

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF
AUDITOR OF PUBLIC ACCOUNTS.

LINCOLN, Feb. 1st, 1911.
IT IS HEREBY CERTIFIED, That the
Caledonian Insurance Co., of Scot-
land, has complied with the
Insurance Law of this State, ap-
plicable to such Companies, and is there-
fore authorized to continue the business
of Fire Insurance in this State for the
current year ending January 31st, 1912.
Witness my hand and the seal of the
Auditor of Public Accounts, the day and
year first above written.
SILAS R. BARTON,
Auditor of Public Accounts.
(Seal.) C. E. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF
AUDITOR OF PUBLIC ACCOUNTS.

LINCOLN, Feb. 1st, 1911.
IT IS HEREBY CERTIFIED, That the
North British and Mercantile Insurance
Co., of London and Edinburgh, of
Great Britain, has complied with
the Insurance Law of this State, ap-
plicable to such Companies, and is there-
fore authorized to continue the business
of Fire Insurance in this State for the
current year ending January 31st, 1912.
Witness my hand and the seal of the
Auditor of Public Accounts, the day and
year first above written.
SILAS R. BARTON,
Auditor of Public Accounts.
(Seal.) C. E. PIERCE, Deputy.

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AUDITOR OF PUBLIC ACCOUNTS.

LINCOLN, Feb. 1st, 1911.
IT IS HEREBY CERTIFIED, That the
Sun Insurance Office of London, England,
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 Janu-
ary 31st, 1912.
Witness my hand and the seal of the
Auditor of Public Accounts, the day and
year first above written.
SILAS R. BARTON,
Auditor of Public Accounts.
(Seal.) C. E. PIERCE, Deputy.

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AUDITOR OF PUBLIC ACCOUNTS.

LINCOLN, Feb. 1st, 1911.
IT IS HEREBY CERTIFIED, That the
Calumet Insurance Co., of Chicago, in
the State of Illinois, has complied with
the Insurance Law of this State, applic-
able to such Companies, and is there-
fore authorized to continue the business
of Fire, Lightning and Tornado Insurance
in this State for the current year ending
January 31st, 1912.
Witness my hand and the seal of the
Auditor of Public Accounts, the day and
year first above written.
SILAS R. BARTON,
Auditor of Public Accounts.
(Seal.) C. E. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF
AUDITOR OF PUBLIC ACCOUNTS.

LINCOLN, Feb. 1st, 1911.
IT IS HEREBY CERTIFIED, That the
Boston Insurance Co., of Boston, in the
State of Massachusetts, has complied
with the Insurance Law of this State,
applicable to such Companies, and is there-
fore authorized to continue the business
of Fire Insurance in this State for the
current year ending January 31st, 1912.
Witness my hand and the seal of the
Auditor of Public Accounts, the day and
year first above written.
SILAS R. BARTON,
Auditor of Public Accounts.
(Seal.) C. E. PIERCE, Deputy.

A. J. LOVE, President.

FRANK J. HASKELL, Sec'y. and Treas.

Love-Haskell Company

EVERY KNOWN KIND OF INSURANCE

Third Floor, Omaha National Bank Building. Telephone Douglas 380.

Insurance is our business—not a side line. We employ expert help in every department, and give our business our own direct personal attention, NOT "some of the time," BUT ALL THE TIME.

Nebraska State Agent for the Following Companies:

- American Bonding Company of Baltimore,
- Fidelity, Court, Contract Bonds; Bank, Resi-
dence and Burglary Insurance of every de-
scription.
- Travelers Insurance Company of Hartford,
- Employer's Liability, Automobile and Boiler
Insurance.
- New York Plate Glass Insurance Company of New York,
- Caledonian Insurance Company of Scotland.
- National Fire Insurance Company of Hartford.
- State Insurance Company of Nebraska.
- Boston Insurance Company (Automobile Department.)
- Calumet Insurance Company of Chicago.

If you are a Banker, Real Estate Agent or Insurance Man, and desires to represent companies in any line of insurance, the facilities of our office are at your disposal. We desire agents in every city, town or hamlet in Nebraska where we are not already represented.

We Represent Locally the Following Fire Companies in Addition to the Above:

- Citizen's Insurance Company of St. Louis.
- North British Mercantile Insurance Company of England.
- City of New York Insurance Company.
- Fidelity Phenix Insurance Company of Brooklyn.
- Sun Insurance Company of England.
- Boston Insurance Company, Boston, Massachusetts.

We Insure Anything Anywhere

Stability Accuracy Promptness Courtesy

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF
AUDITOR OF PUBLIC ACCOUNTS.

LINCOLN, Feb. 1st, 1911.
IT IS HEREBY CERTIFIED, That the
Citizens Insurance Co., of St. Louis,
in the State of Missouri, has complied
with the Insurance Law of this State,
applicable to such Companies, and is there-
fore authorized to continue the business
of Fire, Lightning and Tornado Insurance
in this State for the current year ending
January 31st, 1912.
Witness my hand and the seal of the
Auditor of Public Accounts, the day and
year first above written.
SILAS R. BARTON,
Auditor of Public Accounts.
(Seal.) C. E. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF
AUDITOR OF PUBLIC ACCOUNTS.

LINCOLN, Feb. 1st, 1911.
IT IS HEREBY CERTIFIED, That the
City of New York Insurance Co., of New
York, in the State of New York, has com-
plied 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,
1912.
Witness my hand and the seal of the
Auditor of Public Accounts, the day and
year first above written.
SILAS R. BARTON,
Auditor of Public Accounts.
(Seal.) C. E. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF
AUDITOR OF PUBLIC ACCOUNTS.

LINCOLN, Feb. 1st, 1911.
IT IS HEREBY CERTIFIED, That the
American Bonding Company, of Balti-
more, in the State of Maryland, has
complied with the Insurance Law of
this State, applicable to such Companies,
and is therefore authorized to continue
the business of Fidelity, Surety and Bur-
glary Insurance, in this State for the
current year ending January 31st, 1912.

Summary of Report Filed for the Year
Ending December 31st, 1910

INCOME.	
Premiums	\$1,271,725.00
All Other	92,342.59
Total	\$1,364,067.59
DISBURSEMENTS.	
Paid Policy	\$ 284,546.79
Holdings	940,116.73
Expenses	1,224,462.52
ADDED ASSETS	2,624,927.63
LIABILITIES.	
Unpaid	\$ 349,905.75
Expenses	701,582.86
Unearned	86,814.95
Premiums	\$1,188,903.56
All Other	750,000.00
Capital Stock	750,000.00
Surplus	750,000.00
Capital Stock	750,000.00
Other	750,000.00
Liabilities	750,000.00
Total	\$2,624,927.63

Witness my hand and the seal of the
Auditor of Public Accounts, the day and
year first above written.
SILAS R. BARTON,
Auditor of Public Accounts.
(Seal.) C. E. PIERCE, Deputy.

What Can We Do with Roosevelt?

BY F. B. HERON.

ALL the big dailies and other publications are expressing views as to a place for Mr. Roosevelt, we are going to offer our opinion.

We conclude that it is the desire of the people of the United States that Mr. Roosevelt accept a position in which the greatest benefit to the greatest number, and to the country as a whole, could be gained through him, and while he is a man that could have most any position desired, we feel sure that his personal preference is as above outlined.

To accomplish this purpose, we therefore suggest that he be made president of the Mutual Life Insurance Company of New York. This company, because it is the largest mutual company in the world, and we believe, and always have, that life insurance should be made on the mutual principle and not conducted for pecuniary gain or a money making institution. He could also be on the directory of the New York Life and the Equitable Life (the last named company being considered a mutual company), and thus be in touch with the greatest number of individuals and the greatest combination of funds, other than speculative in the world. Now we have our reasons for this suggestion, and will state them briefly.

First—Confidence. The association of this popular citizen with the insurance business would be the strongest endorsement this business could receive through any one personality, and would greatly increase the confidence of the people in this great and beneficial institution, in which over one-third of the population has a direct interest, and more than one-half of the remaining two-thirds, an indirect interest. The entire business structure of the country rests, in a sense, on confidence, and with confidence thus further established in life insurance, the business would grow even more rapidly than at present, and it is today doubling each decade, with over \$2,000,000,000 now in force in this country alone. The great strides of the life insurance business as a whole in the United States precludes any one from making an estimate as to what magnitude the business will some day assume, and a man in whom so many of our population have implicit confidence, and rightly so, will have a great influence towards the acceptance of the fact that life insurance is the greatest invention of modern civilization and the strongest factor for the upbuild and stability of our nation. Its growth should thus be encouraged and when life insurance increases in any community, that community is safer and better in every way.

With a man of Mr. Roosevelt's standing, ability and prominence, so closely allied to the insuring (the only stable) public, would not this man's influence secure the greatest benefit to the greatest number, and would not this great influence, and insurance growth following it, be carried to all nations of the world?

Second—The Foremost Business. We be-

lieve the business of life insurance to be the first business in America, and therefore the first man of the nation, being a believer and advocate of life insurance, should be associated with it in a capacity other than a policy holder.

Third—Insurance Legislation. Under this man, the business, and the interests of the policy holders, would be beyond the continual abuse of ill-informed politicians and over-anxious and slurring yellow journals. The continued argument and effort to have life insurance declared interstate commerce could be disposed of expeditiously, by Mr. Roosevelt becoming one of a committee to draft a code of laws for the District of Columbia, with the suggestion that when the law was enacted, that other states copy and put in effect a similar law. Change in our constitution would not be necessary, as is now claimed, the great problem now facing companies as to what freak state legislatures will do in the future would be solved to a great extent, and many existing discriminating state laws now in force would be repealed and the great work continued unimpeded, with time alone to solve the cost of insurance in either mutual or stock legal reserve companies, and assessment insurance and other unscientific plans would gradually wear out and be eliminated.

Fourth—A Public Benefactor. So closely is life insurance interwoven with our

financial and social welfare, and so responsible has it become to the solid business of their respective communities throughout the United States, that instead of being looked at doubtfully and with fear, as it was but a generation ago, it is now but a short time when life insurance will be demanded not by part as at present, but by every bank and business concern as a basic asset, as protection for every woman, and by every father of his son and son-in-law.

Statistics show that no agency is so great in the abolishment of poverty and crime, or so great for the upbuild and betterment of social conditions everywhere. Life insurance is the strongest instrumentality for the equalization of ill fortune, and there is not a hamlet or village in the United States but what has felt its benefits either directly or indirectly. Some say "the golden age" of life insurance has passed, but we say that it is yet to come. The great economic value of life insurance is apparent on every side, and even though it enters every phase of social and financial business life, the business as to its possible magnitude is still in its infancy. Could this great citizen in any other way serve the public in such a beneficial, unselfish or more philanthropic end?

We don't believe that stronger argument could be offered for any of the many positions suggested for our ex-president.

Thirteen Firemen Injured Last Year

Chief Says His Men Have Learned How to Protect Themselves at Fires.

Though the fire department of Omaha responded to 1,090 alarms last year, but thirteen firemen were injured while on duty. Chief Salter of the fire department characterizes this as a remarkable showing.

"Citizens, however, were not so fortunate. The records show that seventeen were injured, two of them fatally. Six were slightly burned, as many more severely burned, one sustained a broken ankle and two were cut by glass.

"My men have learned by bitter experience how to fight fire," says Chief Salter. "Rarely indeed does one meet with serious accident, though the same cannot be said of bystanders and others who frequent fires."

Church Club Room.

The pastor of a Chicago church delivered a sermon recently in which he took the young people to task for unattendance at Sabbath or week-day meetings. A few days later he received an assigned note in which the writer said: "We do not, as a rule, wish to take second place to St. Louis, but we must do so until you do for our young church people what Dr. Tormay, pastor of the Fountain Park Congregational church, did for his young people. He has given them a club in the basement of his church all fixed up for amusement, and it is run without a chaplain. Give us that and you will increase your membership and—don't forget—there will be more marriage fees."

PRESIDENT OF THE LOVE-HASKELL COMPANY.



LOVE-HASKELL COMPANY BUSY

Successor to the Brennan-Love Company is Doing Extensive Business.

The Love-Haskell company several months ago succeeded to the business of the Brennan-Love company, which was one of the oldest and largest insurance concerns in this section. At the present time they manage quite a territory, representing companies in every known line of insurance. Any one placing business with this agency can secure every kind of insurance without going out of their office. The extensive facilities of this concern are a great advantage to large insurers who require the expert advice and adequate protection which is only obtainable in an office thoroughly equipped to meet all demands.

Mr. Love is one of the old timers in the insurance business in Nebraska, having been actively engaged in that business in Omaha for over twenty-five years. During this time he has held nearly every possible position in the insurance field. About ten years ago he organized the State Insurance Company of Nebraska, which is a successful institution doing business in eleven states. All the capital of this company is owned by Nebraska people.

Mr. Haskell was born and brought up in Omaha and has been in the insurance business for the last eight years. He has the active management of the Omaha business of the Love-Haskell company.

PUTS FIRES OUT OF BUSINESS

Carbon Tetrachlorid Not Only Easy to Handle, but Efficient in Practice.

Hereafter when one discovers that his house is on fire he will not call for water, but will cry out, "Where is the carbon tetrachlorid?" Water is a remedy for fire that is often worse than the disease. It does much of the damage for which our fire insurance companies pay, and liberally applied by zealous volunteer fire companies. It is calculated to ruin \$100 worth of property for every \$10 destroyed by fire. Evidently a harmless quencher is needed. Carbon tetrachlorid seems to fill the bill, says the Literary Digest. The cheapening of chlorin gas, due to the development of electrolytic processes, together with improved methods of making carbon disulfid, has made the tetrachlorid in whose manufacture both of these substances are used, relatively inexpensive. The National Fire Protective Association in its quarterly gives out the following information about the new extinguisher:

"Carbon tetrachlorid is sold in 60-gallon drums and smaller lots in containers. It is sold by weight, there being thirteen and one-half pounds per gallon. Present quotations are about 25 cents per pound in drums. Carbon tetrachlorid is a clear, colorless, volatile liquid with an agreeable aromatic odor. Specific gravity 1.484 and boiling point 76 degrees centigrade. It is non-inflammable and non-explosive and its vapors extinguish fire."

In an editorial, commenting on the subject, the Electrical Review and Western

Suggestions for Prevention of Fire Loss

BY MERRICK E. LEASE.
Manager Insurance Department W. Farman Smith & Co.

THE subject of fire protection is being widely agitated in the United States, and rightly so, through the press, as well as through fire protection associations, working in harmony with the city and town officials.

The reduction of the enormous fire waste of the country, now amounting to \$50,000,000 a year, lies in the hands of the American public. If it can be brought to realize the enormous drain these preventable fires involve upon the national wealth, the hundreds of lives which are annually lost and that carelessness in one form or another is chiefly responsible, they would check the waste by encouraging individual and municipal responsibility for securing better conditions. The average man apparently believes that the present proportion of fires is inevitable, just as our forefathers believed that plagues and epidemics were inevitable. The latter were prevented because the people, individually and collectively, were finally induced to give heed to proper sanitary rules. The epidemic of fires could be reduced as easily, if the

people, individually and collectively, would give heed to proper rules for the construction and care of their property.

Much interest is being shown just now in the subject of fire prevention by the public schools of the country. In several states provision has been made for the inclusion of lessons in fire waste, fire prevention and the ordinary fire hazards in the course of study, while some states have set apart one afternoon each year as "fire day," when public exercises are held, with essays, discussions, fire drills and talks by firemen and insurance agents. It is certain that the American public requires education in the matter of the fire waste, most of which is due to carelessness, and this education can very well begin in the schools, so that the younger generation will understand it, with the assurance that the children will carry home with them what they have learned and the matter will become a subject of discussion about the family fireside.

In Germany the average annual fire loss is about one-tenth of what it is in the United States. Much of this is due to the greater sense of personal responsibility for fires encouraged by the German laws and such education methods. Similar action in

this country would greatly reduce the fire waste and also the cost of insurance.

In our own city much could be done to reduce the fire waste. Citizens should have both a selfish and a public spirited interest in co-operating in the work of reducing the fire waste of the country. Their selfish reason should be the securing of lower insurance rates and material savings can be effected by the exercise of ordinary care, the removal of rubbish and minor changes. Better laws, however, these improvements protect life and property by lessening the likelihood of starting fires and of having them communicated from one building to another.

The per capita fire loss in the United States is almost \$1 a year. If each citizen's responsibility could be brought home to him by having a collector come around once a year and ask him for \$1 for each member of his family, as their share in the national carelessness, it might wake him up to an appreciation of his responsibility. Every man can help by being careful about his own premises and then seeing that the community has proper building laws, adequate fire protection and a fire warden to enforce proper conditions for the general good.

Omaha has a good and efficient department, and good work is done with the present apparatus and facilities.

Many people believe that the principal occupation of the average fire man is to sit around the engine house playing checkers. A much better occupation, both for the members of the department and the benefit of the community and the property owner would be to have the firemen make periodical inspection of all the risks in their territory. The primary object might be to see that rubbish was cleaned up, accumulations of packing boxes and excelsior removed from cellars and all the ordinary careless causes of so many fires removed. Such work alone would reduce the fire loss of the average community one-half. Additional value would come in the maintenance the firemen would secure from such inspection visits of the physical condition of the various risks. After such inspections, as soon as an alarm comes in from a certain place, the firemen, while on his run, has a mental picture of the building, the location of the nearest fire plug, the best way of getting into the building, the character of the surrounding structures and all the information which will enable him to do effective work at the very start and stop fires at their beginning.

The fire warden is doing excellent work in inspecting the different industries using gasoline and compelling the proprietors to discontinue the open and indiscriminate use of this dangerous article and good results will surely follow his activity in this direction.

The fire department, fire warden and city officials cannot do it all, but by their good offices and the careful help of each individual property owner and tenant the fire losses in Omaha may be greatly reduced and in consequence the average insurance rate much lessened to the benefit of all concerned.

SECRETARY-TREASURER THE LOVE-HASKELL COMPANY.



ble, delay and expense are often involved.

"The use of sand and of vapor extinguishers has consequently displaced the use of water in many places, and no telephone switchboard, for instance, is considered to be properly protected unless a box of sand is available behind the switchboard. Owing to the compactness of the installation and the difficulty of removing it, this illustration presents a case where it is almost impossible to eliminate the effects of water without completely tearing out the board. Even sand, however, has its disadvantages, and although a blast of vapor leaves no bad effects, it is perhaps not so easily handled as liquid. An ideal fire-extinguisher would seem to be a non-conducting, non-inflammable, and volatile liquid, which would not attack metal or its insulation and leave no after-effects, such as a liquid seems to have been found in carbon tetrachlorid, which is now commercially available at a reasonable price. It should prove a boon in telephone exchanges, power houses and similar installations.

"It is highly probable that there are other organic compounds which would have the necessary properties, and we may some day find them."

Secular Use of Scriptures.

Commenting on the Bible tercentenary, the London Chronicle calls attention to the purely secular use for the Scriptures which it says, is much neglected in England nowadays. Entries of births, marriages and deaths made in the Bible by the head of a family, and also notes of circumstances happening within his own knowledge if such entries were made, say in a Shakespeare, adds the article, and "they would not be good evidence, so that we have the curious fact of the sacredness of a book conferring value on secular things. Perhaps the notion is that people would be afraid to write lying statements in the Bible."

Electrician notes that the tetrachlorid will be particularly useful in electrical plants, where the danger from water is especially marked, owing to the deterioration of insulation almost sure to follow any contact with water, unless impervious materials have been used. It says: "Even when the material can be dried out and thus restored to its original condition much trou-