

**"State Mutual Life"**

OF WORCESTER, MASS.  
ONE OF THE OLDEST—69 YEARS  
—and Best Companies on  
Earth.  
**W. H. INDOE**  
General Agent  
652 Bee Bldg. OMAHA.



Record of Nebraska's Casualty and Fidelity Companies for 1912.  
1. National Fidelity & Casualty Co. .... \$101,992.67  
2. Competitor ..... 81,274.28  
3. Competitor ..... 53,825.72  
4. Competitor ..... 48,547.78  
5. Competitor ..... 42,637.83  
6. Competitor ..... 15,350.84

**J. H. Mithen Co.**

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

**National Fidelity & Casualty Company**  
National Fidelity & Casualty Bldg.,  
Omaha, Neb.

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

**Millions of 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.  
B. H. Robison, Pres. R. C. Wagner, Sec'y.  
R. L. Robison, Vice-Pres. 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."

**Bennett & Co. Agency**  
ALL KINDS OF INSURANCE  
D. 3909 W. O. W. BLDG.

**A BIG FIRE RECENTLY**  
Caused losses of thousands of dollars to several Omaha firms, but they were protected in RELIABLE companies.  
Call 1213-1214 City Nat. Bldg.  
**Nat Meister**  
Today, Douglas 1708.

**MARTIN BROS. & CO.**  
GENERAL INSURANCE  
BARKER BLOCK TELEPHONE DOUG. 735.

See **TOM KELLY**  
LIFE INSURANCE  
ACCIDENT INSURANCE  
Eighty-five Millions Assets.  
"The Insurance Man."  
PHONE DOUGLAS 681.

Agencies organizing in Iowa, Nebraska and South Dakota now. Splendid opportunities for both agents and managers in every county. For further information, address  
**CHARLES HALL JOHNSTON, Manager**  
**The GERMANIA LIFE INSURANCE COMPANY.**  
1219 City National Bank Building, Omaha, Neb.

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

Let the Buyer Beware  
SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH  
OF INSURANCE.  
**GALLAGHER & NELSON**  
483 Brandeis Bldg. D. 3382  
General Agent Illinois Surety Co.

**News from the Insurance Field**

**Reversionary Additions Swell Returns On Life Policies**

Every person who carries a participating life insurance policy in a well-managed company knows that on each anniversary thereof it is credited with the unspent 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 addition in other words, as much additional paid-up life insurance as it will buy at its owner's 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 disposition an assured can make of them. Protection was 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.

An actual experience will graphically illustrate the advantages: In 1857 General Stewart L. Woodford of New York, who subsequently became an international figure as a lawyer and diplomat, secured a policy for \$5,000 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 \$27.96) 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 out of the dividend fund, the total net premiums paid amounted to \$2,995.04. At the time of his death, which occurred several months ago, the reversionary addition which had been bought by the undrawn dividends aggregated \$3,189, or \$172.96 more than the total premiums he had paid. His beneficiaries received on that single contract of \$3,000 the sum of \$6,189. General Woodford also carried another \$5,000 policy in the same company, which cost him total premiums of \$2,227.71, the dividend additions on which were worth \$3,362. His original \$5,000 of life insurance had grown to \$12,531 at the time of his death.

**Tom Kelly Puts in a Busy Vacation**

Tom Kelly of the Travelers' Insurance company 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 doing in everything scheduled and other-

**Fire Losses Getting Close to Last Year's Record**

Fire losses of the United States and Canada for August, as compiled from the records of the New York Journal of Commerce, show a total of \$21,980,700. The following table gives a comparison of the losses by fire during the first eight months of 1913, together with the same time in 1912:

January	\$3,652,150	\$3,181,250
February	2,600,000	2,750,000
March	16,030,900	17,511,000
April	16,341,400	16,728,250
May	21,012,500	17,227,850
June	16,153,480	24,812,700
July	15,219,100	23,690,900
August	14,158,900	21,189,700
Totals	\$163,750,550	\$160,577,250

The August, 1913, loss was about 56 per cent more than the same chargeable against August of 1912, and it will be seen from the comparative table that the 1913 losses to the end of August are within about \$3,000,000 as much as the losses for the first eight months of 1912, which was a very expensive year. Apparently 1913 is likely to prove unprofitable to the fire underwriters.

**Insurance Companies Now Conserving Human Life**

There is a kind of conservatism springing up, reports the Wall Street Journal, which is paying big returns to its promoters. Somehow or other the life insurance companies have begun to realize that the family is the field upon which to work in husbanding their resources.

The great enemy of prosperous insurance is ill health. Illnesses can be handled in the family, and if promptly attended to can be prevented by ordinary means, such as a competent 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 service to its local agencies in various parts of the country. A bond between the agency and the family is the visit monthly 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 report of the health of the family.

It is easy to see how comprehensive this service may become in its influence upon the health of the community. The promotion of better conditions in the neighborhood through committees of policy holders has probably the vastest possibilities of any step which has recently been taken in the direction of collective warfare. Thanks are due to such men as Prof. Irving Fisher and Prof. J. Pease Norton, who together with others, several years ago inaugurated this campaign to eliminate economic waste by attention to sound sanitary policies. The great cause of poverty is not financial panic, not industrial and commercial depression, nor even the loss of millions in bad crops. The worst foe to human welfare is still preventable sickness, and the insurance program which attacks at this fundamental source of misery is a missionary indeed.

**APPAIRS AT SOUTH OMAHA**

**Major** Hector intimated that the disposition of the charges against Chief John McKale was taken up and that it would finally be decided in a day or two. It is thought that the charges will be dropped with the understanding that new rules will be introduced at once. Mayor Hector stated that the rules of the Omaha fire department would be adapted to meet the needs of 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.

**DOUBLE SHIFT ON TUESDAY**

Charges Against Fire Chief McKale Likely to Be Dropped and New Rules for Department Adopted.

After more than seven hours in session the South Omaha Fire and Police board selected nine men out of seventy-nine applicants for places on the fire department. Five new captains were appointed and a policeman 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. Barry, F. C. Uradevanovsk, Frank O'Rourke, Axel Dahlgren, Emmett Lindsey, Thomas J. Regan, Paul Hachenholz, John E. Kilker and John B. Wawrzynkiewicz.

**If Child Is Cross, Feverish and Sick**

Look Mother! If tongue is coated, cleanse little bowels with "California Syrup of Figs."

Children love this "fruit laxative," and nothing else cleanses the tender stomach, liver and bowels so nicely. 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 sour, then your little one becomes cross, half-sick, feverish, don't eat, sleep or act naturally, breath is bad, system full of acid, has sore throat, stomachache or diarrhoea. Listen, Mother! See if tongue is coated, then give a teaspoonful of "California Syrup of Figs," and in a few hours all the constipated waste, sour bile and undigested food passes out of the system, and you have a well, playful child again. Millions of mothers give "California Syrup of Figs" because it is perfectly harmless; children love it, and it never fails to act on the stomach, liver and bowels. Ask your druggist for a 50-cent bottle of "California Syrup of Figs," which has full directions for babies, children of all ages and for grown-ups plainly printed on the bottle. Beware of counterfeiters here. Get the genuine, made by "California Fig Syrup Company." Refuse any other kind with contempt.

**Reversionary Additions Swell Returns On Life Policies**

At Davenport, Ia., where Mr. Kelly had left the train to phone to a friend, the South Omaha insurance man had a narrow escape from serious injury. The train started to pull out before Kelly returned and his chase for it resulted in a hair-raising experience. He managed to climb aboard and returned home somewhat bruised, but happy.

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**THE Union Central Life Ins. Co.**  
OF CINCINNATI, OHIO  
**HARRY O. STEEL**  
GENERAL AGENT  
211-213 Range Bldg., Phone D. 2163

**LOOK ON THIS PICTURE, THEN ON THAT**  
Before deciding on your insurance, phone D. 6125 about the new low cost, all guaranteed policies, all plans Life Limited Payments, Endowment, Joint or Partnership Corporation and Monthly Income or Pension Policies.  
**THE PRUDENTIAL INS. CO. OF AMERICA,**  
Inc. as a Stock Co., by New Jersey  
**M. BRUCE CARPENTER, Mgr.**  
New York, N.Y. and South Dakota  
612-52 City Nat'l. Bank Bldg., Omaha.

**Savings Bank Life Policy**  
Have You Seen It?  
**G. W. NOBLE,**  
General Agent  
**CHARLES L. KOFFER,**  
Special Agent.  
**J. C. HITCHMAN,** Special Agent.  
OFFICES:  
629-643 Brandeis Bldg. Omaha.

**LOOK ON THIS PICTURE, THEN ON THAT**  
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 fair comparison be obtained by giving the statement of each company when seven years of age? This same company has also been inserting ads in some of the newspapers knocking non-participating insurance. These ads 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 in an ad, but also who paid for its insertion? Before buying investigate the policies of  
**THE MIDWEST LIFE**  
**N. E. SWEET,** President, A Nebraska Company—Home Office: First National Bank Building, Lincoln. **GEORGE CROCKER** and **F. A. PINNEY,** General Agents, Rooms 1312-1314 City National Bank Building, Omaha, Nebraska.

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

**WALTER A. TONSON** **W. LEROY WILCOX**  
**B. L. BALDWIN & CO.**  
Established 1891  
209-10 First National GENERAL INSURANCE Telephone Douglas 971.

**BALDRIGE-MADDEN CO.**  
GENERAL INSURANCE  
Phone Douglas 200. Bee Building.

**ALFRED C. KENNEDY**  
FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, BOILER, BURGLARY, HEALTH AND ACCIDENT.  
200 First National Bank Building Phone Douglas 723.

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

**\$5,000 Accident Insurance for \$5 a Yr.**  
**Wheeler & Welpton Co.**  
1811 DODGE STREET. PHONE DOUG. 186.

After careful consideration, having in mind the future welfare of the boys and girls of our city, I have come to the conclusion that the appointment of a woman to the police department of this city is an eminently proper and desirable step. It is a well established fact that only a very small percentage of the average boys and girls are naturally bad, and while I believe those who stray from the path of honor are induced to do so by others who have fallen before and not through their own desire to be bad, and while I believe the conduct of the boys and girls of this city will compare favorably with that of any other city, yet, if by the appointment herein referred to, the erring boys and girls can be induced to lead moral, upright, honest lives, I believe the members of society, the expense incurred to this appointment will be more than justified.

**Many Feeders Sent Out.**  
At the Union stock yards yesterday closed the largest feeder shipment in the history of the company aggregating 1,200 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 outside.

**Carpetmen Injured.**  
J. C. Curtis, for many years employed in carpentering and repair work by L. C. Gibson, fell from a building at Twenty-seventh and L streets yesterday evening fracturing his nose and sustaining numerous bruises and internal hurts.

**Bowling Season to Open.**  
Monday night will be a gala time at Garlow's bowling alleys when the season will open with a formal ceremony at which there will be lights, music, refreshments and a speech by Mayor Tom Hector before the league members and the women visitors.

**Policewoman named.**  
Mrs. F. P. Vetsuke of 2408 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 for police supervision over places of amusement comprising picture shows, dance halls and parks in South Omaha.

**Desperate Shooting.**  
pains in the chest requiring quick treatment. Take Dr. King's New Discovery for safe and sure relief. 50c and 1.00 for sale by Beaton Drug Co.—Advertisement.

**Service to Policyholders**  
The Watchword and Record of the National Life Insurance Co., Montpelier, Vermont.

**N**ow in its sixty-fourth year, A policyholders' company, no A stockholders, Total insurance in force, T more than one hundred and eighty-five millions. I's policies the perfection of life insurance service. O perating in and supervised by thirty-seven states. N et cost of insurance low.

**J. V. STARRETT,**  
State Agent,  
401-2-3 Paxton Block, Omaha, Neb.  
Telephone Douglas 126.

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