"State Mutual Life" OF WORCESTER, MASS.

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

W. H. INDOE General Agent OMAHA.

J. H. Mithen Co.

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



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

Casualty Co. \$101,992.67 Competitor 81,274.28 Competitor 50,825.72

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

National Fidelity & Casualty Company

National Fidelity & Casualty Bldg.,

Jay D. Foster

Joseph Barker

Foster-Barker Company

H. E. Palmer Son & Co.

Accident and Health Insurance

LIBERAL CONTRACTS

Losses adjusted by us right here in Omaha.

Brandeis Bldg.

Phone Doug. 29

Millions ot Assets--

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 OMAHA, NEBRASKA

Business in force, over \$32,000,000.00.

B. H. Robison, Pres. R. L. Robison, Vice-Pres.

R. C. Wagner, Sec y. 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."



Nat Meister Call 1313-1314 City Nat. Bank

MARTIN BROS. & CO.

BARKER BLOCK

GENERAL INSURANCE TELEPHONE DOUG. 735.

TOM KELLY

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

PHONE DOUGLAS 861.

Agencies organizing in Iowa, Nebraska and South Dakota now, andid opportunities for both agents and managers in every county.

For further information, address CHARLES HALL JOHNSTON, Manager The GERMANIA LIFE INSURANCE 1219 City National Bank Building, Omaha, Neb.

Equitable Life Assurance Society the U. S Assets over \$500,000.000, Paid Policy holders over \$815,000,000.

H. D. NEELY & CO., Managers JOE KLEIN E. H. PICKARD H. D. NEELY 220 Omaha National Bank Bldg.

→ Let the Buver Beware ← SEE US BEFORE SUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE. GALLAGHER & NELSON Brandels Bldg. General Agent Illinois Surety Co.

News from the Insurance Field

Reversionary Additions Swell Returns

tions Swell Returns
On Life Policies

Tom K.E.-double-L.Y.
Shaparooned by the
Missus.

At Davenport, Ia., where Mr. Kelly had ling life insurance policy in a well-man-saged company knows that on each anniversary thereof it is credited with the unused portion of the premium then remaining — called. Inaccurately, the dividend. This so-called dividend, says the New York Independent, may be used as part of the succeeding year's premium, or it may be left untouched, whereupon it becomes, automatically a reversionary additional paid-up life insurance as it will buy at its owners age. At any time in the future it may be reconverted; that is, transformed from so much paid-up insurance back into the original dividend, when it may be withdrawn or otherwise, disposed of according to the will or necessity of the owner.

The conversion of dividends into additions are the wisest disposed of according to the will or necessity of the owner.

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The conversion of dividends into additions are the wisest disposed of according to the will or necessity of the original object he had in view when he secured the policy, and through reversionary additions the amount of it is augmented, the rate increasing with time through the operation of compound interest.

At Davenport, Ia., where Mr. Kelly had large the first the large the hard the way of the labely and the hard the missure.

At Davenport, Ia., where Mr. Kelly had large the train to phane the

An actual experience will graphically llustrate the advantages: In 1857 Genral Stewart L. Woodford of New York, who subsequently became an international figure as a lawyer and diplomat secured a policy for \$3,000 in an excellent company, on which he paid an annual premium of \$54.84. He eventually carried a large line of life insurance in various companies, but we will confine our attention to this single contract. On this he paid fifty-six premiums, aggregating \$3,071.04. With the exception of \$75 (the reversionary value of which was \$257.96) used for extra premium during the civil war, 1862 to 1867, not a dollar of the accumulating dividends was withdrawn. Deducting the \$75 extra premium paid premiums paid amounted to \$2,996.04. At the time of his death, which occurred several months ago, the reversionary substitution which had been bounted.

Cashier Wunner of the Northwestern Mutual Insurance company, is back from two weeks spent with his parents at substitution which had been bounted. out of the dividend fund, the total net addition which had been bought by the undrawn dividends aggregated \$3,169, or \$172.96 more than the total premiums he had paid. His beneficiaries received on that single contract of \$3.000 the sum of \$6,160. General Woodford also carried and other \$3,000 policy in the same company, which cost him total premiums of \$3.223.71, the dividend additions on which were worth \$3,002. His original \$6,000 of life insurance had grown to \$12,521 at the time of his death.

Absorption of the Connecticut Fire hy the Phcenix of Hartford is reported as the Phcenix of Hartford is reported as the Phcenix of Hartford is reported as the family's health, but observes the sanitary conditions of the premises, making a fairly comprehensive report of the Columbia Fire Underwriters, who took two weeks off for his annual vacation, intending to go into Minnesota fishing, has been forced to remain at home on pactount of illness.

Michigan Phcenix of Hartford is reported as the family of the collector of premiums, who not only fills out a blank on the family's health, but observes the sanitary conditions of the premises, making a fairly comprehensive two weeks off for his annual vacation, intending to go into Minnesota fishing, has been forced to remain at home on pactount of illness.

Michigan Phcenix of Hartford is reported as the family of the collector of premiums, who not only fills out a blank on the family's health, but observes the sanitary conditions of the family.

It is easy to see how comprehensive this service may become in its influence upon the health of the collector of premiums, who not only fills out a blank on the family and the famil

Tom Kelly Puts in a Busy Vacation

Tom Kelly of the Travelers' linsurance empany returned last week from a three weeks' vacation. His trip included a stay in Buffalo for the Rotary club convention, to which he was a delegate from Omaha, a visit to the home office of his company at Hartford, and a sail on the Great Lakes to Duluth. Mr. Kelly was accompanied by his wife and both say they had the time of their lives. The Kellys were immensely popular with the Rotarians and were up and doin everything scheduled and other-

AFFAIRS AT SOUTH OMAHA

Nine Firemen Chosen Out of Seventy-

Nine Applicants.

DOUBLE SHIFT ON TUESDAY

Charges Against Fire Chief McKale

Likely to Be Dropped and New

Rules for Department

Adopted.

After more than seven nours in session

the South Omaha Fire and Police board

ment. Five new captains were appointed

and a policewoman at the same session.

which was held in the mayor's private

office. The names of the men appointed

to the department are: Michael B.

O'Rourke, Axel Dahlgreen, Emmett Lind-

sey, Thomas J. Regan, Paul Hackenhols,

John E. Kilker and John B. Wawrzyn-

The captains are: 'Fred Lind and Mike

O'Loughlin, No. 1; Charles Sutherland

and Charles, Kaufhold, No. 2; Frank

Pivondra and John Kubat, No. 3; John

Donahue and James Powers, No. 4, and

The appointments were announced at

that they were to go into effect on Tues-

day morning. The two shifts will work

day and night month about. The day

shift, according to Chief John McKale,

Feverish and Sick

Look Mother! If tongue is coated,

cleanse little bowels with "Cali-

Children love this "fruit laxative," and

othing else cleanses the tender stomach,

A child simply will not stop playing to

empty the bowels, and the result is, they

become tightly clogged with waste, liver

gets sluggish, stomach sours, then your

little one becomes cross, half-sick, fevernh, don't eat, sleep or act naturally,

breath is bad, system full of cold, has

ore throat, stomachache or diarrhoea.

inten. Mother! See if tongue is coated,

hen give a teaspoonful of "California

Syrup of Figs," and in a few hours all

the constipated waste, sour bile and un-

digested food passes out of the system.

and you have a well, playful child again.

Syrup of Figs because it is perfectly

harmless; children love it, and it never

fails to act on the stomach, liver and

Ask your druggist for a 50-cent bottle

f "California Syrup of Figs." which has

full directions for babies, children of all

on the bettle. Beware of counterfeits sold

here. Get the genuine, made by "Cali-

fornia Fig Syrup Company." Refuse any

other kind with contempt.

owels.

Millions of mothers give "California

fornia Syrup of Figs."

If Child Is Cross,

ver and howels so nicely.

ce with the additional information

John Hannigan and Con Starr, No. 5.

C. Ursdevenrnicz, Frank

selected nine men out of seventy-nine applications for places on the fire depart-

21,013,550 16,103,450 16,219,100 14,158,800 21,180,700

cent more than the sum chargeable against August of 1912, and it will be seen from the comparative table that the 1913 underwriters.

Jay D. Foster of the Foster, Baker agency, is in New York on business and will not return much before the last of the month.

E. H. Luikart of the Lion Bonding com-

General Agent Johnston of the Germania

Mayor Hoctor intimated that the dis-

position of the charges against Chief

would finally be decided in a day or two.

It is thought that the charges will be

fact that seventy men will be disap-

pointed by their failure to land. The dis-

position of the vacant places were made

with an eye to the different nationalities

of the city. Captain John Kubat, who

was tried for inefficiency when the new

board was first elected, is promoted to

company, after having been reduced for

his former place at the head of No. 3

Martin Has New Deal.

City Treasurer P. J. Martin has in-

augurated a new departure in the city

finances by which certain money here-

tofore paid into the banks will be paid

into the city treasury instead. He will

hereafter take up the city warrants

which the banks have taken up and

charged the city 6 per cent interest for

so doing. The 6 per cent interest instead

of going to the banks will go to the city

and be pald into the interest and sinking

fund. The move means a saving of about

\$1.250 between the months of August and

January of each year, when the banks

Treasurer Martin some time ago placed

take up the city warrants on a premium

\$100,000 at 4 per cent interest instead of

the old 2 per cent drawn by the city.

The money so placed was taken from

funds not liable to be drawn upon within

the year. There is still more of the pub-

lic improvement money drawing 2 per

the money is available for use and much

of it will be needed within the next few

months. The banks will not pay 4 per

The money, however, will be used by

the city to take up warrants to the ex-

tent of about \$50,000 within the time be-

tween now and January 1. This will mean

that the treasurer will be able to pour

something like an extra \$1,000 into the

irterest and sinking fund with an eye

to the reduction of the city's bonded in-

Policewoman Named.

Mrs. F. P. Vetuske of 2468 N street was

last night appointed to the South Omaha

police force with full police powers. This

is the first appointment of a woman to

the police force of South Omaha. The

move was made on the strength of a

strong recommendation of the necessity

dance halls and parks in South Omaha.

supports her aged mother and a 5-year-

old child. She speaks five languages,

Mrs. Vetuske is a young, woman and

for police supervision over places of

several months.

it is said.

debtedness.

ages and for grown-ups plaintly printed amusement comprising picture shows,

night shift at 6 p. m.

wise. As an example of the spirit with which they entered the fun is the business card which Mr. Kelly had printed especially for the occasion. It reads as follows:

meeting of the Association of Life Insurance agents at Atlantic City, writes to the Omaha office that the attendance was the largest in the history of the organisation. Mr. Johnston will return home by way of the lakes.

Insurance Companies Now Conserving Human Life

losses to the end of August are within ing up, reports the Wall Street Journal, about \$3,000,000 as much as the losses for which is paying big returns to its promothe first eight months of 1912, which was tors. Somehow or other the life insura very expensive year. Apparently 1913 is ance companies have begun to realize likely to prove unprofitable to the fire that the family is the field upon which to work in husbanding their resources The great enemy of prosperous Insurance is ill health. Most illnesses can be handled in the family, and, if promptly attended to can be prevented by ordinary means, such as a compe tent nurse could apply, or a single visit of a doctor dispose of. That has led the Metropolitan Life Insurance company of New York to attach a nurse pany, has gone to Minnesota on a busi-ness trip and before his return will go into the lake country, where he will spend several days fishing. visit monthly of the collector of prem-

Michigan has created a state insurance fund for the protection of the state institutions. It begins with \$100,000 appropriated by the legislature, to which annual additions will be made from the general fund of the state until a fund of \$1,000,000 has been accumulated.

A proclamation has been issued by Governor Dunne of Illinois, designating October 3 as state fire prevention day, and recommending that on that date fire drills be held in the schools, factories and public institutions of the state and that special attention be given to all means of preventing fires.

According to local insurance men, Prince Albert of Monaco, who is now in this country, and expects to visit the Big Horn mountains in search of bear, is said to carry about the largest amount of life insurance of any man in the world. The policies are said to aggregate more than \$5,000,000. Michigan has created a state insurance promotion of better conditions in the sionary indeed.

There are still several appointments to the police department vacant, but these will be filled later. The following was John McKale was taken up and that it Mayor Hoctor in the matter of appoint-

ing a policewoman. The mayor asked

It is thought that the charges will be dropped with the understanding that new rules will be introduced at once. Mayor Hoctor stated that the rules of the Omaha fire department would be adapted to the needs of South Omaha and adopted by the board without delay. The mayor stated that he was determined to bring the discipline of the department up from its present status.

The appointment of the men necessary to make up the double shift brings to a close one of the long-expected actions of the board. That there will be soreness goes without saying, by reason of the that it be given publicity; goes without saying, by reason of the city will compare favorably with that of any other city, yet, if by the appoint-ment herein referred to, the erring boys and girls can be induced to lead moral, upright lives, thereby becoming useful

members of society, the expense incident to this appointment will be more than therefore, most respectfully and earnestly recommend the appointment of a woman to this position, with full police power.

Permit me further to suggest that the person appointed be one conversant in several languages, as such a person will be the better qualified to advise with parents and children of different nation-

Many Feeders Sent Out. At the Union stock yards yesterday closed the largest feeder shipment in the history of the company aggregating 1,300 carloads of feeder cattle and sheep sent to the feed lots of Nebraska and Iowa. This is by far the largest aggregate shipment of feeder stock ever sent out of the local yards and Superintendent Walters was elated over the fact that the yards were cleaned up last night ready for the expected incoming shipments from

According to well-informed cattle men the run this year is 10 per cent under the corresponding date of one year ago. Last year's cattle shipments to the local market were the lightest in ten years, and it is feared that this year will fall below the preceding twelvemonth. cent, but the city treasurer cannot put it Carpenter Injured. out at 4 per cent because of the fact that J. C. Curtis, for many years employed

in carpentering and repair work by L. C. Gibson, fell from a building at Twentyseventh and L streets yesterday evening cent under a year's deposit of the funds, fracturing his nose and sustaining numerous bruises and internal hurts. Curtis was making some carpenter repairs about the building when the acci-

dent occurred. He fell a distance of twenty feet. Dr. C. M. Schindel attended the man and sent him to the South Omaha hospital. Bowling Sesson to Open. Monday night will be a gala time at Garlow's bowling alleys when the sea-

on will open with a formal ceremony at which there will be lights, music, refreshments and a speech by Mayor Tom Hoctor before the league members and the women visitors. Jetter's Gold Tops will play Martin's

the players will be encouraged by the

Union Central Life Ins. Co.

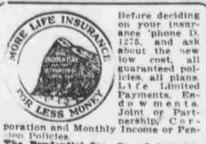
CINCINNATI, OHIO HARRY O. STEEL

GENERAL AGENT 311-313 Ramge Bldg. Phone D. 2163 Savings Bank Life Policy Have You Seen It?

G. W. NOBLE. General Agent CHARLES L. NOFFER, Special Agent. C. MITCHMAN, Special Agent.

OFFICES: 638-643 Brandels Bldg. Omaha

PERSONAL PROPERTY OF THE



M. BRUCH CARPENTER, Mar.

Northwestern Mutual Life Insurance Company OF MILWAUKEE

MANN & JUNOD

General Agents 538-544 Brandets Building. OMAHA

"LOOK OF TRIS PICTURE, THEN OF TRAT."

A certain life insurance company is sending out circulars, under the above heading, giving the financial condition of its own company on one side, and that of the Midwest Life on the opposite side. The company doing this is twenty-six years old. The Midwest Life is seven years old. Would not a fairer comparison be obtained by giving the statement of each company when seven years of age? This same company has also been inserting aids in some of the newspapers knocking non-participating insurance. These ade have not been signed nor even marked "Advertising" in some instances. Has not the public a right to know the facts? Not only that a particular item is an adbut also who paid for its insertion? Before buying, investigate the policies of LOOK ON THIS PICTURE, THEN ON THAT

THE MIDWEST LIFE

E. SNELL Fresident, A Nebraska Company—Rome Offices: First Mational
Bank Building, Lincoln. GEORGE CROCKER and F. A. PINNBY, General
Agents. Booms 1312-1314 City Mational Bank Building, Omaha, Rebraska

WALTER A. YOUSON

519-22 City Nat'l Bank Bldg., Omaha

W. LEBOY WILCOX

Phone Douglas 722.

Established 1891 505-10 First National GENERAL INSURANCE Telephone Douglas 271.

BALDRIGE - MADDEN CO. GENERAL INSURANCE

Bee Building.

--INSURANCE--

FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, BOILER BURGLARY, HEALTH and ACCIDENT. ALFRED C. KENNEDY

BOOST FOR OMANA.

Columbia Fire Underwriters OF OMARA, Mome Office—Entire Third Floor Merchants National Bank Building.

Phone Douglas 451. M. E. Lease, Assistant Manager,

\$5,000 AccidentInsurance for \$5 a Yr. Wheeler & Welpton Co. 1511 DODGE STREET PRONE DOUG. 186.

hearts, it is expected. After the games Bryan cocktails will be served out of the report submitted to the board by respect for the presence of the women. Ralph McCulloch Stays Here.

200 First National Bank Building

Ralph McCulloch, brother of McCulloch, editor of the Journal-Stockman, has just leased his gold mine in Mindinao, P. I., and will remain in South Omaha for some time pending the shipment of some hydraulic machinery to the far east. Mr. McCulloch has spent more than a decade in the Island possessions and expects to return. The machinery necessary to the development of the mine, however, must be shipped from the United States and Mr. McCulloch will remain here for some time pending the shipment of the machinery.

Magie City Gossip. Miss Kate Wyth of Cefar Falls, In., is the guest of Mrs. R. Novak. Miss Julia Biglin of O'Neil, Neb., is the guest of the Misses Margaret and Kathleen Welsh. Mrs. George Francis entertained a num-per of friends at the Country club Wednesday afternoon.

A meeting of the local alumni asso-ciation will be held Monday evening at the high school building. Frank Wyth of Mitchell, S. D., visited at the home of Mr. and Mrs. Richard Novak the first of the week.

Miss Maurine Murdock leaves Tuesday for Lincoln, where she will resume her school work for the year. Miss Theresa Dore has returned from an extended trip to Andever, Mass. in order to attend the sessions of the high

Mrs. H. Marling and Mrs. F. Towle will entertain the Tug-of-War club Wednesday afternoon at the home of Mrs. Marling. Mrs. C. W. Miller and daughters, Ruth nd Edith, have returned from a six reeks' visit in Denver, Colorado Springs, ueblo, Manitou, Colo., and Cheyenne,

Miss Corrinne Thrapp was the recip Miss Corrinne Thrapp was the recipient of a very pleasant surprise party Friday evening by a number of friends Music and games were enjoyed. Those present were: Misses Cora Bockman. Cora Sims, Edna Scofield, Edna Nevens, Attorney Charles Hoover, who was taken to his brother's home in Sarpy county yesterday, suffering from a collapse, was reported as doing nicely yesterday. yesterday.

Wanted to rent 5 to 7-room house north f J street. Small family. Phone South The Ladies' Aid society of the First Presbyterian church will give an organ scital September 18. J. W. Lamyman of Omaha will be in charge. The benefit la for the new pipe organ.

For a case of Jetter's Old Age or Gold Top beer call 80. 88. Prompt delivery to all parts of the city. Wm. Jetter. Concrete work on the south side of Q street, between Twenty-seventh and Thirtieth streets, began yesterday under the supervision of City Paving Inspectors John McMillan and Charles Hrdicka.

We can sell you a ton of screened lump coal for \$4.50 delivered. Good value. Broadwell-Roberts Co., 2412 N St. Phone. South 2 Miss Maurine Murdock entertained at

ridge Friday evening. The players ere: Misses Margaret Welsh, Kathleen Velsh, Julia Higlin, O'Neil, Neo.: Hazel ook, Ola Alsworth, Abbie Lake, Maurine Iurdock and Mrs. Hazelmeyer. Tigers and Culkin's Tailors will meet the South Omaha Ice company team in what are expected to be some spirited games. Mayor Hoctor is scheduled to make the speech of the occasion and

pains in the chest require quick treatment. Take Dr. King's New Discovery for safe and sure relief. 50c and \$1. For sale by Beaton Drug Co .- Advertisement.

Persistent Advertising to the Road to

make the speech of the occasion and Carter. the players will be encouraged by the A number of friends of Miss Mabei presence of their wives and sweet. Menefee gave a farewell dinner in her

Service to Policyholders

The Watchword and Record of the National Life Insurance Co.. Montpelier, Vermont.

Now in its sixty-fourth

A Policyholders' company, no stockholders. Total insurance in force. more than one hundred and eighty-five millions.

Its policies the perfection of life insurance service. Operating in and supervised by thirty-seven states. N et cost of insurance low.

A ctuarial methods sound, conservative and scientific. ist of assets and full information sent on request. Some splendid territory open

Call, phone or write. J. V. STARRETT. State Agent,

or local representatives.

401-2-3 Paxton Block, Omaha, Neb. Telephone Douglas 126.

honor Friday evening at the hone of Mrs. S. Shrigley. Miss Menefes leaves soon to take up her school work at Ann Arbor, Mich. Decorations were formed in the letter "M" and the color scheme was in red and white. Covers were laid for Misses Mabel Menefee, Ola Aisworth, Beulah Carter, Bess Wilson, Hazel Grantham, Mildred Conaway, Wilmeth Hodgens, Lillian Brooker, Ginddys Hiner, Pearl Grantham and Mrs. Shrigley.

John Keane, 734 North Eighteenth street, entertained a number of friends Friday evening. Music and dancing were the enjoyments of the evening. Those prosent were: Misses Sarah Slavin, Helen Gaughan. Sarah Haurahan. Markaret Quinn, Etta Lutz, Mary Keane, Katis Keane, Nellie Keane, Messra Patrick Haurahan. T. M. Dowd, Patrick Me. Padden, M. P. O'Keefe, Mike Erkins, J. O'Conner. William Kihualtin. Welter Davia, John Maguire, Jerry Brosushan, Francis Sassidy and Tom Keane.

Desperate Shooting