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The GERMANIA LIFE INSURANCE COMPANY

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.,** 430 Bee Bldg., Omaha, Neb. or **GEO. SUTHERLAND, Dist. Mgr.,** Grand Island, Neb.

Equitable Life Assurance Society of U. S.

Assets over \$500,000,000. Paid Policy holders over \$815,000,000.

H. D. NEELY & CO., Managers

H. D. NEELY **JOE KLEIN** **E. H. PICKARD**
220 Omaha National Bank Bldg.

--INSURANCE--

FIRE—TORNADO—AUTOMOBILE—PLATE GLASS—BOILER BURGLARY—HEALTH and ACCIDENT

ALFRED C. KENNEDY

209 First Nat'l Bank Bldg. Phone Douglas 722.

One of the Strongest Life Companies of the West is **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 equalled 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.

PROSPERITY IN NEBRASKA.

No one can take a trip into the country these fine days without being enthralled over the wonderful productivity of Nebraska soil. The first crop rows across the fields; the wheat is heading, the corn high enough to trace the rows across the fields; who can see these things and not be proud of this state? Now, to the point of this ad. As these and other crops are marketed, why should any part of the money received for them be used to buy life insurance in outside life insurance companies? If one sound, substantial reason can be given, what is it? Let us write your next policy.

THE MIDWEST LIFE

W. E. SHELL, President, A Nebraska Company—Home Office: First National Bank Building, Lincoln. GEORGE CROCKER and F. A. FISHER, General Agents, Rooms 1312-1314 City National Bank Building, Omaha, Nebraska.

BALDRIGE-MADDEN CO. GENERAL INSURANCE

Phone Doug. 200. See B-741-

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

Nat Meister

GENERAL INSURANCE
1312-14 CITY NATIONAL BANK BUILDING. Phone Doug. 1703.

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B. L. BALDWIN & CO.

510 First National Bank Bldg.
MONEY TO LOAN ON OMAHA REAL ESTATE

Financial Correspondents. Phone Douglas 271.
Equitable Mortgage & Trust Company of Baltimore, Md.

Wheeler & Welpton Co.

RELIABLE INSURANCE OF ALL KINDS

1511 Dodge Street. Phone Douglas 185.

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

News From the Insurance Field

SOME FIGURES ON INSURANCE

Reports Made to the National Board of Fire Underwriters.

AMOUNT SURPLUS AND CAPITAL

On the Aggregate Sum Insured, a Big Reduction of Cost is Shown in the Past Ten Years.

Interesting figures were presented at the annual meeting of the national board of fire underwriters held in New York City recently. The consolidated figures of 183 stock fire insurance companies for 1912 showed an underwriting profit of 2.52 per cent of the net premiums written. The capital and surplus amounted to \$288,783,064, on which the profit ratio was 27 per cent. For the ten-year period ended with 1912 the business showed a loss of 13 per cent. The average rate was 85 mills less than in 1911, this being equivalent to a reduction of 2.42 per cent of the average rate for that year. On the aggregate sum insured this reduction amounted to \$3,994,531, and followed other continuous reductions made since 1907. The ratio of taxes to premiums was 2.56 per cent and of taxes to premiums less losses, 5.66 per cent.

How Adjoining States Recoup Fire Losses in Missouri

The fire insurance situation in Missouri continues in a state of confusion. Old line companies are unchanched in their attitude, while local companies are not taking all the business offered, fearing a swamping overload.

A comparative table of rates and loss ratios in Missouri and adjoining states printed in the St. Louis Globe-Democrat, throws an instructive light on the insurance snap Missouri enjoyed hitherto. For example, the fire rate in Nebraska averages \$1.07 and the loss ratio .522. Iowa has the same rate and a loss ratio .688. In Kansas the rate is also \$1.07 and the loss ratio .733. The rate in Illinois is \$1.15 and the loss ratio .515. In Missouri the rate is 97 cents and the loss ratio .73. Thus in the four states named the average rate for fire insurance is higher than in Missouri and the loss ratio considerably lower. In other words the four adjoining states were milked by the companies to equalize the deficit in income from Missouri.

Various schemes are suggested to relieve the situation in Missouri. The referendum petition plan is not progressing favorably. Commercial clubs of St. Louis and Kansas City have been discouraged by the receipt of letters from several fire insurance companies saying that they would not resume business in Missouri even if the referendum should suspend the Orr law, as there are other Missouri laws sufficiently objectionable to keep them out, now that they have once suspended business.

Commercial paper leaders in Chicago say that they are unable to sell any paper for Missouri business men as a result of the insurance troubles. Investors in notes are able to get all the paper they want, backed by satisfactory insurance, without taking the chances that are involved in investments in Missouri paper under existing conditions.

Proposed Federal Inquiry Into the Insurance Business

A bill introduced in the house of representatives by Congressman Johnston of Kentucky. If passed, will inaugurate an extensive inquiry into fire insurance business. While applying to the District of Columbia, the fact that all important companies do business in the District will enable probes to dig into methods and rates everywhere.

The bill is similar to the insurance bill of Prouty of Iowa, but broader, as it takes in banks, trust companies and insurance companies, placing them all in one category as financial institutions, and causing them to report on a lot of details to either the insurance superintendent or the comptroller of the currency, as the case may be.

Prohibition is placed upon interlocking directorates in banks and financial institutions of any kind in the district, and big changes are proposed in the present laws governing banks, as well as insurance companies and trust companies.

One of the important and far-reaching provisions of the bill is that which seeks to protect the residence part of the District of Columbia from exorbitant rates charged by insurance and indemnity companies, which rates are fixed by agreement among the various companies.

Woodmen of World to Hold Big Carnival

The Druid and Seymour camps of the Woodmen of the World will hold a carnival the week of June 16 at the old circus grounds, corner Twenty-first and Paul streets.

Rice and Dore Water circus and XX shows have been engaged to furnish all their amusement features, including the most talked of sensational novelty ever offered by any carnival organization, the water circus. This attraction is a replica of the New York hippodrome's most famous feature aquatic offering, "Neptune's Daughters" or "A Trip to the Bottom of the Sea." This old fable is put on in a striking and artistic manner, over thirty aquatic stars take part in this beautiful spectacle, besides presenting the legend of Father Neptune and his Mermaids a performance consisting of water walking, log rolling, fancy and trick swimming and lofty and difficult diving is given.

Another feature that is out of the ordinary that is being presented is the motordrome or the death wheel, an attraction that is called carnivalism's most hazardous spectacle.

An incline track at an angle of seventy-five degrees, almost perpendicular, twenty feet high and sixty-five feet in width is the structure where the motor-cycle races are held. It surely will make your hair stand on end to see the dare-devil riders racing at the rate of a hundred miles an hour on this shallow track and see them skirt the edges, when a little slip would mean instant death to the riders.

A Sudden Collapse of stomach, liver, kidneys and bowels is most surely prevented with Electric Bitters, the safe regulator. 50c. For sale by Beaton Drug Co.—Advertisement.

J. H. Mithen Co. INC.

921-4 CITY NATIONAL BANK BLDG.

Surety Bonds, Employers' Liability, Automobile Liability, Burglary, Plate Glass.

INSURANCE

"State Mutual Life" OF WORCESTER, MASS.

ONE OF THE OLDEST—49 YEARS—and Best Companies on Earth.

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652 Bee Building. OMAHA

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LIFE INSURANCE ACCIDENT INSURANCE Eighty-five Millions Assets.

"The Insurance Man"
PHONE DOUGLAS 281.

Jay D. Foster Joseph Barker

Foster-Barker Company

Successors to **H. E. Palmer Son & Co.**

Accident and Health Insurance

LIBERAL CONTRACTS

Losses adjusted by us right here in Omaha.

Brandeis Bldg. Phone Doug. 29

Let the Buyer Beware

SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE.

GALLAGHER & NELSON

General Agent Illinois Surety Co.

MARTIN BROS. & CO.

Workmen's Compensation Insurance

BARKER BLK. TEL. DOUG. 735

BOOST FOR OMAHA

The Columbia Fire Underwriters OF OMAHA

Home Office—Entire Third Floor Merchants National Bank Building. Phone Douglas 421.

D. O. Talmage, Manager. M. E. Lease, Assistant Manager.

Beaman Insurance Agency

ALL KINDS OF INSURANCE.

D. 3959 W. G. W. BLDG.

Seek no Further---

LION HEALTH and ACCIDENT policies cannot be excelled. Its UNLIMITED policies can be issued in any amount desired by the Business and Professional man. Smaller policies are issued in all classes. There are none better—ask the man who has one.

Lion Bonding & Surety Co.

9th Floor W. O. W. Bldg. Phone Douglas 678.

Spend money to save money

If you have anything to sell invest a small sum in Bee classified advertising. The resulting sales and their profits will prove to you

Money is saved by judicious spending

Special Agents of Railroads Stop Here

Next Sunday will be a mighty bad day for crooks who happen to be in Omaha, especially those who make it their business to tamper with railroad property. On that day, practically all of the special agents of the railroads of the United States and Canada will be in Omaha, arriving from the east at 7:35 in the evening, providing there is no change in the plans. There will be about 400 of them.

This year the annual convention of special agents of the railroads of the United States and Canada will be held in Salt Lake City, commencing June 17 and continuing three days. From here they will go west on the Union Pacific and will be accompanied by W. T. Canada of this city, one of the charter members of the association. The opening session of the convention will be addressed by P. J. Kindelon, chief of the secret service department of the Southern Pacific.

How the Trouble Starts.

Constipation is the cause of many ailments and disorders that make life miserable. Take Chamberlain's Tablets, keep your bowels regular and avoid these diseases. For sale by all druggists.—Advertisement.

Want a STENOGRAPHER?

An inefficient stenographer is an irritation of many offices. She makes mistakes in your correspondence; she cannot remember what you tell her; she does not seem to be able to do anything without detailed instruction—there's no use of your continuing with such an employe in your office.

Get a stenographer who will turn out clean copy in your letters, who knows what to do all the time, and who really takes the place of a man in your office.

The Bee will get one of this kind for you. Use Bee classified ads and the results will bring you a stenographer upon whom you can depend.

Bee Want Ad. Department
TYLER 1000.

We would make this drawing for you for \$5.00, and the cut for \$3.02. Let us do your work.

Bee Engraving Department
Bee Bldg. Phone Tyler 1000

