## THE BEE: OMAHA, TUESDAY, JUNE 17, 1913 Mutual Liability Insurance is Declared to Be a Fallacy FLORENCE FOR COUNTY FAIR other hand it will bring the stockmen to MAY TAKE OVER INSTITUTE

**Douglas County Farmers and Village** All Pulling for It.

SAY IT WILL HELP AK-SAR-BEN

Promoters Assert that Big Agricultural and Live Stock Show Will Help Draw if Held During Carnival Week.

Live stock men are boosting for a country fair at Florence this fall, for they say that during the last six years the Douglas county fair has dwindled into a small side issue of the Ak-Sar-Ber street fair and carnival. Its identity has been lost and its exhibit of grain and vegetables has attracted little at tention. There has been no room for live stock and no premiums offered .or a live stock show since 1907, and yet Douglas county has more herds of high grade dairy cattle than any other county in Nebraska. There are also noted herds Junior school will be as follows. nearly every breed of swine, such B Poland-Chinas, Duroc-Jerseys, Chester Whites, Berkshires and Hampshires.

The county appropriates about \$4.000 and under a new law, passed at the list session of the legislature, it may be July, Christmas-first and fourth grades. possible to secure \$8,000 annually for this purpose. The wording of the law leaves some room for doubts as to the \$8,000, but the \$4,000 is certainly available.

In view of these conditions the farmers and stockmen of the county, almost to a man, are very much dissatsified with the present plan of making the county fair a side issue of the Ak-Sar-Ben carfair a side issue of the Ak-Sar-Ben car-nival. They do not condemn the Ak-Sar-'A Flower Fantasia," sixth and seventh and more attention given to the county fair. This subject has been agitated among the stockmen pretty thoroughly during the last few days, and it will come up for discussion at the next regular meeting of the Douglas County Agricul- High school. The graduates are Mary tural society, which will be held in Omaha, June II. Some of the leading Agnes Howard, Julia Margaret Koewler, members are in favor of locating the Rose Teress McDermott, Edith V. Murcounty fair at Florence. They want to ray, Marfa Helen Seiter, Ovilla Anne hold the fair during the week of the Ak- Squires. Sar-Ben parades, but it is apparent that sufficient space cannot be had in Omaha. The business men of Florence are bidding for the fair. They offer the ball park containing about four acres of ground, rent free for a period of five years. They also offer water and lights a three-story brick apartment house befree, and will erect a substantial building tween Harney street and Dewey avenue for exhibition purposes. They call at- on Park avenue, which will cost, when tention to the fact that Florence is a sub- completed, \$29,000. Arrangements are now urb of Omaha, that it is accessible by being made by the owner, Lloyd D. railroad and good drives and that the Willis, to extend the building north to street car line from Omaha can easily Harney street and around the corner, take care of a good crowd. They contend that an old-fashioned county fair will at- additional structure to cost in the neightract the farmers and stockmen and will bring more people to Omaha during t

week of the parades. A county fair at Florence will not keep any one away from the Ak-Sar-Ben carnival, it is contended, and will not take any trade away from Omaha. On the

has county farmers in the Douglas county fair. This plan has the active support of Child Saving Infirmary May Come the Twentieth Century Farmer and the Under Different Management. Nebranka Farm Journal. Both of these publications feel that Douglas county is not taking the place to which it is en-EITHER STATE OR CHURCH titled by reason of the number of herds of pure bred stock within its borders. Rep-Board Will Turn Over Property as rensentatives of these farm papers spent Soon as it is Convinced of it

some time last week interviewing stockmen in the county. Every man seen was beartily in favor of a real county fair. Sacred Heart to Hold

**Exercises** This Week Closing and graduating + exercises will be held three evenings of this week at the Sacred Heart lyceum, Twenty-second and Locust streets. 'Tuesday evening's program for the Minims of Sacred Heart

Salutory, "Flowers of the Sacred Heart," second grade girls. Song, "Base Ball," second grade boys. Play, "Search for Mother Goose," third grade pupils. Cantata, "Happy Days"-New Year', Cantata, "Happy Days"-New Year',

The graduating exercises for the same school will take place Wednesday evening with the following program "Frolic of the Flowers," fifth grade

fris. Recitation, "St. Dominic and the Ros-ry," sixth grade boys. Drill, seventh grade girls Song, "Young Musicians," fifth grade

boys. "Genius and Character of the Irish

A Flower Fantasia, sixth and seventh grades. A Literary Coronal, eighth grade girls, Conferring of honors, Rev. P. J. Judge, B. C. L. Address, Rev. Patrick J. Moran, On Thursday evening will be

borhood of \$60,000.

mencement exercises at the Sacred Heart Alice Boyle, Ida Marie Dennison, Grace ity of managing it at any time, if the state or some church desires to assume the responsibility.

Being Properly Handled Class and Graduating

In the Future, With prominent members of the board of trustees of the Child Saving institute who have looked after its welfare for years and who have been closely identi-

as some of the sponsors have died, there is some likelihood that the institute will be eventually taken over by the state or by the Christian church. It has been rumored recently that the board was seeking to place the institute into the hands of the state or some church that would agree to run it in the future. When approached on this subject, Rome Miller, president of the board of trustees,

said: "There has been no effort to get rid of it to the state or to anyone else, but on the other hand overtures have been made to us both by the state and by the Christian church to get the institution. We are not seeking to let go of it, but if either the state or the Christian church can show us to our satisfaction that they can handle the institute and carry on the work that we have carried on there, we

would probably be ready to negotiate with them on the matter." Mr. Miller said that if the institution should go to the state it would probably be handled by the regents of the University of Nebraska, as it is an educa-

tional institution, and would properly be handled as a branch of the work coming under the jurisdiction of the regents. The transfer of the institute to the state or to a church would not mean the transfer of any money, as this is a charitable instituteion built and established by a number of charitable persons who are willing to step our of the responsibil-

A HOME COMPANY fied with it, removed from the city, and

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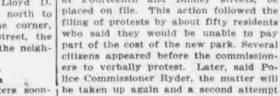
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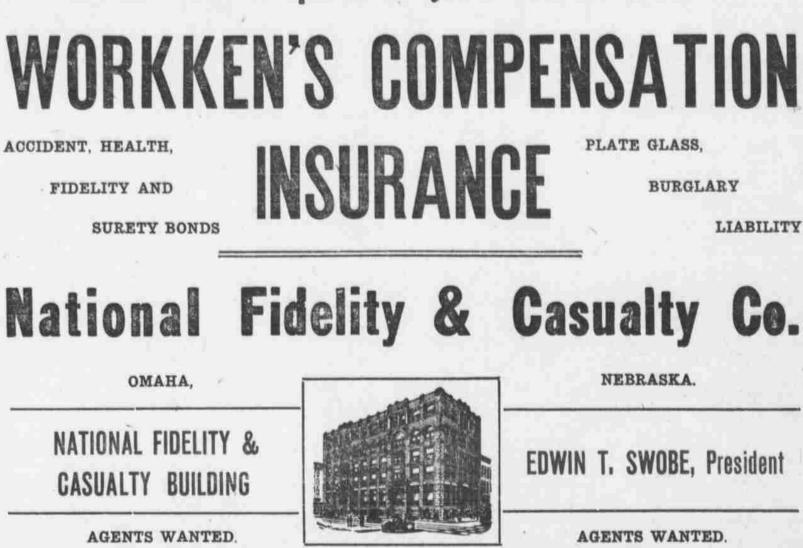
PLATE GLASS, BURGLARY

#### Plans to Buy Bluff WORK IS STARTED ON **NEW APARTMENT HOUSE** Park Are Put on File

Excavation work has been started of City Commissioners at the meeting in ommittee of the whole, recommended that plans to purchase a "Bluff park' at Fourteenth and Binney streets, be with a frontage on Harney street, the

Most Food is Poison to the dyspeptic. Electric Bitters soon relieve dyspepsia, liver and kidney commade to secure the property, probably paying for it out of the park fund if there plaints and debility. Price 50c. For sale s money in that fund. by Beaton Drug Co .- Advertisement





## A warning Against Mutual Insurance

In connection with the Workmen's Compensation law, effective July 17th, several schemes are being proposed to insure the liability of employers through mutual companies, reciprocal exchanges, interinsurance and other similar plans.

None of these companies have cash capital or legal reserve. None yet formed are licensed to operate in this state. There is no provision in the Nebraska law which will admit an outside reciprocal or inter-insurance exchange to do business in this state.

There is no limit in amount to the total liability imposed upon the employer.

Should your insurance company fail, the liability for compensation benefits reverts to you-and you would be compelled to pay your own losses.

In other words mutual insurance is insurance which does not insure.

The stock liability companies have a re-insurance arrangement in effect among themselves, whereby One Million Dollars is Set Aside as a Catastrophe Reserve, and this fund is only drawn upon where single losses exceed It's a fund which absolutely guarantees the \$25,000.00.

soundness of insurance when furnished by any of the old line companies, party to the Re-insurance Bureau.

The only excuse for going into any kind of mutual scheme is the possible saving in premiums which they promise-but what if the plan fails and you have to pay your own losses?

In other states having a law similar to that of Nebraska, the rates of the old line companies have been low enough so that employers have not felt it necessary to go into any unsound schemes for their insurance. The rates for Nebraska will not be exhorbitant.

We strongly urge our policy-holders to make no agree- , ment to join any mutual plan until we have had an opportunity of explaining fully the difference between stock company and mutual insurance.

We are seeing our customers as rapidly as possible and will get to see you within a few days.

## DO NOTHING UNTIL YOU SEE US!

# **Foster-Barker Company**

**500 Brandeis Building** 

**Omaha**, Nebraska