifelike image of the Redeemer.

During this ceremony the improperia or Reproaches are sung by two choirs alternately; repeating, after each verse, the "Trisagion (three times, Holy). The first words are: "My people, what have I done to thee, or in what have I offended thee?"

Answer me. Because I brought thee out of the land of Egypt, thou hast prepared a cross for thy Savior." Paestrina and others have set these words to beautiful music, which may be heard in many churches on this day.

Good Friday is the only day of all the year that mass is not celebrated throughout the world. Instead, there is what is called the Mass of the Presanctified. The host, consecrated the day before, is brought back from the Altar of Resurrection in solemn procession, the choir singing: "Vexilla Regis; Behold, the royal banners fly."

The candles are lighted, the host incensed and held aloft for the faithful to adore, and then consumed by the celebrant. Vespers are said, the altar is again stripped, the door of the empty tabernacle is thrown wide open and the service is ended.

Relighting the Church. On Holy Saturday the service begins with the blessing of the new fire struck from a flint. From this a triple candle is lighted, symbolizing the Trinity and the Light of Christ. It is carried in procession from the vestibule of the church to the sanctuary.

The large Paschal candle is also blessed, being a symbol of Christ, the light of the world, and five grains of incense are fixed in it, in memory of His five wounds, and of the spices with which He was anointed in the tomb. It is lighted from the triple candle.

The use of the Paschal candle dates back at least to the fifth century. The Exultet, a hymn of triumphal praise, attributed by the critic Martine to St. Augustine, is sung while blessing the candle.

The twelve prophecies are then read; intended originally to instruct the catechumens, who were baptized on this day. The baptismal font and Easter water are blessed, some of the water being scattered towards the four quarters of the earth.

Then the catholics, the church, and the worldwide efficacy of her sacraments. Returning from the font, the Litany of the Saints is sung, the ministers tying prostrate before the altar, while it is decked with flowers and ornaments, and the mass is begun in white vestments.

At the Gloria the organ sounds, the bells ring, the joyful alleluias are heard after the Epistle, and the great festival of Easter, with its triumph of life over death, is joyfully ushered in.

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If there is no "goat" in the ritual of the lodge then the lodge is not responsible for "goats," extraneous or foreign, introduced by the members for the purpose of brightening up a rather dull and somber ceremonial of initiation.

So a Missouri caterer has decided in the case of a litigant who sued the lodge for damages because of a terrific blow he received in the back. The members who interpolated the goat are responsible and no other, but as the new member in most lodges is blindfolded, his remedy at law is doubtful.

Most persons of lively mind would prefer some deviation, even heretofore, to the platitude of usual secret society ritual. We do not know but that we should rather like a collision with a goat if it would liven things up a bit.

Fortunate is the lodge of any description that has an officer of real eloquence for this tedious post-for he can often make a very ordinary composition quite inspiring. The goat is the refuge of lodge members who realize that some living interest must be injected into the proceedings somehow.

"Goat" is merely an intellectual artifice, an "x" in mathematics, to represent an unknown quantity. It may mean anything except a real goat. Let "x" represent a bottle of seltzer, for instance, which is squirted into the blindfolded candidate's face on his answering a certain question.

The bottle of seltzer is the goat or it may be only one of the fractional parts. The other parts may be a shampoo with shoe blacking, walking a tight rope across an area of three feet above the floor, leaping hurdles imaginary, the other trials of the nerves and temper, all of which, if you bear with equanimity and good humor, makes you a "good Indian" and worthy to become a member of the lodge.

Never since at a lodge goat; but all lodge goats should be tempered with discretion.—St. Louis Globe Democrat.

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Mass on Holy Thursday. On Holy Thursday the mourning of the church over the passion and death of her Lord, is momentarily interrupted, for it cannot forget that, on this day, Christ instituted the Holy Eucharist, and left it the priceless legacy of the real presence, though, to show her gratitude, she had appointed the festival of Corpus Christi to be kept in June, the month of roses, when it can do greater justice to the subject.

Hence the mass is celebrated in white vestments, the altar is decked with flowers and ornaments, at the "Gloria in Excelsis" the organ is played and the bells are rung; but, from this time till the recurrence of the Gloria on Holy Saturday, the organ is silent; the dull thud of the clappers replaces the sound of the bells, and the kiss of peace is omitted. Two hosts are consecrated on this day; one being consumed as usual by the celebrant, and the other carried in solemn procession to the Altar of Repose, during the singing of the "Pange Lingua, (Sing, O My Tongue), where P remains, surrounded by lights and flowers till the following morning. Medieval writers connect this procession with Christ's journey to the Mount of Olives.

Next, the high altar is stripped, as Christ was stripped of His garments. In many churches the ceremony of washing the feet is performed, in imitation of Christ washing the feet of His disciples, when He gave the new command to love one another. In Rome the pope washes the feet of thirteen poor priests, while Francis Joseph of Austria washes the feet of thirteen poor prisoners.

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trials and several other Catholic sovereigns perform a similar ceremony. The Council of Toledo, held in 584, refers to this rite as a recognized custom even at that time. Finally, in cathedral churches the bishop on this day blesses the holy oils, for use in conferring the sacraments of confirmation, holy orders and extreme unction.

Services of Good Friday. On Good Friday the climax of the church's sorrow and grief at the death of her Lord is reached. Her ministers enter the sanctuary clad in black vestments and prostrate themselves, full length, on the steps of the altar, while a single linen cloth is spread over it. Then the history of the Passion of Our Lord, according to St. John, is sung, showing how the law and the prophets were verified by the gospel.

Then the celebrant reads numerous prayers for all classes of persons, not excluding schismatics, heretics, Jews and pagans, to show that Christ died for all. The genuflection is omitted before the prayer for the Jews, out of detestation for the feigned obstinacy with which they mocked Christ, their "King."

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CERTIFICATE OF PUBLICATION. State of Nebraska, Office of Auditor of Public Accounts, Lincoln, February 1, 1908. It is hereby certified that the Title, Guaranty and Surety company of Scranton, in the state of Pennsylvania, has complied with the insurance law of this state applicable to such companies and is therefore authorized to continue the business of surety and title insurance in this state for the current year ending January 31, 1909.

CERTIFICATE OF PUBLICATION. State of Nebraska, Office of Auditor of Public Accounts, Lincoln, February 1, 1908. It is hereby certified that the Federal Union Surety Insurance company of Indianapolis, Indiana, has complied with the insurance law of this state applicable to such companies and is therefore authorized to continue the business of fidelity surety insurance in this state for the current year ending January 31, 1909.

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