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1.	National Fidelity & Casualty Co.	$101,992.67
2.	Competitor	81,274.28
3.	Competitor	50,825.72
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ONE OF THE OLDEST—69 YEARS —and Best Companies on Earth.

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Invested in registered, municipal, county and school district bonds and in first mortgages on Nebraska improved farms. These gilt edge securities lie at the foundation of all policies of

THE BANKERS RESERVE LIFE COMPANY

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A BIG FIRE RECENTLY

Caused losses of thousands of dollars to several Omaha firms, but they were protected in RELIABLE companies.

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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.

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News from the Insurance Field

LEADERS IN FIRE LOSSES

United States Far Ahead of Old World in Fire Waste.

CANADA BURNING UP SOME

European Cities Barely Visible in the Race for Insurance Money —Incendiarism a Prime Cause.

The committee on statistics of the National Board of Fire Underwriters has just submitted its annual report on the fire losses in the United States and some foreign countries for the calendar year, 1912. From an abstract of the report appearing in the quarterly of the National Fire Protection association, July last, the following table of losses in cities of over 20,000 population has been taken:

	No. of cities reporting loss.	Population.	Per capita loss.
United States...	200	33,326,633	$2.16*
England	12	7,164,849	0.54
France	6	4,425,696	0.84
Germany	9	2,659,575	0.20
Ireland	2	699,802	0.57
Scotland	2	485,091	0.49
Italy	3	282,082	0.90
Russia	2	3,485,583	0.84
Austria	4	2,655,978	0.30
Canada	5	967,372	2.85
Argentina	1	1,428,042	3.58

*Estimated per capita loss for whole country, $2.16.

It will be noted that the United States continues to lead the old world in the per capita loss; it should also be noted that Canada's large cities lead those of this country by 12% and that one city in Argentina, presumably Buenos Aires, has the high per capita record, $3.58.

An almost unbelieveable record in the report is that from Dresden to Germany, a city of 561,000 people, with a total fire loss in 1912 of $16,800 or only 3c. per capita.

In the recent awakening of the public to the growing business of incendiarism for profit, authorties showed that from 25 to 40 per cent of the fires in the large cities of the United States were due to greed for insurance money. The so-called "Arson trust" raided in New York and Chicago resulted in several convictions in both cities. As a result of the vigorous prosecution, there has been noted a marked decrease in the number of incendiary fires reported. But nothing has been done to remove the main incentive to incendarism, namely, over insurance.

John Kenlon, chief of the New York Fire department, addressing the international convention of fire chiefs in New York, last week, said:

"The professional firebug is a deadly menace to the community, a cunning and conscienceless criminal, who works in secret, and is wholly reckless of the lives he may endanger; whose one thought is financial gain for himself, regardless of what the consequences may be for others, and who only too often finds safety within the law, through safeguards provided by the law that innocent persons may not be hastily judged or improperly convicted. We chiefs do not presume to point out to those in authority what the remedy for this state of affairs should be; but we do most urgently recommend that others, whose business it is, should not only continue their present activities but extend them and keep on extending them, until the crime of arson is suppressed."

Regulations for Liability Insurance Companies

The action of William T. Emmet, state superintendent of insurance of New York, on the question of more careful business methods in liability insurance is regarded by insurance managers as one of the most important orders made in late years on insurance matters.

As the New York companies are doing business in almost every state in the union, the effect of the order will reach all over the country. It is said here that the order will result in the contraction of the business into fewer hands and it will mean a survival of the fittest managers and agencies.

The companies are given until October 1 to comply with the order.

The New York Journal of Commerce and Commercial Bulletin, in a resume of the order, says:

"The superintendent gave formal directions to the casualty companies writing liability or workmen's compensation insurance that by October 1 they must put in force reforms which will eliminate the present method of competitive rate making and reduce to a limit of 20 per cent the total acquisition expense of the business. These mandates by the New York insurance department are more important because they are to be applied to all the companies' workmen's compensation and liability insurance business throughout the country.

"Superintendent Emmet made this subject a matter of conference with the insurance commissioners of other states, both by letter and in person at the Burlington convention, and was assured of the hearty co-operation of practically every state official. The New York department further requires that the companies file with the department by October 1 a schedule showing their liability and compensation rates in effect from that date; a schedule of rates of commissions to brokers and agents effective from that date, and also a schedule giving a synopsis of all branch office and agency contracts which provide compensation for salaries or allowances in addition to commission. The department further requires a statement showing what steps have been taken toward minimizing administration expenses."

Company Contests Payment of Policy Revived After Death

An allegation that another man on the day following the accidental death of John S. Owens, October 24 of last year, represented himself to be Owens, alive and well, and paid a premium on an accident insurance policy which the dead man had allowed to lapse, is contained in a petition filed in district court by the Travelers' Insurance company.

Last July Mrs. Henrietta Owens, the widow, started a suit to collect $5,000 for the death of her husband, who was killed by a street car. The plaintiff company is now asking that the policy be held void and that Mrs. Owens be enjoined from attempting to collect its face value.

The company alleges that Owens' policy lapsed September 29, 1912, and that he was killed October 24. On the day after his death, it is alleged, the impersonator came to the company's office, declared that he was Owens and was in good health, paid the premium which was due and had the policy reinstated.

BURGLARS TRY THREE TIMES TO ROB OFFICE

Three times within as many weeks have burglars attempted to break into the offices of the National Life Insurance company in the Paxton block, and in each instance they were frightened away by burglar alarm attachments.

According to J. V. Starrett, general agent of the company in Omaha, the persistent attempts to rob his office are due to the great value of the National Life policies. However, he asserts it would be cheaper to buy one, due to the large returns on dividends.

Insurance Notes.

A new law in Wisconsin provides that the unearned premium of a fire insurance policy shall be held in trust by the company for the insured, unless otherwise specified by endorsement on the policy.

Governor Major of Missouri announces that he will not be able to appoint his commission to frame an up-to-date code of insurance laws until the early days of October, owing to the absence from the state on vacations of many men with whom he wishes to confer.

No. 1, Volume I, of the Missouri Insurance Bulletin has been issued by the Missouri insurance department, its purpose being to arouse the public to the preventable fire waste of the state and to the importance of reducing it. It includes statistics as to the causes of fires reported in the state, with helpful suggestions of fire prevention methods.

Judge May of the Cincinnati courts has decided that fire insurance does not come within the scope of the Valentine anti-trust law. In consequence he sustained the demurrer filed by the companies in the suit of Minnie Foster, lessee of the Blymer building, seeking $21,256 damages because she had been unable to place the insurance at a rate lower than that fixed by the fire prevention bureau and the Cincinnati Underwriters' association.

MORE LIFE INSURANCE FOR LESS MONEY

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

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

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For Nebraska and South Dakota.

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OFFICES:

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December 31, 1906 ..... $ 859,000
December 31, 1908 ..... $1,453,518
December 31, 1910 ..... $2,641,084
December 31, 1912 ..... $4,805,502
July 31, 1913 ..... $5,415,354

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

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ALL KINDS OF INSURANCE.

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GENERAL INSURANCE

BARKER BLOCK TELEPHONE DOUG. 735.

AFFAIRS AT SOUTH OMAHA

City Must Engage Expert Auditor to Go Over Books.

MORE DELAY IN DOUBLE SHIFT

Mayor Says Board at Fault, and Board Says Mayor Has Been Cause of All the Delay.

Officials of the city hall said yesterday that it was time for the city council to retain the expert auditor, who according to the law must examine the books of the city every year. City Treasurer Martin and City Clerk Wheeler are anxious that the auditor begin his work without delay. The charter provides that a sum not in excess of $500 be spent for the services of an expert accountant and auditor, who must live without the state. Many are in favor of the return of the Arthur Young Auditing company of Kansas City. This firm audited the books several years ago and earned a reputation for thoroughness and efficiency in their work.

Bagshaw Leaves for Canada.

Rev. T. A. Bagshaw has severed his connection with the Lefler Memorial church and will leave in a few days to make his home in Canada, his native land. Rev. Mr. Bagshaw has been connected with the local church for a little more than a year, when he came from an Omaha charge. During his stay in this city he has been active in the establishment of the Albright Social Service institute, and industrial institution for the education of young women. On Tuesday evening a reception will be given in honor of Rev. Mr. Bagshaw at the Lefler Memorial church.

Uses One Clerk Less.

City Treasurer P. J. Martin has reduced his office force and will hereafter fill the place formerly occupied by Charles Moriarity, who resigned the first of the month to become connected with an Omaha concern. The extra $100 which the county has provided for the one who fills the work of the deputy county treasurer in South Omaha will be distributed by Treasurer Martin between himself and the rest of his office force. The salaries paid some of the clerks in his office are small, and while Treasurer Martin will not ask the city to increase the salaries, he will divide the amount given him by the county for his services as deputy county treasurer in South Omaha so as to increase the salaries of the clerks to a respectable amount.

Waiting for Double Shift.

Who is to blame for the delay in the appointment of the new men who are to constitute the double shift of the fire department and the new men who are applicants for vacant places on the police force? For some time it has been given out that Mayor Hoctor has been the cause of the delay. His honor now says that he has been ready and willing to do his share of the appointing for some time, but hints that the other members of the board were not as anxious.

The other members of the board have stated that they were prepared time and again to do their share of the work, but that the mayor was always absent. In the meantime, about 100 applicants are getting madder every day. It is understood that the mayor is going to seek the assistance of the council in dividing the fire and police fund so that there will be so much for salaries and so much for maintenance. In this way his honor says he expects to prevent overlaps.

Magic City Gossip.

Miss Pauline Killian of Wahoo is the guest of Miss Adele Davis.

Five-room modern cottage for rent. 1904 H street. Phone South 987.

Mrs. D. G. Sturrock and Fannie Davison Sage entertained at the home of Miss Sage in honor of Mrs. C. M. Cole of Traer, Ia. Those present were Mrs. Cole, Mrs. E. H. Howland, Mrs. Wallace Sage, Mrs. Della F. Sage, Mrs. D. G. Sturrock and Miss Sage.

Miss Margaret Ehlers of Scribner is the guest of Mrs. B. Blanchard.

Mr. and Mrs. Richard Novak attended the state fair at Lincoln last week.

Mr. and Mrs. Albert Merry of Chicago are the guests of Mr. and Mrs. George Bradley.

Miss Mary McCulloch has returned to Torrington, Wyo., where she will teach this winter.

Mrs. H. L. Crawmer and son, Lorin, of Chicago, were week-end guests of Mr. and Mrs. N. E. Carter.

For a case of Jetter's Old Age or Gold Top beer call So. 863. Prompt delivery to all parts of the city. Wm. Jetter.

Deputy County Clerk James V. Chizek has left for Excelsior Springs, Mo., where he will spend his vacation.

Mrs. Grace Pinnell has returned from a visit with her son, Leo Pinnell, at Wickenberg, Ariz. Her son was recently married.

The young people of the First Christian church will give an ice cream social Tuesday evening at the church, Twenty-third and I streets.

Mr. and Mrs. Harry Trumble and daughter, Miss Jeanette, and Mr. and Mrs. George Paddock, motored to the state fair at Lincoln Thursday.

The Ladies' auxiliary of the Ancient Order of Hibernians will meet at the home of Mrs. David Webber, Twenty-third and N streets, Thursday evening.

Furniture for sale cheap. South 2946.

Leaving city; will sell piano and Cadillac auto, in first class condition, cheap. Phone South 187, or call at 405 North Twenty-first street, South Omaha. Charles Akofer.

St. Martin's Woman's auxiliary will give a reception to its rector, Rev. Harold L. Bowen, Monday evening, September 8, at the home of W. S. King, 2311 G street. All members and friends of the parish are invited.

PRIVATE CASH SALE AT 1509 MADISON STREET—Bargains: Up-to-date steel range, new base burner, refrigerator (medium size), iron beds, new dresser, sewing machine. Come early; sale begins Monday, September 8, 10 a. m.

Larry Jordan, superintendent of the Armour fertilizer works, left last night for Milwaukee with a carload of hogs. The proceeds of same are to be spent in Milwaukee and Chicago, to assure him of a most pleasant two weeks' vacation.

Rev. T. A. Bagshaw, pastor of the Lefler Memorial church, will give a farewell reception to his congregation Tuesday evening at the church. Rev. Mr. Bagshaw is leaving South Omaha to make his home in Canada. All friends are cordially invited to attend.

Mrs. Ed Kohansky and Mrs. George Jones entertained the Double Whist club at the home of Mrs. J. Laverty Friday evening. Those present were Messrs. and Mesdames S. Moore, B. Ashe, Engdahl, A. H. Murdock, J. Laverty, R. M. Laverty, G. Jones and E. Kohansky.

Mr. James Shainthols was the recipient of a surprise party given by his friends Tuesday evening. The occasion was in honor of his twentieth birthday anniversary. He was presented with a gold watch fob. Those present were: Misses Beulah Carter, Ethel Farber, Mae Anderson, Wilmeth Hodgens, Bernice Hutchinsen, Gladys Hiner, Ruby Wilson, Maud Brooker, Lillian Brooker, Florence Brooker, Grace Brooker, and Messrs. Ed Hastie, Adolph Hutchinsen, Lewis Willen Fittle and James Shainthols, son, Earl Hodgens, Harold Shainthoitz.

Mr. and Mrs. Harry Lapidus, 2424 I street, entertained Saturday afternoon at their residence, in honor of the tenth birthday of their daughter, Estelle. Among those present were: Mesdames Lena Kooler, M. Chaiken, M. Goldenberg, E. Hornstein, S. Wright, Mrs. Harry Lapidus; Misses Hattie Steinberg, Lillian Steinberg, Anna Shames, Jeannet Shames, Florence Shames, Sophie Kooler, Sarah Kooler, Zelda Goldenberg, Roseline Goldenberg, Jeannette Levinson, Blanch Altman, Lucille Goldenberg, Grace Ryan, Shirley Hornstein, Bernice Hornstein, Ive Cohn, Minnie Weitz, Margaret Foltick, Yetta Wright, Helen Levinson, Mary Foltick, Hermina Wright, Sadie Levey, Levina Fisher and Estelle Lapidus; Messrs. Earl Lapidus, Lester Lapidus, Raymond Altman, Edward Ryan, Leo Chaken, Hershel Cohn, Ira Cohn and Martine Shoshire. Several selections were rendered on the piano and vocal solos by the Messrs Shamez and Misses Goldenberg.

High School Notes.

Next Tuesday evening the Gavel club, the boys' debating society, will meet for the first time this semester. At this meeting an election of officers will be held and the work for this semester will begin.

At present the total enrollment of high school students is 338. This is a slight decrease over the initial enrollment of last year.

South Omaha High school is to have a quartet this semester. Three members have already been secured and the other member will probably be found during the next week.

A mass meeting was held in the auditorium of the high school to introduce the new members of the faculty to the students of the high school. Each new member of the faculty made a speech.

The girls' domestic science class has already been started under the tutorship of Mrs. Mabel Weidman, the new physical culture director. This is the first class of its kind South Omaha High school has ever had.

The girls' chorus is already well under way and twenty-five members have been enrolled. The chorus will be trained and directed by Miss Dickman. The Glee club will be reorganized and practice will begin some time during the coming week.

The sponsors for the different classes of the high school who were elected by the students of the individual classes during the last week of last semester are as follows: Seniors, Miss Fowler, Mr. Vosacek; juniors, Miss Duras, Miss Copeland; sophomores, Miss Spears, Miss Horen; freshmen, Miss Hendrie, Miss Denett.

A meeting of the committee of presidents of the alumni classes of the high school for the last six years will be held next Monday evening, September 8, for the purpose of discussing a suitable method of making a firm foundation for all the alumni of the previous six years. Leo Cahill, secretary of the committee, hopes to arrange for a reunion of all former classes to be held some time during the next two weeks.

Foot ball is in full sway at the high school this week. Recruits and veterans have been coming out for practice every afternoon after school, even though the mercury has mounted high. Already Coach Patten has a lineup for the first team, but not enough recruits have come out to make a second team. South Omaha High school plays a scheduled game with Weeping Water two weeks from next Saturday and will probably play the alumni one week from next Saturday. The game with Omaha will be played October 4.

Debating has been started in earnest this semester at the high school. A class has been formed in which debating will be taken up as a study and will be taught by Mr. Yierlinton, the newly elected English teacher. There are seven teachers in the class, which consists mostly of members of last year's debating teams. The class will have text books, but the main study will be on the question set for debate before the Nebraska State Debating league. The first and second debating teams to represent the South Omaha High school this winter will be chosen from this class.

Seven new teachers have been added to the faculty this semester, five of these taking the places of teachers who resigned last semester and the other two taking charge of positions recently created by the Board of Education. Principal S. W. Moore takes the place of former Principal Frank L. Cummings, R. N. Beglin, chief of the commercial department, and his assistant George A. Karns, take the places of Prof. R. H. Johnston, former head of the commercial department, and his assistant, Michael King. William Yerington will take the place of Miss McEachron, former English teacher. E. J. Hodges will become assistant manual training instructor. Mrs. Mabel Weidman will be the physical culture director of the high school.

The "Tooter," the high school paper, is to have a practically new staff to start the year with this semester. Four new members have been appointed and only two proofreaders and a circulation manager are yet to be selected. The Tooter board of last semester had a difficult time in getting out the paper every two weeks, due to the fact that practically two entire staffs resigned from their positions during the former part of last semester. However, Miss Emily Nystrom, then and now editor-in-chief of the paper, with a green staff and herself inexperienced in the business, kept the paper up to its former standard. The Tooter is to be enlarged this year and again with a new staff the editor hopes for greater success in the paper than ever before. The board and staff is as follows: Editor-in-chief, Emily Nystrom; business manager, Bryan Nixon; assistant business manager, Frank Beezer; literary editor, Esther Tissell; assistant literary editor, Emmett Hoctor; second assistant literary editor, Namie Robertson; ad collectors, James Davis and Aaron Lewis; bookkeeper, Florence Benson.

COLONEL GARDINER RETIRES

Popular Officer at Fort Crook Quits Active Military Life.

ESTABLISHED ENVIABLE RECORD

During His Forty Years of Service He Distinguished Himself as a Soldier and Fighter from the Ground Up.

Colonel Cornelius Gardiner, who was stationed at Fort Crook with the Sixteenth infantry for five years ending in June, 1910, was placed on the retired list by the War department after forty years of service in the army. He was 64 years of age the day before he was retired.

Colonel Gardiner is well known in Omaha and was one of the most popular officers ever stationed at the Fort Crook post. During his five-year stay at the fort he received many compliments for ability in drilling his regiment. He treated his officers with more than ordinary kindness, which made his soldiers put out special efforts whenever he gave a command. The interurban line was installed during the five years Colonel Gardiner commanded at Fort Crook and many Omaha people took the trip to see the dress parades.

Colonel Gardiner was born in the province of Zeeland, in Holland, in 1849. He came to America when a boy and was enrolled in Hope college, which is located at Holland, Mich. He graduated in 1867 at the age of 18 years. He then entered the United States Military academy in 1869 and graduated four years later. While in college and at West Point he made an enviable record as a scholar.

Appointed a Lieutenant.

After graduation he was appointed to a lieutenancy in one of the regiments then stationed on the Indian frontier. He was with the regiment which captured the famous Indian chief, Dullknife, in a battle in Nebraska in 1879.

In 1899 he was commissioned by President McKinley to muster a regiment at Fort Sheridan, Illinois, for the purpose of taking part in the Spanish-American war. He fought under General Schwan during the entire conflict. He was appointed governor general at the conclusion of the war and was the most popular governor the province ever had. So great was their belief in his ability and so great was their friendship for him, the people of Samar expressed a desire to erect a monument in honor of him, but he advised them to wait until his death before they constructed it.

It was the hope of his friends that he would receive a brigadier general's commission before his retirement, but the superfluity of colonels, who have been in the service a long time and have distinguished themselves on the battle field and elsewhere, made it impossible for the War department to gratify the ambitions of his friends. It is not, however, any reflection on his ability that he was retired a colonel.

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

Mississippi Planter Pays Visit to Omaha

Robert Lampton of Magnolia, Miss., accompanied by his friend, Louis Lazar, also of Magnolia, are in the city for a short visit after having made a trip to Denver. While here they were the guests of Frank P. Higgins.

Mr. Lampton is one of the progressive southerners who are striving to awaken the farmers of the south to the advantages of up-to-date methods and who are succeeding, though they sustain numerous backsets because many dislike to abandon the ways of their forefathers. In Magnolia the Lampton interests comprise the greater portion of the industries of the town, with lumber, manufacturing and farming. Mr. Lampton tells of the trials attendant upon the introduction of thoroughbred stock. Out of a shipment of 150 cattle nearly half were lost while being acclimated, but the experiment is proving successful. The south, he declares, is a wonderful storehouse of nature, which he believes will be fully developed in time.

Mr. Lampton's visit to Omaha recalled an experiment made in interesting the people of Magnolia in hygiene. A baby show was given, presided over by Miss Pansy Higgins, sister of Frank P. Higgins, a trained nurse who spent three years in the south engaged in her profession. The people of Magnolia took to the innovation and the progress in the one county has been marked in all lines of endeavor because of similar movements.

Nervous Dyspepsia, Gas or Indigestion

Each "Pape's Diapepsin" digests 3000 grains food, ending all stomach misery in five minutes.

Time it! Pape's Diapepsin will digest anything you eat and overcome a sour, gassy or out-of-order stomach surely within five minutes.

If your meals don't fit comfortably, or what you eat lies like a lump of lead in your stomach, or if you have heartburn, that is a sign of indigestion.

Get from your pharmacist a fifty-cent case of Pape's Diapepsin and take a dose just as soon as you can. There will be no sour risings, no belching of undigested food mixed with acid, no stomach gas or heartburn, fullness or heavy feeling in the stomach, nausea, debilitating headaches, dizziness or intestinal griping. This will all go, and, besides there will be no sour food left over in the stomach to poison your breath with nauseous odors.

Pape's Diapepsin is a certain cure for out-of-order stomachs, because it takes hold of your food and digests it just the same as if your stomach wasn't there.

Relief in five minutes from all stomach misery is waiting for you at any drug store.

These large fifty-cent cases contain enough "Pape's Diapepsin" to keep the entire family free from stomach disorders and indigestion for many months. It belongs in your home.