Home of a Great Insurance Organization

who have seen the plans for the proposed Woodmen of the World building, to be erected at Fourteenth and Farnam streets, make very favorable comment on the beauty, proportion and proposed construction of the building. A clay model of the structure is now on exhibition in the show window of the Owl drug store at Sixteenth and Harney streets.

The architects, Holabird & Roche of Chicago, have been preparing plans and specifications for several months, under the direction of J. M. Walshe, a well known office building specialist. The building will be 190 feet on Farnam and 122 on Fourteenth, running up to 233 feet in height. It was decided to omit a proposed tower, the building being of such a superior character that a tower would not add to its beauty. The cut shown is a photograph of a miniature plaster cast model of the proposed building.

The sub-basement covers the rear half of the lot and extends under the sidewalk and will dontain the most completely equipped modern isolated electric plant in any office building in the country. There will be three large electric light and power units of the latest design directly coupled to four valve high speed steam engines. Three large boilers with "Dutch" ovens and modern coking grates. Coal will be dumped in the bins directly from the alley. The ashes will be delivered to wagons in the alleys by a modern ash elevator. A large storage battery will act as an auxilliary and furnish light and power during nights and Sundays.

In the basement proper are laid out a most complete cafeteria, or self-serving lunch room with the very latest type of apparatus for the operation of this most inique of all types of restaurants.

The barber shop, also on this level, will be the most modern and most beautiful shop west of the Mississippi; arranged for ten chairs, two manioure stands, and baths of all kinds.

The entrance to the building on Farnam street is the very height of architectural Beauty, in bronze and marble; the doors and vestibule in statuary bronze, opening into a grand imposing corridor thirty feet high, finished in Colorado marble, etched with "Italian skyros." Two grand stairof the building.

Just back of the stairways are six mod-

Grasps Living Problem.

GIRL TELLS THE BEST STORY

Little Miss Wine Fifty-Dollar Prize for Original Arguments in Favor of Taking Out Life Policy.

The problems of life are not to grownups alone. Essays submitted in a competition conducted by an eastern insurance concern mental process unexpected at their years. efforts at prize winning stories told only a saddened childhood experience as their best arguments in favor of life insurance.

Eldred, 15 years old, Norfolk, Va., who explain how great an assistance the policy of life Insurance is proving to thousands of families, is to illustrate by our own case.

To the penniless orphan the point is clear.

"There are, in our family, the parents, a boy of nineteen, and two younger girls My father's life is insured for only a moderate amount; for if case of his death, no by accident.

Thus father is not obliged to save money to leave us provided for in case of his death. He earns a comfortable income by his work, which enables him to support his family comfortably, to give them luxuries, and to have extra money for pleasures and charities; but above all to send his daughters to school and his son to college giving the son thereby an opportunity to books were placed in two divisions, five government surety, they come in under this

"If father's life were not insured, he would pared for accident or death; then we would not be able to attend school, but must be time live comfortably.

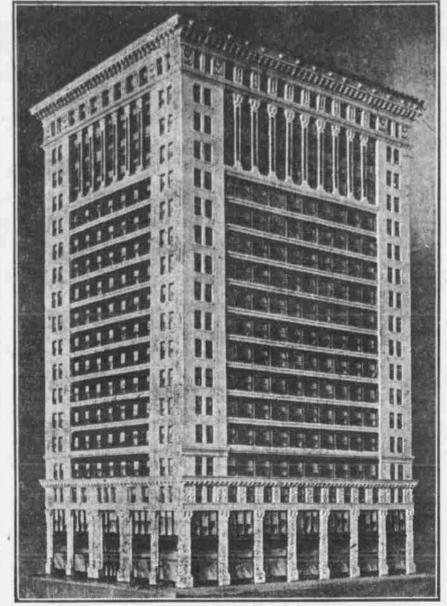
"Thus the benefit of the insurance is enjoyed during the life of our father. "Also while saving money, if it is deposited in a bank, there is danger of the is a first edition of Shakespeare's "Lubank's failing; in insurance it is perfectly

"We therefore consider ourselves well provided for, and hope that many others of the collection, one which couldn't be will avail themselves of this great pro- bought for less than \$35,000. Then there

Thomas Williams, 17 years old, a New York City boy, said in his argument: lin's daily program of work in his own Every father should insure his life for three reasons: (1) As a duty to his wife and children; (2) To instil a moral force into the home; (I) As a good investment.

father, who allowed his family to starve nidered a good father? Decidedly not. And still, is he much better, who leaves a protection to his widow, to his orphan children? He may be young, and so think this country, which came off the first for all parties to the transaction-had for that there is abundant time to provide for press set up in Cambridge in 1640, is andeath; yet, the wave of life may break at other treasure. There are two letters from the favor, and bad for the one accepting its very crest, and dash to pieces the frail Major Andre, and also his signature to a the surety. bark resting upon it.

example before his children, that they may a copy of Charles Lamb's letter of proposal be instructed in prudence and foresight. to Frances Maria Kelly on July 30, 1819. good incentive to thrift. For, though a marriage offer on the very same day. man may neglect other bills, the insurance | There is also an engraving of the Boston premiums must be paid. For, will he, by massacre, made by Paul Revers.-New reciprocate very likely at some time; may neglect, cause the policy to be lapsed, and York World.



NEW WOODMAN OF THE WORLD BUILDING

side of the vestibule are worked in in a messengers and telegraph offices. Sur- to the highest point of efficiency. unique and pretty way, two stands one for rounding this space and opening into it very nominal price.

The building is L-shaped, with every day. ern high speed electric passenger elevators office in the building naturally lighted, not arranged in two groups of three on each a dark office in the building. The third nor expense to make this the most modern Basin, the metropolis of which, you know,

A portion of the second floor has been attractive features appreciated by those him as a citizen.

tion in thrift. Essays Show How Youthful Mind "Lastly, an insurance policy is a good, sure investment. A man may put his surplus cash into a savings bank, and think he is all right. But he can draw the money from a bank. This he does, subtly, almost unwittingly. Then the demon procrastination prevents him from redepositing it, until the slender thread of his life is snapped, and his wife left-destitute. How many men, on their beathbeds, curse their neglect in not providing for their loved ones, when, were their lives insured,

they might die in peace."" There is pathetic appeal in the expression of the idea from Mattie M. Norman. indicated that competitors had invested a tot of 8 years, at Herford, N. C. She sonal surety has been astonishing, in par-Many of those who painfully penned their cause when he dies to make a way so that Harry S. Byrne, assistant secretary of the mamma and I can have some money to live on. And to leave money if he should owe any debts so mamma could pay them. And send me to school so I can take care of mamma when she is old." The first prize was given to Winifred E.

BIG MONEY FOR RARE BOOKS A Million and a Quarter Dollars Paid for Library of Brooklyn

Man. A world's record in the sale of books was D. Smith, a dealer of 48 Wall street, paid much. \$1,359,000 for the library of E. Dwight debts would remain to be discharged, and Church, a brooklyn millionaire, who died is not compulsory on all companies, althe whole amount would be paid to mother. a year and a half ago. No such figure ever He is also insured by an accident policy, has been approached at private sale or aucwhich provides a ready sum of money to | tion in this country or in Europe. Negotiabe given to mother in event of his death | tions with the Church executors had been | write surety for the federal government, n progress for six months. Mr. Smith had one competitor in the bidding.

The collection, which contains between 35,000 and 40,000 volumes, is conceded to be the risk exceed 10 per cent of its capital one of the finest in America privately manuscripts and prints of great value are included. It cost Mr. Church \$30,000 to get volumes of the catalogue being devoted to 10 per cent rule.

American and two to English literature. All the classical authors are represented be obliged to save money in order to be pre- in the library, and the collection of Phakespeare is ranked as the fourth best in ex-forty-three quartos of the plays of the Bard of Avon, printed years before the follos. These probably would bring from \$1,000 to \$15,000 each on the market. There

crees," said to be worth \$18,000. "The Life of Franklin," in his own handare sixty of the original "Poor Richard Almanacs," one of which contains Frank-

handwriting. Another book gives George Washington's genealogy of his family in his own handwriting. . This work was finished in 1732. "First, what would be thought of a but was begun many years earlier, for in referring to himself in one place Washington had placed an asterisk. In a footnote he wrote "now president." Included, too, are original letters of Columbus.

The Bay psalm book, the first printed in ark resting upon it.

"Further, it is his duty, to set a good had been arrested the first time. There is sonal resources and often his family's Secondly, a life insurance policy is a and glso her reply, showing she refused his

ways lead up to the second floor and two laid out for shops of the highest order, who know what modern offices require. others lead down to the basement. A The rear portion is a decidedly new and The elevators have been carefully looked beautiful chandelier with 116 lights hangs unique idea, found in only the very latest into and many new original and novel dein the center of this marble wall formed types of office buildings. There is a space vices will be used for the first time which by the stariways. In the front on either for public stenegrapher, public telephones, will help to bring the elevator service up

On the roof over the elevators will be a eigars and the other for flowers. Two are about twenty small private offices large observation gallery, where visitors doors also open into the stores on either which will be rented as "desk space," in- can get an unobstructed view of the city side of the lobby, which is in the center cluding all conveniences of this space at a and surrounding country. This will be open to the public at certain hours of the

The Woodmen are sparing neither effort

side and enclosed in a handsome design floor will be leased to the Woodmen Circle, and up-to-date office building west of New is named after me. A lot of people here of statuary bronze backed by plate glass. The Woodmen of the World auxiliary.

Looking from the front entrance doors one

The fourth to the ninth floors will be ocward to the with the vast majority of buildings. The York City, and even there will "stack up" in the east think the west is fit only for sees the huge steel and concrete vault, cupied by the sovereign camp offices of elegance, dignity and imposing grandeur days they'll recognize that it is the richest closed in with heavy bronze gates, behind the order. Above these will be the most of the outside will be maintained inside.

part of the country. The brainiest which the \$13,000,000 in reserve securities delightfully cool, well-arranged convenient. Mr. Walshe, the manager, has established the country come from the west. of the Woodmen of the World will rest in commedial offices in the state. Every offices at 507 Woodmen of the World buildwiew of all visitors. "We raise the healthiest and brainiest of the world buildmodern convenience of any practical value ing and will be a resident of Omaha. He children on the face of the earth, and they On either side of the entrance will be two has been arranged for; prismatic glass in has just left Little Rock, Ark., having com- broaden with nature. What chance has a modern storerooms. The storeroom on the upper sash to thoroughly light the office, pleted the twelve-story office building for person to broaden in a city, with its narcorner has been leased to the Rock Island electric lighting, maple floors, modernly fin- the State National bank of that city. The row streets and brick walls? You have to

ished, Circassion wainut used in all the in- Little Rock papers speak very highly of go west to find room in which to do that. There will be three storerooms on Four- terior finish, vacuum cleaning, hot and cold Mr. Walshe and his unique profession in Why, out here you throw out your arm teenth street and the space behind the water in every office, ice cold sterilized re- which he has established himself as an and holler! You feel so good you just have vault and under the light court will be oc- frigerated drinking water in each corridor, authority. He is a booster of the first to holler. You're glad you're alive, and cupied as the supply and mail departments tile and marble corridors, painted walls, water, and while Little Rock regrets losing you're thanking God you're in a healthy venetian blinds and a great many other him it congratulates Omaha on securing

ting Away from the Personal.

EXAMINED LIKE THE BANKS

Personal Insurance Puts the Property of the Man in Jeopardy and Involves Comfort of His Family.

"The growth of the business of corporate surety as distinguished from perwrites: "Papa ought to insure his life be- ticular within the last few years," says National Fidelity and Casualty company and manager of its department of surety

"One great reason for this has been the revolution that government supervision has worked in the business. It has been a development comparatively recent, and has already given the business of surety bonding a stability and a solidarity that has worked wonders in the confidence that it has inspired. It is doubtful whether made in New York last week when George any other one thing could have done as

"Understand, this government supervision though in its working out it has proved practically so for the great majority. The case is simply this: All companies that either on employes of it, or contractors doing work, or in any other connection. cannot do so and have the amount of and surplus, and the point of the case is owned. Every volume is a rare one, while that when they take government business under this provision, it also applies to all other business that the company does. up seven volumes of the catalogue. The As a majority of the companies write

Companies Examined. "As the government has its bank examiners also take care of the surety companies in which it is interested, it puts them on a par with the banks, as far as solidarity is concerned, at leastexaminers check up the companies and make quarterly reports. This government restriction and accompanying supervision is responsible in a large measure for the present healthy condition of the business. "People do not fail to see its good points. writing, is one of the interesting features Take an example of its working out. The treasurer of the city of Chicago was recently bounded for \$2,000,000. Twelve to fourteen companies in amounts varying from \$20,000 to \$40,000, participated in his surety. Look at the result. His bond is as safe as anything could be. The capital of those companies in the sum total can be counted only in tens of millions. For another instance, our company issues the treasurer of this state for \$1,000,000. We are forced to reinsure in a number of other

> companies. "People are coming to see that for from any point of view, the asking or granting of personal surety is bad business. one who signs, bad for the one who seeks

"The man who signs involves his percomfort and happiness, knowing little or nothing of the hazardous features of the

Corporate Insurance Best. "The man who asks the favor will have to be embarassed in the discharge of his

and has not the advantage of the legal advice that corporate surety carries with it.

"The person that accepts personal surety does not receive the protection that he aims at because personal surety may die, move away or become insolvent before any liability under the bond develops. The one creat thing in favor of a company, is that its assets are tangible while those of an ndividual are not.

"For another thing in this question of personal vs. corporate surety. People make the frequent mistake of overlooking the bylous. They say, 'It's just a matter of form; there's no liability.' If there was no Hability no bond would be required.

"Another feature of this business that has ome into prominence of late is the application of department store methods. Nearly all the companies who started out with only surety and fidelity bonding have been forced into the other lines of accident, burglary, liability, plate glass, etc.

"When we started out, we started on this multiple basis, and my prediction that it would be fully justified has proved true. Of late nearly everybody is being compelled to go over onto the multiple basis."

The Omaha Bee's Great Booklovers' Contest-Thirty-nine prizes. You can enter at

GONE TO THE WILD WEST

Still the Tame Article is Good Enough for Buffalo Bill's Last Year.

At the end of this season's tour of Buffalo Bill's Wild West show, Conolel Willam F. Cody (Buffalo Bill), the famous scout and showman, will retire to his ranch at Cody, Wyo., and divide his time thereafter between the ranges and his mining property in Arizona. When asked whether he would leave the saddle for the rocking chair, Colonel Cody pulled up abruptly with this answer:

"No. sir.. No one will ever find me in a rocking chair. As a matter of fact, I'll be in the saddle during the rest of my days more than I am now in this business. I'm not going to settle down and sit in a corner. Anyone that comes out west looking for me will be pretty apt to find me on the back of a horse. I couldn't lead anything but an active life. I never hang around a city when I'm through with my season. I hike for the Rockies and go hunting and shooting. That's the life for

"Do you think a man can run on in this business for three or four hundred years? Now, I've been a pretty steady man in my public career. It began in 1872 at Niblo's Garden, when I appeared in "The Scouts of the Plains," not counting the years I was before the public, in a way, as a real scout. Then in 1883 I organized the Wild West, and I've been keeping it up ever since.

"There is no more wild west. The last of it went when I settled up the Big Horn part of the country. The brainlest men of

country."-Philadelphia North American.

INSURANCE AS CHILD SEES IT lose any part of his previous premiums. CORPORATE SURETY THE BEST and arrested by Dr. King's New Life Pills, and in so striving will receive an educabilious headache quits and liver and bowels act right. 25c. For sale by Beaton CERTIFICATE OF PUBLICATION

TATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, Feb. 1st, 1911.

1T IS HEREBY CERTIFIED, That the Dolaware Insurance Co. of Phildelphia, in the State of Pennsylvania has complied with the Insurance Law of this State, applicable to such Comanies, and is therefore authorized to
continue the business of Fire and
Tornado insurance in this State for
the current year ending January 31,
12.

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

C. E. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

LINCOLN Feb. 1st. 1911. HEREBY CERTIFIED, That he Maryland Casualty Company of Baltimore, in the State of Maryland, has compiled with the Insurance Law has compiled with the Insurance Law of this State, applicable to such com-panies, and is therefore authorized to panies, and is therefore authorized to continue the business of Accident, Health, Liability, Plate Glass, Steam Boiler, Burgiary, Sprinkler, Fly Wheel and Automobile Property Dam-age, Fidelity and Surety Insurance in this State for the current year end-ing January 51st, 1912.

Summary of Report Filed for the Year Ending December 31st, 1910 INCOME Premiums . \$4,485,765.68

Paid Policy Holders . \$1,651,288.87 All other

Unpd. Claims Expenses, \$1,179.045.82 Premiums. 2,108,696.06 liabilities. 293,707.24 \$8,581,453.12

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, Feb. ist, 1911. IT IS HEREBY CERTIFIED, That the Prussian National Insurance Co. of Stettin, in Germany, 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, 1912.

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

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

LINCOLN, Feb. 1st, 1911. IS HEREBY CERTIFIED, That IT IS HEREBY CERTIFIED. That the Rochester German Insurance Co., of Rochester, 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 Fire Insurance in this State for the current year ending January 81st, 1912.

Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written. C. E. PIERCE, Deputy.

We Write-

In our own office, Fire Insurance in six of the leading companies of the United States. Over twenty years in business without a law suit. Automobile Insurance

We write a combined policy, insuring your machine against loss or damage by fire or theft, covering everywhere. The most liberal "floater' policy on the market.

No restrictions as to cause of the fire.

Liability Insurance Manufacturers' Employers and Public, Contractors' Employers and Public,

Automobile General Teams Contingent Theater Physicians' Defense and Liability

Personal Insurance Accident Health Disability

Burglary Insurance Bank Mercantile Hold-up Assault Messenger-Robbery Residence Burglary Theft and Larceny

Property Damage Insurance Plate Glass Fly Wheel Boiler Sprinkler Leakage General Water Damage

FIDELITY AND SURETY BONDS OF ALL KINDS

It is to Your Advantage-

It's money in your pocket—to place your insurance with the agency that looks after your interests when you meet with a loss; that writes it's own policies and represents the companies, direct. Then you get the maximum of "service," which is our motto.

Creigh, Baldrige & Company

GENERAL AGENTS

Maryland Casualty Company of Baltimore, Md. QMAHA, NEBRASKA 506-5 8 BEE BUILDING, Phone Douglas 200

The Thing To Do

and Globe

STATE OF NEBRASKA, OFFICE OF

AUDITOR OF PUBLIC ACCOUNTS.

IT IS HEREBY CERTIFIED, That

the Liverpool and London and Globe

Insurance Co., of Liverpool, in the

State of England, has complied with

plicable to such Companies, and is therefore authorized to continue the

ousiness of Fire and Tornado Insur-

ance in this State for the current year

Witness my hand and the seal of the Auditor of Public Accounts, the

(Seal) Auditor of Public Accounts. C. E. PIERCE, Deputy.

day and year first above written. SILAS R. BARTON,

ending January 31st, 1912.

the Insurance Law of this State, ap-

LINCOLN, Feb., 1st, 1911

If you lose your pocketbook, umbrella, watch or some other article of value, the thing to do is to follow the example of many other people and advertise without delay in the Lost and Found column of

to all Omaha in a single afternoon.

That is what most people do when they lose articles of value. Telephone us and tell your loss

Put It In The Bee

Webster, Howard & Co. INSURANCE

Fire, Tornado, Plate Glass, Automobile, Burglary, Accident, Health, Liability, Boiler, Bonds

Room 326 Bee Building

St. Paul Fire and Ma- | Liverpool and London | Insurance Company of | Metropolitan Casualty rine CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF

AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, Feb., 1st, 1911

IT IS HEREBY CERTIFIED, That the St. Paul Fire and Marine Insurance Co., of St. Paul, in the State of Minnesota, has complied with the Insurance Law of this State, applicable to such companies, and is therefore authorized to continue the bustness of Fire Insurance in this State for the purrent 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. PARTON, Auditor of Public Accounts C. E. PIERCE, Deputy.

Hanover Fire Insur-London Assurance ance Company Corporation CERTIFICATE OF PUBLICATION

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA, OFFICE OF STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. AUDITOR OF PUBLIC ACCOUNTS

LINCOLN, Feb., 1st, 1911.

IT IS HERREHY CERTIFIED, That the London Assurance Cor-cration 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 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,
(Seal) Auditor of Public Accounts./ LINCOLN, Feb., 1st, 1911.

IT IS HEREBY CERTIFIED, That the Hanover Fire Insurance Co., 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 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,

(Seal) Auditor of Public Accounts.

C. E. PIERCE, Deputy.

North America CERTIFICATE OF PUBLICATION CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS

IT IS HEREBY CERTIFIED, That the Insurance Company of North America, of Philadelphia, 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 Fire, Tornado, Marine and Inland Insurance in this State for the current year ending January 1st, 1912. Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written.

Scottish Union and National

SILAS R. BARTON,

(Seal) Auditor of Public Accounts.

C. E. PIERCE, Deputy.

STATE OF NEBRASKA, OFFICE OF

CERTIFICATE OF PUBLICATION

AUDITOR OF PUBLIC ACCOUNTS.

Lincoln, Feb., 1st, 1911.

IT IS HERERY CERTIFIED, That the Scottish Union and National Insurance Co., of Edinburgh, Scotland, 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, 1912.

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

SILAS R. BARTON.

(Seal) Auditor of Public Accounts. (Seal) Auditor of Public Accounts. C. E. PIERCE, Deputy.

Phone Douglas 970

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

CERTIFICATE OF PUBLICATION

LINCOLN, Feb. 1st, 1911. IT IS HEREBY CERTIFIED, That the Metropolitan Casualty Company of New York, 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, Plate Glass Insur-

year ending January 31st, 1912. Summary of Report Filed for the Year Ending December 31st, 1910

INCOME. Premiums ... \$794,560.42 All other sources 24,792.54 Total \$819,852.96 DISBUSMENTS.

Paid Policy Holders ... \$269,508,58 All other payments ... 507,203.16 Total \$776.711.74 ADMITTED ASSETS. 831.267.74 LIABILITIES.

Expenses .. \$ 20,506.72 Premiums . . 400,264.17 48,083.63 \$468,854.52 Capital Stock 200,000,00

Witness my hand and the seal of

the Auditor of Public Accounts, the day and year first above written. SILAS B. BARTON,

Auditor of Public-Accounts.