

"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.

NATIONAL FIDELITY & CASUALTY COMPANY 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

Jay D. Foster Joseph Barker Successors to H. E. Palmer Son & Co. Foster-Barker Company 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. Robison, 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."

Burns with the Army ALL KINDS OF INSURANCE D. 3555 W. O. W. BLDG.

A BIG FIRE RECENTLY Caused losses of thousands of dollars to several Omaha firms. 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.

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 Joe Barker Attends Episcopal Convention SEEK WESTERN COMPANIES Change Comes Over Those Seeking Insurance and Its Protection. PUBLIC INTEREST IS AWAKENED Secretary Shaffer Goes into Detail as to Causes that Have Brought About the New Conditions.

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:

Table with 2 columns: State, Date of Fire Prevention Day. Includes Alabama, Arkansas, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, 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. Key to the Situation—See Advertising.

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."

Reads and Discusses Editorial that Appears in The Bee. MATTER GOES TO COMMITTEE Three to Make Inquiry as to Identity of Members of Profession Who Ought to Be Prevented from Practicing. The attitude of the Omaha Bar association with regard to members who may not measure up fully to a high standard in the profession, was frankly described last night at a meeting which was marked by sympathy displayed by attorneys, each for the other, because a statement had been published in the editorial columns of The Omaha Bee to the effect that the local bar needed a "house-cleaning."

NEW STATE AGENT FOR NORTHWESTERN NATIONAL Allan H. Chambers, for six years with the Northwestern National of Minnesota, at Waterloo, la., 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. Last month was the best September in the history of the Columbia Fire Underwriters. E. Q. Bonahan, general agent of the Columbia Fire Underwriters in town several days last week from Lincoln. Joseph Barker of the Foster-Barker Agency and Theodore Ringwall are in Pittsburgh attending an Episcopal church conference. Secretary Shaffer of the Lion Bonding Agency is in the city completing the details for taking over the office of that city.

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 8, 1871, disappeared and a new and better Chicago sprang from the ruins, the O'Leary bovine rose in public esteem and thankfulness. It was 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.

Auto Man Frustrates Footpads' Operations Harry Wallace, of the Stewart-Tosser 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.

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

Switchman Crushed; Very Badly Injured While making a coupling in the Missouri Pacific yards last night, Gilbert M. Costa, a switchman, living at 1523 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. There were no witnesses to the accident, but the men who found him declare that it was while in between the cars, attending to the coupling that he was hurt.

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 Headache. Try "Ely's Cream Balm." Get a small bottle, anyway, just to try to 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; dizziness 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

SEEK WESTERN COMPANIES Change Comes Over Those Seeking Insurance and Its Protection. PUBLIC INTEREST IS AWAKENED Secretary Shaffer Goes into Detail 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 today 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.

INSURANCE IN FORCE: December 31, 1908.....\$ 509,000 December 31, 1909..... 1,402,818 December 31, 1910..... 2,641,084 December 31, 1911..... 4,806,908 September 30, 1913..... 5,828,000 THE MIDWEST LIFE W. E. SENEY, President, A. Nebraska Company—Home Office: First National Bank Building, Lincoln. GEORGE G. OCKER and F. A. FINNEY, General Agents, Rooms 1213-1214 City National Bank Building, Omaha, Nebraska.

WALTER A. TORSON W. LEROY WILCOX B. L. BALDWIN & CO. Established 1891 509-10 First National GENERAL INSURANCE Telephone Douglas 871.

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

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.

THE Union Central Life Ins. Co. OF CINCINNATI, OHIO HARRY O. STEEL GENERAL AGENT 311-313 Range Bldg. Phone D. 5103.

MORE LIFE INSURANCE FOR LESS MONEY The Prudential Ins. Co. of America, Inc. as a Stock Co., by New Jersey. M. BRUCE GARNETT, Mgr. For Nebraska and South Dakota. 519-523 City Nat'l Bank Bldg., Omaha.

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

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Dodds Finds Baby Girl Dumped in His Automobile When E. R. 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.

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 around to the NATIONAL OF U. S. A. office, 1213-1214 City National Bank Building, and I'll put him next to something good. Former life insurance experience not necessary if he is a hustler.

Savings Bank Life Policy Have You Seen It? G. W. NOBLE, General Agent CHARLES L. HOFFER, Special Agent F. C. KITCHEMAN, Special Agent OFFICES: 638-645 Brandeis Bldg. Omaha.

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