GOVERNMENT ISSUES BONDS

They Are Exchanged for Postal Savings Deposits.

AVAILABLE TO DEPOSITORS

Sear Interest at Rate of Two and One-Half Per Cent Per Annum and Are Redeemable After First Year.

The United States government is now accepting postal savings deposits in exchange for postal savings bonds. The first issue of these securities will be made on July 1, 1912, and all depositors desiring this exchange must have their ap-

bank by June 1, one month before the

date of issue. Only depositors in postal savings banks can become holders of these bonds. The bonds are exchanged for a whole or a part of a deposit in denominations of \$3 \$100, \$500 and multiples thereof, bearing interest from July 1, 1912, at the rate of 2½ per cent per annum, payable semi-annually and redeemable at the pleasure of the United States after one year from the date of issue.

plications filed at their local savings

The government has a triple purpose in the issue of these bonds-as a greater pro tection to the patron of the postal savings holder of the bonds than he now receives and the call of the money into the treasury of the United States that is now redeposited with a local bank in the city where the postal bank operates. money received by the treasury will bring a more easy condition to federal financial affairs and allows the government a higher rate of interest on the money than it now gets from the national banks. The issue covers two kinds of bonds registered and coupon

Coupon bonds are preferable for a depositor who wants to hold them for a short time only and who has facilities for their safe-keeping. They are payable to bearer and title passes from the deliverer without indorsement the same as national bank notes and government certificates. Interest on this class of bonds collected by means of interest coupons, which are detached by the holder as they

Registered bonds are "close-fitting. name of the person to whom they are issued being inscribed on the face of the paper. They are preferable for de-positors who wish to hold them for a considerable length of time and are only payable to the person to whom issued or his assigns. The ownership of these bonds are transferred only by assignmen in the proper form. This constats of the filling in and signing of a form printed on the back of the bond and before a

Excerpts from the circular letter received at the Omaha Postal Savings bank are as follows: Description of Savings Bonds

By applying on or before June 1, 1912. depositors of the postal savings system may exchange the whole or a part of their deposits for United States regisdeposits for United States registered or coupon bonds in denominations of \$30, \$100 and \$500, bearing interest from July 1, 1912, at the rate of 2% per cent per annum, payable semi-annually, and redeemable at the pleasure of the United States after one year from the date of issue, both principal and interest pay-

United States gold coin. Postal savings bonds are exempt from all taxes or duties of the United States. as well as from taxation in any form by under state, municipal or local au-

able twenty years from that date in

thority. Applications for the conversion of deposits into bonds on July 1, 1912, must received on or before June 1, 1912, by the postmaster at the depository office where the certificates were issued. The postmaster will supply an application form, which must be made out in tripitcate. The depositor must indorse and surrender with his application postal savings certificates covering the amount of the bonds desired, for which the postmaster will give him a receipt. When the for he will notify the depositor and will

deliver the bonds on presentation of the receipt for the certificates surrendered The conversion of deposits into bonds at a date less than one year after the certificates began to bear interest forfeits interest on the deposits as in the case of withdrawal for any other purpose.

Postal savings bonds can be procured only by the conversion of postal savings deposits and will not be issued to persons who are not depositors. They may be sold or assigned to any person, however, by the holder, and when a regis-tered bond is assigned a new bond will be issued in the name of the owner.

Registered bonds cannot be exchanged for coupon bonds. Coupon bonds may be converted into registered bonds, without charge, at the request of the holder.

Interest on registered bonds is paid by

checks drawn at the Treasury depart-ment in favor of the registered holder. These checks are sent by mail to the postoffice address of the holder, and the holder of a registered bond should notify the secretary of the treasury (division of loans and currency) of any change in his postoffice address at least fifteen days before the interest fulls due. Checks for interest on registered bonds, as well as interest coupons detached from coupon bonds are payable on presentation at the United States treasury or at the office of any assistant treasurer of the United Interest checks and coupon covering interest on postal savings b may be cashed by postmasters under the same conditions as other government paper.

SURGERY FOR NIAGARA FALLS

Operation on the Heart of the Cat-aract Proposed by Washington Engineer.

of fire and state for the current year chains any list, 1911.

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

(Beal) SHAS R. BARTON.

Auditor of Public Accounts.

C. E. Pierce, Deputy. Engineers, archaeologists and Niagara Falls tourists alike will feel a common interest in the proposal of Senex Smith of Washington, D. C., to have a unique sur-Washington, D.C. to have a unique surgical operation performed on the "great green heart" of the Horseshoe Falls. This heart is really an ugly V-shaped crotch.

Hastings & Heyden Insurance Agency already twenty feet deep, on the brink of the "horseshoe." It is estimated that 5,000,000 cubic feet of water, or one-third of the water constituting the falls, pours through the heart every minute with such tremendous force that the cavity is grad-imily deepening and diverting the water from the other parts of the falls.

patching up Niscara's heart with steel We Adjust Losses and concrete and by constructing a steel and concrete and by constructing a steel coping along the brink of the horseshoe. With the heart plugged up the water will be more eyanly flattribuled over the entire surface of the American and Canadian Falls. The steel coping, or ledge. for the water to pass over, will prevent any further wearing away of the edge of the falls. At present the edge is being

PRESIDENT OF A BUSY LOCAL AGENCY.



W.A. Yonson

eaten away at the rate of about six

inches every year.
"Let the state of New York and the capacity great enough to accommodate all the water running over the falls," says Mr. Smith in the Scientific Aemrican "By diverting the water to them concrete and trimmed off to uniform level so that one-third of the water would at all times keep the falls falling. If thought necessary, the coping could be made of any wearing away of the bed and spoiling

"Here we have a a force of a sum total of 5,000,000 horse power not doing one thing but lumbling downstairs and show- portionate to the speed, and there seems ent in bad order and getting worse). But not be measured by the danger. proper management fully two-thirds of it of street crossings cannot be relaxed in could be made available and the falls still favor of automobiles, for while they are left 'a thing of beauty and a joy for- instrumentalities which afford great

W. A. YONSON, Pres.

RIGHTS OF A PEDESTRIAN New York Court Formulates Rule Concerned.

In one of the cases that recently came before it the New York court of appeals had a chance to read a short lecture on the rights and duties of pedestrians and motorists in the public highways, of which it promptly took advantage. The case was a simple one, that in the words of Judge Werner "would be a proper case for affirmance, without opinion were it not for the excellent opportunity it offers to restate a few familiar rules, which in this day of fast moving and powerful street vehicles propelled by mechanical energy it is even more important for pedestrians and drivers to observe than it was in the earlier days, when

When a pedestrian comes to a grade street crossing of a steam railroad it is country, said Senator Taylor, who has duty to look both ways, listen and a nice, little farm and was entirely said if necessary to stop. Judge Werner pointed out that this rule is obviously necessary, because the drivers of steam locomotives drawing heavy trains at high speed have limited means of avoiding impending dangers. But the right of passage at crossings on city streets is common to all, and, says Judge Werner, footmen and drivers are bound to exerand the safety of others upon the street. The rule applicable to railroad crossings is relaxed and the footman is not reprovince of Ontario build large sluice-quired as a matter of law to look both ways around the falls, their combined ways and listen, but only to exercise such reasonable care as the case requires, for he has the right to assume that a driver will also exercise due care and approach the crossing with his vehi-Of the rules that must be obeyed Judge

Werner said to drivers of automobiles is obvious. It vanadium steel, so as to insure agains: is a fact of common knowledge that automobiles traverse our city streets at much greater speed than other vehicles, and him

to be no good reason why the care should a very small part of this immense power of the rule which fixes the rights of is put to work to benefit man, while under drivers of ordinary vehicles in the use "The rule which fixes the rights of

"In crowded centers the danger is pro-

they are undoubted sources of danger t nany more.
"The wisdom of carefully observing

these simple rules of the road is well illustrated by the case in hand. If the defendants' driver had taken the wise precaution to check his speed at this crossing, or even to elightly change his course, the plaintiff would probably not been injured, for the evidence is conclusive that she had all but escaped when she was caught by the running board on the further side of the auto mobile.

All the judges sitting in the court when the decision was made concurred.-New York Sun.

SWITCHED TO REFORM CAMP

Pathetic Record of a Citizen Who Thought He Knew the Political Game.

A man who enters politics loses his carriages, wagons and trucks were drawn peace of mind, according to a story told by Senator "Bob" Taylor of Tennessee. "I once knew a man from my part of the country," said Senator Taylor, "who had fled with life. Some well meaning friends however, came along the persuaded him to run for the legislature. After a good bit of coaxing they succeeded and he was defeated. Net content, he decided that at the next election he would again be a candidate. He was again defeated so on for thirty years.

"Finally he became convinced that the people did not want him to represent them in the legislature and he decided mit sufelde.

"Not wishing to make a failure of the job, he bought a rope, some kerosene and a revolver. Then taking his old boat, he rowed down the river which ran near his barn until he caree to a big, overhanging tree. He saturated his clothe hauging tree. He saturated his clothes with the oil, placed the rope around his neck and tied it to the tree, struck a match on his trousers and kicked away the boat. He then placed the revolver to his head and fired.

his head and fired.

The revolver shot struck his head and glancing off, cutting the rope and letting him fall into the water, which extinguished the biaze. He waded out, and the water tinguished the biaze. He waded out, and when he found himself intact, concluded when he found himself form ticket."-New York World.

A Serious Breakdown

results from chronic constipation. Dr. King's New Life Pills relieve headache. stomach. liver and bowel trouble. 25: For sale by Beaton Drug Co. pleasure, convenience and utility to many,

Wm. L. WILCOX, Vice-President M. E. FOLEY, Secretary

ESTABLISHED 1891 B. L. BALDWIN & CO. GENERAL INSURANCE

510 First National Bank Building Phone Douglas 271

Lincoln, Feb. 1st, 1912.

SILAS R. BARTON,

C. E. Pierce, Deputy

It is hereby certified, that the Prov-

land has compiled with the Insurance Law of this State, applicable to such

Companies and is therefore authorized

to continue the business of Fire, Tor-nade, Marine and Transportation Insur-

ance in this State for the current year

ending January 21st 1913

year first above written

LICENSED BROKERS UNITED STATES FIDELITY

AND GUARANTY COMPANY CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

Lincoln, Feb. 1st, 1912. It is hereby certified, that the United States Fidelity and Guaranty Company of Baltimore 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 Accident, Health, Lie bility, Fidelity & Surety, Plate Glass. Steam Boiler and Burgary Insurance in this State for the current year ending January 31st, 1913.

Summary of Report Piled for the Year Ending December 31st, 1911.

INCOME aources 271,847.29
Total 271,847.29
DISBURSEMENTS
Paid Policy
Holders\$1,618,403.17
All other

Holders All other Total 2,832,138.10
Total 44,250,541,27
ADMITTED ASSETS \$6,788,261.71

LIABILITIES
Unpaid Claims
and Expenses \$1,062,573.18
Unearned
Premiums ... 2,445,734.95
All other
liabilities ... 267,664.21 \$3,775,972.45
Capital Stock

Capital Stock
paid up 2,900,000.00

Surplus beyond
Capital Stock
and other
Habilities ... 1,022,289.26 \$3,022,289.26 \$6,798,261.71

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.

C. E. Pierce, Deputy.

CERTIFICATE OF PUBLICATION
State of Nebranka Office of Auditor of
Public Accounts. Limcoln, Feb. 1st, 1912.
It is hereby certified that the Dubuque
Fire and Marine Insurance Co. of Dubuque, in the State of lows, has compiled
with the insurance law of this state, applicable to such companies, and is therefore authorized to continue the business
of fire and marine insurance in this
state for the current year ending January list, 1912.

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

PALATINE INSURANCE CO.

fore authorized to continue the business State for the current year ending Jan-of Fire Insurance in this State for the uary 31st, 1913.

Witness my hand and the seal of the

SILAS R. BARTON. (Seal) Auditor of Public Accounts.

CERTIFICATE OF PUBLICATION

SILAS R. BARTON. Auditor of Public Accoun

INSURANCE CO. INSURANCE COMPANY CHRYSTICATE OF PUBLICATION CERTIFICATE OF PUBLICATION STATE OF NEBRASKA, OFFICE OF STATE OF NEHRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. AUDITOR OF PUBLIC ACCOUNTS.

PROVIDENCE WASHINGTON | GERMAN AMERICAN

Lincoln, Feb. 1st, 1912. It is hereby certified, that the Ger ov- man American Insurance Co. of New of York in the State of New York has idence Washington Insurance Co. of Providence in the State of Rhode Iscomplied with the Insurance Law of this State, applicable to such Companies and is therefore authorised to continue the business of Fire and Lightning In

year ending January 31st, 1913. Witness my hand and the seal of the Auditor of Public Accounts the day and Witness my hand and the seal of the year first above written.

Auditor of Public Accounts the day and

(Seal) Auditor of Public Account.
C. E. Pierce, Deputy.

FIRE ASSOCIATION OF PHILADELPHIA

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA, OFFICE OF

AUDITOR OF PUBLIC ACCOUNTS. Lincoln, Feb. 1st, 1912. It is hereby certified, that the Fire

Lincoln. Feb. 1st, 1912.

It is hereby certified, that the Palatine Insurance Company. Limited, of London in England has compiled with the Insurance Law of this State, applicable to such Companies and is therefore authorized to centinue the Insurance Law of this State, applicable to such Companies and is therefore authorized to centinue

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

CERTIFICATE OF PUBLICATION

SILAS B. BARTON.

MARTIN BROS. & CO.

CERTIFICATE OF PUBLICATION
STATE OF NEBRASKA, OFFICE OF
AUDITOR OF PUBLIO ACCOUNTS.
AUDITOR OF PUBLIO ACCOUNTS.
It is hereby certified that the North
British and Mervantile Insurance Co.
of London and Edinborgh, in Great
Britain has complied with the insurance
law of this state, applicable to snot
companies, and is therefore authorized
to continue the business of fire insurance in this state for the current year
ceding January 31s, 1913.
Witness my hand sod 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

CERTIFICATE OF PUBLICATION

CRETIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF
AUDITOR OF PUBLIC ACCOUNTS.
Lincoln, Feb. 1, 1912.

It is hereby certified that the Northern Assurance Company, Limited, of
London, in 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 Jist, 1912.
Witness my hand and the seal of the
Auditor of Public Accounts, the day and
year first above written
STLAS R BARTON,
(Seal) Auditor of Public Accounts
U. E. Pierce, Deputy.

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA, OFF The revolver shot struck his head and in this state for the current year end-

FIDELITY and SURETY **BONDS**

LIABILITY and BURGLAR INSURANCE

Prompt and **Efficient** Service

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. Lincoln, Peb. 1, 1912.

It is hereby certified, that the New Jersey Fidelity and Plate Glass Insur-ance Company of Newark, in the State of New Jersey, has complied with the Insurance law of this state, applicable to such companies and is therefore authorized to continue the business of plate glass and burglary insurance in this state for the current year ending January 31st, 1913.

Summary of Report Filed for the Year Ending December 31st, 1911.

All other sources 26,941.85 Paid Policy liolders \$199,212,69 All other payments 258,177.54

Total \$457,396.22 ADMITTED ASSETS \$629,000.44 LIABILITIES
Unpaid Claims and

Expenses\$ 19,547.19 Unearned Premium. 281,467.23

.... 28,262.65 \$310.357.17 Capital Stock paid up 500.000.00 surplus beyond Surplus

Capital Stock and other Limbilities \$9,143.27 \$389,143.27 \$699,500,44

Auditor of Public Accounts, the day and year first above written.
SILAS R. BARTON. (Seal) Auditor of Public Accounts. C. E. Pierce, Deputy.

Personal Attention Given To All Losses and Claims

BARKER BLOCK, 15th and Farnam

CERTIFICATE OF PUBLICATION

CERTIFICATE OF PUBLICATION
STATE OF NEBRASKA, OFFICE OF
AUDITOR OF PUBLIC ACCOUNTS.
It is hereby certified, that the Frussian National Insurance Co. of Stettin in
Germany 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 11st, 1913.
Witness my hand and the seal of the
Auditor of Fublic Accounts, the day and
year first above written.

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

CENTIFICATE OF PUBLICATION

CENTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF

AUDITOR OF FUHLIC ACCOUNTS.

Lincoin Feb. ist, 1912.

It is hereby certified, that the Maryland has compiled
with the Insurance Law of this State of Maryland has compiled
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, Burgiary, Sprinkler, Auto, Froperty Damage Insurance in this State for
the current year ending January 31st,
1912.

Premiums ... \$5,931,\$10.03
All other sources ... 278,\$11.74
Total ... \$15,310,\$21.77
Paid Policy
Holders ... \$1,889,231.53
All other payments ... 2,805,734.54
Total ... \$1,889,231.53
All other payments ... \$2,805,734.54
Total ... \$4,694.968.07
ADMITTED ASSETS \$4,594.968.07
ADMITTED ASSETS \$4,594.753.89
Unpaid Claims and Expenses \$1,262,846.96
Unearned Premiums ... 2,355,732.22
All other labilities ... \$24,526.62 \$4,045,115.80
Capital Stock paid up ... 1,000,000.00
Surplus beyond Capital Stock and other

and other limbilities ... 1,276,238.00 \$2,276,328.00

FIRE! FIRE!

Over \$700,000 of Omaha property destroyed by fire within the last month.

Are You Fully Insured?

We write Fire Insurance

in Five Leading Companies in U.S.

25 years in business without a lawsuit.

We also write all branches of Casualty Insurance

CREIGH, BALDRIGE & CO.

Maryland Casualty Co., of Baltimore, Md. Phone Doug. 200 506-8 Bee Bldg., Omaha, Neb.

J. M. BALDRIGE

A. I. CREIGH

D. B. WELPTON, Pres. D. H. WHEELER, Vice-Pres.

Oldest Agency in the City

GEO. C. COOPER, Secy. HERBERT WHEELER, Treas.

Wheeler & Welpton Co. Inc. INSURANCE

Phone Doug. 186;

2d Floor Arlington Blk.

the Best Interests of

ACCIDENT LIABILITY AUTOMOBILE

German Alliance Insurance Co.

Commercial Union Assurance Co.

Commercial Union Assurance Co.
CERTIFICATE OF PUBLICATION
STATE OF NEBRASKA, OFFICE OF
AUDITOR OF PUBLIC ACCOUNTS
LINCOLN, Feb. 1st, 1912.

IT IS HERKEBY CERTIFIED, That
the Commercial Union Assurance
Company, Limited, of London in England has compiled with the Insurance
Law of this State, applicable to such
Companies and is therefore authorized to continue the business of Fire
and Lightning Insurance in this State
for the current year ending January
1st, 1913.

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.

1511 Dodge St., Omaha, Neb. Royal Insurance Co.

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS LINCOLN, Feb. 1st, 1st2.

IT IS HEREBY CERTIFIED, That the Boyal Insurance Co of Liverpool in England 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 Ilst, 1811.

Witness B. V. hand and the seal of

Witness n.y 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.

GENERAL INSURANCE 1614 Harney St.

C. E. Pierce, Deputy.

Byron Hastings

Edward T. Heyden

CERTIFICATE OF PUBLICATION

State of Nebraska Office of Auditor of Public Accounts. Lincoin, Feb. 1st, 1912. It is hereby certified that the Old Colony Insurance Co. of Boston, in the State of Mass., has compiled with the insurance law of this state, applicable to such companies, and is therefore authorised to continue the business of fire insurance in this state for the current year ending January 1815, 1912. Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written.

(Seal)

CERTIFICATE OF PUBLICATION

CERTIFICATE OF PUBLICATION

State of Nebraska Office of Auditor of Public Accounts. Lincoin, Feb. 1st, 1912. It is hereby certified that the Western to Public Accounts, the insurance of Ph., has compiled with the insurance to ontinue the business of fire insurance in this state for the current year ending January 1815, 1912. Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written.

(Seal)

SILAS R BARTON.

(Seal)

Nat Meister

C. E. Pierce, Deputy.

CENTIFICATE OF PUBLICATION STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS LINCOLN, Feb. 1st, 1912. IT IS HEREBY CERTIFIED, That the German Allhape Insurance Co. of

IT IS HEREBY CERTIFIED. That
the German Alliance 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 Sist, 1913.
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