

The first company to pay Emil Brandeis' claim.

National Fidelity & Casualty Company

Omaha, Nebraska.
Assets \$368,000.00



Largest death claim ever paid by a casualty company of the central west

You should be insured

Our Ak-Sar-Ben complete disability policy covers all accidents and all diseases. The policy that causes the greatest volume of protection for the premium charged.

Insure in a home company

Mr. Emil Brandeis, Secretary and Treasurer of J. L. Brandeis & Sons, lost his life in the Titanic disaster. Mr. Brandeis, believing in Omaha and western institutions, insured in the National Fidelity & Casualty Company.

Pay to the order of
Twenty Thousand and No/100
MERCHANTS NATIONAL BANK
April 23rd 1912
\$20,000.00
Vice-President

Mr. Brandeis' policy was well reinsured by this Company as are all other large risks.

National Fidelity and Casualty Company

National Fidelity and Casualty Building, 12th and Farnam Sts., Omaha, Neb.

Accident, Fidelity, Surety Bonds, Plate Glass, Burglary, Liability

HOW TO BUILD UP THE WEST

Effect of Insurance Funds on the Commercial Growth.

ONE GREAT COMPANY'S GROWTH

What the National Fidelity and Casualty Company Has Done for Its Patrons and Its Home Town.

The commercial supremacy of New York is due in a large measure to the centralization of insurance assets in that market, and it is high time that there should be established in the central west insurance corporations with ample resources to carry the risks and collect premiums, which have heretofore gone to the eastern insurance companies. Hon. W. D. Vandiver, speaking before a Transmississippi Commercial congress recently, said: "If great banking corporations are to be built up on the desert of insurance funds, let it be our banks. If farms and factories are to be established by the use of insurance accumulations, then let it be the farms and factories of the people who pay the premiums. If railroads are to be built equipped from the great storehouse policy premiums, let it be the railroads of this great Transmississippi country and without first having our funds filtered through the stock market of New York."

Growth of Omaha Company.
Mr. Edwin T. Swobe, realizing the opportunity existing for a casualty and surety company in the central west, organized the National Fidelity and Casualty company of Omaha in 1907. The establishment of this company gives the business men of this section an opportunity to place their surety and casualty risks with a home institution.

The National Fidelity and Casualty company has 100 stockholders, comprising the strongest body of representative business men that have ever been interested in any one proposition of the central west. The company has shown an increase in business of over 50 per cent each year since its organization, a fair share of the company's success being due to the increasing sentiment of the western business to patronize a western institution.

To purchase of a home manufacturer to home patronage to a degree only, for the manufacturer must by necessity purchase his raw produce at a foreign market. In patronizing a home insurance company you are giving patronage to a home institution in the fullest sense, for not a dollar of the premium paid of necessity leaves the territory, the insurance company's funds being deposited in local banks, and invested in local securities.

Pays Losses Promptly.
With the equipment of the National Fidelity and Casualty company and the liberal policies which the company issues, this home institution should be given preference on a large portion of the



E. T. Swobe

surety and casualty business of the central west.

The National Fidelity and Casualty company was the first to pay the claim on the death of Mr. Emil Brandeis, who lost his life in the Titanic disaster. The fact that the National Fidelity and Casualty company is the first to pay the Brandeis claim proves conclusively the claims which the company has always made, that its policies are right-drafts upon the company, immediately upon any claim being established. The management of the National Fidelity and Casualty company may well feel proud of the record which the company has made, for fair dealings and the company's growth in premium income proves that the company is rapidly growing in favor with the insuring public.

SOME COCOANUTS TO CRACK

How the Stranger Divided Money Among Savages in Payment for His Meal.

A hungry traveler in Africa came across three simple-minded savages as they were about to sit down for their noon-day meal. He asked and received permission to share it with them, promising to pay them handsomely for the food. Savage No. 1 contributed six coconuts to the meal, savage No. 2 contributed ten, while savage No. 3, a large man who was very hungry, added fourteen to the pile, making thirty coconuts in all for the four men—three savages and the traveler.

The coconuts were shelled, and the savage hosts being courteous, each ate only his fair and equal share—the traveler, though still hungry, thus eating only his equal share. Rising after the meal and thanking his hosts, he handed them thirty coins to be divided among them as payment. Immediately there arose a terrible

wrangle as to the division of the money. The first savage, who had contributed but six coconuts, insisted on the coins being divided in three equal parts, because three people had supplied a meal for which the fourth paid—therefore an equal division in thirds, he contended, was the only logical one. The second savage said that as the first savage had eaten more than he had contributed he had no share in the spoils at all, and that the third savage and he, the second, should divide the spoils equally between them, as they alone had given the traveler his meal.

The third man, who had contributed fourteen, said that the proper principle was obvious: As each had contributed coconuts to a total of thirty, and that as there were thirty coins, each should receive a coin for each coconut contributed.

No decision being reached, they agreed to leave it to the stranger and abide by his decision, which he guaranteed to be a just one. And on his announcing it, so simple was his reasoning that all agreed, though none got what he had asked for. What was the just decision?

This apparently simple problem was answered by the stranger in this way: The first savage was to receive nothing at all, the second savage seven coins and the third savage twenty-three coins. Immediately three swords were raised, two to run him through and one to defend him. But there was no fight. His logic won him his life. He said:

"There were thirty nuts, of which four people ate equal shares, or seven and a half nuts, which is 30-4. No. 1 contributed six nuts, or 30-4, yet he ate 30-4, thus going in debt for 6-4 nuts. No. 2 contributed ten nuts, or 40-4, ate 30-4, and thus contributed 10-4 nuts to the supply from which I ate. No. 3 contributed fourteen nuts, or 56-4, thus contributing 26-4 of the supply from which I ate. But I, like you, ate only 30-4. The sum of the contributions of man No. 1 and man No. 2 was 36-4. The remaining 6-4 you both contributed to man No. 1's dinner. Now I did not pay any of you to feed any of you—I paid you to feed me. As man No. 2 contributed 24 of a nut to man No. 1 and 14 to me, and as man No. 3 contributed 3-4 to man No. 1 and 24 to me, I say that man No. 1 is in debt to each of you for 3-4 of a nut, and hence one of you should get seven, the other twenty-three coins."—Scientific American.

A Narrow Escape

"Yes," said the young singer complacently. "I had a great reception after my song last night. The audience shouted, 'Fine, Fine!'"
"Good thing you didn't sing again," said her best friend.
"Why, what do you mean?" she asked.
"They would have yelled, 'Imprisonment' the second time."—Ladies Home Journal.

Her Reason

"When that young man asked you to marry him," said Mr. Cumrox, "why didn't you tell him to see me?"
"I did," replied his daughter, demurely. "He had said he had already seen you and that he didn't find your appearance especially objectionable."

Fac Simile of letter acknowledging above check

Paris Office
1 RUE AMBROISE THOMAS

New York Office
1261 BROADWAY

J. L. Brandeis & Sons

Omaha, Neb., April 23, 1912.

The National Fidelity & Casualty Co.,
Omaha.

Gentlemen:—

We hereby acknowledge receipt of your check No. 8618 for \$20,000.00 in full payment of claim under Policy No. 1750 for loss sustained by the death of Mr. Emil Brandeis in the Titanic disaster.

Your Company was the first to pay claim, Mr. Brandeis having had a number of large policies in different companies.

Your motto, "Prompt payment of claims", is evidenced by your action in this case.

Mr. Brandeis was a believer in Omaha and western institutions, and his having applied for and procured a policy with you is the best proof of his confidence in your Company.

Very truly yours,

Arthur D. Brandeis
H. Hugo Brandeis
John L. Keenan