C. F. McGREW, Vice-Pres.

LUTHER DRAKE, 2d Vice-Pres.

A. J. LOVE, Sec'y, and Treas.

# THESTATE

## Insurance Company of Nebraska

HOME OFFICE-Room No. I, New York Life Building, Omaha.

## Fire, Lightning and Tornado Insurance

E. A. CUDAHY, Vice-President Cudahy Packing Co. C. F. McGREW, Vice-President Omaha National Bank. F. C. COWIN, General Counsel of Company. E. V. LEWIS, Treasurer Crane Co. JOHN S. BRADY, Vice-President McCord-Brady Co. L. M. KEENE, President Fremont National Bank. A. J. LOVE, President Brennan-Love Co. EDWARD E. HOWELL, Insurance, Omaha, Neb. OLAF W. PALM, Insurance, Lincoln, Neb.

#### FINANCIAL STATEMENT JUNE 1st, 1909

#### ASSETS: Cash in Banks and Office..... \$ 78,201.68

Interest Accrued on Investments ...... 3,835.18 Bills Receivable, Taken for Farm Premiums ................... 3.048.13 Due From Other Companies ..... Cash in Transmission From Agents (not past due) ............. 12,263.38 TOTAL ..... \$352,502.93

LIABILITIES: Cash Capital (fully paid) ..... \$200,000.00 Reserve to Re-insure all Outstanding Risks (New York Standard) 95,897.72 Due Re-Insurance Companies ..... Unadjusted Losses ..... 1,939.00 Losses Adjusted and Unpaid or in Litigation ..... None All Other Liabilities Surplus Above Capital (and all other liabilities) ...... 50,612.38 TOTAL ..... 352,502.93

Surplus to Policy Holders June 1, 1909, \$250,612.38

### HE STATE INSURANCE COMPAN

Issues policies on all desirable classes of risks against the hazards of FIRE, LIGHTNING and WINDSTORMS. This company as a HOME INSTITUTION asks and merits a share of your insurance business.. Its officers are all Nebraska men, well known in business and financial circles, and its stock is held almost entirely by Nebraska citizens. We aim to insure only the most desirable risks, taking into consideration the moral as well as the physical hazard. We ask you to note the following list of stockholders, among whom you will no doubt find personal as well as business in 1903 with \$50,000.00 paid in Cash Capital. In 1905 the paid in Cash Capital was increased to \$100,000.00, and on June 1st, 1909, the paid in cash capital was increased to \$200,000.00. The State Insurance Company merits and asks for a share of your patronage. It is a Nebraska company for Nebraska people. Nearly every line of trade is represented by the stockholders as shown hereon.

Our Losses Are Promptly Adjusted and Paid in Cash Without Discount.

#### Certificate of **Publication**

State of Nebraska, Office of Auditor of Public Accounts. Lincoln, Neb., Feb. 1st. 1909. It is hereby certified that the State Insurance Company of Nebraska, of Omaha, in the State of Nebraska, 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, 1910. Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.

(Seal) SILAS R. BARTON, Auditor of Public Accounts C. E. Pierce, Deputy.

Attorneys at Law.

Hon. J. C. Cowin.......Omaha, Neb. General Counsel of Company. John Stout of Hall & Stout, Omaha, Neb. Geo. H. Prichett......Omaha, Neb. Building and Loan Associations.

Thos. A. Pry..........Omaha, Neb. President Nebraska Building and Loan Bankers. L. M. Keens......Fremont, Neb. President Fremont National Bank.

Luther Drake......Omaha, Neb President Merchants National Bank. Frank Moriarty.....So. Omaha, Neb. Cashier Packers National Bank.

Emil Folds ..... Linwood, Neb. President Farmers and Merchants Bank, F. B. Knapp.......Cedar Bluffs, Neb. Cashier Bank of Cedar Bluffs. President Madrid State Bank.

P. C. Erickson......Brewester, Neb. Cashier International State Bank. C. F. McGrew...... Omaha, Neb. Vice President Omaha National Bank. Fred E. Bodie..........Elk Creek, Neb. Vice President State Bank.

A. B. Houghton ...... Hampton, Neb.
President Bank of Hampton.

S. S. Hadley ..... Cedar Rapids, Neb.
President S. S. Hadley Co., Bankers.

R. S. Payne ...... Neligh, Neb. Cashier Atlas Bank.

J. R. Witzigman.....Battle Creek, Neb. Cashier Battle Creek Valley Bank. Brewers. Wm. Krug ......Omaha, Neb. Krug Brewing Co.

F. P. Kirkendali......Omaha, Neb. Wholesale Boots and Shoes. A. T. Austin......Omaha, Neb. President American Hand Sewed Shoe Co.

List of Stockholders: Clothing Wholesale and Retail, Morris Levy.....Omaha, Neb. President Nebraska Clothing Co. Department Stores. Joseph Hayden ..... Omaha, Neb. Hayden Bros.

Cattlemen. Thos. B. McPherson....So. Omaha, Neb. Coal-Miners.

G. W. Megeath.....Omaba, Neb. President Sheridan Coal Co. Dry Goods-Wholesale. George L. Hammer......Omaha, Neb. Vice President Byrne-Hammer Dry Goods Co.

Drugs—Wholesale,
E. E. Bruce & Co., Wholesale Drugs. Furniture and Carpets.

E. W. Dixon........Omaha, Neb.
President Orchard & Wilhelm Furniture and Carpet Co. Gas Companies. Frank T. Hamilton ..... Omaha, Neb. President Omaha Gas Co. Grain Dealers.

W. J. Hynes......Omah President Hynes Grain Co. . Omaha, Neb. Sherman Saunders......Omaha, Neb. President Saunders-Westrand Grain Co.

Grocers-Wholesale John S. Brady......Omaha, Neb. Vice President McCord-Brady Co., Wm. A. Paxton, Jr. . . . . Omaha, Neb. of Paxton & Gallagher Co.

Rome Miller.....Omaha, Neb. Proprietor Rome and Millard Hotels. Hardware—Wholesale.

Wm. Glass......Omaha. Neb Secretary Lee, Glass, Andreesen Hard-ware Co. Mats and Caps-Wholesale. Herman Drishaus ..... Omaha, Neb President Gate City Hat Co.

Investment Bankers and Real Estate Brokers.

Walker-Becker Co. . . . . . Omaha, Neb Peters Trust Co. . . . . . Omaha, Neb

Liquors—Wholesale, Edward F. Riley......Omaha, Neb.

President Riley Bros. Co.

Merchants-General.

Millinery-Wholesale. N. A. Speisberger .........Omaha, Neb. President N. A. Speisberger & Co.

Paper-Wholesale. Geo. A. Joslyn......Omaha, Neb. President Western Paper Co., also Western Newspaper Union. Packers.

Flumbing Supplies, Omaha, Neb. E. V. Lewis Treasurer Crane Co.

Printers. Frank Johnson.....Omaha, Neb. President Omaha Printing Co.

Stock Yards. 

Frank B. Furay......Omaha .Omaha, Neb. Water.

field..... Omaha, Neb. Manager Omaha Water Co. E. M. Fairfield ...

DO YOUR PART IN MAKING OMAHA THE INSURANCE CENTER OF THE WEST BY INSURING YOUR "HOME" IN THE STATE INSURANCE COMPANY

#### Comparisons in School Efficiency

Written Especially for The Bee by Leonard P. Ayres of the Russell Sage Foundation, New York City.

us to compare our achievements with through the grades, the proportion of bethose of others. This is as true of cities ginners who continue until they graduate The one phase of civic activity which in other similar significant measures America consumes much of the public school men for the first time standards by

parison, is the public school system. Because the school deals in individuals the highest possible degree of efficiency. grade. rather than in inanimate materials it has Some of these computations are of especial been claimed that it is impossible to com- interest to Omaha. pare the system of one city with that of mother in achievement. There are many A child who is older than he ought to be

but many material tests can be made. Sage Foundation of New York City has at their slow progress through the grades, and through the high school there is even conducted an extensive investigation into drop out after having received only the greater variability among the different cities. The results of this inquiry will fur- these backward or over-age children are through the grammar grades. The best nish educators all over the country with found in every school system, but they record is made by Newton, Mass. where facts concerning their schools which they are more numerous in some cities than for every hundred children who start in the cannot afford to ignore. The announce- in others. Their presence furnishes one first grade of the primary school thirtyments which are now being made and good measure of school efficiency. Among eight continue through the high school. a large number of American cities such facts as the number and cost of repeaters,



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THIS IS THE TRAVELING SEASON Let us fit you out with field glasses, binoculars, auto goggles, etc. Complete Line at Reasonable Prices.

WURN OPTICAL CO. Right on the Southwest Corner 16th and Farnam Ste. Where They Test Byes for Glasses

Comparisons may be odious, but they are the number of backward or retarded childinteresting. The spirit of emulation impels ren, the rate at which the pupils progress from the elementary course, and many Backward Children.

developed by one system than by another, of the school teacher much more difficult, leave in large numbers, is the seventh. During the last two years the Russell rooms, and finally, becoming discouraged conditions in different American bare rudiments of an education. Some of cities than in respect to the continuation which will soon be put in their entirety at thirty-one cities studied. Medford, Mass., No other city makes nearly so good a recthe disposal of school authorities tell for makes the best record with only 7.5 per ord. Camden. New York, Philadelphia and studied a little more than one-third of tire course. the children are above normal age for their grades. These figures probably represent with fair accuracy average condi-

tions in city school systems in this country. | ward pupils means that many of the chil Children Who Leave School. of the children who enter the first grade tem "normal progress" means making complete the course. Attention has been eight grades in eight years. Among the called to the fact that many of the pupils thirty-one cities studied in the Russell Sage in all school systems are backward. These inquiry in no case is this record attained. backward pupils often do not stay to Aurora. Ill., where the children progress at graduate. They become discouraged and an average rate of eight grades in \$16 leave school before reaching the eighth years, makes the best record, and Eric. grade. The process is termed elimination. Pa., where the rate is 12.4 years to com-It is of the utmost importance in judging plote eight grades, makes the worst one. and Travellog Bags in the city, at the the efficiency of the schools of a city. If of every 100 children who enter the schools but fifty complete a common school educatien, it means that the schools are not doing what it is assumed that they do

drop out.

fourth grade. In Baltimore, Camden, the sixth grade. Then we have a class of It costs this city nearly \$725,000 a year for magnetic powers over their children and annually spent for educating repeaters. keep them to the seventh grade. In this Schools Better Fitted for Girls Than group are Boston, Minneapolis, Grand Rapids and some twenty other cities. Four It has long been known that more girls Massachusetts cities, Quincy, Fitchburg, than boys go to High senool and more revenues, and which by its very nature which they can judge their schools, com- Waltham and Haverhill, lose practically girls than boys stay to graduate. The has generally baffled all attempts at com- pare them with those of other cities, and no children before the end of the course. Russell Sage investigation has shown for discover how nearly they have attained They carry them through to the eighth the first time that in our elementary

dency is to carry all children to the sixth schools are better fitted for girls than for grade, half of them to the eighth and one in ten through the high school. Omaha In the average city in this country there respects in which the claim is a valid one. for the grade he is in constitutes a serious ranks in seventh place in respect to the No measurement can be devised which will problem for himself, his teacher and the magnetic powers of its schools. Here the girls, 13 per cent more boy than girl re-No measurement can be devised which will problem for himself, his teacher and the magnetic powers of its schools. Here the peaters, and 17 per cent more girls than tell whether character is more efficiently community. These children make the work first grade, in which children begin to boys complete the elementary school

cent of her children in the retarded class, some other cities only carry three pupils while the poorest showing is found among through. Among the fifty-one cities studied 75 per cent are retarded. In all of the cities per cent of all its children through the en-

Rates of Progress. The fact that the schools in different cities have in them large numbers of backdren are not making normal progress In no school system in America do all through the grades. In the standard sys-

Among sixty-three cities studied Omaha occupies the seventh place in respect to the proportion of pupils carried to the to the proportion of pupils carried to the the same ago, is technically termed a refinal grade. Here 74 per cent of the chill- peater. In the schools of fifty-five Amerdren get a common school education; of lean cities studied, there are two million each hundred who begin seventy-four con- school children. During the last school tinue to the eighth grade and twenty-six year, 15 per cent, or nearly a third of a million did not pass and are taking their grades over. It coats nearly ninety mil-Cities vary not only in the proportion of school systems. About fourteen million children who complete the elementary dollars of this sum, is spent on the wastecourse, they also differ in respect to the ful process of repetition. In Somerville, Mrs. H. D. Schofield, Chrisman, Ind. New Oricans-are the ones having the most

point at which children begin to drop out Mass., only 6.5 per cent of the children are, however, certain phases of the work inefficient school systems, while the most of July 3, and will depart for Sparta the in large numbers. Many colored children have to go through the grades more than of our school systems which we can foreign cities-Chicago, New York, Cleve- following day. Upon the conclusion of in Memphis and New Orleans leave in the once. Camden, New Jersey, sends 30 per measure and combine so as to shape them land and Boston-are shown to have very its thirty days' target practice at Sparta, cent, of its children through the grades into standards of measurement and com-Newark and some other cities the fifth twice. Cities which spend large propor-Newark and some other cities the fifth tions of their school funds upon educating are grade is the dropping out point. Many tions of their school funds upon educating are pointed out that many children leave school before completing the grade is the dropping out point.

cities, among them Chicago. New York, Philadelphia and St. Louis, first begin to lose their children in large numbers in cent, of its children in the repeating class. cities where the schools have stronger its schools. Of this sum about \$97,000 is ished product to raw material is lower than

schols as well girls fare much better than In the average American city the ten- do their brothers. In other words the fill seats in already overgrowded school Retention Through the High School. course. Whether or not this is the result In the matter of pupils who continue to of the much discussed "feminization" of proaches this ideal, with an index of efour schools caused by the great preponderance of woman teachers is a mooted question. What has been definitely shown is that our schools are better fitted to girls than to boys.

Are Conditions Improvingt The question of tendency is not less interesting than that of conditions. If our important to know whether they are on the upward or downward path. The records of fifty cities have been studied to find out cities studied, conditions in thirty-five are year. improving, while in the other fifteen the This claim is not substantiated by condicontrary is the case. The city of Omaha tions disclosed in the Russell Sage Inquiry. Index of Efficiency.

It has been said there are many phases of educational work which baffle attempts measure the effects of education on chil-

eral months. Spent \$200 for doctors without relief. Wakefield's Blackberry Minneapolis ..... H. S. Keefer, Seattle, Wash. "For a year I had Chronic Diar-

rhoea. Three doctors failed to cure me. Wakefield's Blackberry Balsam made Baltimore me sound and well." Jasper Phillips, New Sharon, Ia.

"My child nearly died with Cholera sam saved its life."

It should be, while the size of the plant is greater than it should be for the work

figure which will tell us, quite accurately, the Philippines. this efficiency expressed by 100 per cent. Pa., stand at the other extreme with indexes of 25 and 23 per cent, respectively. Riley for some time, as he will take an Omaha is in the eighth place on the list, extended leave of absence, possibly over-

at the head of the list are in Massachu- 1910. setts. When results are computed by or poorer than we thought they were, it is ord, and New Jersey the worst, with Ohio exactly in the middle position. Immigration Not to Blame.

Almost invariably when it is shown that the colored children of Memphis, where Omaha ranks No. 21. This city carries 12 what change has been taking place in the a city has a less creditable standing in any last twelve years in the proportion of respect than has been commonly thought pupils reaching the upper grades. Taking the immediate response is that no surthe group as a whole a gradual but steady prize should be felt in view of the number improvement is noticeable. Of the fifty of foreigners reaching our shores each

> is in the former class. Here the records Careful study has falled to demonstrate of the past twelve years show a distinct that cities having large foreign populations have less efficient school systems than most cities. Among the large cities studied the con

> trary is rather the case. This is shown by reference to the following table, which at quantitative comparison. We cannot shows for each of eleven cities the index of school efficiency and the per cent of dren who pass through our schools. There persons of foreign parentage in the popu-

"I had Chronic Diarrhoea for sev-Efficiency, ulatio Cleveland Cincinnati ... Jersey City Philadelphia

These figures will surprise those who entertain the common belief that this ill is directly traceable to the immigrant. Among Infantum. Wakefield's Blackberry Bal- the cities in this table the three most American-Philadelphia, Bultimore and

much more efficient educational plants.

#### NEWS OF THE ARMY POSTS Brigadier General W. S. Edgerly Assigned to Comand Eighth Cavalry School at Fort Riley.

Brigadier General Winfield S. Edgerly recently in command of the Department of the Dakota, has been assigned to the command of the cavalry school at Fort By finding the product of percentages Riley, Kansas, having been succeeded in pontoon wagons will leave Fort Leavenwhich give us the measurement of these his former post by Brigadier General worth June 30, by rail for Toledo, Ohio, two factors we may arrive at a single Charles L. Hodges, recently returned from to take part in the military tournament

ficiency in a human organization is as im- rank General Morton, the commander of not yet been made. possible as it is in a mechanical contrivance. the department, They are Brigadier Gen-Were such a thing possible we should find eral Frederick Funston, the ranking brigadier general of the army, who is in com-Among sixty-one school systems thus mand of the army schools at Fort Leaven- of the colleted men of his command at studied, Fitchburg, Mass., most nearly ap- worth, and General Edgerly, who ranks Fort Des Moines, is still in a critical con-

mand of the Cavalry Service school at Fort will be partially paralyzed for life.

months ago. Colonel Ward is also in com- son, Neb. mand of the post of Fort Riley.

The Missouri Pacific has secured the con-United States field artillery from Fort Leavenworth to Omaha, on its way to the artillery target range at Sparta, Wis. From Omaha the battery will be transported to Sparta over the Chicago, Milwaukee & St. Paul. The shipment of the battery and Its equipment of men, artillery, horses and niscellaneous baggage will require twentyfour cars.

in time to take part in the military tournament there in September. The return march from Sparta to Des Moines, will occupy about eight days, After the Des Moines tournament, the command will resume its march to Fort Leavenworth. Company L. Third battallon of engineers, consisting of three officers, 156 enlisted men, eighty-four animals and twenty-four

the battery will return overland to Fort

Leavenworth, going by way of Des Molnes

there, which begins July 5. Proposals for how nearly the school system is fulfilling. With the assignment of General Edgerly the transportation of the command were its mission of supplying an elementary to the cavalry school at Fort Riley, it opened at the office of Major D. F. Moeducation to each child with the least pos- places three brigadier generals in the De- Carthy, chief quartermaster of the Desible amount of waste effort. Perfect ef- partment of the Missouri, two of whom partment of the Missouri. The award has

Captain John C. Raymond of the Second cavalry who was shot last week by one dition. While he may eventually recover, General Edgerly will not assume com- the wound is of such a character that he

These enlisted men have been transferred with an index of efficiency of 73 per cent. ing his retirement, which will be in May, from the line to the hospital corps upon It is significant that the first seven cities 1910. General Morton will retire in April, the recommendation of the chief surgeon of the Department of the Missouri. They Colonel Frederick Ward, of the Seventh are Privates C. P. Kiefer of Troop B, schools are not so good as they ought to be states. Massachusetts makes the best recschool temporarily, having succeeded Brig- Eighth cavalry, and Bert Young of the adler General J. B. Kerr, retired, a few mounted service unassigned at Fort Robin-

Honorable discharges by purchase from the regular army have been granted Sertract for transporting Battery E. Fifth geant R. W. Harris of Battery E. Fourth field artillery and Privates Walter Collins and Morris Jacobson of Troop B, Eighth cavalry.

> Brigadier General Charles Morton, commanding the Department of the Missouri, will return from the east Monday.

Quick Action for Your Money-You get The battery will reach Omaha the night that by using The Bee advertising columns,



No woman can be happy without children; it is her nature to love them as much so as it is the beautiful and pure. The ordeal through which the expectant mother

must pass is so full of dread that the thought fills her with apprehension. There is no necessity for the reproduction of life to be either very painful or dangerous. The use of Mother's Friend prepares the system for the coming event, and it is passed without any danger. This remedy is applied externally, and has carried thousands of women through the crisis with but little suffering. Book containing information of value to all expectant mothers mailed free.

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