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OMAHA.

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> Those Who Are Unmarried and Self-Supporting Are the Best Rinks -"A Fascinating Busimenn."

"State Mutual Life" warns them of approaching death, and makes them undesirable risks for insurance companies? Are unmarried women better risks than married women? All ORE OF THE OLDEST-69 YEARS things considered, should women be accepted as readily as men and on equal -and Best Companies on terms? These are some of the questions W. H. INDOE

discussed at the medical section meeting of the American Life Insurance association in St. Paul recently. The insurabil-Ity of women is at present one of the most interesting and uncertain phases of "the most fascinating business in the world," as J. F. Roche, vice president of the Manhattan Life Insurance company

called it. "I am convinced that this belief in women's intuition is based solely on the fact that the medical examinations of women are not as thorough as those of the men.' he said in a New York Post interview, "and that women are more apt to have diseases of which they alone are aware. Of course, when these women are insured, it is a case of decidedly adveres selection. But women are divided into four classes with us, and one of these classes compare favorably with men. In fact, statistics show that they are even

more favorable than men. "This class is made up of unmarried, self-supporting women. They are the best risks, and next to them come widows and divorcees, who, in this instance only, are classed together. The worst risks are the married women, although those whose premiums are made payable to their estates are not as unsafe as those who make them payable to their husbands. Formerly insurance companies discriminated against women by charging an extra premium, but that is not so now, although most companies still limit the insurance of women. But this may change in the near future, as all old ideas

concerning women are changing." Even now eight companies accept women on equal terms with men, according to the report made by Dr. Ambrose

summing up the situation in this way:

"It is fair to conclude, therefore, that the mortality experience of women insured in ordinary plans can be made to present the same favorable aspect as that which is now observed among insured men. To bring such results about, the insurance compenies need only to be up and abreast of the times. They must be ready to appreciate the changing status of women in the social and economic world. Women are becoming more and more economic producers. Millions of women are today engaged in industry.

"All sharp limitations of a former time is te what was woman's sphere are being proken down, and we find her side by ide with man in the steel mill as well as an engaged as the home itself. It is of the highest importance that the foreign more and among the situation in the succing in convention, like that of the American Life convention at St. Paul, is noteworted that of the American Life convention at St. Paul, is noteworted that of the American Life convention at St. Paul, is noteworted that of the American Life convention at St. Paul, is noteworted that of the American Life convention at St. Paul, is noteworted that the principle that the interest of the policyholder is parameted to the principle that the interest of the policyholder is parameted to the principle that the interest of the policyholder is parameted to the principle that the interest of the policyholder is parameted to the principle that the interest of the policyholder is parameted to the principle that the interest of the policyholder is parameted to the principle that the interest of the policyholder is parameted to the principle that the interest of the policyholder is parameted to the principle that the interest of the policyholder is parameted to the principle that the interest of the policyholder is parameted to the interest of the policyholder is parameted to head the interest of the policyholder is parameted to head the interest of the policyholder is parameted to head the interest of the policyholder is param of women in the social and economic world. Women are becoming more and more economic producers. Millions of

sary and harsh restrictions on the insurance of women on the score of sex alone. "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 premising one. If a sufficiently representative exposure be obtained, the death rate as well as the

E. L. Swobe Back from Chicago Convention

lapse rate will be found to be satisfac-

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. Mr. Swobe was very much in evidence at the convention, and besides delivering a strong address, was elected chairman of the executive committee of the association for the ensuing year.

supervision and taxation, and he said in

They seem to center their efforts to

They seem to center their efforts to secure the agents of other companies, offering them large bonuses to twist the business to them. Such a policy is a costly one and will not endure. The agent who has been made the go-between, soon begins to overestimate his value, and when he has run his course with one raiding company he negotiates with another and is usually employed with a substantial advance, no verification being made as to his statements or any attempt made to ascertain the amount of his indebtedness with the companies with whom he has been engaged. The insurance commissioner who gives his support to the upbuilding of the business and cancels the license of an agent who has been found guilty of twisting the business of one company to that of another after a fair and impartial hearing should have our hearty commendation. The percentage of insurable risks insured under accident and health policies is very small. The business is only in its infancy. Thousands of risks are daily reaching the insurable age. The opportunity of the companies for legitimate business is constantly broadening. The agitation which is rapidly spreading in favor of compensation insurance is the strongest possible indication that the people are become aroused to the hazards of everyday life and believe that strongest possible indication that the people are become aroused to the hazards of everyday life and believe that every employe should be compensated in the event of accidental injury. The wise employer protects his liability through a compensation or liability policy, and the employe knowing that the compensation which he can hope to receive from his employer is insufficient to meet his needs when incapacitated through injury, to follow his vocation, owes a duty to himself which can only be supplied through accident and health insurance.

UNDERWRITERS CONDOLE WITH BRECKENRIDGE FAMILY

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

Whereas, The Honorable Ralph W. Breckenridge of Omaha, Neb. was for many years a distinguished insurance lawyer and a leading specialist on the subject in the northwest, who gave freely of his time, talents and money to all movements for a more givers! and accurate knowledge of all matters pertaining to insurance and.

Whereas, Mr. Breckenridge was originally scheduled to deliver the formal ad-

WHEN WOMEN ARE INSURED

| dress before this convention and whereas his recent and untimely death is a source of special grief to this association, therefore be it
| Resolved, That the American Association of Accident Underwriters in its annual convention assembly tenders to the family of the deceased, its most heartfelt sympathy in this its hour of grief. | with the Travelers in 1907.

St. Paul Convention Brings Up Vital Insurance Issues

Is it the intuition of women which 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. During the trip he and party motored 1,750 miles throughout a region which has been well supplied with rain and where the crops are luxuriant and business conditions are good. Mr. Robison's objective point was the American Life convention at St. Paul, August 19 to 23, composed of 160 legal reserve life companies, and was largely attended. Speaking of the convention, President Robison said:

"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 same supervision and for uniformity in insurance law in the several states. was the most important step ever taken toward securing uniform laws for safe and same supervision in the interest of safety and perpetuity of life insurance companies, while looking to the absolute security of policyholders.

"The resolution on this subject embodied an invitation to the National Convention of Insurance Commissioners and the Association of Life Insurance Presidents, each to elect annually ten fraternal delegates to the American Life convention. The object is to co-ordinate the three great organizations in the movement for rational and just supervision laws in all the states. When that is effected it will constitute a trinity of great influence for good.

"It was important to note the attitude of the fraternal congress, the two great controlling organizations of fraternal societies working along similar lines in solving the perplexing problems confronting the fraternal societies of the country.

"The life underwriters' associations will hold an annual convention during Talbot of Kansas City. And it is the September at Atlanta, with a program of belief of Louis 7. Dublin, statistician of live topics, a discussion of which will the Metropolitan Life, New York, that give added strength to the advanced pothis equality should and will soon be sition taken by the allied convention generally recognized. He is quoted as forces. The program of this forthcomthe mortality experience of women in- thy because it holds to the principle that sured in ordinary plans can be made to the interest of the policyholder is parapresent the same favorable aspect as that mount. All these great bodies of insurwhich is now observed among insured ance men are being directed toward a men. To bring such results about, the higher and better plane. They are arousinsurance compenies need only to be up ing public sentiment to the abuses which and abreast of the times. They must be have served to harass and retard the ready to appreciate the changing status growth of life insurance by the levy of

"All sharp limitations of a former time as to what was woman's sphere are being broken down, and we find her side by side with man in the steel mill as well as in the office. Even housewives are recognized as having an economic position fully comparable with that of their sisters in industry. Under such conditions it is a industry. Under such conditions it is a narrow policy which would put unnecest the body politic. It reaches every hearth-atom according 1912. In consequence, the death during 1912. In consequence, the during 1912 in con they may be sure of receiving the sympathy and support of the executive officers of life insurance companies, as well as of policyholders and many others who know the incalculable value of life insurance-the greatest beneficent institution

of the age."

Reverting to the American Life convention, Mr. Robison 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 supervision. hazardous occupations, waste from lapsotion, agency supervision, ethical and nonethical 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 everpresent problem, first-year expense, and

His address was upon the subject of New Companies Take On Names of Some of the Elders

pany promoters, of christening their corporate infants under names which are wholly or partially owned and honorably used by prominent and successful companies. The West and South are serious offenders in this. In those sections there are several new companies called Prudential: in Alabama there is a Mutual Benefit; a western state has a Gibraltar Life Insurance company, which suggests that a trade mark long used by a large eastern company; and in Missouri there is a Fidelity and Casualty company. There have been innumerable fire insurance started under the title.

"Home," but they all seem to fall. The committee on laws and legislation of the National Convention of Insurance Commissioners, in its report, recommended the enactment of a law in the several states empowering commissioners to refuse certificates to any sort of organization bearing the name of another already doing business or nearly resembling such name. This would be a proper provision. Promoters of new companies take such name purposely, horing to trade on the reputations of the com panies bearing them. Such persons are ommon cheats and should be circum-

JAMES W. GRACE SUCCEEDS SUITEHALL WITH TRAVELERS

Omaha, succeeding William Suitehall, who erable. Take Chamberlain's Tablets, keep

Reunion of Rival Federations of Fraternal Insurance Orders

"All of the 6,000,000 members of the fra-ternal insurance orders," says the Chicago Inter-Ocean, "are to be congratulated on the reunion, effected in Chicago the other day, of the once rival federations of these societies. Fraternal insurance can now present a solid front, It has given answer to the cavil of its adversaries, of mability to agree about what it wants in legislation

"Fraternal insurance had its beginning in benevoient aspiration which almost always lacked accurate knowledge. But it has performed social services of enormous value. It has prevented literally millions of widows and orphans from becoming dependents on public charity. It has an able millions of families to go on as such after the death of the husband and father. It has brought home to the firesides of the masses the benefits of life insurance.

"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.

Under various influences these leaders differed as to time and method of application of the lesson of experience. Hence the division now happily ended in reunion. The 'National Fraternal congress' now means all that its name says. It is fully commissioned to speak for all the fra-ternal insurance societies"

Insurance Notes. Henry Haubens, president of the Lion Bonding company, is in St. Louis looking after business matters. A. D. Wunner, cashler of the North-western Mutual Life, is home from his vacation, spent with relatives at Stanton, this state.

Frank T. D. Martin of the Martin Bros. insurance agency is back from an outing spent in Cheyenne park, Colorado, where he was accompanied by his family. Merrick E. Lease, assistant manther of the Columbia Fire Underwriters, is away on his vacation. He will spend most of the two weeks along the streams and among the Wisconsin lakes.

weighing as much as five pot weighing as much as five pounds each.

Mayor Arnold of Denver tried the experiment of having the city carry its own fire insurance on public buildings, but the new commission form of government abandoned this as taking too great risk. The insurance fund amounted to only \$30,000, with values at risk of more than \$1,000,000, and insurance is now being placed in the ordinary way.

now being placed in the ordinary way.
Greenberg had taken out an insurance policy on his stock of goods and three hours later a fire broke out which consumed building and contents. The company could find no greund on which to refuse payment, but in sending the check the following was included in the letter: "We note that your policy was issued at noon on Thursday and the fire did not take place until 3 o'clock the same day. Why this delay?"

Insurance Commissioner Ekern of Wissame day. Why this delay?"

Insurance Commissioner Ekern of Wisconsin has ruled that filing or failure to file the notice of loss required under the new fire insurance laws of that state does not affect the requirement of a proof of loss within sixty days. Some companies had feared that the wording of the law, which prohibits the adjustment of a loss unless the notice had been filed, might interfere with their right to require the filing of proofs under the contract.

The fire commissioner of New York

under the contract.

The fire commissioner of New York City calls attention to the fact that there are now 800 moving picture shows there, in addition to other places of the increased danger in so many assemblages and has ordered the following to be printed conspicuously on the program of all places of public entertinmnt: "Fire Notice Look around now and choose the nearest exit. In case of fire walk out (don't run), Don't try to beat your neighbor to the street."

The Columbia Fire Underwriters' offi-

of the Elders

one of the smaller subjects briefly touched upon in the discussion of the insurance commissioners at their national convention held in Rurlington, 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 cortusses.

Several accident insurance companies are threatening to ston writing business in Missouri because of the effect of the Missouri law forbidding an insurance company to set up suicide as a defense to contesting payment of an insurance tolicy. The reason for this action is the death of J. R. Lucas, a strain dealer, who was found dead in an empty railway coach. There was every evidence that the shot had been fired by himself and that the suicide had taken place on a railway train because of the self and that the suicide had place on a railway train because of double indemnity feature of the dent policies for death occuring moving passenger vehicle. Lucas ried \$77,500 accident, all but \$5,000 ing the double indemnity clause.

TIE OF HUMAN BROTHERHOOD PASTOR WILLIAMS' THEME

"The idea of human brotherhood prealent today, owes much to Christianity and the early teachings 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 bortherhood in the slavery days of the slaves that had long been regarded less than human bl the element that sought to continue their enslavement.

How the Trouble Starts.

Constipution is the cause of many allments and disorders that make life misyour bowels regular and you will avoid The change is made to permit Suitshall these diseases. For sale by all druggists



Before deciding on your insur-ance 'phone D. 1275, and ask about the new low cost, all guaranteed pol-icles, all plans. Life Limited Payments, Endow ments.
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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 Mebraska seourities amounting to over \$3,300,000.

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December 31, 1908 8 850,000 | December 31, 1912 84,805,502 | December 31, 1918 85,415,254 | July 31, 1913 85,415,254 W. Z. Snell ... President Dr. M. H. Everett .. Medical Director Dr. B. B. Davis, Omans, Vice-Pres. O. R. Easterday ... Ass't, Secretary M. A. Myde ... Agency Director in every county in the state. Liberal commissions are paid.

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ALL RINDS OF INSURANCE. (2)

MARTIN BROS. & CO. GENERAL INSURANCE

BARKER BLOCK

TELEPHONE DOUG. 785.

CATHOLIC TURNERS COMPETE

Flock to Brown Park to Engage in Athletic Feats.

COMPLETES EVENING Program Today Will Consist of

Competition and Parade in Which it is Expected Four Thousand Perrons Will Take Part.

Brown park wore its gala attire Saturday for the athletic contests of the third annual convention of the Bohemian Catholic Turners. The afternoon and coming were devoted to the athletic contests, which ran so close in the marting 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 Pavilk said it would take the greater part of the night to figure out the averages of th outestants, of whom there were about feet 4 inches, unofficial.

ump with 5 feet 3 mohes. jump with 9 feet 6 inches.

Dance at Franck's Hall. dark-eyed daughters of the home Turners | their reservations to W. F. Baxter. entertained the visitors at a dance in

Today will be the big day for the Turner tarade to the contest grounds at Twenty- by L. S. Herron of Lincoln fourth and O streets, where sixty or seventy men will give public demonstraat Twentieth and Q streets, where the by Beaton Drug Co .- Advertisement.

names of the winners of the contests will

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 ommissioners, carriages.

Omaha band.

Omaha societies.
Pelish band.
Polish societies.
Lithuanian band.
Lituanian societies.
Plattsmouth band.

Plattsmouth societies. South Omaha band.
South Omaha societies.
Boy Turners.
Bishop Koudekia and officers of Turnrs in carriages.

Turners.

BANQUET PLANNED IN HONOR OF HENRY GEORGE'S MEMORY

The seventy-fourth anniversary of the forty-eight Edward Swancina of South birth of Henry George, the noted econo-Omaha, however, casily won the highest mist and the man who expounded the in the pole vaulting contest, making 18 single tax doctrine for the world, is to be celebrated by a banquet at the Hotel Antone Dworak was leader in the high Rome Tuesday evening. September 2 at 6:30 o'clock. Particularly those to whom Frank Uridel was best in the broad the single tax philosophy appeals are to be present, and a general invitation is being extended to those who are inter-When the athletic work was over the ested in it. Many have already sent in

Book reviews of four of Henry George's Franck's hall, Twentieth and of streets, best known works are to take the place There until a late hour 'he hosts und of a toast list at the Gunner. J. J. Points their visitors entertained themselves in is to review "Progress and Poverty," the the mazes of the dances to old airs and great economic work in which Henry songs that have made the country of the George's single tax ideas are cluckdated. that finally culminated in the freeing beautiful Queen Carmen famous the world J. W. Woodrough is to review his "Protection and Free Trade," another of his noted works. "Social Problems" is to be

convention in South Omaha. Over 4,600 reviewed by Dr. J. T. Long of Fremont. men, it is estimated, will march in the "The Land Question" is to be reviewed

tion of their sthictic prowess. Following of stomach, liver, kidneys and bowels is the public contest and the parado the most surely prevented with Electric Bitconvention will adjourn to Schilta's hall ters, the safe regulator, 60 cents. For sale

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