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Northwestern Mutual Life Insurance Company OF MILWAUKEE

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News From the Insurance Field

Fire Companies Continue to Pass Up Missouri

Despite reports of settlements and compromises, the fire insurance companies which quit writing risks in Missouri, on April 26, have not returned to the state and show no indication of an early return. The status of the controversy is unchanged. State officials are pressing in the supreme court the suit against the companies, charging a violation of the anti-trust law in combining to retire from the state.

Real estate men in St. Louis and Kansas City are complaining of the adverse effect of the suspension of fire insurance facilities. In addition to a number of large deals which have fallen through, they find that many persons who had intended to buy lots, expecting to make a loan with which to build, are waiting until they can be certain of insurance to guarantee the loan.

The strength of the position taken and maintained by the fire insurance companies in Missouri is having a material effect in other states which have been contemplating drastic insurance legislation. The state rating bill introduced in Florida, which was thought for a time to be certain of passage, has been defeated, the Missouri action held to be the controlling influence. In several of the southern states bills have been introduced, and some papers are appearing on the ground that insurance legislation has been carried too far in the past, and that their state do not wish to be placed in the position in which Missouri now finds itself.

Retalatory and reciprocal laws are likely to grow out of the controversy. The Chicago Record-Herald notes that some of the leading state insurance departments of the country are threatening to stop the Missouri fire insurance companies from doing business in their states, on the ground that their own companies are prevented from doing business in Missouri.

Insurance Commissioner Potter of Illinois has been active in opposing the states which by law compel lower rates than are necessary to pay their own losses and expenses, thereby throwing a part of the burden upon the other states. Several weeks ago he called upon the companies doing business in Kansas and Missouri, whose state rating laws are in force, to report their loss experience for several years past. In his annual report to the governor, just issued, he declared that companies which do business in the state-rating states at a loss should not be allowed to do business in Illinois, and should be compelled to choose where they would prefer to operate.

Arts Department of Creighton Uni Will Have Commencement

Final examinations will begin in the arts department of Creighton university on June 7. The commencement exercises for the graduating class of the college department will be held on June 18.

On June 23 the summer school course will open and will continue until August 2.

The feature of the summer school will be the course of popular lectures to be delivered in the university auditorium almost every afternoon at 4 o'clock. They will be open to the public. Negotiations are almost completed whereby a capable aggregation of speakers will be secured for these occasions.

The university campus will be reserved for the recreation of the summer students and the libraries in all departments will be at their disposal. Headquarters will be at the law school, where a bureau of information will be established for the students.

The advance enrollment has been unusually large, as already over 100 names have been registered. Both men and women are attending, the former making up 75 per cent of the enrollment. Those courses which comprise work for collegiate degrees and teachers' certificates.

Cramer and Swobe Would Debate on Insurance Topic

Guy C. Cramer and Edwin T. Swobe will ask the Omaha Manufacturers' association for permission to debate against any mutual insurance secretaries they can get before some future meeting of the association.

At the last meeting of the Manufacturers' association of mutual insurance was discussed at some length. Swobe answered as many of the questions as propriety allowed him and declared after the meeting that he could take any of the mutual insurance propositions, "and shoot them full of holes."

He told some of the manufacturers advised that if they would get some mutual insurance experts to come to Omaha and appear before them he would also appear to take the opposite side. Mutual insurance, he said, is now in an experimental stage and he felt sure would prove a great hardship to some of the manufacturers, when they came to trying it out.

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OF CINCINNATI, OHIO

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Has an unusually good opening for a man of character and ability in each of the following cities in Nebraska: Kearney, Hastings, Minden, and Central City. Address, **CHAS. HALL JOHNSTON, Mgr.**, or **GEO. SUTHERLAND,** Dist. Mgr., Grand Island, Neb., 430 Bee Bldg., Omaha, Neb.

Equitable Life Assurance Society of U. S.
Assets over \$500,000,000. Paid Policy holders over \$815,000,000.

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THE BANKERS RESERVE LIFE COMPANY

of Omaha, of which Bascom H. Robison is founder and president.

With accumulated assets of nearly \$4,000,000.00, which yield enough interest income to pay the annual death claims; with low cost of management—none lower—and with low mortality cost; with policy contracts unexcelled and rarely equaled anywhere, with a policy for fair dealing which has won for the Company an enviable reputation; with a steadily increasing volume of business; with a reserve fund of about \$3,000,000.00 for the full protection of policy holders, The Bankers Reserve Life of Omaha makes a strong appeal to the hard-headed business man who expects his insurance policy to pay him a good dividend while he lives, and at the same time to afford full protection to the family.

INSURANCE IN FORCE

December 31, 1908	\$569,000
December 31, 1909	\$1,463,218
December 31, 1910	\$2,641,084
December 31, 1912	\$4,805,502
Local 30, 1913	\$5,128,409

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THE MIDWEST LIFE
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LIBERAL CONTRACTS

Losses adjusted by us right here in Omaha.

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Hot weather is approaching

This is the season when a man, spending a large part of the day in his office, is looking for an office in a cool building.

A few rooms are to be had in

THE BEE BUILDING

The Coolest Building in the City

We will be pleased to show the rooms

Apply to **N. P. FEIL, Secretary,**
Bee Business Office

Commerce High School Class Visits Smelter

The "Know Omaha" classes of the commerce high school went on another excursion Friday afternoon. The classes visited the smelter and observed the various processes of smelting ore, making copper sulphate, and other ore refining processes. L. E. Gifford and J. Brott had charge of the classes. All of the members of the Junior Commercial club belong to the "Know Omaha" class and were on the excursion. The usual weekly meeting of this club was postponed.

The Shakespeare club, the Girls' Athletic club and the Girls' Glee club all held meetings the latter part of the week.

A new policy has been adopted in the election of the Commerce staff for next year. Unlike last year, the pupils vote as they subscribe, and not on the closing day of the campaign, as was usual. A number of subscribers to Commerce were unable to vote last election, because they had lost their receipts upon the back of which their choice of officers was written. The new method of voting will do away with all such inconveniences and will give every subscriber a vote. It has also been considered advisable to raise the price of commerce from 50 cents to 75 cents a year.

Mrs. Bridges Refuses Pardon Second Time

Ethel Bridges, serving a twenty-day sentence in the women's department of the city jail, refused a free pardon yesterday for the second time within a week. She is the young woman who obtained clothing and other articles from the Brandeis store by fraudulently using the name of Police Commissioner Ryder. "I am sorry I stole," she said last night, "but being sorry is not enough. I want to atone for my wrong and I will abide by the decision of the judge."

Mayor Dahlman, at the request of Ryder, sent the pardon down to headquarters late yesterday afternoon, but the messenger was compelled to carry it away again.

The very penitence of the young woman will in all probability be the solution of her domestic troubles. Her position has brought her the sympathy of her estranged husband, and Police Matron Gibbons thinks that the couple will become reconciled soon.

Mrs. Bridges Refuses Pardon Second Time

At the annual meeting of the alumni of the Creighton Dental college held during the state dental convention meeting in Omaha last week officers for the succeeding year were elected.

Dr. G. M. Boehler, '08, of Alma, Neb., was elected president. Dr. J. F. Slater of the same class, now located in Omaha, was chosen secretary-treasurer. One vice president was chosen for each of the seven districts into which the State Dental society divided the state. They are: Dr. C. D. Palmer, J. A. Steklung, W. E. Stoff, Charles Tobolska, R. S. Cutler, J. A. Colfer and Frank Wilkie.

On motion, all members of the alumni association of the Omaha Dental college, which was succeeded several years ago by the Creighton school, were admitted as members of the Creighton Alumni association. Dr. E. H. Bruening and Dr. W. R. Shearer, both Omaha Dental alumni and members of the present faculty at the Creighton school, were admitted to honorary membership in the organization.

Urges Building of Interurban Car Lines

W. R. Little, president of the Commercial club of Tarkio, Mo., has written to the Omaha Commercial club urging continued work for interurban lines out of Omaha, and especially for the Omaha-St. Joseph line. He said he had read in The Bee that the Commercial club had determined to make great efforts to secure the building of interurbans and would suggest that a meeting be held at which all the towns between St. Joseph and Omaha would be represented. It could be pushed through, he said. The towns all along the line are keenly desiring it.

A line to St. Joseph would also connect Omaha with Kansas City, as an interurban between that city and St. Joseph has recently been put into operation.

Chamberlain's Tablets for Constipation

For constipation, Chamberlain's Tablets are excellent. Easy to take, mild and gentle in effect. Give them a trial. For sale by all dealers.—Advertisement.

Relief Committee Meets

State Organization Makes Another Apportionment of \$10,000.

WARRANTS ARE BEING DRAWN

There is No Money in State Treasury, but Omaha National Bank Will Cash All Paper Given Out.

Another apportionment of \$10,000 to Omaha was made out of the state relief fund at the meeting of the state relief committee at the Commercial club rooms yesterday afternoon. Aside from this nothing was done except to allow and approve bills that are incurred against the various funds formerly apportioned to the various tornado afflicted towns.

Chairman Robert Cowell believes that aside from Ralston perhaps no apportionment will have to be made from this fund to any of the other towns besides Omaha.

"There is the most kindly disposition toward Omaha by the members of this committee from out in the state," said Mr. Cowell. "They seem to realize that here is the great need of the state. It is possible that another apportionment will have to be made to Ralston."

There is at present no money in the state treasury for the payment of bills drawn against the apportionments of the \$100,000 state fund, so the bills are being paid by state warrants. The Omaha National bank is taking the warrants at par, so that no one need wait for their money when paid by warrant. It is likely that during the latter part of the summer there will be money enough in the state treasury so that these may be taken up. In the meantime they bear interest at the rate of 4 per cent per annum.

Mr. Cowell believes that two or three more meetings of the state relief committee will be sufficient to complete the business of the commission.

Kharas' Petition For Pardon Denied By Supreme Court

Theodore Kharas must serve out the sentence imposed upon him some time ago in the federal court in Omaha for using the mails to defraud in promoting a scheme for moving safe in streets cars. United States District Attorney F. E. Howell received word yesterday from the supreme court at Washington that the amended petition for pardon had been turned down and that the case was closed. Howell was ordered to have the mandate issued so that Kharas should begin serving his time at once.

Kharas real name is Hobbs and under that name he at one time taught school at Lincoln. He was indicted in 1906 for using the mails to defraud, was tried shortly after Mr. Howell took office and was convicted and sentenced to four months in jail and to pay a fine of \$400. The case was carried to the circuit court of appeals where the decision of the lower court was affirmed. The United States supreme court afterwards sustained the decree. A petition for pardon was filed and denied and afterwards an amended petition which has now been denied.

RAIN DID NOT DAMAGE CROPS

Warm, Clear Weather Brings New Life to Agricultural Outlook.

WHEAT BEGINNING TO JOINT

Plant is Showing Remarkable Progress in Southern Part of State and it Will Likely Head Out Within Week.

Advance sheets of the Northwestern's Nebraska crop report, due Monday, are out. They show the condition of the growing crops for the week ending Friday night. The sheets are made up from detailed reports wired in to the general manager's office, every day, indicating that the outlook for a bumper crop of small grain continues to improve in every portion of the state's wheat belt.

During the week the precipitation ranged from three to five inches, somewhat retarding the planting of corn. During the week end the weather cleared and farmers everywhere rushed the planting, securing every man available. It is predicted that with good weather, planting will be finished during the coming week. Contrary to expectations, corn that was planted prior to the wet spell sprouted, instead of rotting, and is now beginning to appear through the ground, the stand being first class.

Dealing with winter wheat, the agents report the condition perfect and no bad spots in any of the fields. Considerable of the wheat, especially throughout the southern portion of the state, is beginning to joint and the heads are expected to appear during the coming week.

Spring wheat, wherever sown, is making good headway, but the ground has apparently been a little too wet and the weather too cold for oats, which in some fields show signs of rusting, though not to any great extent.

Alfalfa is about ready for the first cutting and wild hay is the best in the history of the state. Pastures were never better.

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Chronic Stomach Troubles Cured

There is nothing more discouraging than a chronic disorder of the stomach. It is not surprising that many suffer for years with such an ailment when a permanent cure is within their reach and may be had for a trifle. "About one year ago," says F. H. Beck, of Wakeles, Mich., "I bought a package of Chamberlain's Tablets, and since using them I have felt perfectly well. I had previously used any number of different medicines, but none of them were of any lasting benefit." For sale by all dealers.—Advertisement.

John A. Swanson Returns From Eastern Buying Trip

John A. Swanson, president of the Nebraska Clothing company, returned Saturday from an extended buying trip to Rochester, N. Y., New York City and other eastern clothing centers. Mr. Swanson states that the cold wet spring has retarded business in many localities to the east and that the large manufacturers have suffered as well as the merchants.

Repairing the Havoc Made by Our Tornado Told in a Magazine

How Omaha handled the relief and restoration work after the recent tornado is to be the subject matter of an article contributed by request to the forthcoming June issue of the Review of Reviews by Victor Rowenawitz, editor of The Bee. It will be illustrated with reproduced photographs to show the methods of operating at the relief stations, the cleanup days and the quick action in repairing and rebuilding. The magazine is in press and should be out by next week.

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THE TEST How were your tornado losses settled—promptly and fairly? That is exactly what our patrons are pleased about—promptness and fairness.

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"IF YOU HAD ONLY TWO WHEES TO LIVE." This was the title of a feature story in a local newspaper on Easter Sunday morning, March 23. That evening the tornado snuffed out over 150 lives. THE MORAL IS PLAIN.

TOM S. KELLY "THE INSURANCE MAN"
TRAVELERS INSURANCE COMPANY — Eighty Million Assets.

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