

Have You Seen Our New AK-SAR-BEN POLICY?

Unquestionably the most liberal \$25.00 policy on the market,

A Policy Contract Years Ahead of the Times.

We are looking for a good sales-man to specialise on this policy. To the man who can deliver the goods we will submit a very liberal propo-

### National Fidelity & Casualty Company

12th and Farnam Sts., Omaha.

921-4 CITY NATIONAL BANK BLDG. Surety Bonds, Employers' Lia-bility, Automobile Liability, Burglary, Plate Glass.

INSURANCE

"State Mutual Life" OF WORCESTER, MASS.

ORE OF THE OLDEST-69 YEARS -and Best Companies on Earth.

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### Accident and Health Insurance

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OMAHA, NEBRASKA.

As usual, the interest income exceeds amount of death losses by many thousands.

Dividends and other values paid to policyholders exceed the amount of death losses.

TOTAL INCOME FOR HALF YEAR . . . \$676,108.98 OUR POLICIES ARE UNEXCELLED IN THE WORLD.

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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.

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Phone Louglas 451. M. H. Lonso, Assistant Manager.

5. O. Talmage, Manager.

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ALFRED C. KENNEDY 209 First Nat'l Bank Bldg.

### BALDRIGE-MADDEN O.

**GENERAL INSURANCE** 

Phone Doug. 200.

A BESOLUTION

At the last meeting of the board of directors of The Midwest Life, a resolution was unanimously adopted congratulating the people of the state of Nebraska upon the passage of the new insurance code. The Midwest Life was the only Nebraska life insurance company which favored the passage of the measure. In fact, every other company vigorously opposed the adoption of this code on various grounds, some even going to the length that they could not continue in husiness if it were passed. Such objections only emphasize how far the companies making them had falies behind in their method and forms of policies issued. The policies the Midwest Life are now issuing, it will continue to issue without material change. It had anticipated the requirements of the new code. Better buy one of the policies.

THE MID-WEST LIFE

F. E. SNELL, President. A Nebraska Company—Home Offices: First Mational
Bank Building, Lincoln. GEORGE CROCKER and F. A. PINWEY, General
Agents, Rooms 1213-1314 City National Bank Building, Omaha, Nebraska

## J. H. Mithen Co. News From the Insurance Field

#### Mortality of Women Figured by Actuaries of Insurance

Forty-three life insurance companies have contributed data to a medico-actuand divorced women. "The expected stituted. mortality," says the Chicago Record-Herald, "was calculated by the medicosents the average experience of the fortyexpected deaths among spinsters was \$1 per cent, but among married women with husbands as beneficiares was 126 per cent. The mortality among widows and divorced women was about midway between that of spinsters and married women. The table shows that the mortality in the early policy years at age of entry-15 to 29-is distinctly heavier nong women than among men.

"Tabulated by plans of insurance, the ratio of actual to expected deaths was 121 per cent under ordinary life policies, 100 per cent on limited payment and 89 per cent under endowment policies. The proportion of endowment insurance taken by spinsters was 54 per cent and by married omen 26 per cent.

"The statistics do not prove that spin sters as a class are better risks than married women, but merely that the spinsters who were insured were a better class than the married women insured.

"The investigators made a comparison of the causes of death among men and women, on a ratio per 10,000 exposed to risk. The figures show that the death rate is greater among men than women for typhoid fever, appendicitis, cirrhosis of the liver, suicide and accident. The death rate is greater among women for cancer and other malignant tumors.

"Another table shows the causes of death among overweights, underweights and persons of normal weight. Considering those who insured at ages between 20 and 44, the death ratio from tuberculosis of the lungs for overweights is 1.8, against 16.5 among underweights. The death rate from diabetes is only 2.3 among underweights, against 1.4 among overweights."

Charles Hall Johnston of the Germania Life Insurance company has been elected a delegate to the convention of the National Life Underwriters' association that meets in Atlantic City early in September. On the trip to Atlantic City Mr. ohnston will be accompanied by Mrs. Johnston. They will go by way of the lakes from Chicago to Buffalo and on their return home will make a coastwise voyage from New York to Norfolk, Va.

Order of Court.

WILL REOPEN

Packers' Assessments Not Raised by

the Board of Review-Martin

Will Not Divert Back

Tax Cash.

Although a peremptory writ of man-

Omaha Saturday night.

the petition for the writ.

at the former hearing.

assemble forthwith?"

a hurried conference and Mayor Hoctor,

Rothschild, one of the alleged owners of

the machines, to Omaha. Upon the re-

turn of Hoctor, he told a Bee reporter

that he had retained private counsel to

Whom have you retained?" was asked.

"I have retained Judge Ben Baker,"

returned Hoctor. "I was not represented

"In the meantime," suggested the re

"We have done nothing," said the

mayor. "Until the case is reopened the

It looks as though South Omaha were

going to air some more of its troubles

in the court. The slot machines have

been in vogue here for more than a year.

Many complaints have been , made with-

out effect. Former Councilman John

Vana, who fought the machines and in-

troduced an ordinance against them, was

defeated for re-election at the last elec-

City attorney Henry C. Murphy drew

an ordinance making the use of gambling

or vending machines an offense against

unanimously by the council, but Mayor

Hoctor vetoed the measure. Since that

time the machines have been running

wide open in South Qmaha until P. C.

Caldwell went into court and asked for

way the mayor pronounced it.

porter, "what of the writ which says to

reopen the case Monday morning.

#### Lapsed Insurance Awaits Finding of Missing Men

Something over \$250,000 are being distributed from the Chicago office after a arial investigation of mortality among world-wide search for three years for romen, particularly insured spinsters, 10,000 missing men. This sum is about women with other than their one-third of the total cash awaiting husbands as beneficiaries, and widows claimants for whom the search was in-

overed on the books of the Connecticut actuarial mortality table, which repre- Mutual Life Insurance company at Hartford, Conn., almost \$1,000,000 for which no three companies. The ratio of actual to owners had appeared for more than a

decade. The owners had been holders of nonpartiolpating life insurance who had permitted their policies to lapse. When these policies had lapsed they became worth a certain sum, but the insured, if alive, usually had forgotten his rights. or, if he was dead, the heirs never had heard of the insurance policy.

The company decided to return this noney to the rightful owners if they could be found. The search went on for a year. First the insured was written most of the letters were not answered Then the friend named on the policy and the physician who signed the original health examination were addressed Several thousand policyholders or heirs were found in this way.

The search had gone far enough to show that the middle west had been the jumping off place for most of the missng persons

Up to this time about 7,500 rightful owners, who never before knew of their claims, have been located. Amounts as high as \$12,000 have been paid.

Insurance Notes and Personals. Judge Rufus M. Potts of Springfield has been appointed superintendent of in-surance in Illinois.

Wisconsin life companies are resisting the demand of the tax assessors for the names of stockholders for tax purposes The Lion Bonding company has appointed Ralph M. Smith as head of the branch office for Minnesota, with head-quarters in St. Paul.

Insurgency against increased rates in the Tribe of Ben Hue is growing into an open fight in Illinois, and is likely to land in the courts. State Agent Caldwell of the Liverpool

and London Globe Insurance company was up from Lincoln last week, spending several days in the city. C. W. Shafer, secretary of the Lion Bonding company, has gone to his old home at Union City, Pa., where he will spend his vacation with relatives.

Considerable talk continues about a set-tlement of the fire insurance squabble in Missouri. Most of the talking is done by state officials, insurance me distening and keeping mum. But negotiations have been going on quietly for some time and

an early settlement is likely. Business interests affected by uncertain fire risks are getting the worst of the deal framed

The National Fidelity and Casualty company showed a 19 per cent gain in premiums written the first six months of this year over that of the same period

The Development number of the Booster," which publication is issued by the National Fidelity and Casualty comis a very attractive agency pub

James L. Sterritt of Lincoln, formerly field agent for the Germania Life, has been appointed state agent for the Ver-mont National Life, with headquarters An amendment to the state constitu-

tion permitting the state to enter the in-surance field and grant annuftles will be submitted to the voters of Wisconsin at the November election.

Miss Paustian of the Foster-Barker company is home from her vacation spent on the Pacific coast. Returning, she came through Canada, stopping off several days to visit friends.

Louis Hansen, second vice president of the Germania Life Insurance company, spent several days in Omaha last week, the guest of General Agent Johnston. While here be added several new agen-cies to the South Dakota field, placing them all under Mr. Johnston's jurisdic-

Edwin T. Swobe, president of the National Fidelity and Casualty company, has accepted an invitation to deliver an address before the American Association of Accident Underwriters, which is to be held at the LaSalle hotel, Chicago, August 26 and 27.

V. M. Stanfey, assistant secretary of the Lion Bending company, is back from his vacation spent in Wyoming. Mr. Stanley spent most of the two weeks wading a mountain stream, casting for trout, and according to his story some of the catches he made were marvelous. Henry Haubene, president of the Lien Bonding company, is spending a couple of weeks on his farm in Missouri, Word comes from there that he is working in the hay field and is doing the work of a hired man. For a few days after he commenced pitching hay he was sore and weary, but he has gotten over this and now has worked up a murcle that it is said would be a credit to a Saudow. it is said would be a credit to a Sandow.

C. O. Talmage, manager of the Columbia Fire Underwriters' association, is
back from seeing Minnesota from an
automobile. Mr. Talmage was accompanied by Mrs. Talmage and while away
traveled nearly 3,000 miles. Mr. Talmage
is enthusiastic over the roads of Minnesota and Iowa. From Minneapolis
there are a dozen or more improved
coads leading out from thirty to sixty
miles and all kept in perfect condition.
From Minneapolis to Des Moines, returning home, he found an auto road that
was almost as perfect as a paved street.
While the employers' liability law did was almost as perfect as a paved street. While the employers' liability law did not go into effect July 17 it has caused a lot of trouble for the accident companies and a general advance in rates is very likely to be the outcome. The agitation over the employers' liability law has resulted in a multiplicity of claims for damages resulting from personal isjuries. Heretofore minor injuries were passed unnoticed and claims for damages were seidom filed. Now they are coming by the hundreds and the claim is made by agents that to meet them an advance in rates will be necessary.

jured and he was taken to the Clarkson bospital in Omaha. Dr. R. E. Schindel

Northern lost his left leg in a New York street car accident some years ago. Since that time he has been a wanderer. Yesterday he spent the day on the streets begging for enough money to take him to Lincoln, where he said he has friends. A policeman ordered him away from street corners and it is thought that he then went down near the Rock Island, tracks to await an outgoing freffit. While waiting he is thought to have fallen asleep. The man was injured by a switching cut. He is about 30 years age. Northern said he came here from

Watch Causes Trouble. For lack of evidence Judge James Callanan yesterday discharged William Peters, charged with taking a gold watch from a county hospital famate, billed and minus one arm. Toney Mitchell, the hospital patient, told the judge he had given the watch to Peters to false money for him while he was confined in the hospital. Peters promised to raffle the watch for \$75 at 15 cents a chance. Then, it is said, Peters and his wife disagreed and parted. Mrs. Peters is said to have pawned the watch and Mitchell raised an outcry. Mrs. Peters, it is said, will restore the watch to the original owner,

Armour Men Banquet. Armour Mes Banquet.

Seymour Country club was the scene Blanchard, will return the first of the f a get-together dinner for the Armour week from a month's visit in California. of a get-together dinner for the Armour of a get-together dinner for the Armour employes last night when more than 100 For a case of Jetter's Old Age or Gold Top beer call So. 868. Prompt delivery to all parts of the city. Wm. Jetter. noon and a program of athletic contests and other sports was arranged and carried out. Later in the evening the board was spread and arranged and carried out. Later in the evening the board was spread and arranged and carried out. was spread and smid laughter and speeches a pientiful and tasty menu was discussed. J. C. McAdams was toastmaster. Speeches were made by a num-ber present. The get-together banquets day trip to Grand Rapids, Chicago and other furniture centers, where he pur-chased a stock of furniture for his new eral Manager R. C. Howe with a view to bringing the men in closer touch with each other and with the firm.

To Manage Branch Office. John J. Gillin of South Omaha has been John J. Gillin of South Omaha has been selected to be general manager of the South Omaha branch of the Bankers' Realty Investment company, succeeding August 6 Mrs. J. H. Jonte. Dr. C. M. Day, who has been transferred to Omana.

Carl Anderson, Twenty-fourth and Q Carl Anderson, Twenty-fourth and Q Members of the First Methodist church streets, and J. B. Kelley, Twelfth and will hold an ice cream social Tuesday Vinton streets, Omaha, were arrested evening August 5, at the home of P. H. vesterday evening at Morris & Co.'s plant Shields, Twenty-sixth and F streets. yesterday evening at Morris & Co.'s plant yesterday evening at Morris & Co.'s plant on suspicion of having stolen \$40 worth of tools. Both the men are employed as laborers at the Morris plant. They deny to Probation Officer Paul Macauley. the theft. Officers Jackman and Quinn

Use hopey on bread, better for spread and cheaper for dad. Costs less than decline of cattle and the falling away butter. From the bees direct to you. business for the packers and told Sweet, pure, clean. Shinglesides Honey Bellevue, Neb., W. S. Shafer, For sale at Mil N St., South Prop. Omaha. In handy dollar packages.

Magie City Cossip. W. Fisher has gone to New York on a business trip.

Whatever you have for sale list it with s. The Business Agency, 2318 N St. R. E. Clayburn leaves this week for his vacation with relatives out in the state J. D. Courtney, plumber, Tel. So. 1094 Mr. and Mrs. H. Marling left Saturday for a three weeks' outing at Lake Oko-

Mrs. A. Merriman, on the Fort boule-vard, entertained thirty-five guests at a picnic dinner Friday.

on your insur-ance 'phone D. 1275, and ask about the new low cost, all guaranteed pol-teles, all plans. Life, Limited poration and Monthly Income or Pen-

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Union Central Life Ins. Go.

CINCINNATI, OHIO HARRY O. STEEL

Ceneral Agent. \$11-918 Bamge Bldg. Phone B 3163

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MANN & JUNOD

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G. W. NOBLE.

General Agent. CHARLES L. HOPPER. Special Agent. HITCHMAN, Special Agent.

OFFICES:

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Announces the appointment of James V. Starrett as its State Agent for Nebraska, with offices at 401-3 Paxton Block, Omaha. Mr. Starrett is an experienced and efficient underwriter in whom the Company has full confidence. Under his management you are assured of a continuance of the best life insurance service and the Company bespeaks for him a generous share of your pat-

EDWARD W. FIELD,

Montpeller, Vermont, July 25, 1913,

Superintendent of Agencies

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ACCIDENT INSURANCE
Eighty-five Millions Assets. "The Insurance Man

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Let the Buyer Beware OF INSURANCE. 

## MARTIN BROS. & CO.

Workmen's Compensation Insurance

BARKER BLK. TEL, DOUG. 735 horse, buggy and harness; safe for woman to drive; Thirty-fourth and F.

The Christian Band of Women's Mis-sions of the First Christian church wil-give an ice cream social Thursday even-ing on the church lot.

P. J. Martin, Del Pearce, Dana Morrili, Joe Martin, John Briggs and Vivian Hoover left today for lakes in Wisconsin. The party goes by automobile.

Laverty.

Miss Laura Pratt of Lincoln is the guest of Miss Georgina Davis for a short visit.

The Metz Bottlers will cross bats with the Jetter Bottlers this morning at 10:25 at Riverview park.

Mrs. A. Merriman, on the Fort boulevard, entertained thirty-five guests at a Novak gave a matinee party at the Brandels theater Wedness day complimentary to the Misses Margaret and Frances Ehlers of Scribner Those in the party were; Misses Kesgan, Margaret and Frances Ehler, Scribner Neb.; Mrs. B. Blanchard and Mrs. R. Novak

the mayor that he would have to get a court order certainly before he would allow the money that should go into the interest and sinking fund to reduce the city debts and lower taxes to be used to stop holes in overdrawn funds for the current year.

"I am under band," Martin told Hoctor, a one-legged tramp, a one-legged tramp, a one-legged tramp, described and the money that should go into the interest and sinking fund to reduce the city debts and lower taxes to be used to stop holes in overdrawn funds for the current year.

"I am under band," Martin told Hoctor, a one-legged tramp, described and the money that should go into the interest and sinking fund to reduce the coty debts and lower taxes to be used to stop holes in overdrawn funds for the current year.

"I am under band," Martin told Hoctor, shoulders and head were painfully in-Helen Lichnovsky was given a birthday

#### **Highland Costumes** Worn at Picnic of Omaha's Scotchmen

Clan Gordon celebrated its annual picnic at Krug park yesterday afternoon and Highland costumes and old Scotch music made it a merry day. Secretary James C. Lindsay, Thomas Meldrum and George W. McDougall in full Highland costume directed the merry-making, which was a sories of athletic contests. concluded by a dance and a dinner in the evening.

The Hislop and the Britton sisters executed all the Highland dances to the music of a bagpipe. The committee which had the program in charge consisted of: John McTaggart, James Cameron, James C. Lindsay, George A. Dunn, Alex Mc-Kie, W. J. Hislop, Robert Malcolm, J. W. Muir, Rebert Galt, R. G. Watson, Donald Monroe, John Hamilton, H. Horne, George Peacock, W. R. Gunn, Harold Fernandes and Tom Falconer.

The program of games with the winevening, August 5, at the home of P. H.
Shields, Twenty-sixth and F streets.

John Befferon was arrested yesterday at his home, Forty-second and W streets on a charge of threatening bodily injury to Probation Officer Paul Macauley.

Misses Ella Sullivan, Margaret Nolan and Geraldine Webber leave today to visit friends and relatives at Denver and Colorado Springs and other western points.

J. L. Kubat of the Musicians' union has been elected to represent the South Omaha Central Labor union at the next Nebraska state Federation of Labor to be heid at Grand Island, September 19, 1913-Miss Rose Hannon entertained at dinner Wednesday evening in honor of the Misses Margaret and Frances Ehlers of Scribner, guests of Mrs. B. Blanchard Covers were laid for Mr. and Mrs. T. Cash, Mrs. O'Nelt, Misses Margaret and Frances Ehlers and Rose Hannon.

Mrs. Jay Laverty was hostess at a luncheen and kensington Friday afternoon, complimentary to Mrs. Hyette, Mrs. E. L. Howe and Mrs. C. Soarr, who leaves soon for California. Decorations were carried out with goldenrods. The guests were: Mesdames F. A. Stryker, F. A. Cressey, W. Davis, M. Richmond, J. Hughes, Wauter, New Jersey, C. Scarr, Wolcaver, E. L. Howe, Hyette, D. L. Holmes and J. Laverty.

Mrs. Richard Kovak gave a matinee. ners follows:

Alcorn.
Cianamen's race, handicap: First prize, gold badge, B: second, gold button; Donald Monroe, A. U. Histop, Clansmen's wives race, handicap: First prize, \$3; second, 100 calling cards, Douglas Printing company; Mrs. Albert Friconer, Mrs. A. McKie.

Causes of Stomsen Troubles. Sedentary habits, lack of outdoor excecise, insufficient mastication of food, constipation, a torpid liver, werry and anylety, overeating, partaking of food and drink not suited to your age and secupation. Correct your habits and take Chamberlain's Tablets and you will soon be well again. For sale by all druggists.

-Advertisement

police board to enforce the law in regard to the slot machines and gambling de vices. The writ was granted and served Phone Douglas 722. yesterday. Judge Troup said Saturday night tha the writ would stand and be in full force until the case had been reopened. He did not say that the case would be re-"That writ stands," said the judge, as he concluded his interview. Whether or

not the board will be haled into court for contempt cannot be said at this time City Treasurer P. J. Martin, who refused to permit the mayor to use back taxes to bolster up funds that have been depleted during the year, is to be cited into court by Mayor Hoctor, who says cording to Hoctor's plan. Martin told

"and I intend to guard that money as AFFAIRS AT SOUTH OMAHA I understand the law and in strict accord with the advice of the city's legal department." Hoctor said he would have Mayor Hoctor Has Not Yet Heeded to get private counsel if the city legal department continued to back up Martin's views. Hoctor said he expected to hold a conference with City Attorney Henry

"I intend to cite Treasurer P. J. Martin into court on next Monday morning said Hoctor to a reporter last night. When asked about the matter City Treasurer Martin said: "The mayor told me about ! his intentions this afternoon. They were very interesting but not convincing. I damus out of Judge Troup's court was am no politician, but the city has over served upon Mayor Hoctor and the po- \$2,000,000 of debt and more than \$140,000 in bonds coming due in 1915. The interest lice board Saturday commanding the and sinking fund is designed to meet board to assemble forthwith and purge that need when it arises. We have only

the town of the slot machine and gam-\$35,000 in the fund now and we ought to bling evils, it made no difference in the general conduct of affairs in South "I told the mayor of this but he said we could renew the bonds. We will have According to Mayor Hoctor, nothing to ray them off sometime or go into was done because he intends to reopen bankruptcy. It means an increase of the case Monday. Hoctor says he was taxes every year if we pursue the policy not represented by counsel, arthough Asof using up the funds set aside in the sistant City Attorney S. L. Winters acappropriations and then reaching into tually brought the case up in court. The the back taxes for more. If the court city attorney's office, however, mays the cavs to do what the mayor asks all right. board made no return and the city at- But until that time I am going to do torney's office could not see its way what I think the law intended for the clear to make any showing contrary to benefits of the taxpayers. I am taking no step without the advice of the coun-Judge Troup issued the writ and it was sel provided by the people of this city as served Saturday evening. The board held advisers of the city officials and I have

instructed all my deputies of my stance in an automobile, accompanied Jake in the matter."

Packers Not Raised. With the exception of Morris and com pany, whose tax assessment was reduced \$75,000, all the big packers were left at their figures of a year ago. The Union Stock Yards was given a raise of \$30,000 over the county assessment. The street rallway company was kept at its old figures, \$750,000. However, the city at large was raised in valuation to \$26,799,807, approximately as against \$25,919,000 a year ago. Of this amount the greater burden will be felt and the mill levy will reach something above 12 mills, which writ is 'non es' "-anyway, that's the

is a considerable increase over last year's Yesterday was the big day for th board, which, however, transacted its business finally in a short space of time. Mayor Hoctor called the Cudahy people first and C. W. Sears made a talk upon the depreciation of packing houses in general and Cudahy's in particular and the sadness of being taxed above par-Tom Alton, who used to work for a packing house, but is president of the council, took up Mr. Sears' remarks and amplified on the expense of keeping up the municipal statutes. It was passed a packing house. Then W. S. Selby representing Swift and Morris, read a letter to the council and elaborated on the how the county assessors had accepted ranch,

a mandamus compelling the fire and At this juncture, R. C. Howe, general manager of Armour and company, to get at, appeared. Howe said he would rather ask for a 20 per cent decrease than defend a 20 per cent raise and let it go at that. The board took all the wes under advisement. It was suggested that they be taken up separately by City Treasurer Martin, who moved that none of the plants be made to bear the burden of the others and that what one got all should get.

So it ended with a raise for the stock yards, a decrease for Morris and company.. It was said that Armour and company had been stated for a councilmante cwat, but some members of the board insisted on the swat applying all around he will force Martin to use the money ac- if it came and the swatters backed away. Tramp is Injured.

attended him.

Falls City. He has no home,

Accused of Theft.

made the arrest. A Dweet Au.

Frank Dozel was arrested yesterday charged with assault and battery.

Miss Laura Pratt of Lincoln is the guest of Miss Georgina Davis for a short