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# HOW NEBRASKA ROBS HERSELF

It is the purpose of this article to show thoughtful Nebraskans how they are deliberately robbing themselves of from \$5,000,000 to \$7,000,000 a year; also how they may put a stop to the annual draining of the state of this immense sum of money, and while keeping it at home put it to work building up the state.

During the years 1899 to 1911, inclusive, Nebraska sent to insurance companies outside of Nebraska \$31,663,852.39 in payment of premiums on life insurance policies. During the same time she sent out \$27,972,958.28 in premiums on fire insurance policies. This makes a grand total of \$59,636,811.67 that Nebraska has sent to other states in payment of premiums on life and fire insurance policies.

During the same term of years, 1899 to 1911, inclusive, Nebraska spent with Nebraska life insurance companies \$8,329,867.38, and with Nebraska fire insurance companies \$9,594,211.10. This makes a total of \$17,924,078.48 spent during the last ten years with Nebraska life and fire insurance companies.

In other words, for each dollar spent with Nebraska life and fire insurance companies, Nebraska has been spending approximately \$3.50 building up life and fire insurance companies in the east.

During this ten-year term the largest year's receipts of a Nebraska fire or life companies was less than the smallest year's receipts of the foreign fire and life companies. In 1911 the premiums paid to Nebraska fire insurance companies was \$216,400.00, while \$3,345,009.00 was spent with foreign companies. And in 1911 the amount spent with local companies was \$100,000 less than was spent with local fire companies in 1899, while the amount spent with foreign companies in 1911 was \$2,000,000 more than was spent with foreign companies in 1899.

During that ten-year period the largest year's receipts of local life insurance companies was \$84,561.00 less than the smallest year's receipts of the foreign life insurance companies.

The largest year for Nebraska fire companies during this ten-year period was 1907, when the premium receipts amounted to \$1,256,955.00. Then began the policy of absorption, hastened by the constant nagging of local companies and the ambitious plans of would-be reformers, and in 1911 Nebraska fire companies received only \$216,400.00—and today there is not a single Nebraska fire insurance company left in business.

There must be some reasons why Nebraska fire insurance companies went out of business. What are they? First, a mighty shrewd insurance lobby maintained by the foreign companies convinced Nebraskans that they ought to have more stringent "regulation" of home companies. And these home companies, managed by our own citizens, and subject to investigation by local authorities, were asked to submit, while yet in their infancy, to restrictions that only the century-old and hog-fat companies of New York and Connecticut could endure and live. The result was inevitable—we no longer have a real Nebraska fire insurance company left to do business with Nebraskans, and Nebraska is forced to pay her tribute of millions every year to the eastern companies.

What is true of fire insurance companies is true of life insurance companies, only in somewhat smaller measure. The life insurance companies have been able to put up a better fight for existence than it seemed possible for the fire insurance companies to make. But the same efforts at "regulation" and "restriction" have been made, always by our own people, and these usually well-meaning men, wholly ignorant of the life insurance business and easily deceived by the smooth-tongued touts for the life insurance combine of the east.

Here is one of the most familiar demands of the would-be insurance reformers: That our home companies be compelled to deposit with the state auditor all their securities, ostensibly for the "protection" of the policy holders. But instead of being added security for the policy holders, it would be in reality a weakening of that security. Why? Because, in order to be of any effect these securities would have to be negotiable by the auditor, and the auditor is bonded in the immense sum of \$50,000, while he would have something like \$7,500,000 of negotiable securities in his possession. Nebraska has not always had a safe and honest auditor. The state does not offer to guarantee these securities; it merely asks that they be given into the charge of an auditor bonded in the sum of \$50,000.

What is the purpose of demanding any deposit at all from insurance companies? To protect policy holders, of course. That being true, would not the same result be achieved by demanding a deposit equal to the largest policy carried, this deposit to be maintained at all times, and if not so maintained the company denied the right to do business until it was made whole? If you were the beneficiary of a policy in the sum of \$5,000 and had to sue, would a judgment be just as good against \$100,000 as against \$5,000,000? And wouldn't the company make haste to make good the depletion in its deposit with the state if it couldn't do business until it had made good?

Life insurance is simply one phase of banking, yet would-be reformers are demanding that life insurance companies in Nebraska, young and just getting on their feet, do business under regulations that no other state thought of putting upon their companies when they began business, and regulations that no bank or loan company could do business under for thirty consecutive days.

Nebraska is robbing herself by starving her local life and fire insurance companies and feeding fat the insurance companies of the east. She is robbing herself to the extent of nearly \$10,000,000 a year by sending it east instead of keeping it in Nebraska for investment.

She can only stop the robbery by legislation that will encourage the building up of Nebraska companies and ceasing this continual agitation on the part of ignorant would-be insurance reformers. Stop the flow of a million dollars a month from Nebraska, and secure its investment within the state, and there'll be something doing. We will have more and better farmers, more industrial enterprises, bigger wage lists, more homes, more citizens and more prosperity. We will have here in Nebraska huge office buildings crowded with clerks who will spend their salaries with Nebraska business men, instead of maintaining huge office buildings and big clerical forces in New York and Hartford. We will keep millions at home where we will see them again, instead of kissing them goodby and sending them a thousand miles away.

Every time some ambitious politician wants an issue upon which to appeal to the "dear pee-pul" he begins harping upon "regulating insurance companies." He never thinks of urging the people to benefit themselves by helping to build up home companies and

thus keep Nebraska money at home. It is always insinuations that Nebraska companies are conducted by men who really ought to be in jail for attempted swindling of confiding policy holders!

What Nebraska needs is an insurance commissioner who knows his business, who is under civil service, and who does not owe his job to political pull. In addition she needs some common sense insurance laws, laws drawn by men who understand insurance and not by men who do not know the difference between the "moral risk" of a fire policy and the "surrender value" of a life policy. And more than all, she needs a whole lot less of political agitation by men posing as guardians of the "dear pee-pul," but in reality seeking to hoist themselves into fat political jobs.

Nebraska is robbing herself of a million dollars a month to build up an insurance combine, already hog-fat, in the east. She can stop it by building up her own insurance companies, and while putting a stop to the robbery of herself by herself, she will be building herself up commercially, industrially and socially.

Buy your insurance of Nebraska companies. It is as good as the best and as cheap as the cheapest.

## SOME FIGURES TO PONDER OVER.

Will Maupin's Weekly presents here some figures of fire and life insurance that will astonish Nebraskans—that is, if Nebraskans will read them. They present an indictment of Nebraska's business sense, because they prove that Nebraskans have failed utterly to work in their own interests by patronizing home insurance companies.

The subjoined tables will show the amounts paid to Nebraska and foreign life insurance companies during the years 1899 to 1911, inclusive:

Nebraska Life Co. Receipts.		Foreign Life Co. Receipts.	
1899	\$ 53,946.13	1899	\$ 1,325,325.43
1900	80,957.54	1900	1,573,853.88
1901	265,120.85	1901	1,964,522.64
1902	367,178.03	1902	2,122,542.81
1903	427,567.61	1903	2,307,622.09
1904	597,268.22	1904	2,603,164.54
1905	704,988.00	1905	2,593,393.00
1906	771,426.00	1906	2,703,413.00
1907	854,770.00	1907	2,676,186.00
1908	842,725.00	1908	2,695,954.00
1909	935,822.00	1909	2,767,938.00
1910	1,142,334.00	1910	2,975,596.00
1911	1,240,764.00	1911	3,354,341.00
Total	\$ 8,329,867.38	Total	\$31,663,852.39
Nebraska Fire Co. Receipts		Foreign Fire Co. Receipts.	
1899	\$ 311,299.00	1899	\$ 1,330,701.00
1900	381,961.60	1900	1,383,606.57
1901	480,415.13	1901	1,516,671.67
1902	624,620.13	1902	1,614,426.48
1903	659,470.68	1903	1,725,312.42
1904	815,490.14	1904	1,824,330.77
1905	965,558.42	1905	2,069,770.37
1906	987,982.00	1906	2,064,774.00
1907	1,256,955.00	1907	2,829,664.00
1908	1,003,233.00	1908	2,564,211.00
1909	1,047,474.00	1909	2,719,491.00
1910	843,352.00	1910	2,948,990.00
1911	216,400.00	1911	3,345,009.00
Total	\$ 9,594,211.10	Total	\$27,972,958.28

These figures are worth studying by men and women interested in developing business in Nebraska; men and women who are interested in keeping Nebraska money at home to develop the resources of Nebraska.

## NEBRASKA'S MILITARY RECORD.

During the Civil War Nebraska, then a territory, sent more men into the Union army in proportion to population, than any other state or territory.

During the Spanish-American war Nebraska sent three regiments into the field—more soldiers in proportion to her population than any other state.

And just as the Territory of Nebraska was among the first to send troops to the front during the Civil War, so the State of Nebraska was among the first to answer the call for troops when the Spanish-American war began.

Nebraska didn't have any colonels in the Spanish-American war to win undying fame by swimming rivers easily fordable at high water without wetting the seat of the trousers, but she did have a Colonel Stotsenburg who fell with his face to the foe. Her regiment in the Philippines did not have any press agent, but that regiment has got a record for real service in the field, even if it did not show up so well in the efforts of the penny-a-liners.

## IN PROSPEROUS NEBRASKA.

In the entire United States there is one motor vehicle, automobile, motorcycle or auto-truck for each 180 of its inhabitants.

But in the state of Nebraska there is one such vehicle for each 38 of its inhabitants. We believe it within the bounds of truth to say that Nebraska has more motor vehicles per thousand of population than any other states. All of which is another evidence of the prosperity of this splendid commonwealth. Just as soon as every family has an automobile and every young man has a motorcycle—which will be pretty soon according to statistics—we'll turn our attention to something else.

## THIS IS SOME TWINE.

It required 7,000,000 pounds of twine to bind the small grain crop of Nebraska in 1912. This means upwards of 113,000 miles of twine—enough to wrap around this old globe of ours four times at the equator, with pretty near 13,000 miles of twine left over to make a fancy bowknot.

This would make a 37-strand cable that would reach from New York to San Francisco, and a cable of thirty-seven strands of binding twine would be some rope, believe us.