Mass, learn to work concrete as a regular part of their course in agriculture

Of the 200 or more men engaged in the

Companies writing farm insurance have

Coupon Insurance

For Parcels Sent

insured by the government and sent by

The company doing the business takes

very little risk. It trusts people without

100, for which the charge is \$2.50. Whole-

across the footlights was imposing, and

at both speeches, tearful and sincere,

to by gatherings that shared both in the

Miss Lang goes to Kansas City today

for a short visit with her mother before

she goes to Denver to take on the work

of leading woman at the new Denham

theater, where the first performance will

he given on Saturday, November & Along

with Miss Lung will go Mr. Denithorne,

Miss Stone leaves today on the Lor

Angeles Limited for her home at Los

Angeles, where she is under engagement

to play at the Belasco in a round of spe-

cial productions. Miss Montagu of the

American stock company will accompany

Miss Stone to Los Angeles, where sho

Mr. Wayne of the American company

of this insurance very freely.

lears and the sincerity.

will follow at once.

also has an engagement.

parcels post

due to lightning.



## 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.

Savings Bank Life Policy Have You Seen It?

G. W. NOBLE General Agent CHARLES L. HOPPER,

Special Agent. HITCHMAN, Special Agent, OFFICES: -639-643 Brandeis Bldg., Omaha,

"State Mutual Life" OF WORCESTER, MASS.

OKE OF THE OLDEST-59 YEARS -and Best Companies on

W. H. INDOE

#### "See Vesy Before You Slip" ACCIDENT INSURANCE TYLER 861

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.

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This is what you get when the "Lion" writes your bond. No delay, no red tape.

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Lion Bonding & Surety Co.

9th Floor W. O. W. Bldg.

Phone Douglas 678.

We don"t want much, just the "Lion's Share,"

### MARTIN BROS. CO.

EARKER BLOCK.

TELEPHONE DOUG, 735.

# C. W. HICKS

ADJUSTER OF FIRE LOSSES 216 South 25th St.

Tel. Douglas 4457.

Let the Buyer Beware SEE US REPORT BUYING ANOTHER POLICY IN ANY BRANCH

GALLAGHER & NELSON Brandels Bldg.

W. LEROY WILCOX.

B. L. BALDWIN & CO.

509-10 Pirst National GENERAL INSURANCE Telephone Douglas 271.

-- INSURANCE --FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, BOILER, BURGLARY, HEALTH and ACCIDENT.

ALFRED C. KENNEDY

200 First National Bank Building.

# \$5,000 Accident Insurance for \$5 a Yr. Wheeler & Welpton Co.

Mrs. Pekar Sues

Mrs. Karolina Pekar of Bohemia, whose discovery of her alleged husband, Joseph Vopalka, in Omaha, after she had been unaware of his whereabouts for twentyfour years, recently given publicity, is now asking the courts to restore the rights of a wife to her. A suit filed by her is directed against Joseph Vopalka, whom she alleges she married under the

name of Joseph Pekar November 18, 1888, in Bohemia; Anna Pecova, to whom she For Wife's Rights and an attorney.

> Mrs. Pekar says that three months after Pekar disappeared in August, 1889, a child was born to her, and that she has lived in poverty for many years. She asks that transfers of property by Pekar be set aside and that she be allowed a share of it

> Vopalka, who is married and has a family in Omaha, is proprietor of a butcher shop at Fifth and William

# IN ONE MINUTE! CLOGGED NOSTRILS **OPEN--COLDS AND CATARRH VANISH**

Stops Nasty Discharge, Clears Stuffed disselves by the heat of the nostrils; Head, Heals Inflamed Air Passages and You Breathe Freely. Try Ely's Cream Baim."

it-Apply a little in the nestrile and instantly your clogged nose and stoppedup air passages of the head will open; up air passages of the head will open; closed, hawking and blowing. Catarrh you will breathe freely; duliness and or a cold, with its running nose, foul headache disappear. By morning: the mucous dropping into the throat, and catarrh, cold-in-head or catarrhal sore

throat will be gone. End such misery now! Get the small arug store. This aweet, fragrant balm will surely disappear

penetrates and heals the inflamed, swolien membrane which lines the nose, head and throat; clears the air passages; stops nasty discharges and a feeling of cleans-Get a small bottle anyway, just to try ing, soothing relief comes immediately Don't lay awake tonight struggling for breath, with head stuffed; nostrils

raw, dryness is distressing but truly needless Put your faith-just once-in "Ely's bottle of "Ely's Cream Balm" at any Cream Balm" and your cold or estarrh

# News from the Insurance Field

ONE WAY TO STOP REBATING

President N. Z. Snell Believes He Has System to Stop Abuses.

AGENT IS NEVER BENEFITED

Purchaser of the Policy is the Man that Gets the Long End of a Practice that is Cheap-

'One of the abuses which the new inurance code does not wholly provide against is that of rebating," writes N. Z. Snell, president of the Midwest Life.

'The code defines a rebate as: "The penalty inflicted for rebating consists in revoking the license of the insurance company or agent found guilty of such an act, but no penalty is imposed upon the one accepting a rebate. "Among the evils to which rebating contributes are:

"First-It fosters deceit. The premium actually paid is not the one expressed in the policy, but another and a secret one. Even where there are no penalties inflicted for rebating, the practice is never indulged in openly. Modern business

methods are along the line of publicity. "Second-It discriminates against policy holders. This discrimination applies to both policy holders in the same company and to policy holders in different companies. No defense can be made to rebating in meurance which would not equally apply to rebating by railroads, street car, telephone and other public or quasi-public corporations. The large policy holder and the one who is the held that such a practice was discrimbest able to pay the full premium is Inatory.

The outstanding business of the Central National Fire of Chicago has been reinsured in the North British and Mercautile as of noon. October 21. The reinsurance was effected on a basis of uncarned premiums of \$250,000.

In a group of twenty-five boys taking "part time" agricultural work in five agricultural schools in Massachusetts last year, two carned more than \$3.0 each, twelve more than \$200 and only three less than \$100, from their farm produce. Inatory. the one who always gets the benefit of a rebate. It is the banker, the successful business or professional man who is favored in this respect. Usually there is no real competition in the sale of an insurance policy. The agent sells or does not sell his prospect either because he does or does not interest him sufficiently in the proposition. Whenever a man lets It be known that he is in the market for produce. a large policy, it can be put down that in nine cases out of ten he is looking for the agent who will give him the biggest rebate.

Third—It demoralises the agent. There is no doubt that at times it is a big for the agent who will give him the

biggest rebate. is no doubt that at times it is a big temptation to the agent either to offer a reluctant prospect a part of his commission in order to close the transaction, or to accede to the suggestion or demand of the prospect that a rebate be given Whenever he does, however, he lowers his efficiency and capacity as a salesman. It is a tacit admission on his part that his policy is not worth 100 cents on the dollar, or that he is not capable of selling it for its full value. A rebate once

ing it for its full value. A rebate once given makes it all the harder to resist giving another, and then another. The agent simply comes to follow along the line of the least resistance.

High school pupils in eight American cities spend \$1,500,600 each school year for lunches. The American Home Economics association estimates that this amount, spen for lunches outside of school, will buy only \$1,000,000 calories in food value; whereas, if spent in the school lunch room, with its carefully supervised menu, it will purchase the equivalent of 178, one whereas, if spent in the school lunch room, with its carefully supervised menu, it will purchase the equivalent of 178, one whereas, if spent in the school lunch room, with its carefully supervised menu, it will purchase the equivalent of 178, one whereas, if spent in the school lunch room, with its carefully supervised menu, it will purchase the equivalent of 178, one whereas, if spent in the school lunch room, with its carefully supervised menu, it will purchase the equivalent of 178, one whereas, if spent in the school pupils in eight American cities spend \$1,500,600 each school year for lunches. The American Home Economics association estimates that this amount, spent for lunches outside of school, will buy only \$1,000,000 calories in food value; whereas, if spent in the school lunch room, with its carefully supervised menu, it will purchase the equivalent of 178, one in the school lunch room, with its carefully supervised menu. It will purchase the equivalent of 178, one in the school lunch room, with its carefully supervised menu. It will purchase the equivalent of 178, one in the school lunch room, with its carefully supervised menu. It will purchase the equivalent of 178, one in the school lunch room, with its carefully supervised menu. It will purchase the equivalent of 178, one in the school lunch room, with its carefully supervised menu. It will purchase the equivalent of 178, one in the school lunch room, with its carefully supervised menu. It will purc to reduce the amount of the recovery on sponsible for 4.2 per cent. a rebated policy to the amount the premium actually paid would purchase. This ould be acomplished by the addition to our insurance code of the following, or ome similar section:

The amount of insurance whereon the insured has received or accepted, either directly or indirectly, any rebate of the premium or agent's or broker's commission thereon, shall be reduced in such proportion as the amount or value of such rebate, commission or other considerations. such rebate, commission or other con-sideration so received by the insured, bears to the total premiums payable on such policy according to its terms at or prior to the time the same becomes a claim. The amount of which any policy is so reduced shall be paid by the com-pany to the state treasurer for the use and benefit of the school fund of the state of Nebraska.

Gain Nothing. "The objection urged by some to such New York Commercial, has solved the plan that an innocent beneficiary ought not to be deprived of receiving the ing books of coupons. All that the confull face of the policy, is completely answered when it is recalled that it is the atub the address of the consigned the act of the one who takes out the and the value of the parcel and paste on policy in not paying the full premium it a sticker coupon costing 21/2 cents for that has reduced the amount to which the beneficiary is entitled The beneficiary gets all the insurance that the on a parcel not registered or insured by insured paid for and no beneficiary should be entitled to receive any more. \$50 or more and insured by the govern-The insurance company which has given a rebate, either directly or through an first \$50, 5 cents for \$100 and 10 cents for agent, could gain nothing by the trans. \$150, using the same certificates in both action under such a law, because the cases. All that the shipper has to do amount of the face of the policy which is to paste four certificates on the \$156 was withheld from the beneficiary is parcel that is sent by registered mail or paid to the state for the use and benefit of the school fund."

Insurance Notes and Personals. Detroit has appropriated \$8,000 for chool dental inspection and clinics in

1913-14 in Wisconsin seventy-two towns have entered a state-wide social center organisation.

The cargo on the burned steamship Volturno was insured by London underwriters for \$400,000.

A special committee of the Boston Chamber of Commerce which investigated fire insurance rates, reported that the

"GETAWAY" NIGHT FOR TWO

Companies at American and Boyd

Theaters Close Season.

LEADING LADIES SAY GOOD-BYE

Miss Lang and Miss Stone Get

Many Flowers and Make

Short Speeches Full of

"Getaway night" was celebrated at the

Boyd and American theaters Saturday

night as it was never before. It is the first

time in Omaha's history that two clever

women were pitted one against the other

as leaders of resident stock companies

and the situation has been interesting

from the first. One of its features has

been the friendship that has existed be-

tween Miss Lang and Miss Stone. This

has not been perfunctory, but real How-

ever, the sequence of deals that resulted

in both companies being practically dis-

At both theaters large assemblages

applauded the stars as they spoke their

situation one for a comic writer.

Tears.

#### San Francisco earthquake raise of 15 per cent had been abolished and that the city was not entitled to a reduced rate because the fire lose ratio in Boston is the largest of all the big cities of the country, surpassing even Chicago. Students at Hopkins academy, Hadley, pensation Ac and Workmen's Compensation Acts

Charles W. Kreuger, state agent of the New Hampshire fire, with headquarters in Denver, spent most of last week in As the year draws to a close it be omes increasingly evident to students of the present situation in the casualty busi-Joseph Barker of the Foster-Barker agency has returned from New York, where he went to look after insurance ness, that at least one if not more companes will strive to withdraw with honor from the liability field.

"It has become clear," save the New Secretary Shaffer of the Lion Bonding company is back from Kansas City, where he spent a number of days look-ing after company business. York Commercial, "that the legal limit in claim and loss reserves is insufficient in a number of instances to meet the ac-Maryland insurance department has adopted the New York rules governing commissions and brokerages of liability agents, effective November 15. cumulated claims. The experience of more than one company has been embarassing and it is believed that the stockholders must be called on for addi-J. W. Hughes, formerly assistant secre-tary of the Guarantee Fund Life Insur-ance company, has been elected secre-tary and treasurer for that company. tional funds before these companies can make a statement which does not show an impairment of capital. Earl A. Zook has been appointed city sgent for the National Life of United States of America. Mr. Zook was formerly in the insurance business in Waterloo, Is.

"On the other hand, the certainty that workmen's compensation laws will eventually crystallize into an experience which will enable the underwriters to determine adequate rates for employes' liability business has encouraged the contemplated entrance of considerable new capital in the business after the besinning of the new year."

Of the 30 or more men engaged in the insurance business in Omaha, nearly one-half of them registered for a chance in the land lottery at North Platte, where the drawing will take place Tuesday. The Fidelity Fire Insurance company of Des Moines, organized in 1801 and doing a business of about \$100,000 in premiums per year, has reinsured in the German American of New York. Reinhold R. Koch, president of the Detroft conference, announces that organisation is giving active consideration to efforts to modify existing and proposed During the last week fire insurance business has been unusually good with the Omaha agencies. Almost every fire risk written has a tornedo policy going the drawing will take place Tuesday. workmen's compensation acts so that the industrial accident and health companies will be enabled to participate in the business. Lors of existing business is feared. Compensation indemnity is really accident insurance, although it must be now issued under liability forms because payment under an accident policy does not relieve the employer of liability whether he pays the premium for the insured or

The conference is also prepared to work with the companies doing a liability business to prevent the enactment in various states of compulsory state insurance laws. Other plans, says Mr. Koch, are ready to effect the following ends.

Oppose laws which increase the tax n our premium income Introduce laws which will decrease tax

on our premium incom Abolish publication of annual reports n local newspapers.

Abolish municipal licenses. Co-operate with insurance superinten-

Notwithstanding the troubled conditions in Mexico. 167 new government schools for the native population have been organized in the various states, according to a statement on Latin-American republics in the annual report of the commissioner of education. dents in passage of proper laws and prevention of vicious lawn. Educate members of state

on insurance questions, Educate the public generally on the Companies writing farm insurance have had a disastrous experience this summer from lightning and tornado losses. Farm mutuals have also suffered and many of them have been compelled to increase their assessments. Some report that over one-half of their losses this year were due to lightning. subject of health and accident insurance. Secure standard provisions and condi-

tions in all states. Eliminate so-called "frills." Prevent further stock promotion

Reduce our letter postage to 1 cent-Develop a uniform classification risks. Develop a uniform schedule of medical

Prevent the "twisting" of agents and business.

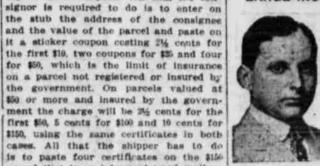
Secure proper licensing of all agents. Protect the companies against loss from undesirable agents. Secure real co-operation between com-

panies in settlement of claims. Mr. Koch is conducting an active campaign to increase the membership of the association. He calls attention to the fact that there are now enrolled seventypanies writing 25 per the industrial accident and health business in the United States.

#### Martin Brothers Install Big Clock

Through Mails over the huge clock which the Martin While the need for insurance of par-Brothers company has installed on the cels seat through the mails under the exterior of its offices, second floor of the Barker block. The clock is four feet in diameter, faces diagonally across Fifteenth and Farnam streets and is said to be the largest clock in the city owned by a private concern. It will have the effective way absolutely devoid of red hourly regulation service of the Western tape. One of the large insurance companies in New York City reports the LUTHER KOUNTZE HOLDS problem to its own satisfaction by issu-

# LARGE INSURANCE POLICIES



ushers carrying flowers to be presented of revivals of Mr. Hackett's successes

"The large amoun of life insurance which I carry is the best evidence of the value I place up said L. L. Kountze, vice president of the First National bank Omaha. The total of the policies carried by Mr. Kountze upon his life in several companies ex

ceeds \$200,000, making him one of th heaviest insured men in the state. "I might invest my premium money sources which would net greater returns special investigation up to \$50, and it on the investment, but the protection aftrusts the government investigators up forded by life insurance outweighs that to \$150. As this insurance is designed consideration. I would recommend life for the benefit of business houses the insurance protection to every man who risk is small because the minimum num- has dependants or who is interested in ber of certificates sold at one time is providing an estate when he has gone." Mr. Kountze is a comparatively young sale and retail dry goods, notion and man and secured the vast amount of injewelry houses are availing themselves surance which he carries at the lower premium rates offered the young.

open its season at that theater today. expressing the regrets of the popular The Boyd theater is closed, for the time leading women at leaving, were listened being, at least.

#### Elsasser Family to Hold Reunion Here November 1

The Elsasser family, of which there Mr. Watkin and Mr. Tustin of the American company, and Mr. and Mrs. Herbare about 200, will hold its first annual reunion November I at Miller's hall at lin of the Boyd company. Mr. Hecker of Seventeenth and Vinton streets. All of the American box office has already the 200, with the exception of two gone to Denver; Mr. Kearney of the three families, reside in Omaha. staff leaves today, and Mr. Woodward

The family is one of the oldest as well as one of the largest families in Omana as it was established here by Jacob Elsamer forty years ago when he married Miss Amelia Thumb. The Elisassers are of German decent, and like all Germans, are the leaders of a gang that has been are good, home-loving citizens and are well known as honest, frugul and thrifty. Persistent Advertising is the Road to

Big Returns

# National Life Insurance Company

The National Life, chartered by the State of Vermont in 1850. supplies a continuous record of sixty-four years' work. It is pecultarly strong in its asset and insurance composition, purely mutual and impartially, scientifically managed upon the doctrine of ownership by the insured and of an unsurpassed service to its members. It grants the best form of LIFE, ENDOWMENT, TERM, ANNUITY and INCOME Insurance at the lowest net cost, impressively demonstrated by the fact that it has set aside, for payment of dividends to policyholders during the current year, over one million dollars. The public is notified that the Supreme Court of the United States has handed down the decision that our company is the only one entitled to the name of National Life Insurance Company and to all mail so addressed.

Correspondence without prejudice to the writer is invited and will have prompt attention.

### J. V. STARRETT, State Agent

401-2-3 Paxton Bik.

Douglas 126.

### Guarantee Fund Life Association

OMAHA, NEBRASKA.

Organized January 2, 1902, 

incontestable after two years from their date. Unselfish men desire life insurance for protection-for the family. That is the only kind of a policy we issue. Men only, 21 to 50 years, are eligible.

Since most men desire life insurance mainly for protection, why not buy a policy that will best serve your needs' Guaranteed rate per \$1,000 insurance, age 35 years, \$13.30. Other ages in same proportion.

Home Office

Brandeis Bldg.

ACCIDENT INSURANCE Eighty-five Millions Assets

"The Instrance Man."

### Record for Nine Months

(1918)Total Paid to Policy Holders, Including Beath Losses:

\$280,759.10 Income from all sources: \$1,015,227.87 Total gain in assets:

\$503,426.67 Liberal Dividends Paid to Policy Holders.

BANKERS RESERVE LIFE COMPANY Bascom H. Robison, Pres. R. L. Robison, Vice-Pres. R. C. Wagner, Sec'y. W. G. Preston, Treas.

HOME OFFICE, OMAHA, NEBRASKA,

BUYING DIVIDENDS The Midwest Life issues only stock or low premium policies. It does not charge more than every insurance man knows is necessary, and then attempt to justify the act by promising to return the overcharge in the guise of a dividend.

A dividend on a life insurance policy is in no sense a profit. It is only the

A dividend on a life insurance policy is in no sense a profit. It is only the return of that part of the amount necessary to enable the company to pay all expenses and losses and set aside the required reserve. In other words, it is the change the company returns after retaining the actual cost of the insurance, Remember, that to get dividends, a policyhoider must literally buy them. The excess over the rate charged by other old line companies is the price paid. Insure in

THE MIDWEST LIFE

N. Z. SNELL, PRESIDENT A NEBRASKA STOCK COMPANY SELLING NON-PARTICIPATING LIFE INSURANCE ONLY FIRST NATIONAL BANK BUILDING, LINCOLN. CITY NATIONAL BANK BUILDING. OMAHA AGENCY GEORGE CROCKER, P. A. PINNEY, General Agents.

#### PSYCHIC MIKERS WORK HERE

Arkansas People Lose \$800 to Band that Get Half Million in Chicago.

Arrested in Columbus, Ohio, by Chi cago Officers and Frauds Perpetrated Here Brought to

Light.

That the "clairvoyant trust" heads arrested last week in Columbus, O., by detectives from the county attorney's office in Chicago, Ill., gained a part of their \$500,000 loot in Omaha is discovered by a letter received late yesterday afternoon by Chief of Detectives Maloney from 8. E. Williamson of the Dodson-Renner Ininst lines and went through with their will leave at once for New York, where surance company of Springdale, Ark. losing scenes; at both the procession of he will join James K. Hackett in a series Williamson says he represents severa

The new American stock company will persons in his town who were fleeced out of \$500 here by W. R. Ferguson, alias 'Aiva Brown," alias Prof. W. Stone, alias Prof. S. P. McGee, and Mrs. Louise Russell, who were arrested in Columbus, He wrote to Maloney offering to spend additional money to aid in the prosecution and to offer the services of his ellents as complaining witnesses.

According to the letter now in the hands of Maloney. Ferguson, as he is generally known, organized "The Oak Ridge investment company" and "The Invincible Brick Lifter company" here. Mrs. Russell, who is said to be really Mrs. Ferguson, acted as a psychic reader and directed her patrons to invest their

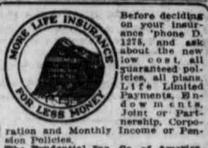
money in her husband's schemes. Maloney is now seeking other victims Omaha. Ferguson and the woman left here two months ago after a campaign extending over several months.

News dispatches from Chicago and Columbus state that the couple under arrest operating all over the country for several

Persistent Advertising is the Road

Yesterday cannot be recalled; Tomorrow cannot be assured. This day only is yours. If you have been undecided as to just what kind of a life insurance policy you would like to purchase to protect your loved ones or your business interests. better phone D. 3080 and talk

ALLAN H. CHAMBERS. "The Other Insurance Man."



sion Policies.
The Prudential Ins. Co. of America,
Inc. as a Stock Co., by New Jersey.
M. BRUCE CARPENTES, Mgr.
for Nebraska and South Dakota,
818-22 City Nat'l Bank Bldg., Omaha

CHANGE COMMERCIAL CLUB?

Reorganization and Consolidation of Bureaus Considered.

Selection of Successor to Secretary Guild Now Awniting Decision as to Proposed Reorgani-

plicants for the position of secretary of the Commercial club to succeed J. M. Guild on the part of the committee appointed to sift candidates is being de layed by decusations of a possible reorganization of the club. The members have made no definite statements, but they think it is not wise to make even a tentative choice until it is decided whether there is to be a reorganization. The committee has authority only to suggest a plan to the executive committee Under the present system, the traffic bureau and the publicity bureau, while they are for all practical purposes departments of the Commercial club, are tions. They have offices on the same floor and are for all practical purposes closely allied with each other. There is about the possibility of reorganizing the club in such a way as to have one cen-

supported largely by a separate fund, aside from Commercial club appropria much discussion in committee meetings tral body, with various subordinate bureaus. At first thought this was considered by some members of the commit tee to be a very simple task, but as the meetings continue it develops that it will involve many complications, and the committee is now disposed to go slow in its recommendations.

CROOKS HERE SEVERAL MONTHS

TALK HOLDS UP APPOINTMENT estion Plan. Consideration of the merits of many ap-

Big Returns