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Northwestern Mutual Life Insurance Company OF MILWAUKEE

MANN & JUNOD

General Agents 538-544 Brandels Building. OMAHA

Union Central Life Ins. Co.

CINCINNATI, OHIO

HARRY O. STEEL

General Agent. 311-313 Bamge Bldg. Phone D 3163

Our 20 Payment Life

We Other Company Can Match These Bates.

BSOLUTE SECURITY

The Equitable gives absolute security to its policy-holders and beneficiaries. Its Five diundred Millions of Assets guarantee the fulfillment of every obligation promptly and in full. The removal of all uncertainty is paramount to every other consideration in a life insurance transaction, which may cover a period of helf EQUITABLE LIFE ASSURANCE SOCIETY of the UNITED STATES NEELY & CO., Managers, 404 Nerchants Nat'l Bank Bldg. JOE ELEIR.

MANY MEN

are in hot water about their insurance because they chose new or untried concerns. A policy in the New England Mutual will give you increased

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

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GERMANIA With ANDERSON" Policies issued by the Germania Life Insurance Company of New York are standard at the lowest cost. They are satisfaction to the owner and the agent. 430 Bee Building.

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ORGANISED 1845. The Mutual Benefit Life Insurance Company NEWARK, NEW JERSEY

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BEFORE BUYING SEE

METROPOLITAN LIFE INSURANCE CO.

Low Premium Contracts

W. L. KILLY, Supt. 337 Omaha Natl. Bk. Bldg.

Provident Life & Trust Company

552 Bee Building Large Dividends. Low-A. C. MOHRMAN, Special Agent. C. A. HYRE, Special Agent.

If your risk is PREFERRED you can buy 87.500 In THE PREFERRED OI N. Y.

LYNNE D. UPHAM, Manager and Adjuster 1317-18 City Battonal Bank Building.

BOOST FOR OMARA

The Columbia Fire Underwriter OF OMARA

Rome Offices—Entire Third Floor Merchants National Bank Suilding Phone Douglas 451.

C. O. Talmage, Manager.



Advertise Your Insurance Business in The Bee

The insurance page which is being published in The Bee each week is attracting the attention both of the general public and the insurance fraternity.

No better place to advertise your insurance policies than here.

THIS SPACE RESERVED FOR TOM S. KELLY GENERAL AGENT TRAVELERS INS. CO.

Notes from the Insurance Field

NEBRASKA LIFE MEN MEET

First Dinner of the Association for Fall Season.

BANKERS GET SOME NOTICE

T. W. Blackburn Arouses Enthusiasm When He Tells What the Banker Ought to Do for Insurance.

being the only Nebraska member.

The principal speaker of the evening was Thomas W. Blackburn, secretary of the American Life convention, an or- fellow servant as a defense. ganization composed of eighty-six younger

Blackburn on the Bankers. Life convention has a total volume of business of over \$1,000,000,000 That It Hife insurance organizations for beneficial legislation. He aroused the enthusiasm of all present by a plea for greater consideration of the insurance men by the laws, in only two states-Nevada and banker. On this point Mr. Blackburn

You gentlemen ought to walk into the banks with your noses in the air instead of crawling up to the discount window with humility, begging the banker to discount notes for first premiums. Every lime you write a policy you are providing indemnity against loss to the banker. You are enriching the community in which the banker resides and you are helping every business man in that community to play safe, not only against the emergency of death, but against the possibility of panic and business depression. The hanks of America in 1907 would have suffered a loss of millions had not the reserves of life insurance companies ballasted the ship through that sudden equal. The business men of America would have been in despair during that bankers' spasm had not loan values and surrenders backed them against their own bankers and protected them from disasters at a time when the banker-was paralyzed with fear and refused to perform his contract with his own depositors.

Ought to Be Welcome.

If I were a banker, the most welcome visitor to my town and my bank would he the life insurance selicitor. I should help him with every prospect possible would cheerfully give him all the information in my possession, which could help him in writing life insurance among my customers. I would do it for selfish reasons and would be sahamed to ask him to divide commissions or accept an extortionate discount on his paper. The banker who does not realize the importance to his customers of life insurance needs either a tutor or a spanking, for no other business man in any community, realizes so much from the successful activity of the solicitor, or the development and growth of the local company. Ought to Be Welcome.

Enkers weary me when they manifest an indifference to the visits of the life underwriter. The arch over the cashler's desk of every bank ought to contain these words, "We love our regular customers, but oh you life insurance men."

F. W. Heron spoke briefly on the subsect of "Needed Legislation." He dwelt on the necessity of an insurance code in Nebraska, claiming this to be the first the welfare of the family as are the Four new members were unanimously accepted into the association. C. E. Vesy atter of legislation.

of the Travelers' Insurance company; A. C. Mohrman, special agent, Provident Life and Trust company, J. A. Gleason, general agent, Equitable Life Insurance company of Iowa, and William Wilson. state manager of the Travelers', were the members voted in.

Insurance Personals

E. H. Lutkart has been appointed general agent for Nebraska for the Southwestern Surety Insurance company of Denison, Tex., for that company's cas-

Joseph Barker returned from New York Charles W. Martin of the Martin Bros.

company was in Denver last week.

John Steel, with the Union Central Life insurance company, who has been in the insurance business for thirty-five years. has just returned to Omaha after two months' absence in Idaho, where he has been harvesting the largest fruit crop to re-elected secretary and treasurer. that any one individual has ever raised The new executive committee is com-

Fred L. Gray, general manager of the London Guarantee and Accident company, was in the city Thursday conferring with his agents on matters pertaining to the proposed workmen's com-pensation bill which is being prepared for the next legislature. Mr. Gray talked on this subject at a meeting of the Omaha Manufacturers' association held at the Commercial club, and together with Guy H. Cramer of Omaha answered

A. J. Love, member of the Love-Haskell insurance firm, was in Chicago last

J. C. Hitchman, who has been managing a large sugar plantation in Mexico, has returned to Omaha to live and has become identified with G. W. Noble in the agency of the New England Mutual Life

W. Copeland of Dayton, O., purchased a bottle of Chamberlain's Cough dent of Fairfield, died suddenly Friday at Remedy for his boy, who had a cold, and his home in this city. Deceased was 77 before the bettle was all used the boy's years of age, an old soldler, a member of cold was gone. Is that not better than to the Christian church and a highly repay a five-dollar doctor's bill? For sale spected citizen. He had just returned by all dealers .- Advertisement.

The Persistent and Judicious Use of Newspaper Advertising is the Road to the time the doctor reached the house

A. J. LOVE, President.

Workmen's Compensation

ing on a workmen's compensation law draft has been submitted agree that the for Nehraska, to be considered at the cost of insurance under the Nehraska act next session of the legislature, is about would be considerably higher than in ready to submit its report to Governor other states where the benefits are lower. Aldrich. Copies have been submitted to inspection for suggestions for modificable shows approximately the differ-

In the main, the draft of Nebraska's employers' liability hazard under the Thirty members of the Life Under- hill as prepared to date, follows pretty present Nebrasia laws, and the workwriters' Association of Nebraska sat closely the compensation act of the state men's compensation hazard as proposed down to a banquet at the Paxton hotel of Wisconsin, which went into effect by the new law. In each column the Saturday evening, the feast marking the a little over a year ago. In Wisconsin, figures given represent the rate per \$100 first regular fall meeting of the associa- the law is "elective," meaning that em- of payroll expenditure: ployers may elect as to whether or not C. Z. Gould presided over the regular they will be governed by the compensaorder of business after which several in- tion law, which requires them to pay teresting speeches were made. C. N. benefits for all industrial accidents re-Anderson, secretary of the association, sulting in disability or death, regardless rend an account of the national life con- of the cause of the accident. Should vention, held at Memphis in October, he employers not "elect" to come under the provisions of the compensation act, they are denied the right to set forth "assumption of risk" or the negligence of a

The proposed Nebraska law, as drafted, life insurance companies of the country, is "compulsory" in form, applying to employers of every description, includ-Mr. Blackburn said that the American ing farming operations and employers of domestic servants. Assumption of risk and the fellow servant doctrine are also stands ready to co-operate with all other abolished as a defense in Nebraska, if the proposed law becomes effective. Out of the fifteen states which have already adopted workmen's compensation

> Washington-is the plan compulsory upon the employer. In the other thirteen states it is elective. A comparison of the draft of the bill for Nebraska with the laws of other states discloses the fact that Nebraska's

> benefits for injured employes, with one or two exceptions, are higher than those contained in the laws of other states. Actuaries of two of the leading lia-

> > The Inevitable

Elections may come and elections may go. But the globe spins on forever.

The great forces of nature are im-

mutable, while mankind is here today

will usher in the political millennium;

slected the country will go to the dem-

nition bow-wows. But whoever may be

sected the world is sure to continue to

rotate, bringing to mankind the suc-

to the functions of government much in-

to battle for the means of existence.

Fire Prevention association, succeeding

A. J. Love, and F. M. Pond of Omaha.

posed of the following: E. D. Marr

chairman; J. F. Dale, C. D. Mullen, S.

Pairfield Pioneer Drops Dead.

FAIRFIELD, Neb., Nov. 1 .- (Special.)-

mail and was reading a letter to his wife

when taken with a sinking spell and by

DUE TO AUTO MISHAPS

J. Alexander and L. C. Storey

MANY ACCIDENT CLAIMS

covering the drivers.

he was dead.

Fire Prevention

phrased in this way:

terial prosperity.

Gasoline

Pased on their estimate, the following

lence in cost of insurance to cover the

Drug manufacturers . \$.42

Basers
Wagon and carriage
manufacturers
Railroad car migs.
Carpentry work
Structural fron con-

Masonry work......

Painting
Wieckers, building or
bridge
Electric light and

power companies ... 3.75 Telephone and tele-

graph companies... 3.00
Flarness and saddle
manufacturers... 25
Shee and boot mfgs... 25
Box mfgs., no machiners.

chinery

Box mfgs., steam...
Planting mills.
Packing houses...
Boilermakers
Iron foundry...
Machine shops.

Machine snops

Flour mills. 9

Mining, clay. 2.0

Breweriea 4

Awning & tent mfss. 7

Canning work. 7

Cleaners and dyers. 5

Coal dealers. 1.0

Gas works.....

Present man- Estimated

ual rates unain Neb. der proposed
or employ- workmens'
ers' is- compensability. tion law.
rs. \$ 42 \$ 1.75

7.85

14.00

6.30

So many articles have been written "For men may come and men may go, But I go on forever."

The lines of Tennyson may be paraon the subject of suspline hazard that it would appear that further discourse on the subject were unnecessary.

Gasoline devices are being continually put on the market which are supposed to be fool proof, but it does seem that the fool killer gets in his work just the and there tomorrow. Some men say that same, judging by the accounts of acciif their candidate is elected president he dents which appear daily in our newspapers, and that either people in general others say that if the said candidate be have not been sufficiently instructed as to the dangers which exist in connection with the use of gasoline, or are orim inally careless as to its use. There are so many new hazards developing and so ceasion of seasons, the fat years and the many old hazards coming under the lean years. It is a mistake to impute hands of persons who are ignorant of them that the wonder is there are not more fires.

fluence upon the varying degrees of ma-A curious fire in connection with gaso Whatever may befall, we may be sure line occurred recently. In a fireproof of one mevitable fact, to-wit: That the garage building, in which there was no people this year have plenty of money and can buy life insurance irrespective artificial fire of any kind, it became necessary to empty out the gasoline supof the man chosen to reside in the ply tank, and a team of horses drawing White House; that the people must have the protection afforded by life insurance, a gasoline tank wagon was driven into the building over the concrete floor. which is one of the most beneficent gifts During the process of emptying the tank of man to mankind. It is as essential to one of the horses, in stamping on the its shoe. The room being filled with the Chasm of Death and to assuage the gasoline vapor, immediately became a anguish of those who may be left alone roaring furnace, causing a most disastrous fire.

Recently a woman undertook to clean a silk waist by submerging it in gasoline in a washbowl. She went away for ten minutes to give it time to "soak," after **Association Meets** closing the door. When she returned, she rubbed the silk briskly between her hands to rub out the stains. The friction of the silk generated a spark of At the regular weekly luncheon of the electricity and an explosion killed the Nebraska State Fire Prevention assowoman and burned the house. A newsciation held at the Henshaw hotel last paper, discussing the facts with owlish Monday, an interesting paper entitled "Electrical Inspections" was read by E. wisdom after they were demonstrated, says: "If the woman had known that S. Freeman, newly elected president of gasoline evaporates rapidly, that the gas the association. The paper dealt with it makes is seven times more dangerous some of the details of electrical conthan gunpowder, that a single spark struction with a view to prevention of would cause a terrible explosion and that fires caused by defects. This was the one may generate an electric spark by first of a series of papers to be read rubbing silk cloth-if the woman had at these luncheons for educational purknown all this there would have been poces, and was well received by the no fire in the house and she would score or more of members present. W. probably be alive today, and there is no S. Harding of Nebraska City, is the new reason why people should not know these vice president of the Nebraska State

ordinary facts of life." It is probable that nine out of ten persons do know that gasoline is very cangerous and do exercise reasonable, intelligent care in handling it; but nine out of ten do not know the details of its danger, and probably not one in five hundred would know that it would be possible under the circumstances to generute that fatal spark of electricity as it was generated in this case.

Gasoline is doubly as dangerous as poisons, because it endangers property as well as life, and is as insidious in its that have occurred in Omaha in the last workings as the most subtle poison. Yet it can be bought and sold indiscrimiweek or two a great number of claims are rolling into local insurence offices, nately, with practically little attention many questions propounded by members both on accident policies carried by the to proper warnings of its danger, while injured and upon liability insurance poisons cannot be sold in dangerous quantities without registration or warn-This frequent occurrence of serious ing. It might be a good thing to require automobile and street car accidents is a danger label to be pasted on every causing insurance men much concern and package of gasoline sold, containing simwill probably cause a raise in accident ple instructions as to its safe handling rates to cover losses through automobile and warning of the danger of its careless FRANK T. B. MARTIN.

A. F. Dean has been appointed general manager at Chicago of the Springfield Fire and Marine, the position made va-cant by the death of A. J. Harding, Mr. Dean has been assistant to the deceased manager for twenty-seven years. T. W. Kirkpatrick, an early settler of Clay county and for several years a resi-H. S. Waterman has resigned as special agent of the Prussian National to take the Agricultural in Missouri, Kansas and Oklahoma, with headquarters at Kansas from the postoffice with the morning

The American Bankers' Security com-pany of Indianapolis has merged with the Bankers' Casualty company of Wis-consin under the name of the former, the offices continuing at Indianapolis.

FRANK J. HASKELL, Secretary.

Love-Haskell Company

314-324 Omaha National Bank Bldg. EVERY KNOWN KIND OF INSURANCE PATRONIZE HO ME INSTITUTIONS

A. J. LOVE, General Manager.

The State Insurance Company of Nebraska Capital, \$200,000 WIE. H. ANDEANSON, Secretary The German Fire Insurance Co. of Nebrask:

It is worry that kills. Burglars can break in and steal regardless of how secure a house is locked.

Our Burglary, Theft and Larceny Policy is worth more to you than the premium paid. You can put out a fire-

don't know it. National Fidelit & Casualty Co. Mat'l Pidelity & Casualty Bldg.

burglars go out when you

Edwin T. Swobe, Vice Pres.

J. H. Mithen Co.

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Automobile, Burglary,

Tornado,

Accident. Plate Glass,

Bonds, Etc.

Brandeis Bldg.

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W. A. Yonson, President.

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Edward T. Moydon. Hastings & Heyden Insurance Agency

GENERAL INSURANCE

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180/180/180/180/180/180/180/180/180/ Creigh-Baldrige & Co.

place insurance with the agency that looks after Your interests when you meet with a loss. We do this and have for twenty years. Our policies are best-

let us convince you. A telephone call will bring a representative.

J. M. Baldrige John W. Madden P. A. Creigh.

THE THE THE THE THE THE THE THE THE

AUTOMOBILE PLATE GLASS BOILER BURGLARY HEALTH and ACCIDENT

ALFREDC. KENNEDY 200 First Nat'l Bank Bldg. Telephone Douglas 722.

Say, Mister Man!

If you are married you took a vow at the altar to cherish and protect your wife. Do you know that the man who used the word that the man who used the word had special and direct reference to life insurance?

Well, he did!

You cannot fully protect wife and children without life insurance in a strong, prosperous, conservative company

The Bankers Reserve Life Comp ny of Om ha

B. H. ROBISON, Pres.

Which is doing more business than ever before in its Capital and Surplus

\$750,000.00.

Accumulated assets \$3,588,843.00. Business in force, \$30,000,000.00.

Policy Contracts Liberal and Sound.

Death Claims Paid Promptly. Ask for the new literature o.

The Bankers Reserve Life Company

Home Office Harney and 16th Sts., Omaha.

In all its branches

Webster, Howard & Co. Phone Douglas 970.

326 Bee Bldg.

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THE COMPANY'S METHOD of doing business has a great deal to do with the success of your selling.

We take great pride in making fair and just settlements and paying them promptly. Such methods will assist you

to increase your income. We write most liberal Accident and Health policies. We want reliable salesmen for City and Country.

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