

Accident, Health, Glass, Burglary, Liability Insurance.

NATIONAL FIDELITY & CASUALTY CO.

Record of Nebraska's Casualty and Fidelity Companies for 1912.

1. National Fidelity & Casualty Co.	\$101,992.67
2. Competitor	81,274.28
3. Competitor	59,825.72
4. Competitor	48,517.78
5. Competitor	42,937.83
6. Competitor	15,380.84

We bond more people than any other company in Nebraska. Our Accident Policies are the insuring kind.

National Fidelity & Casualty Company

National Fidelity & Casualty Bldg., Omaha, Neb.

Edwin T. Swobe, Pres. & Gen'l Mgr.

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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—69 YEARS—and Best Companies on Earth.

W. H. INDOE

General Agent

652 Bee Building. OMAHA

News from the Insurance Field

FIRE LOSSES IN NEBRASKA

Nearly \$400,000 Worth of Property Destroyed During July.

REPORT OF THE COMMISSIONER

Deputy Ridgell Makes Complete Showing Covering Month of July for State Outside of Douglas County.

Deputy Fire Commissioner Ridgell makes the following showing for fire losses in Nebraska outside of Douglas county for the month of July, 1913:

Town	Value of Property	Amount of Loss
Alliance	1,500	6,000
Aurora	6,000	2,300
Beaver City	1,000	1,000
Benedict	1,000	500
Benkelman	200	250
Bradford	4,500	35,000
Broken Bow	75,000	31,900
Bloomfield	1,200	100
Blue Hill	250	250
Campbell	6,300	5,100
Crete	150	50
Colver	250	250
Elm Creek	1,500	1,000
Friend	393	34
Gallatin	2,800	600
Grand Island	30,400	10,300
Hastings	58,800	20,900
Havoclock	75	75
Humphrey	9,000	5,500
Lincoln	78,600	39,400
McCook	3,900	1,900
Millard	4,500	2,500
Monroe	1,350	500
O'Neill	1,700	400
Shelton	75	75
Platteville	75	75
St. Paul	2,650	3,600
Tecumseh	6,000	500
University Place	1,250	200
Virginia	400	400
Totals	\$251,365	\$162,684

Value of buildings where fires occurred.....\$71,230.00
 Value of contents where fires occurred.....130,945.00

Total value of property where fires occurred.....\$202,175.00
 Loss on buildings (insured).....\$18,809.75
 Loss on contents (insured).....27,500.55

Total loss of property (insured).....\$46,310.30
 Loss on buildings (uninsured).....\$36,065.00
 Loss on contents (uninsured).....32,230.00

Total loss on property (uninsured).....\$68,295.00
 Loss on insured and uninsured buildings.....\$54,064.75
 Loss on insured and uninsured contents.....14,230.25

Total loss on insured and uninsured.....\$112,044.00
 Loss on buildings and contents (insured).....\$44,409.60
 Loss on buildings and contents (uninsured).....67,634.40

Total loss on buildings and contents.....\$112,044.00
 The fire losses and running expenses of fire departments in the United States amount to \$200,000,000 per year, or more than the total annual American product of gold, silver, copper and petroleum.

The equivalent of \$5,000 is destroyed by fire every ten minutes. The loss of life each year from fire will average about 1,500 and the injured will reach the enormous total of 6,000 people. The annual fire loss in the United States amounts to \$251,000,000 and the cost of fire protection or fire department expenses amount to \$24,000,000, while the cost of fire prevention does not cost to exceed \$50,000 in the entire nation.

We believe that every city and town in the state should pay more attention to fire prevention and I wish to suggest to the mayors and city councils throughout the state: That they employ from one to four men (depending upon the size of the city or town), at least twice a year to make a thorough inspection of their cities and towns, and where defects are found and parties refuse to correct them, they report those who refuse to do so to the mayor or their respective towns and to the state fire commissioner's office, at Lincoln, and would suggest to the fire commissioners of Omaha, South Omaha and Lincoln that they select one man from each fire station or district whose duties shall consist of inspecting and causing defects

to be removed and report to the captains of said stations and to the office of the state fire commissioner.

The report of fires for July, 1913, outside of Douglas county, showed a total of fifty-four fires, fully 75 per cent of which were due to carelessness and could have been prevented. The fires which are reported as "cause unknown" should receive more careful attention from the fire chiefs and special deputy inspectors over the state. Unless the building is completely destroyed, the fire chiefs should be able, in most cases, to determine the cause of fire.

W. S. RIDGELL,
 Chief Deputy Fire Commissioner.

ROBISON TO ATTEND BIG INSURANCE MEETING

Bascom H. Robison, president of the Bankers Reserve Life company, motored over to Spirit lake last week, accompanied by Mrs. Robison. After a ten days' outing Mr. Robison will drive on up to Minneapolis, where he will attend the annual convention of the American Life convention of which he is a member. This convention is made up of about eighty-five life insurance companies, and opens a few days' session August 19.

BRANCH OFFICES OF THE TRAVELERS MAINTAINED

Notwithstanding the suspension of the workmen's compensation law, the branch office of the Travelers, which was established in Omaha to take care of the business under the new law, will continue to do business, directing its efforts to the writing of employers' and public liability, automobile, teams, steam boiler and general liability insurance.

FIDELITY ISSUES A NEW INSURANCE POLICY

The National Fidelity and Casualty company has just issued a new policy to appeal particularly to business and professional men. It will be sold in any amount up to \$5,000 on the monthly premium plan and will provide monthly benefits for both accident and illness.

WORKING TO STOP SLAUGHTER

Audubon Societies Endeavoring to Save Remnant of Wild Birds.

ALL FOR MILADY'S MILLINERY

Sanguinary and Cruel is the Method Used to Supply Demand Women Create for their Hat Decorations.

The national association of Audubon societies is strenuously endeavoring to bring about the passage of legislation that will prevent the extermination of birds for use in the millinery trade. The efforts of the societies in the various states have been attended by success, but a federal law is advocated and congress has been influenced to a sufficient extent to have voted a law restricting the importation of feathers. Efforts are being made to revise the work of the society in Omaha.

MOORHEAD SHUTS OUT MANY

Closes Door of Office with Hundreds Waiting to Register.

OVER 15,000 NOW ON BOOKS

Supporters of the Gas Franchise and Opponents Urge Voters to Register on the Last Day.

Three hundred prospective voters were still waiting patiently before Election Commissioner Moorhead's office at 3 o'clock Saturday night in order that they might register in time to vote at the special gas franchise election August 19. Although three hours were left of the day in which voters might register for the special election on the gas franchise, the commissioner closed the doors in the face of hundreds.

R. W. Breckenridge to Be Buried Here Monday Afternoon

The funeral of Ralph W. Breckenridge, who was killed in a motor car accident Friday at Des Moines, will be held at the home tomorrow afternoon at 3 o'clock. The burial will be in Forest Lawn cemetery.

Prairie Park Club Elects Officers

The annual election of officers of the Prairie Park association was held at its club rooms Friday evening, August 8, and the following officers were elected for the ensuing year: C. T. Walker, president; George W. Gardner, vice president; J. H. Oldfield, secretary; G. H. Rheam, treasurer, and A. M. Back, financial secretary.

Live Stock Breeders Form Organization

The Douglas County Breeders' association was organized yesterday by representatives of live stock breeders of the county, who met in the Douglas County association rooms, when constitution and bylaws were adopted. The following officers were also elected: Charles Grau of Bennington, president; Samuel Gelston of Elk City, vice president, and H. C. Gilsman of Omaha, secretary and treasurer. A membership committee was appointed and also a committee to induce the live stock men to exhibit at the Douglas county fair.

PANAMA LEGATION HEAD MAY BE OMAHA VISITOR

Information has come to the Commercial club from Washington that Senator E. Lefevre, charge d'affaires of the Panama legation, may be a visitor to Omaha next month. The senator goes to San Francisco next month to select a site for a Panama building at the exposition, and has been so interested in Nebraska by Governor Richard L. Metcalf and Congressman Barton as to consider stopping off in Omaha on his return.

WOMAN'S CLUB ENDORSES SATURDAY NIGHT CLOSING

Another endorsement of the Saturday night closing agreement has come to H. A. Thompson, president of the Associated Retailers. The Omaha Woman's club through its executive committee has endorsed the new closing hour and through a resolution has sent the following letter to show its appreciation of the move:

We, the executive committee of the Omaha Woman's club, desire to express to your organization, through you, our approval of the 6 o'clock closing of stores on Saturday's during the month of August.

We trust that this humanitarian con-

WIDE LIFE INSURANCE

Before deciding on your insurance 'phone D. 1275 and see about the new low cost, all guaranteed policies, all plans. Life, Limited Payments, Endowment, Joint or Partnership, Corporation and Monthly Income or Pension Policies.

The Prudential Ins. Co. of America Inc. as a Stock Co. by New Jersey

M. BRUCE GARFETTER, Mgr.

For Nebraska and South Dakota, 19-22 City Nat'l Bldg., Omaha

Northwestern Mutual Life Insurance Company OF MILWAUKEE

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THE Union Central Life Ins. Co.

OF CINCINNATI, OHIO

HARRY O. STEEL

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211-212 Range Bldg. Phone D 2163

Savings Bank Life Policy Have You Seen It?

G. W. NOBLE,

General Agent

CHARLES L. KOFFER, Special Agent

J. C. KITCHEN, Special Agent

OFFICES: 638-643 Brandeis Bldg. Omaha

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

LARGE DIVIDENDS—

No life insurance company pays larger annual dividends to policy holders, and few others pay as large.

No life company pays death claims more promptly.

No life company shows faster or a more substantial growth.

No life company is more economically managed than is

THE BANKERS RESERVE LIFE COMPANY

OMAHA, NEBRASKA.

RASCOM ROBINSON, Pres., R. C. WAGNER, Secy.
 R. L. ROBINSON, V. P., W. G. PRESTON, Treas.

Characteristic Western Service

This is what you get when the "Lion" writes your bond. No delay, no red tape.

No better service in the WORLD on SURETY BONDS than you can get at our HOME OFFICE here in OMAHA.

Lion Bonding & Surety Co.

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

We don't want much, just the "Lion's Share."

INSURANCE ALL KINDS

Wheeler & Welpton Co.

1511 Dodge Street. Phone Douglas 184.

BOOST FOR OMAHA

The Columbia Fire Underwriters OF OMAHA

Home Offices—Entire Third Floor Merchants National Bank Building, Phone Douglas 451.

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

INSURANCE

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

ALFRED C. KENNEDY

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

BALDRIGE-MADDEN CO. GENERAL INSURANCE

Phone Doug. 200.

B. L. BALDWIN & CO.

Established 1891.

508-10 First National GENERAL INSURANCE Telephone Doug. 271.

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SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE

GALLAGHER & NELSON

General Agent Illinois Surety Co.

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

GENEAL INSURANCE

NATIONAL LIFE INSURANCE COMPANY MONTPELIER, VERMONT

Organized 1850. Assets \$50,038,867.81. Purely Mutual.

"The National Life is one of the really great mutual companies of America, a big dividend-payer, a truly policyholders' company."

The National has some excellent opportunities for local and district agents in the State of Nebraska, where it has invested over \$3,300,000.

Correspondence is invited from successful men of good character who are interested.

Address: JAMES V. STAIRRETT, State Agent, 401-3 Paxton Block, Omaha, Neb.

Telephone Douglas 126.

A NEW POLICY

The Midwest Life is now issuing a new policy called Annual Payment policy, maturing at age of 60 or at prior death. As its name indicates, the premiums on it are payable until the insured attains the age of 60, or until death if death occur prior to his attaining that age. On the 60th birthday of the insured the company will pay him the face of the policy. The policy answers the double purpose first, of protection and second of a saving for old age. The rates are quite low, particularly for each \$1,000 of insurance; they are, at age 15, \$17.04; at age 20, \$19.48; at age 25, \$22.78; at age 30, \$27.26; at age 35, \$33.36; at age 40, \$41.78. Every young man should investigate this policy before placing his insurance.

THE MIDWEST LIFE

N. E. SHELL, President, A Nebraska Company—Home Office, First National Bank Building, Lincoln. GEORGE CROCKER and F. A. FINNEY, General Agents, Rooms 1213-1214 City National Bank Building, Omaha, Nebraska.

Agencies organizing in Iowa, Nebraska and South Dakota now. Splendid opportunities for both agents and managers in every county. For further information, address

CHARLES HALL JOHNSTON, Manager

The GERMANIA LIFE INSURANCE COMPANY

1219 City National Bank Building, Omaha, 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.

See TOM KELLY

LIFE INSURANCE ACCIDENT INSURANCE Eighty-five Millions Assets.

"The Insuranc (e Man)"

PHONE DOUGLAS 651.

Beaman's Insurance Agency

ALL KINDS OF INSURANCE.

D. 2952 W. O. W. BLDG.

MARTIN BROS. & CO. GENERAL INSURANCE

BARKER BLK. TEL. DOUG. 736

Ben Franklin Club Annual Picnic to Be Held Saturday

COUNTY HOSPITAL CENSUS

Report Shows that 272 Inmates Were Taken Care of on August 1.

MAJORITY ARE FROM OMAHA

The Tri-City Ben Franklin club will hold its second annual picnic Saturday at Elmwood park. It will be an afternoon and evening entertainment for the printing and allied trades, and a lengthy feature program has been outlined for the printers of Omaha, South Omaha and Council Bluffs and their families.

Races, base ball and various athletic contests have been scheduled for the day. Employers and employees will battle each other in one base ball game and the Ben Franklin club will oppose the Travelers Protective association, the members of which will also hold a picnic at the park that day.

A prize of \$25 will be given to the mother who has the largest number of children on the grounds, the only stipulation that the father must be connected with the printing trade.

Harry Tostevin, president of the club, and Mrs. Paul Gettschmann will be the speakers of the day.

A census taken of the county hospital at the request of County Commissioner Frank C. Best showed that on August 1 there were 272 inmates in the hospital. Of this number 112 were Americans. Also there were ninety-one Roman Catholics.

The census also showed that of the 272 inmates 208 were from Omaha and thirty-two from South Omaha. Nineteen gave no residence. Following are the inmates and their division:

DIVISION BY WARDS.

Male.....151 Tubercular..... 9
 Female.....121 Insane..... 40
 Surgical..... 1 Female, insane..... 34
 Male, sick..... 14
 Female, sick..... 15

alteration of employees may meet with such hearty co-operation from both public and employees that you may be enabled to make 6 o'clock the permanent closing hour.

The Omaha Woman's club for years has advocated shorter working hours, and will gladly co-operate with you in making a success of this experiment.

MARY E. HAYES,
EDNA R. NELSON,
BLANCHE L. MELVY,
AGNES E. LOHD,
HETTIE L. VERBER,

Executive Committee, Omaha Woman's club.

Shake Off Your Rheumatism.

Now is the time to get rid of your rheumatism. Try a twenty-five cent bottle of Chamberlain's Liniment and see how quickly your rheumatic pains disappear. For sale by all druggists.—Advertisement.

The Persistent and Judicious Use of Newspaper Advertising is the Road to Business Success.

NATIONALITIES.

Swedes..... 1
 Germans..... 22 Scotch..... 5
 Norwegians..... 1 Austrian..... 2
 English..... 3 Russian..... 1
 Americans..... 113 Dutch..... 1
 Polish..... 2 Hungarian..... 2
 The Great Britain..... 1
 Irish..... 32 No nationality..... 1
 Danish..... 9 given..... 6
 Douglas..... 1
 Bohemian..... 6 Total..... 272

CHEED.

Presbyterian..... 1 Evangelical..... 1
 Roman Catholic..... 91 Reformed..... 1
 Greek Catholic..... 3 Serbian..... 1
 Lutheran..... 4 Mission Church..... 1
 Protestant..... 2 United Brethren..... 1
 Methodist..... 11 People's Church..... 1
 Baptist..... 8 Neutral..... 34
 Episcopalian..... 6 No denomination..... 23
 Hebrew..... 1

LOCATION.

Omaha..... 209 Other states..... 5
 South Omaha..... 32 No residence..... 19
 Douglas..... 1
 Other Nebraska counties..... 3 Total..... 272

White..... 262 Black..... 10
 Total..... 272