UNDERWRITINGNOTES

some Interesting Details in Regard to the Work that is Being Done by the National Fidelity and Casualty Company of Omaha-Organized in September Last, with a Fully 181d Capital of \$100,000, it is the First Company in Nebraska to Write Aceldent, Fidelity, Surety and Burg-President is Mr. Charles M. Wilbelm, President of the Omaha Commercial Club-Mr. John B. Ruth, Formerly Manager of the Standard Oil Company in Nebraska, la Treasurer, and Mr. Edwin T. Swobe is Secretary and Manager.

(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. While some of these lines have been undertaken in European countries for the last fifty years or more it was not until the year 1863 that casualty this country.

The departments into which the business dent and health, plate glass, surety, fidelity, burglary and credit. The magnitude is stated that in America alone the prequally, and the lesses and expenses of management exceed the sum of \$54,000,000 a year. Upwards of sixty companies in America alone are transacting one or more of the different casualty and surety lines-

The operations of some of these comhousands of agents, attorneys, adjusters physicians. Scores of policy forms exceedingly intricate and technical, and all of them subject to frequent changes to meet the ever varying conditions of comcretal life, as well as to comply with the decisions of the courts and conform to the statutes of the different states and countries whose legislative bodies are constantly enacting new measures or changing existing laws.

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 build-

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 it 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. It holds membership in the Nebraska Bankers' association. It reports as officers and directors the following gentlemen: Hon. Charles F. Manderson, president; Charles M. Wilhelm, vice president; Edwin T. Swobe, secretary and manager; John B. Ruth, treasurer, and Harry S. Byrne, assistant Director 4-E. A. Cudahy, F. P. Kinkendall, C. M. Wilhelm, F. A. Nash, H. H. Baldrige, John B. Ruth, C. J. Bills, Hon. J. H. Millard and E. T. Swobe.

As the reader can see, this is an exceptionally strong body of men, and it is not at all to be wondered at that, under such control, rapid progress should be the order of the day with the company. The Hon. Charles F. Manderson, the president of the ompany, was formerly United States senator from Nebraska, and is now general counsel for the Burlington system. He is one of the most accomplished members of

Vice President Charles M. Wilhelm is also president of the Omaha Commercial club, and is a man who has done much for Omaha in various ways.

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

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

Mr. Harry S. Byrne, formerly general agent of the Fidelity and Deposit company of Maryland, is assistant secretary and manager of the surety department. Byrne is a young man of recognized ability nd will undoubtedly make a record as manager of this department. He has a wide and valuable acquaintance and is well spoken of by everybody

The Hon. J. H. Millard, president of the Omaha National bank of Omaha, and formerly United States senator from Ne braska, has recently become a member of the board of directors of this company, and adds greatly to its strength. Mr. E. A. Cudaby, above, as one of the directors, is also vice president and manager of the Cudaby Packing company in

Mr. H. H. Baldrige, is one of the foremost lawyers in Omaha. Col. C. J. Bills is in the banking business at Lincoln, Neb. Mr. F. P. Kirkendall is president of the P. P. Kirkendall company of Omaha. In short, this company has an strong a board of directors as was ever gotten together in Nebrasius.

It is organized on a basis that is both broad and solid, and seems to possess every characteristic essential to an inatitution, predestined as it were, for the schievement of immediate and permanent success. It has strong backing and has entered upon its career at a favorable time and under most auspicious circumstunces. The stockholders, directors and officers are all well known, and have the confidence of the entire community-mer of means, position and influence, whose names are regarded as synonymous wit prudence and good judgment.

highest degree of public confidence is felt in the enterprise throughout a much wider circle than the immediate commu ity, by reason of the well known high character and ability of the gentlemen wh are identified therewith, and it may be predicted as a forgone conclusion that the career of this company will be one of decided success from the outset, and that it will speedily take rank among the foremost institutions of the country.

Turning the Tables.

When E. L. Godkin was editor of the New York Evening Post he was supposed by better. One morning he sent for his young city editor.

"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 nome in a premature inclination to marry. Mr. Blank, car you imagine how that father felt when you accused him, for what was no dout done in a sense of loving duty, of being the cause of the death of his child?

The young editor stammered an apology "Thank you for your explanation," said Godkin. "But," he went on in a more decided tone, "If anything like that ever happens again, I give you fair warning, sir, that I will leave this paper? I will not work for a paper that says things cruell"-Buccess Magazina

Solemn Ceremonies of Holy Week

DLY WEEK, or the week before | tris and several other Catholic sovereigns Easter, has been known by dif- perform a similar ceremony. The Council ferent names, according to the of Toledo, held in 694, refers to this rite great mysteries and various as a recognized custom even at that time. ceremonies that are celebrated | Finally, in cathedral churches the bishop and performed in it. The Greeks and Latins called it the Great Weck, the in conferring the sacraments of confirmalary Insurance—Its President is the Holy Week; sometimes the Painful Week, tion, hely orders and extreme unction. Hon. Charles F. Manderson, Former | . c., the Week of Austerities, also the United States Senator, and Its Vice Sorrowful Week. St. Chrysostom says; "We call it the Great Week, not that it consists of a greater number of days, or that the days in it are longer, but on ac- her Lord is reached. Her ministers enter count of the great things which God has the sanctuary clad in black vestments

> men made fellows with the angels." The observance of Holy week is mentloned by Irenaeus towards the end of the gospel. econd century, while Eusebius evidently believed that it dated from the apostolic

The chief object of the church in this week is to celebrate the passion and death of its Redeemer, and the ceremonies are insurance was regularly introduced into the most elaborate, impressive, dramatic and sublimely symbolic of all the weeks in the whole year. In cathedral and colis usually divided are liability, boiler, acci- logiate churches, where they have a numerous clergy, they are performed with a pomp and magnificance truly imposing: of the business can be appreciated when it but even in the smallest parish church, where there is a local pastor, they are miums aggregate more than \$5,000,000 an- conducted with all the reverence and solemnity possible.

Palm Sunday.

week, derives its name from the ceremony many companies transact from six to of blessing and distributing palms, which are borne by the clergy in solemn procession, in commemoration of Christ's tripanies extend throughout America and umphal entry into Jerusalem, when many and contracts are issued, many of them for it is mentioned in the life of Euthymius, who died in 472.

The clergy walk in procession through he church and pass out into the vestibule. Then the cantors re-enter and sing the hymn, "Glory, Praise and Honor," which is continued alternately by those within and without. At last the subdeacon rolles of the true cross are exposed today knocks at the door with the shaft of the at the stroke of the cross the whole thing back from the Altar of Repose in solemn pening heaven to the just after His res-

urrection. Then comes the singing of the passion. from the gospel of St. Matthew. This is one of the masterpieces of Gregorian chant, and might almost be described as an oratorio. It consists of four principal parts, that of the narrator, sung by barione; the parts of Pilate, Peter, the maid servants and others being taken by a tenor; the part of Christ by a full, round bass; and the "Turba," or Jewish mob, is often symbolizing the Trinity and the Light of in three of four-part harmony.

Extinguishing the Lights. Tenebrae, so called 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. But every note of joy is antiphons. The service breathes hardly anything but sighs and lamentations. The of Jeremiah; the Hebrew letter, which begins each verse of these acrostic poems, acrostic itself. Nothing could be more beautiful than the plaintive Gregorian blessed, some of the water being scatt chant to which they are sung Still, Palosmany other masters, have exhausted their worldwide efficay of her sacraments. genius in the attempt to clothe these melodies with polyphonic harmonies.

Fourteen yellow candles and one of white wax at the top are arranged on a triangular candlestick, symbolizing the lights of faith preached by the prophets and Christ. of which the trinity is the fundamental doctrine. At the end of each psalm a candle is extinguished, till only the top one representing Christ is left. During the inging of the last six verses of the Benedictus the six tall candles on the altar are extinguished. Then the fifteenth candle is removed and hidden behind the high altar, while the Miserers is solemnly recited, and the church is wrapped in darkness; suggesting the darkness which covered the earth at the death of Christ.

For a moment profound silence reigns then there is a sudden clapping oud closing of books, reminding us of the confusion of nature at the loss of its author, when the earth trembled, the rocks were rent, the graves opened and the vell of the temple was torn from the top to the bottom. At the same moment the candle is brought out still lighted, to signify, according to Benedict XIV, that death could not really gain dominion over Christ, though it appeared to. The sermon is preched, and all

Mass on Holy Thursday.

On Holy Thursday the mourning of the thurch 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 rozes, when it can do greater justice to the subject. Hence the mass is celebrated in white restments, the pltar is decked with flowers and ornaments, at the "Gioria 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 stient; the dull thud of the clappers replaces the sound of the bells, and the kiss of peace is omitted. Two hests are conserated on this day; one being consumed as usual by the celebrant, and the other to arried in solemn procession to the Altar o tepese, during the singing of the "Pank" Lingua, (Sing. O My Tongue), where emains, surrounded by lights and flowers

journey to the Mount of Olives. Next, the high altar is stripped, as Chris was stripped of His garments. In many churches the ceremony of washing the feet s performed, in imitation of Christ washing the feet of His disciples, when He gave the new command to love one another. In many to lack a sense of humor. But those Rome the pope washes the feet of thirteen in his employ who stood close to him knew poor priests, while Francis Joseph of Aus- at a small expense.

till the following marning. Mediaeval writ

ers connect this procession with Christ's

on this day blesses the holy offs, for use

Services of Good Friday.

On Good Friday the climax of the church's sorrow and grief at the death of wrought in it, for on these days was the and prostrate themselves, full length, on tyranny of the devil overthrown, death the steps of the altar, while a single linen lisarmed, sin and its curse taken away, cloth is spread over it. Then the history heaven opened and made accessible and of the Passion of Our Lord, according to St. John, is sung, showing how the law and the prophets were verified by the

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 obelsance 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 clergy, after having removed their shoes, like Moses be-Palm Sunday, the first day of Holy fore the "burning bush," and made three genufications and prostrations, humbly kiss the lifelike image of the Redeemer. During this ceremony the impreperia or

Reproaches are sung by two choirs alternately; repeating, after each verse, the Europe and involve the employment of of the Jews cut down branches from the Trisagion (three times, Holy). The first trees and strewed them in the way before 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." Palestrina and others have set these words to beautiful music, which may be heard in many churches on this day. In many churches Good Friday is the only day of all the ross; it opens and the whole body march | year that mass is not celebrated throughup through the church. In St. Peter's out the world. Instead, there is what is the door is walled up with masonry, from called the Mass of the Presanctified. The which the supports are removed, so that host, consecrated the day before, is brought topples down and the procession enters procession, the choir singing: "Vexilla brough the breach, symbolizing Christ 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, rendered with fine effect by a male chorus 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 omitted—the doxology, the hymns and the dates back at least to the fifth century. The Exuitet, a hymn of triumphant praise, attributed by the critic Martine to St. lessons are taken from the Lamentations Augustin, is sung while blessing the candic. The twelve prophecies are then read; intended originally to instruct the catechubeing retained in the Latin, though not the mens, who were baptized on this day. The towards the four quarters of the earth, to trina, Victoria, Nanino, Witt, Piel and show the catholicity of the church, and the

Returning from the font, the Litany of the Saints is sung, the ministers lying 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 joyfull ush-

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WHAT IS A LODGE GOAT?

Missourian Tackles the Mythical Butter and Escapes Unharmed.

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 court 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 horseplay, to the platitudinousity 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 juste inspiring. The goat is the refuge of odge members who realize that some living interest must be injected into the proceedings somehow. "Goat" is merely in intellectual artifice, as "x" is in mathematics, to represent an unknown quantity. It may mean anything except a real goat. Let "x" represent a bottle of seltzer. or instance, which is squirted into the blindfolded candidate's face on his answerng a certain question. The bottle of seltzer s the goat or it may be only one of the ractional parts. The other parts may be shampoo with shoe blacking, walking a fight rope across an abyss (three feet bove the floor), leaping hurdles (imaginiry), the other trials of the nerves and emper, all of which, if you bear with equanimity and good humor, makes you a 'good Indian" and worthy to become ember of the lodge. Never wince at a odge goat; but all lodge goats should be empered with discretion.-St. Louis Globe

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CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA-OFFICE OF AUDITOR OF PUBLIC ACCOUNTS

Lincoin, February 1, 1908. It is hereby certified, that the Fidelity and Casuality Insurance Company of New York, of the state of New York, has compiled with the insurance laws of the state, applicable to such companies and is therefore authorized to continue the business of accident, health, liability, plate glass, steam boiler, burgiary and fly wheel insurance in this state for the current year ending January 31st, 1909. Summary of report for the year ending January 31st, 1908:

INCOME LIABILITIES Unpaid claims and expenses\$1,687,687.67 \$5.336,535.83 Unearned premiums 3,456,036.76 \$6,108,934.32 \$7,300,601.26 Total \$7,809,601,26 Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.

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DISBURSEMENTS.
Paid policy holders...\$ 195,177.62
All other payments... 425,382.31
Total

\$ 628,559.93 \$1,775,532.46 Admitted assets . LIABILITIES. Unpaid claims and ex-

476,263,88-\$1,276,263.88

\$1,775,583.46 Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.

(Seal.) E. M. SEARLE, JR.,
Auditor of Public Accounts.

JOHN L. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION.
State of Nebraska, Office of Auditor of
Public Accounts, Lincoln, February 1 It is hereby certified that the Mutual Life Insurance company of New York, in the state of New York, has compiled with the insurance law of this state applicable to such companies and is therefore authorized to continue the business of life insurance in this state for the current year ending January 31, 1909.

Summary of report filed for the year ending December 31, 1907.

INCOME.

Premiums 156,689,500.20
All other sources. 24,525,273.65
Total 581,174,473.85

\$ 81,174,473.85

Paid policy holders 3 43,651,150.56 All other payments 12,452,818.46 Total \$ 56.104,039.43 Admitted assets....LIABILITIES. \$494,177,021.08

Net reserve....\$420.084.742.00 Net policy claims.. 3.209.133.15 All other liabilities 70,683.145.88-\$491.177,021.03 8494,177,021.06

Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.

(Scal.) E. M. SEARLE, JR.,

Auditor of Public Accounts.

JOHN L. PIERCE, Deputy. Stanhope Fleming, Manager, First Nat'l Bank Bldg., corner iith and Parnam Sts., Omaha, Nebraska.

CERTIFICATE OF PUBLICATION.
State of Nebraska, Office of Auditor of Public Accounts, Lincoln, February 1, 1998.
It is hereby certified that the Title, Guar-

Summary of report filed for the year ending December 31, 1997: INCOM16.

Paid policy holders....\$129,513.42 All other payments.....167,065.75 Total......

Admitted assets
LIABILITIES
Unpaid claims and ex\$ 36,482.65

Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.

(Seal) E. M. BEARLE, JR.,
Auditor of Public Accounts,
JOHN L. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION.
State of Nebraska, Office of Auditor of
Public Accounts, Lincoln, February 1,
1908.

1998.

It is hereby certified that the Empire State Surety Insurance company of Brooklyn, 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 accident, health, burgiary, collective, fidelity, surety, plate-glass, steam boiler, Hability insurance in this state for the current year ending January II, 1998.

Summary of report filed for the year ending December II, 1997.

INCOME.

Premiums 1705,227.32

All other sources 43,296.00

Total 778,528.32

DISBURSEMENTS.

Paid policy holders...\$ 249,240.62
All other payments.... 535,560.51
Total
Admitted assets Unpaid claims and

Bee Want Ads Bring Results.