

"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.



Ak-Sar-Ben
Accident Policies
The largest measure of protection for the smallest cost.
Patronize a home company that merits your support.
National Fidelity & Casualty Company
Accident, Fidelity and Surety Bonds, Plate Glass, Burglary, Liability

J. H. Mithen Co.
Inc.
621-4 CITY NATIONAL BANK BLDG.
Surety Bonds, Employers' Liability, Automobile Liability, Burglary, Plate Glass.
INSURANCE

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

How About It?
You are 35 or 40. You expect to live 20 years—or more. You are earning, say, \$2,000 a year. That's \$40,000. You are worth that much to your family. Are you going to let them lose it? At a small outlay annually you can indemnify them from loss by buying one of the matchless policies of
THE BANKERS RESERVE LIFE COMPANY
Bascom H. Robison, Pres. R. C. Wagner, Sec'y.
R. L. Robinson, Vice-Pres. W. G. Preston, Treas.
HOME OFFICE, OMAHA, NEBRASKA.

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."

A BIG FIRE RECENTLY
Caused losses of thousands of dollars to several Omaha firms. They were protected in BRIDGE & COMPANY.
Call 1312-1314 City Nat. Bank.
Nat Meister
Today, Douglas 1703.

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 561.

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.
1210 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
General Agent Illinois Surety Co.

News from the Insurance Field

FOR FIRE PREVENTION DAY
Proclamation Issued by Governors of Twenty States.

NEBRASKA IS IN THE LIST
General and Growing Tendency for a Proper Observance Awakened Throughout the Country.

The forty-second anniversary of the great Chicago fire, which occurred October 8, 1871, has been brought forcibly to the attention of the citizens of twenty states of this country through the governors who have issued proclamations designating this as fire prevention day, and in each of these states fitting ceremonies are being carried out and a general cleanup is taking place. There has been a growing tendency for the observance of October 8 as fire prevention day during the last three years, mainly through the efforts of the various fire prevention associations and fire underwriters' organizations which have carried on a publicity campaign throughout the entire country for the observance of such a day, with a view of reducing the fire risks in the United States.

Observed in Nebraska. The insurance departments of all the states have been communicated with by The Spectator relative to fire prevention day, and the answers received from those where it will not be observed indicate that the majority are showing an interest in the movement, and while some announce that there probably will be a celebration in 1914, it appears to be only a question of time before a day will be set aside annually throughout the entire country. The day is being celebrated mostly in the west and some sections of the south. In several states no proclamation was issued, but the mayors of a number of cities have taken steps for ceremonies to be held. Among these states are California and Tennessee. In Nebraska there is a law setting aside October 10 as fire prevention day. This brings the list of states to twenty-one. Following is a list of the states where the day will be observed, including those where no plans have been made, as announced by the various insurance departments of The Spectator:

Date of Fire Prevention Day.	State
Oct. 9	Alabama
None	Arkansas
None	Arizona
None	California
Oct. 9	Colorado
None	Connecticut
None	Delaware
None	District of Columbia
None	Florida
None	Georgia
None	Idaho
Oct. 9	Illinois
Oct. 9	Indiana
Oct. 9	Iowa
Oct. 9	Kansas
Oct. 9	Kentucky
Oct. 9	Louisiana
None	Maine
None	Maryland
None	Massachusetts
None	Minnesota
None	Mississippi
None	Missouri
None	Montana
Oct. 10	Nebraska
None	Nevada
None	New Hampshire
None	New Jersey
None	New Mexico
None	New York
None	North Carolina
None	North Dakota
None	Ohio
None	Oklahoma
None	Oregon
None	Pennsylvania
None	Rhode Island
None	South Carolina
None	South Dakota
None	Tennessee
None	Texas
None	Utah
None	Vermont
None	Virginia
None	Washington
None	West Virginia
None	Wisconsin
None	Wyoming

BANKERS LIFE INSTALLS PHOTOGRAPHING DEVICE
A novel machine has just been installed in the office of the Bankers Reserve Life company for photographing documents, such as applications, medical examinations and other papers of which duplicate copies are required. Such papers are laid upon a flat surface, the lens trained upon them, a crank turned, and lo, and behold, the print comes out of the hypo wash a perfect image of the original, only the white appears black on the print. The process is simple, yet the work the machine does is little short of marvelous.

LOCAL BAR TAKES NOTICE
The real reason for the diffidence of the members of the association in starting a house-cleaning was later explained confidentially by a lawyer.
"We all know of attorneys who we think are not practicing law," he said, "but nobody wants to take the initiative in proceeding against them. You can't rub against mud without getting soiled, and what is the use of taking chances? The crooked lawyers don't trouble the honest ones. If anything in this line is ever accomplished it will be by the judges, but I understand that their committee appointed some time ago has accomplished no more than ours."
Lectured by a Layman.
Before the house-cleaning topic came before the association the members listened to some good advice on the subject from C. E. McGrew, president of the Law Society National Bank of Omaha, who spoke on "A Layman's View of the Legal Profession." He promised to hold a mirror so that lawyers and judges might see themselves as the ordinary man sees them, and though he performed his task courageously the attorneys gave him hearty applause.
"I am not saying that you need a house-cleaning," he said, "for I do not know, but if you do have one, make it thorough and complete. Do not stir up a mess only to leave the situation as bad as before."
Mr. McGrew said earnestly, that he opposed the recall of judges, and he made some pointed criticisms of the judiciary concerning faults which, he thought, had been responsible for agitation for the recall given judges by the average man. Particular responsibility for law's delay, laxity in interpretation of the divorce laws, and too much regard for political considerations were his chief indictments against judges.
Enforcing Respect for Law.
He asserted that the calling of grand juries at only infrequent intervals re-

Joe Barker Attends Episcopal Convention

Joe Barker left for New York City last week, where he attended the National Episcopal convention, to which he is a delegate. On his return he will stop off at Cincinnati and attend the National Local Agents' convention, to be held in that city, October 14 and 15.

NEW STATE AGENT FOR NORTHWESTERN NATIONAL

Allan H. Chambers, for six years with the Northwestern National of Minnesota, at Waterloo, Ia., succeeds A. R. Grund as state agent for the National Life Insurance Company of America, with offices in the City National bank building. Mr. Grund has been transferred to Wyoming.

Insurance Notes

Charles Hall Johnston of the Germania Life is back from a month spent in the history of the Columbia Fire Underwriters.

E. Q. Bonahan, general agent of the Columbia Fire Underwriters, was in town several days last week from Lincoln.

Joseph Barker of the Foster-Barker Agency and Theodore Ringwalt are in Pittsburgh attending an Episcopal church conference.

Secretary Shaffer of the Lion Bonding Agency is this month completing the details for taking over the title agency of that city.

The Nebraska Life Underwriters' Association met Saturday night, the first time since before hot weather set in. Only routine business was transacted.

Special Agent Deal of the Royal Exchange Assurance company is in the city from New York for the purpose of establishing an agency here. This company insures automobiles against fire, explosions and theft.

The Germania Life is out with a new policy that is one of the most liberal in the world. It is permitted to lapse for non-payment of premium. The old policies allowed but thirty days.

C. O. Talmage, D. B. Welpton and James Marshall were Omaha representatives at the Chicago meeting of insurance men of the northwest, held in Chicago last week. There was an attendance of 150 managers and agents.

J. J. Graham of Des Moines, formerly with the Des Moines Fire and later with the Central National, has been appointed special agent of the Concordia Fire of Milwaukee to Iowa and Nebraska.

The birthday of Hubert Chilla, vice president of the Germania Life Insurance company, occurs this month, and agents in the country over are hustling for business. They intend to make this a record month as a compliment to the official.

Insurance Superintendent Revelle of Missouri rules that fire insurance companies licensed in Missouri have no legal right to insure automobile owners against damage occasioned by judgments on persons or property resulting from the operation of these vehicles.

The Los Angeles Fire & Marine Insurance Co. of California has reinsured its outstanding liabilities in the Home of New York, and will retire from the field, owing to the dubious outlook for the future. The stock of the company was sold on the promotion basis at a high cost.

During the last year Milwaukee's fire department answered 81 alarms, traveled 2,841 miles, made 4,855 inspections of risks and 1,000 inspections of fires. 166 were caused by carelessness, 137 were caused by automobiles.

It has taken Wisconsin a year to put its state fire insurance system into operation, because the law provides that no policies are to be written till applications for \$100,000 of insurance are on file. Apparently the plan does not meet a long-felt want.

Columbia Fire, the race horse owned by E. Q. Bonahan of Lincoln, general agent of the Columbia Fire Underwriters, has closed the season, having won seven victories in the state, the O'Leary horse. He broke track records at Lincoln and Des Moines, winning five of the fastest miles ever in two years, and the three fastest ever paced in Nebraska.

The appointment of a Missouri commission to recommend an improved code of fire insurance laws for that state is expected to result in the state fire insurance Commissioner Revelle. It is regarded as certain that Edward J. Golecki, who was largely instrumental in procuring the compromise settlement of the Missouri suspension, will be chairman.

Walter G. Preston, treasurer of the Bankers Reserve Life company, made a motoring tour through northeast Nebraska last week, inspecting some of the high grade farm loans made by his company. He spent Saturday in Sioux City visiting the agents of the company there and expects to be at his desk Monday.

The Fidelity-Casualty company of New York probably will establish a branch in Omaha before the first of the year. H. L. Dutton of the home office was here last week looking into the advisability of such a move. The company has been represented in Omaha by the Foster-Barker agency. This agency was in contact with the company on November 1 and Mr. Dutton regards it a better proposition to maintain a branch instead of an agency here.

SEEK WESTERN COMPANIES

Change Comes Over Those Seeking Insurance and Its Protection.

PUBLIC INTEREST IS AWAKENED
As to Causes that Have Brought About the New Conditions.

The following statements made by Secretary Shaffer of the Lion Bonding and Surety company, will be read with interest by every insurance man, who is interested in the welfare and development of western insurance institutions. Coming as they do from one of the best known surety men in the middle west and a man who has traveled very extensively the country over in the interest of this important branch of insurance, give added weight to the remarks quoted herewith. Mr. Shaffer says in part:

"The western companies are at last coming into their own. Even to the most casual observer of insurance conditions, the greatly changed attitude of the public at large toward western insurance companies, cannot help but be most decisively noted. Perhaps the best evidence of this change and the most pronounced, is manifested in the disposition shown in the larger and more important insurance agencies throughout the west, who are now seeking connections with the leading western companies. Just the reverse was true only a few years ago—not over three or four years—in fact I can recollect in several instances where an important agency would scarcely consider an agency connection with a western surety company, and to-day many of these same agencies are representing the Lion exclusively in our various departments. This not only applies to surety companies, but to life and accident companies as well. There are several very good reasons for this change, among them being instant service, more modern methods in handling the business and the able management of the companies.

"The best western companies have chosen wisely and well—they have combined the best features of the old with modern, up-to-date methods of the new and the combination has been a perfect success, the result has been the acquisition of the confidence of the insuring public, which they shall continue to merit.

"Consolidations, compelled re-insurance agreements and compulsory retirement from business of several large eastern companies within the last two or three years, has awakened the interest of the public and they now realize that a capable, well managed and comparatively small western company is superior, after all, to its larger but less stable eastern competitor."

Fruitful Compliment to the Kick of a Famous Cow

The impulse of the kick of the left hind leg of Mrs. O'Leary's cow in Chicago has survived the knocks of thirty-two years and increases in usefulness as time moves on. Chicago didn't have much in the early '70s, but as the ashes of the conflagration of October 9, 1871, disappeared and a new and better Chicago sprang from the ruins, the O'Leary horse, the kick of the cow, and the kick of the horse, were a great kick, a mighty kick for a little one, and its power as an example of how good results may be achieved influences the fire activities of today. Partly as a tribute to Mrs. O'Leary's famous cow and Chicago red letter day, twenty states designated October 9 as fire prevention day and observed it by educational and cleanup exercises. Factory owners and businessmen were urged to spruce up their plants, householders to set their homes in order and school children were taught that carelessness, negligence, ignorance and matches cause over 90 per cent of the fire losses.

BALDRIGE-MADDEN AGENTS TAKE NEW FIRE COMPANY

The Baldrige-Madden company has taken on the Standard Fire Insurance of Hartford, making a total of six fire companies which that company represents, besides having the state agency for the Maryland Casualty company.

RAID CATCHES THIRTY WHO WERE TILTING THE LID

Police Sergeant Tony Vanous, leading his "flying squadron" of raiders pounced upon the second floor resort at 1508 Howard street last night and took nearly thirty men and women to jail for being in a disorderly place. Liquor was being sold there the officers discovered. Only a few had the necessary \$10 for their release on bond, and the

Auto Man Frustrates Footpads' Operations

Harry Wallace, of the Stewart-Towner Motor Sales company, is a little police force all by himself. Last night as he was passing Nineteenth and Capitol avenue in his machine, he heard a yell for help. Three men were struggling in a shadow and Wallace turned his machine's light upon them. Two immediately ran, and when the third told Wallace that it was a case of highway robbery, the latter followed the fleeing men in his machine. They ran toward the business district and separated, but Wallace followed one of them until he saw Officers Chapman and Ulmer, who made the arrest. The man gave his name as Fred Williams of Peoria, Ill., and said that it was only a little drunken quarrel. The man who declared he was being held up went away, without notifying the police and he is being sought by detectives as the complaining witness.

Auto Man Frustrates Footpads' Operations

The pleasant purrative effect produced by Chamberlain's Tablets and the healthy condition of body and mind which they create make one feel joyful. For sale by all druggists.—Advertisement.

THE Union Central Life Ins. Co.
OF CINCINNATI, OHIO
HARRY O. STEEL
GENERAL AGENT
311-313 Range Bldg. Phone D. 5163

Savings Bank Life Policy
Have You Seen It?
G. W. NOBLE,
General Agent
CHARLES L. HOFFER,
Special Agent
F. C. KITCKMAN, Special Agent.
OFFICES:
638-640 Brandeis Bldg. Omaha.

MONIE LIFE INSURANCE
FOR LESS MONEY
Before deciding on your insurance "phone D. 1275, and ask about the lowest 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 GARFINKEL, Mgr.
For Nebraska and South Dakota.
518-522 City Nat'l Bank Bldg., Omaha.

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

INSURANCE IN FORCE:

December 31, 1908.....	\$ 508,000
December 31, 1909.....	1,423,818
December 31, 1910.....	2,641,084
December 31, 1911.....	4,808,508
September 30, 1913.....	5,258,000

THE MIDWEST LIFE
W. E. SENEY, President, A Nebraska Company—Home Office: First National Bank Building, Lincoln. **GEORGE GROUVER** and **F. A. FINNEY**, General Agents, Rooms 1213-1214 City National Bank Building, Omaha, Nebraska.

LOCAL AGENTS WANTED
In every county in the state. Connect yourself with the company which has made a fight for clean, sound, honest methods in insurance since the day of its incorporation; the company which anticipated the requirements of the new insurance code by voluntarily giving what the law now requires; a company whose policies contain the best there is in modern life insurance.

WALTER A. TORSON **W. LEROY WILCOX**
B. L. BALDWIN & CO.
Established 1891
508-10 First National GENERAL INSURANCE Telephone Douglas 871.

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

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

BOOST FOR OMAHA.
The Columbia Fire Underwriters
OF OMAHA.
Home Office—Entire Third Floor Merchants National Bank Building. Phone Douglas 431.
C. O. Talmage, Manager. **M. E. Lease, Assistant Manager.**

\$5,000 Accident Insurance for \$5 a Yr.
Wheeler & Welpton Co.
1811 DODGE STREET. PHONE DOUG. 185.

Dodds Finds Baby Girl Dumped in His Automobile

When E. S. Dodds, architect, living at 202 North Nineteenth street, left his home and stepped into an automobile which was standing at the curb a faint wall coming from the tonneau attracted his attention. He investigated and found a 4-day-old white baby girl. He carried it back into the house and showed it to Mrs. Dodds, and later took it to police headquarters, where the Child Saving institute afterwards claimed it.

Switchman Crushed; Very Badly Injured

While making a coupling in the Missouri Pacific yards last night, Gilbert M. Coats, a switchman, living at 1922 North Seventeenth street, was so badly crushed that it is feared he will lose his life. He was taken to St. Joseph's hospital in a private conveyance, and Dr. Hollister gave him attention.

OMAHA-MADE GOODS ARE SHIPPED AROUND WORLD

Two big shipments from Omaha manufacturers to South America and to Australia last week give some idea of the extent to which Omaha is finding its way into the markets of the world. The Gordon-Lawless company has shipped 4,000 vacuum ice cream freezers to Buenos Ayres, Argentina, during the week. The Standard Chemical company has just shipped 500 packages of assorted goods to Brisbane, Australia.

AT ONCE, CLOGGED NOSTRILS OPEN, HEAD COLDS AND CATARRH VANISH

Breathe Freely! Clears Stuffed-up, Inflamed Nose and Head and Stops Catarrhal Discharge. Cures All Headaches.
Try "Ely's Cream Balm."
Get a small bottle, anyway, just to try. Apply a little in the nostrils and instantly your clogged nose and stuffed-up air passages of the head will open; you will breathe freely; dullness and headache disappear. By morning, the catarrh, cold-in-head or catarrhal sore throat will be gone.
End such misery now! Get the small bottle of "Ely's Cream Balm" at any drug store. This sweet, fragrant balm

ALLAN H. CHAMBERS "The other insurance man"

Will be pleased to meet KELLY and all the other life wires in friendly competition for your life insurance business. Incidentally, if you know of a real salesman who is dissatisfied with his present earnings, send him word to the NATIONAL of U. S. A. office, 1213-1214 City National Bank Building, and I'll turn him next to something good. Former life insurance experience not necessary if he is a hustler.

others were forced to stay in jail all night, as the proprietors of the place would do nothing to get them out.

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