

WOODMEN CIRCLE PROGRESS

It Has Created \$2,500,000 Fund to Safeguard Contracts.

CLAIMS ARE PROMPTLY PAID

Nebraska Insurance Commissioner Has Examined Books of Order and Reports Everything in Splendid Condition.

The Woodmen Circle, the only authorized ladies auxiliary of the Woodmen of the World organized in Omaha, reports wonderful progress in numerical strength during 1911, showing a net gain for that year of 12,000, which speaks volumes for its official management, composed entirely of women. The order was incorporated under the laws of the state of Nebraska the latter part of the year 1885.

In 1901 it was found necessary to raise the rates, and the rates were readjusted upon the basis of the American table of experience during that year, at which time the order suffered a severe loss in membership. Drawing the accumulative clause around its policies for the safety of its persistent membership in 1901, it has advanced with wonderful strides, especially in the last four years, until it has reached the magnificent membership of 105,000; and with an adequate rate covering all of its losses and providing for every contingency, it has created a reserve fund of nearly \$2,500,000 to safeguard its contracts, and now occupies one of the front places in the ranks of fraternal beneficiary organizations for women.

Women Are Capable. Under the leadership of the supreme guardian, Mrs. Emma B. Manchester, and her efficient corps of officers it has demonstrated very successfully the fact that the business ability of women is sufficient to meet with all of the changing conditions of the years and has kept up with the march of progress.

It has paid out in benefits \$4,000,000. Every claim has been promptly paid and it is attracting the attention of the eastern states at this writing, regardless of the fact that it is a product of western minds. It is a staunch advocate of sound business principles, and with the confidence of its policy holders its progress is assured.

The insurance commissioner of Nebraska has just completed a thorough and exhaustive examination of the books and records of the circle and have reported the order to be in splendid condition both financially and numerically.

In finance the order is firm and strong, there being on hand in the mortuary fund the sum of \$1,212.22; in the emergency fund, \$2,961,271.83, and in the general fund \$9,000.28, as shown by the records at the close of the year 1911.

Do Your Business in Business Way

Mr. Nat Meister, a member of Hastings & Hayden insurance agency, in soliciting fire insurance some eight or ten years ago, recalls having some of the following propositions thrown upon him:

Approaching Mr. Jones for his fire insurance, he immediately replied: "You no doubt are aware of the fact that I am in the dry goods business and Mr. Johnson, who writes fire insurance, is doing considerable trading with me, and because you know it is necessary for our firm to retrocede," but as a matter of fact Mr. Johnson is merely a clerk in some office or holding a political job, or some other position other than the insurance business. In the meantime, Mr. Jones, who operates a large mercantile business, suffers a loss and in looking up these insurance men, who merely write insurance as a side line, but fails to locate them. As this certain agent has either made a change in his position or probably was not re-elected to office, and as he maintains no office, trouble then begins, the merchant's doors are closed for business, having failed to locate these agents, who wrote this insurance, whose duty it is to notify the company and get the adjusters on the premises, in order that the merchant may continue business and retain his trade, as though he had never suffered a loss, but today things have changed considerably. Ninety per cent of the wide-awake business firms do not talk reciprocity, but want service, reliable insurance companies, policies and forms that protect their property fully, not partially; also want insurance agents, who will hunt them up when they suffer a loss, notify the company and get adjusters on the premises at once and not tomorrow. This kind of service can only be obtained by placing your insurance with the insurance men direct, who maintain an office and men of thorough experience in handling the commercial business.

RATS CHEWED UP THE MONEY

What Happened to Jack Simpson's Savings Banked in the Garret.

Jackson Simpson of Aitken, Minn., saved for many years and accumulated the sum of \$2,664, with which he intended to buy a farm. Mr. Simpson wrote to Secretary of the Treasury MacVeagh saying he had carefully hidden this money "between the upstairs floor and ceiling."

It was safely secreted from the burglars of which he was afraid, but he says the rats and mice got fat off it. When Simpson endeavored to use it he found that the rodents had reduced his roll of money to dust. Simpson wanted to know if the Treasury department could not refund. The experts of the redemption bureau of the treasury are very skillful in identifying mutilated money, but the problem submitted by Simpson was beyond their ability and Simpson will be informed that the government cannot reimburse him because there is not sufficient evidence of the existence of the money.

Several months ago a farmer in Kansas lost a roll of bills out of his back pocket while plowing in his fields. The money was plowed under the soil and one year later, when he was again plowing the same field he uncovered the roll. The rain and frost had badly damaged it, but the experts of the redemption division of the treasury worked on the roll for several weeks and succeeded in piecing much of it together and he was reimbursed.—St. Louis Post-Dispatch.

The Best Job

"What was the best job you ever did?" inquired the first barber. "I once shaved a man," replied the second barber. "Then I persuaded him to have a hair cut, shave, shampoo, face massage, a season, electric buzz, tar 'ray and finally a tonic rub."

What Omaha Pays for Fire Insurance Premiums Annually

The premiums received by the various fire insurance companies in the city of Omaha as per reports on file in the city tax assessor's office for the year 1910, are as stated below. The figures for the business of 1911 will not be available for about sixty days.

Table listing various insurance companies and their annual premium amounts in Omaha for 1910. Includes companies like Aachen & Munch, Aetna, Agricultural, American, American of New Jersey, Atlas, British American, Boston, Buffalo Commercial, Buffalo German, Caledonian, Calumet, Citizens of St. Louis, City of New York, Columbia Fire, Commercial Union of New York, Commercial Union of London, Commonwealth, Concordia Fire, Connecticut Fire, Firemen's Fund, Firemen of New Jersey, Franklin Fire, German Alliance, German American, German Fire of Omaha, Germania Fire, Girard Fire and Marine, Glens Falls, Hamburg-Bremen, Hanover Fire, Hartford Fire, Home of New York, Insurance Co. of North America, Insurance Co. of State of Illinois, Jefferson Fire, Law, Union and Rock, Liverpool, London and Globe, Liverpool, L. & G., of N. Y., London Assurance, London and Lancashire, Mercantile Fire and Marine, Mechanics of Philadelphia, Mechanics and Traders, Michigan Commercial, Milwaukee Fire, Milwaukee Mechanics, National of Hartford, National of Allegheny, National Union, Niagara Fire, New Hampshire Fire, New York Underwriters, Northern Assurance, North British and Mercantile, North River, Northwestern Fire and Marine, Northwestern National, Prudential Fire and Marine, Norwich Union, Old Colony, Orient, Paltina, Pelican, Pennsylvania, People's National, Philadelphia Underwriters, Phoenix Assurance, Phoenix of Hartford, Providence-Washington, Prussian-National, Queen City Fire, Queen of American, Reliance, Rhode Island, Rochester-German, Royal, Royal Exchange, St. Paul Fire and Marine, Scottish Union National, Security of New Hampshire, Springfield Fire and Marine, Spring Garden, State of Liverpool, State Insurance Co. of Neb., Sovereign, Sun, Swiss, Westchester Fire, Western Assurance, Western Fire of Lincoln, Western Fire of Pittsburgh, Williamsburgh City.

BAGGAGE CHECK GRAFT ENDS

Penalty of Fifty Cents for Lost Cardboard Ordered Discontinued.

Two years ago a traveler arrived in Washington about 6 p. m. from Pittsburgh over the Baltimore & Ohio railroad. On his arrival he discovered that he had lost his wallet and with it his money and baggage check. The baggage agent at the station demanded proper identification of the trunk and the payment of 50 cents for the lost cardboard check.

The traveler was without money temporarily and because of the demand for the 50 cents was obliged to leave his trunk at the station. The following day when he paid the 50 cents he was met with an additional charge of 25 cents for storage of the trunk over night. On inquiring why the charge was made for the lost check he was told: "That is

HEAD OF A VERY BUSY DEPARTMENT.



GUY CRAMER.

the company's rule, either pay 25 cents or no trunk," he said under protest.

The more the traveler thought about this charge of 25 cents for a lost piece of cardboard, costing probably one-tenth of a cent or less, the more he thought it was an imposition and he determined to learn by what authority such charge was made. So he went to the main office of the company in Washington and there asked the agent the reason for the charge or for the rule making the charge. The only reply he received was: "It is the rule and has been for many years."

Correspondence was next begun with the general passenger agent at Baltimore. In reply to the first letter stating the case in detail and inquiring as to the right of the company to make and the reason for such a rule, the agent said: "Would advise our rules require that where passenger is unable to produce the check baggage is delivered upon proper identification and 50 cents collected for the lost check. Our agent at Washington was correct in making the collection, which was entirely in accordance with our rules," and the agent regretted that he could not refund the amount.

To this letter the traveler replied that the agent's answer did not meet the question, "By what right, legal or moral, the company makes and enforces a rule which enables it to coin cardboard into half-dollars." In this second communication to the general passenger agent it was pointed out that the matter would be laid before the Interstate Commerce commission unless the rule was abrogated or justified. To this letter the traveler received no reply, whereupon he laid the matter before the commission.

The Interstate Commerce commission acted promptly, taking the stand that the charge was unjustified if one can judge by the results—and stating in its acknowledgment of the complaint that the commission "had asked the company to indicate the authority upon which such a charge was made, also to advise the commission as to the grounds upon which it is claimed that the charge of 50 cents in such cases was reasonable and just." That the railroad company was unable to justify its original position became evident, when two months later the commission notified the complaining passenger that "the commission is now advised by the general passenger agent of the Baltimore & Ohio railroad that the company has discontinued the collection of the charge of 50 cents for furnishing duplicates of lost baggage checks."

This was a victory of course and the company was promptly written to, complimented on having so promptly and completely reversed its position and

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. Lincoln, Feb. 1st, 1912. It is hereby certified, that the Connecticut Fire Insurance Co. of Hartford in the State of Connecticut, has complied with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to continue the business of Fire, Lightning, Tornado and Hail 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. ISAAC A. COLES, Agt.

RINGWALT BROTHERS

Established 1884. Agents for German Fire Insurance Company, Williamsburgh City Fire Insurance Company, Buffalo German Insurance Company, National Insurance Company, London Guarantee & Accident Company, Hartford Steam Boiler Insurance Company, Loyds Plate Glass Insurance Company, General Accident Insurance Company.

Automobile Insurance a Specialty

WE INSURE EVERYTHING, ADJUST OUR LOSSES LIBERALLY AND PAY THEM PROMPTLY.

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. Lincoln, Feb. 1st, 1912. It is hereby certified, that the Northwestern National Insurance Co. of Milwaukee, in the State of Wisconsin, has complied with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to continue the business of Fire, Lightning, Tornado and Hail 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, 1912. It is hereby certified, that the Agricultural Insurance Co. of Watertown, 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 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.

Hutchinson - Bollard Co.

Agents of above companies writing Fire and Wind-storm Insurance 1623 Farnam Both Phones

asked to refund the money. In due course came a check for the 50 cents, but it was accompanied by a refusal to refund the storage charge of 25 cents due to the operation of the rule it had discontinued. Acting further on the traveler's suggestion the commission has taken up the subject of this rule of payment for lost baggage checks with the Truck Line Association and the Central Passenger Association—New York Sun.

The Persistent and Judicious Use of Bee Advertising is the Road to Business Success.

HANDY HELPS FOR DOCTOR

Speechless Sank Carries Along Live Samples of His Symptoms.

Dr. George W. Stewart is the heavy physician over at Bellevue. Bellevue is patronized by some of our best souzes. The cure is sometimes a bit abrupt at the big hospital, but it is effective. They can turn one out there, cold and pallid, and a bit shaky, but able to transact business, in world's record time. "Dr. Stewart was called to the telephone the other night," said a friend, "to

hear a cheerful voice announce that: "On the way down to see you, Dock! Got fine case tremens."

"Dr. Stewart recognized the voice as that of a rather well-to-do young man, who had made several previous trips to Bellevue. He expressed over the telephone his strong regrets that he should be again bothered by the attendant visitor. "Thank a wrl' Doc," said the voice through the phone. "I'm real co-ho-co-ho-co-operate with you wish time, Doc. Goin' to make recovery in quickest time known." And he hung up the receiver. In half an hour or thereabouts a cab rattled

is through the receiving gate, and an amnyed driver helped out the telephoning person. By this time he was speechless. The driver dragged him inside. "We stopped at a wild animal store," said the driver, sourly. "That's why we're late. The stew, here, bought a lot of horned toads and garter snakes and things." "But what for?" asked Dr. Stewart. "He said he was 'thryin' to help you," said the driver. "He says he wouldn't be able to speak by the time he got to the hospital—but he'd bring along samples of his symptoms!"—Cincinnati Times-Star.

WANTED BY 1850 National Life Insurance Company 1912 A High-class man for an important General Agency position. BEST POLICIES--BIG ANNUAL DIVIDENDS--LOW NET COST CHARLES E. ADY, Manager, 401-2-3 PAXTON BLOCK, OMAHA Telephones Douglas 126—Harney 128

H. E. Palmer, Son & Co. JAY D. FOSTER, President General and Employers' Liability Insurance Bonds Accident and Health Burglary Steam Boiler Automobiles Plate Glass Title Guarantee and Surety Co. of Scranton, Pa. Guy H. Cramer Mgr. Liability Dept. E. A. Creighton Auto Dept. Raymond Low Accident Insurance Fidelity and Casualty Co. of New York.

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. Lincoln, Feb. 1st, 1912. It is hereby certified, that the Fidelity and 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, Liability, Fidelity, Surety, Plate Glass, Steam Boiler, Burglary, Fly Wheel and Workmen's Collective Insurance in this State for the current year ending January 31st, 1912. Summary of Report Filed for the Year Ending December 31st, 1911. INCOME Premiums \$8,170,713.10 All other sources 450,880.58 Total \$8,621,593.68 DISBURSEMENTS Paid Policy Holders \$3,114,794.81 All other payments 4,534,275.71 Total \$7,649,070.52 ADMITTED ASSETS \$10,492,662.48 UNPAID CLAIMS AND EXPENSES \$2,212,968.21 Unearned Premiums 4,644,676.43 All other liabilities 701,680.88 \$7,557,225.43 Capital Stock 1,600,000.00 Surplus beyond Capital Stock and other liabilities 1,928,456.09 \$2,528,456.09 Total \$10,492,662.48 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.