

# 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.

Thirty members of the Life Underwriters' Association of Nebraska met down to a banquet at the Paxton hotel Saturday evening, the feast marking the first regular fall meeting of the association.

C. Z. Gould presided over the regular order of business after which several interesting speeches were made. C. N. Anderson, secretary of the association, read an account of the national life convention held at Memphis in October, he being the only Nebraska member.

The principal speaker of the evening was Thomas W. Blackburn, secretary of the American Life convention, an organization composed of eighty-six younger life insurance companies of the country.

Blackburn on the Bankers. Mr. Blackburn said that the American Life convention has a total volume of business of over \$1,000,000,000 that it stands ready to co-operate with all other life insurance organizations for beneficial legislation.

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.

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## Workmen's Compensation

The commission which has been working on a workmen's compensation law for Nebraska, to be considered at the next session of the legislature, is about ready to submit its report to Governor Aldrich. Copies have been submitted to inspection for suggestions for modification.

In the main, the draft of Nebraska's bill as prepared to date, follows pretty closely the compensation act of the state of Wisconsin, which went into effect a little over a year ago.

The proposed Nebraska law, as drafted, is "compulsory" in form, applying to employers of every description, including farming operations and employers of domestic servants.

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 liability insurance companies to whom the draft has been submitted agree that the cost of insurance under the Nebraska act would be considerably higher than in other states where the benefits are lower.

Present man- Estimated rates under proposed law for employ- workmen's compensation. Table showing approximate difference in cost of insurance to cover the employers' liability hazard under the present Nebraska law, and the workmen's compensation hazard as proposed by the new law.

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## The Inevitable

"For men may come and men may go, But I go on forever." The lines of Tennyson may be paraphrased in this way: Elections may come and elections may go, But the globe spins on forever.

The great forces of nature are immutable, while mankind is here today and there tomorrow. Some men say that if their candidate is elected president he will usher in the political millennium; others say that if the said candidate be elected the country will go to the demagogue; still others say that whoever may be elected the world is sure to continue to rotate, bringing to mankind the succession of seasons, the fat years and the lean years. It is a mistake to impute to the functions of government much influence upon the varying degrees of material prosperity.

Whatever may befall, we may be sure of one inevitable fact, to-wit: That the people this year have plenty of money and can buy life insurance irrespective of the man chosen to reside in the White House; that the people must have the protection afforded by life insurance, which is one of the most beneficial gifts to the welfare of the family as are the products of the soil. It helps to bridge the Chasm of Death and to assuage the anguish of those who may be left alone to battle for the means of existence.

**B. H. R.**

## Gasoline

So many articles have been written on the subject of gasoline 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 same, judging by the accounts of accidents which appear daily in our newspapers, and that either people in general have not been sufficiently instructed as to the dangers which exist in connection with the use of gasoline, or are criminally careless as to its use. There are so many new hazards developing and so many old hazards coming under the hands of persons who are ignorant of them that the wonder is there are not more fires.

A curious fire in connection with gasoline occurred recently, in a fireproof garage building, in which there was no artificial fire. The cause of the fire became necessary to empty out the gasoline supply tank, and a team of horses drawing a gasoline tank wagon was driven into the building over the concrete floor. During the process of emptying the tank one of the horses, in stamping on the concrete flooring, struck a spark from its shoe. The room being filled with gasoline vapor, immediately became a roaring furnace, causing a most disastrous fire.

Recently a woman undertook to clean a silk hat by submerging it in gasoline in a washbasin. She went away for ten minutes to give it time to "soak," after 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 electricity and an explosion killed the woman and burned the house. A newspaper, discussing the facts with owl wisdom after they were demonstrated, says: "If the woman had known that gasoline evaporates rapidly, that the gas it makes is seven times more dangerous than gunpowder, that a single spark would cause a terrible explosion and that one may generate an electric spark by rubbing silk cloth—if the woman had known all this there would have been no fire in the house and she would probably be alive today, and there is no reason why people should not know these ordinary facts of life."

It is probable that nine out of ten persons do not know that gasoline is very dangerous 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 generate 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 workings as the most subtle poison. Yet it can be bought and sold indiscriminately, with practically little attention to proper warnings of its danger, while poisons cannot be sold in dangerous quantities without registration or warning. It might be a good thing to require a danger label to be pasted on every package of gasoline sold, containing simple instructions as to its safe handling and warning of the danger of its careless use. **FRANK T. B. MARTIN.**

**Insurance Notes.**  
A. F. Dean has been appointed general manager of Chicago of the Springfield Fire and Marine, the position made vacant by the death of A. J. Harding. Mr. Dean has been assistant to the deceased manager for twenty-seven years.  
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 City.  
The American Bankers' Security company of Indianapolis has merged with the Bankers' Casualty company of Wisconsin under the name of the former, the offices continuing at Indianapolis.

**Fire Prevention Association Meets**  
At the regular weekly luncheon of the Nebraska State Fire Prevention association held at the Henshaw hotel last Monday, an interesting paper entitled "Electrical Inspections" was read by E. S. Freeman, newly elected president of the association. The paper dealt with some of the details of electrical construction with a view to prevention of fires caused by defects. This was the first of a series of papers to be read at these luncheons for educational purposes, and was well received by the scores of members present. W. S. Hastings, president of the Nebraska State Fire Prevention association, succeeding A. J. Love, and F. M. Pond of Omaha, re-elected secretary and treasurer. The new executive committee is composed of the following: E. D. Marr, chairman; J. F. Dale, C. D. Mullen, S. J. Alexander and L. C. Storey.

**MANY ACCIDENT CLAIMS DUE TO AUTO MISHAPS**  
Because of the many auto accidents that have occurred in Omaha in the last week or two a great number of claims are rolling into local insurance offices, both on accident policies carried by the injured and upon liability insurance covering the drivers.  
This frequent occurrence of serious automobile and street car accidents is causing insurance men much concern and will probably cause a rise in accident rates to cover losses through automobile injuries.

**Fairfield Pioneer Drops Dead.**  
FAIRFIELD, Neb., Nov. 2.—(Special.)—T. W. Kirkpatrick, an early settler of Clay county and for several years a resident of Fairfield, died suddenly Friday at his home in this city. Deceased was 77 years of age, an old soldier, a member of the Christian church and a highly respected citizen. He had just returned from the postoffice with the morning mail and was reading a letter to his wife when taken with a sinking spell and by the time the doctor reached the house he was dead.

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