

GOVERNMENT ISSUES BONDS

They Are Exchanged for Postal Savings Deposits.

AVAILABLE TO DEPOSITORS

Bear 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.

Only depositors in postal savings banks can become holders of these bonds.

The government has a triple purpose in the issue of these bonds—a greater protection to the patron of the postal savings bank, a higher rate of interest to the holder of the bonds than he now receives.

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.

Registered bonds are "close-fitting," the name of the person to whom they are issued being inscribed on the face of the paper.

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 registered or coupon bonds in denominations of \$5, \$10 and \$50.

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

Applications for the conversion of deposits into bonds on July 1, 1912, must be received on or before June 1, 1912, by the postmaster at the depository office where the certificates were issued.

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.

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 department in favor of the registered holder.

SURGERY FOR NIAGARA FALLS

Operation on the Heart of the Cataract Proposed by Washington Engineer.

Engineers, archaeologists and Niagara Falls tourists alike will find a common interest in the proposal of Senex Smith of Washington, D. C., to have a unique surgical operation performed on the "great green heart" of the Horseshoe Falls.

PRESIDENT OF A BUSY LOCAL AGENCY.



W.A. Yonson

W. A. YONSON, Pres. Wm. L. WILCOX, Vice-President M. E. FOLEY, Secretary

Let the state of New York and the province of Ontario build large sluiceways around the falls, their combined capacity great enough to accommodate all the water running over the falls.

"By diverting the water to them the edge of the falls can be built up of concrete and trimmed off to uniform level so that one-third of the water would at all times keep the falls falling.

"Here we have a force of a sum total of 8,000,000 horse power not doing one thing but tumbling downwards and showing off its shape (the latter being at present in bad order and getting worse).

W. A. YONSON, Pres. Wm. L. WILCOX, Vice-President M. E. FOLEY, Secretary

ESTABLISHED 1891 INCORPORATED 1900

B. L. BALDWIN & CO.

GENERAL INSURANCE

510 First National Bank Building Phone Douglas 271

LICENSED BROKERS UNITED STATES FIDELITY AND GUARANTY COMPANY

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

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, Liability, Fidelity & Surety, Plate Glass, Steam Boiler and Burglary Insurance in this State for the current year ending January 31st, 1913.

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.

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

INCOME Premiums \$4,738,957.29

All other sources 271,647.29

Total \$5,010,604.58

DISBURSEMENTS Paid Policy Holders \$1,418,463.17

All other payments 2,522,138.19

Total \$3,940,601.36

ADMITTED ASSETS \$4,798,281.71

LIABILITIES Unpaid Claims and Expenses \$1,962,573.18

Unearned Premiums 2,448,724.95

All other 267,664.32

Total \$4,678,962.45

Capital Stock paid up 2,900,000.00

Surplus beyond Capital Stock and other Liabilities 1,022,280.26

Total \$3,922,280.26

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.

It is hereby certified, that the Dubuque Fire and Marine Insurance Co. of Dubuque, in the State of Iowa, has complied 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 31st, 1913.

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.

It is hereby certified, that the Western Insurance Co. of Boston, in the State of Mass., 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, 1913.

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.

It is hereby certified, that the Western Insurance Co. of Pittsburgh, in the State of Pa., 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, 1913.

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.

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RIGHTS OF A PEDESTRIAN

New York Court Formulates Rules for Guidance of All 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.

The case was a simple one, that in the words of Judge Werner "would be a proper case for affirmation, 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 carriages, wagons and trucks were drawn exclusively by horses."

When a pedestrian comes to a grade street crossing of a steam railroad it is his duty to look both ways, listen and 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.

"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 came to a big, overhanging 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.

"The revolver shot struck his head and glancing off, cutting the rope and letting him fall into the water, which extinguished the blaze. He waded out, and when he found himself intact, concluded that Divine Providence had saved him.

"At the next election he ran on a reform ticket."—New York World.

A Serious Breakdown results from chronic constipation. Dr. King's New Life Pills relieve headache, stomach, liver and bowel trouble. For sale by Beaton Drug Co.

they are undoubted sources of danger to many more.

"The wisdom of carefully observing these simple rules of the road is well illustrated by the case in hand. If the defendant's driver had taken the wise precaution to check his speed at this crossing, or even to slightly change his course, the plaintiff would probably not have 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 automobile."

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 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 a nice, little farm and was entirely satisfied with life. Some well-meaning friends, however, came along and persuaded him to run for the legislature. After a good bit of coaxing they succeeded and he was defeated. Not content, he decided that at the next election he would again be a candidate. He was again defeated, and 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 to commit suicide.

"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 came to a big, overhanging 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.

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MARTIN BROS. & CO. C. W. MARTIN F. T. B. MARTIN HARRY KOCH

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

It is hereby certified, that the North British and Mercantile Insurance Co. of London and Edinburgh, in Great Britain, 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, 1913.

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.

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 31st, 1913.

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

It is hereby certified, that the Security Insurance Company of New Haven, 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 and tornado insurance in this State for the current year ending January 31st, 1913.

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

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, 1913.

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

It is hereby certified, that the Maryland Casualty 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 fire, liability, Fidelity, Surety, Plate Glass, Steam Boiler, Burglary, Sprinkler, Auto, Property Damage Insurance in this State for the current year ending January 31st, 1913.

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It is hereby certified, that the German American Insurance Co. 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 fire and lightning insurance in this State for the current year ending January 31st, 1913.

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SILAS R. BARTON, Auditor of Public Accounts. C. E. Pierce, Deputy.

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

It is hereby certified, that the Fire Association 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 insurance in this State for the current year ending January 31st, 1913.

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FIDELITY and SURETY BONDS

LIABILITY and BURGLAR INSURANCE

Prompt and Efficient Service

Personal Attention Given To All Losses and Claims

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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

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Phone Doug. 186; 2d Floor Arlington Bldg. 1511 Dodge St., Omaha, Neb.

German Alliance Insurance Co. Commercial Union Assurance Co. Royal Insurance Co.

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

It is hereby certified, that the Commercial Union 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 and lightning insurance in this State for the current year ending January 31st, 1913.

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.

Hastings & Heyden Insurance Agency GENERAL INSURANCE We Adjust Losses 1614 Harney St. Byron Hastings Edward T. Heyden Nat Meister