



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

- 1. National Fidelity & Casualty Co. \$101,992.67
2. Competitor 81,274.23
3. Competitor 50,825.72
4. Competitor 48,547.78
5. Competitor 42,637.83
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.

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—89 YEARS—and Best Companies on Earth. W. H. INDOE General Agent 652 Bee Bldg. OMAHA.

Laws from the Insurance Field

WHEN WOMEN ARE INSURED

Companies Do Not Grant Them the Same Rates as Men.

PUZZLING INTUITION OF THE SEX

Those Who Are Unmarried and Self-Supporting Are the Best Risks

It is the intuition of women which warns them of approaching death, and makes them undesirable risks for insurance companies? Are unmarried women better risks than married women? All things considered, married women are accepted as readily as men and on equal terms.

St. Paul Convention Brings Up Vital Insurance Issues

Bascom H. Robinson, president of the Bankers Reserve Life company, this city, has just returned from a three weeks' outing at the lakes of northern Iowa and Minnesota.

Reunion of Rival Federations of Fraternal Insurance Orders

'All of the 6,000,000 members of the fraternal insurance orders,' says the Chicago Inter-Ocean, 'are to be congratulated on the reunion, effected in Chicago last October 31.'

Insurance Notes

Henry Haubens, president of the Lion Bonding company, is in St. Louis looking after business matters.

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

Even now eight companies accept women on equal terms with men, according to the report made by Dr. Ambrose Talbot of Kansas City. And it is the belief of Louis T. Dublin, statistician of the Metropolitan Life, New York, that this equality should and will soon be generally recognized.

'The program dealt with practical questions of vital interest to the members as well as to the entire insurance fraternity of the country. Discussions on the several topics were animated and instructive. The convention adopted a resolution for co-operation for sane supervision and for uniformity in insurance law in the several states. It was the most important step ever taken toward securing uniform laws for safe and sane supervision in the interest of safety and perpetuity of life insurance companies, while looking to the absolute security of policyholders.'

'Starting wrong in the financial sense, though right in the humanitarian sense, it has had much to learn of the scientific principles of life insurance. Its leaders have learned by hard experience that the laws of mortality are inexorable, and that the only way to make sure that death claims will be honorably paid is fully to provide for their payment before death occurs.'

WHY NOW? Sooner or later you will see the wisdom of insuring with THE BANKERS RESERVE LIFE COMPANY OMAHA, NEBRASKA. Our new policy contains provisions which make the strongest possible appeal to discriminating business men who must have protection for family and estate. Assets, over \$4,000,000.00. Business in force, over \$32,000,000.00. B. H. Robison, Pres. R. C. Wagner, Sec'y. R. L. Robison, Vice-Pres. W. G. Preston, Treas.

'The life underwriters' associations will hold an annual convention during September at Atlanta, with a program of live topics a discussion of which will give added strength to the advanced position taken by the allied convention forces. The program of this forthcoming convention, like that of the American Life convention at St. Paul, is noteworthy because it holds to the principle that the interest of the policyholder is paramount. All these great bodies of insurance men are being directed toward a higher and better plane. They are arousing public sentiment to the abuses which have served to harass and retard the growth of life insurance by the levy of unjust taxation and the imposition of unnecessary restrictive supervision.'

'The fire commissioner of New York City calls attention to the fact that there are now 80 moving picture shows in the city. In addition to other places of amusement, he has made a study of the increased danger to the city from the program of a places of amusement. Look around now and choose the nearest exit. In case of fire walk out don't run. Don't try to treat your neighbor like a street.'

'The Columbia Fire Underwriters' officers are entertaining the Iowa agents this week some forty or there being in the city. At noon today lunch will be served at the Commercial club and this afternoon the agents will be invited to the office for the ball game. This evening they go to the Len, where they are given the secret of the new fire insurance laws of the state. Tuesday morning there is an automobile ride about the city and at noon a luncheon at the Paxton hotel, after which business affairs will be discussed.'

A BIG FIRE RECENTLY Caused losses of thousands of dollars to several Omaha firms, but they were protected in BURNING COMPANIES. Nat Meister Today, Douglas 1702.

'I believe that this advanced attitude in developing our plans for the insurance of women will have to be taken. The field is a large and growing one, and presents to active insurance men a virtually untouched sphere for active canvassing. Methods must be somewhat changed, but the prospect is a promising one. If a sufficiently representative exposure be obtained, the death rate as well as the lapse rate will be found to be satisfactory.'

'Reverting to the American Life convention, Mr. Robinson said that it was a voluntary organization of legal reserve life companies for purposes of cooperation and education. It is the largest convention of the kind in the world. At the St. Paul meeting some very able papers were read by representative men on various topics, a few of which are mentioned. Departmental reports, hazardous occupations, waste from lapsation, agency supervision, ethical and non-ethical competition. The medical section discussed mortality statistics, the popularizing of health conservation and the insurability of women. The executive sessions were devoted to discussions of departmental supervision, medical examinations, lapsations and that ever-present problem, first-year expense, and other kindred subjects.'

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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.'

E. L. Swobe Back from Chicago Convention

President Edwin T. Swobe of the National Fidelity and Casualty company has returned from Chicago, where he attended the convention of the American Association of Accident Underwriters.

New Companies Take On Names of Some of the Elders

One of the smaller subjects briefly touched upon in the discussion of the insurance commissioners at their national convention held in Burlington, Vt., early this month, related to the bad habit prevalent in some sections of the country among a certain class of insurance company promoters of christening their corporate infants under names which are wholly or partially owned and honorably used by prominent and successful companies.

TIE OF HUMAN BROTHERHOOD PASTOR WILLIAMS' THEME

'The idea of human brotherhood prevalent today, owes much to Christianity and the early teachers of Christ,' said Rev. M. B. Williams in his sermon on 'The Tie of Human Brotherhood' at the First Methodist church. The subject was chosen as appropriate to the labor day season. The minister reviewed the great awakening of the responsibility of human brotherhood in the slavery days that finally culminated in the freeing of the slaves that had long been regarded less than human by the element that sought to continue their enslavement.'

\$5,000 Accident Insurance for \$5 a Yr. Wheeler & Welpton Co. 1211 DODGE STREET. PHONE DOUG. 186.

UNDERWRITERS CONDOLE WITH BRECKENRIDGE FAMILY

The following resolution was offered and adopted by the American Association of Accident Underwriters at the Chicago convention upon the death of Ralph W. Breckenridge.

JAMES W. GRACE SUCCEEDS SUITEHALL WITH TRAVELERS

Commencing today James W. Grace will become manager of the Liability branch for the Travelers' Insurance company in Omaha, succeeding William Suitehall, who goes to Minneapolis.

BANQUET PLANNED IN HONOR OF HENRY GEORGE'S MEMORY

The seventy-fourth anniversary of the birth of Henry George, the noted economist and the man who expounded the single tax doctrine for the world, is to be celebrated by a banquet at the Hotel Rome Tuesday evening, September 2 at 6:30 o'clock. Particularly those to whom the single tax philosophy appeals are to be present, and a general invitation is being extended to those who are interested in it. Many have already sent in their reservations to W. F. Baxter.

BOOST FOR OMAHA. The Columbia Fire Underwriters OF OMAHA. Home Office—Entire Third Floor Merchants National Bank Building, Phone Douglas 451. G. O. Talmage, Manager. M. E. Leas, Assistant Manager.

INSURANCE FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, BOILER BURGLARY, HEALTH AND ACCIDENT. ALFRED C. KENNEDY 209 First National Bank Building Phone Douglas 722.

BALDRIGE - MADDEN CO. GENERAL INSURANCE Phone Douglas 200. See Building.

WALTER A. TONSON W. LEROY WILCOX B. L. BALDWIN & CO. Established 1891. 509-10 First National GENERAL INSURANCE Telephone Douglas 271.

Let the Buyer Beware SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE. GALLAGHER & NELSON 425 Brandeis Bldg. D. 3982. General Agent Illinois Surety Co.

Before deciding on your insurance phone D. 1278, and ask 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 Fraternal Ins. Co. of America, Inc. as a Stock Co. by New Jersey. M. BRUCH CARPENTER For Nebraska and South Dakota, 219-25 City Nat'l. Bank Bldg., Omaha.

Northwestern Mutual Life Insurance Company OF MILWAUKEE MANN & JUNOD General Agents 538-544 Brandeis Building. OMAHA

Equitable Life Assurance Society of U. S. Assets over \$500,000,000. Paid Policy holders over \$815,000,000. H. D. NEELY, JOE KLEIN, E. H. PICKARD. 220 Omaha National Bank Bldg.

THE Union Central Life Ins. Co. OF CINCINNATI, OHIO HARRY O. STEEL GENERAL AGENT 211-313 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. HITCHCOCK, Special Agent. OFFICES: 638-643 Brandeis Bldg. Omaha.

NATIONAL LIFE INSURANCE COMPANY MONTPELIER, VERMONT Organized 1850. Assets \$56,038,867.81. Purely Mutual. RELIABLE AND COMPETENT COUNSEL IS ADVISABLE in the selection of the form of life insurance contract best adapted to your personal and business needs. If you will call at our office, or drop us a card, we will submit a proposition fitted to your individual case and give you a full explanation thereof. There will be no charge for this service and you do not incur any obligation in requesting the information. The National Life is one of the strongest and oldest mutual companies in the business, with an established reputation for liberal and square dealing with its policyholders. It holds choice Nebraska securities amounting to over \$3,500,000. Write or telephone us today and we will gladly supply full information. JAMES V. STARRETT, State Agent, Telephone Douglas 126. 401-B Paxton Block, Omaha, Neb.

INSURANCE IN FORCE December 31, 1908 \$ 899,000 December 31, 1909 \$1,422,218 December 31, 1910 \$2,941,084 December 31, 1912 \$4,805,506 July 31, 1913 \$5,415,394 OFFICERS: Dr. M. E. Everett, Medical Director; Dr. E. B. Davis, Omaha, Vice-Pres.; A. J. Sawyer, Secretary; W. A. Hyde, Agency Director. LOCAL AGENTS WANTED in every county in the state. Liberal commissions are paid. THE MID-WEST LIFE W. E. SHELLE, 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.

See TOM KELLY LIFE INSURANCE ACCIDENT INSURANCE Eighty-five Millions Assets. 'The Insurance Man.' FRODO DOUGLAS SELL. BARKER BLOCK TELEPHONE DOUG. 788.

CATHOLIC TURNERS COMPETE Flock to Brown Park to Engage in Athletic Feats. DANCE COMPLETES EVENING Program Today Will Consist of Competition and Parade in Which it is Expected Four Thousand Persons Will Take Part.

names of the winners of the contests will be announced. Great Parade Today. All the public officials of South Omaha together with Bohemian lodges from Omaha and South Omaha will be in the parade which will start from Twenty-fourth and J streets about 1:30 o'clock. The following is the order of march: Turner marshals, Platoon police, Mayor and city officials, fire and police commissioners, carriages, Omaha band, Omaha societies, Lithuanian band, Lithuanian societies, Platoon marshals, Platoon police, South Omaha band, South Omaha societies, Boy Turners, Bishop Koudekia and officers of Turners in carriages.

Brown park wore its gala attire Saturday for the athletic contests of the third annual convention of the Bohemian Catholic Turners. The afternoon and evening were devoted to the athletic contests, which ran so close in the marching that National Vice President Joseph Pavlik refused to announce the names of the winners until the committee had gone over the tally sheets. Vice President Pavlik said it would take the greater part of the night to figure out the strength of the contestants, of whom there were about forty-eight. Edward Swarcina of South Omaha, however, easily won the highest in the pole vaulting contest, making 18 feet 4 inches, unofficial. Anton Dvorak was leader in the high jump with 5 feet 3 inches. Frank Urdel was best in the broad jump with 9 feet 6 inches. Dance at Franek's Hall. When the athletic work was over the dark-eyed daughters of the home Turners entertained the visitors at a dance in Franek's hall, Twentieth and J streets. There until a late hour the hosts and their visitors entertained themselves in the maze of the dances to old airs and songs that have made the country of the beautiful Queen Carmen famous the world over. Today will be the big day for the Turner convention in South Omaha. Over 4,000 men, it is estimated, will march in the parade to the contest grounds at Twenty-fourth and O streets, where sixty or seventy men will give public demonstration of their athletic prowess. Following the public contest and the parade the convention will adjourn to Scitall's hall at Twentieth and Q streets, where the

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