

WHY PAY MORE THAN YOU HAVE TO?

Why buy a whole life policy on the participating plan when you can buy a **TWENTY PAYMENT LIFE POLICY** with much larger guarantees, at approximately the same or a lower rate on the non-participating plan in **The Prudential Insurance Company of America** Incorporated as a Stock Co. by the State of New Jersey.

M. Bruce Carpenter, Mgr.
For Nebraska and South Dakota,
515-22 City National Bank Building,
Omaha, Neb. Tel. Doug. 1275.

Northwestern Mutual Life Insurance Company OF MILWAUKEE

MANN & JUNOD
General Agents
538-544 Brandeis Building,
OMAHA

Notes from the Insurance Field

INSURANCE WORLD DOINGS
Safeguards for Injured Workmen in Washington State.

Insurance Policy Is More Liberal Today Than Before

NOT SUITED TO CONDITIONS
Liability Insurance as Applied to Employes is Discussed.

ABSOLUTE SECURITY

The Equitable gives absolute security to its policy-holders and beneficiaries. Its Five Hundred 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 half a century or more.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES
Assets over \$500,000,000; Paid Policyholders over \$15,000,000
H. D. NEELY & CO., Managers, 404 Merchants Nat'l Bank Bldg.,
E. D. NEELY, J. H. KLEIN, J. E. PICKARD.

PROGRESS OF STATE REGULATION
Emphasized Features of Wisconsin's Life Insurance System—Other Matters of General Interest.

FAULTS IN PRESENT METHODS
Suggestions as to What Changes Should Be Made in the Laws of States Where Plan is Now in Force.

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Suggestions as to What Changes Should Be Made in the Laws of States Where Plan is Now in Force.

MANY MEN
"Obey that impulse." Take a policy in the New England Mutual. Let this be the family Christmas present.

G. W. NOBLE,
General Agent.
CHARLES L. KOPFER,
Special Agent.
J. C. RITCHMAN, Special Agent.

OFFICES:
628-640 Brandeis Bldg., Omaha.

THE Union Central Life Ins. Co. OF CINCINNATI, OHIO

HARRY O. STEEL
General Agent
311-313 Range Bldg. Phone D 2163
Our Ordinary Life

Age 30—
First Year \$23.25
Second Year \$18.70
No Other Company Can Match These Rates.

The state of Washington has a new law which compels employers to make financial provisions for injured workmen. Burton J. Hendrick, in McClure's Magazine, Edward Swewum was the first to go upon this pension list for total disability.

"A life insurance policy formulated fifteen years ago is regarded as a hark number today. The progress made in liberalizing the terms of policy contracts is one of the remarkable things in the evolution of life insurance. This is due not only to the scientific principles applied to business, but largely to the influence of scientific methods adopted by the people for the conservation of health, and the purification of food for the prevention and eradication of epidemic diseases and for the comforts of everyday life."

In some quarters there seems to be a belief that companies engaged in written employes' liability insurance are generally opposing the enactment of workmen's compensation legislation. That this opinion is without foundation seems perfectly apparent from a pamphlet now being distributed by some of the largest companies in the business.

JOINT LIFE INSURANCE Since 1890.

The joint life policy issued by the Germania Life Insurance Company is a winner. Husband and wife insured under the same policy. At age 30 the additional rate on one thousand 20 payment life is only \$13.80. The wife should carry insurance. Before applying for your next policy, just write or ask him to send you an illustration. Office, 430 Bee Building Telephone Douglas 2284. Omaha, Neb.

CALL ANDERSON

THE Mutual Benefit Life Insurance Company ORGANIZED 1945.

of
NEWARK, NEW JERSEY

GEO. T. BLANDFORD,
General Agent.
415-16 City National Bank Bldg.
Omaha, Nebraska.

It is worth while to trace the history of Swewum in some detail, his case so excellent illustrates the difference between the old-time and the new. He came to America from Trondheim, Norway thirty years ago, and like so many other Norwegians, found his way into the lumber camps of Wisconsin. There he married his wife, a yellow haired, blue-eyed Scandinavian like himself, and gradually shifted to the Pacific coast. He not only lived comfortably upon his wages of \$2.75 a day, but was actually forging ahead to a modest competence. He had purchased a little house on the usual installment plan and was having no difficulty in making his payments.

The above statement was made by Walter G. Preston, treasurer of the Bankers Reserve Life Company. Discussing the subject further, he said: "It is only necessary to make a comparison of vital statistics of twenty-five years ago with those of the last United States census in order to reveal the fact that the average death rate has been reduced. This is a result of a combination of forces, chief of which is the popular enlightenment upon subjects of sanitation and hygiene and the better habits of living. The best people of New Orleans assert that the medical scientists of that city first discovered the way to eradicate yellow fever by killing off the disease-carrying mosquito, and that their discovery was applied in Cuba during the American occupation. They claim that the discovery has been no less successful there than in Cuba and in the Panama canal zone, where there is almost entire immunity from the ravages of the disease. Another example is the discovery of anti-toxin serum which has reduced the death rate among youths. Generally speaking, the human race owes a greater debt to Pasteur than to any other human being. For his discoveries have led to marvelous results in the fight against disease."

"While compensation legislation has in some countries increased litigation between employers and employes, such increase of litigation can be largely traced to inequalities in the laws, to indefinite clauses in the laws, and to the absence of fair definitions as to when compensation is payable, to whom it is payable, under what circumstances it is payable, and in what precise amounts it is payable. Projected compensation legislation, therefore, requires the most careful inquiry and consideration before it is enacted; and the only available data in the country, namely, that in the possession of the liability insurance companies is freely offered for the assistance of legislators.

"STATE MUTUAL" OF WORCESTER, MASS.

ONE OF THE OLDEST—88 YEARS
—and Best Companies on Earth.

W. H. INDOE
General Agent
652 Bee Building, OMAHA

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NEWARK, NEW JERSEY

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415-16 City National Bank Bldg.
Omaha, Nebraska.

And then something suddenly happened to Swewum. One morning the ordinary routine of his work forced him to stand upon a traveling carriage. In his lumber camp a few feet below an enormous circular saw was howling and shrieking at the rate of several hundred revolutions a minute. Swewum slipped, lost his grip and fell—directly down upon this saw! His fellow workmen extricated him quickly—but not quickly enough to save the man his two arms.

"The medical doctors will tell you that there is less sickness than ever before and it has come to be true that a physician must specialize in order to insure success. The war on tubercular diseases is one of the distinctive movements of this generation. I can remember when such cases were isolated in closed rooms, the doctor requiring that little fresh air to any other human being. For his discoveries have led to marvelous results in the fight against disease."

"The economic waste consequent upon the employes' liability system of compensating injured workmen is inherent in the system and is a thing for which the companies are not responsible by the community, not by the companies.

Protect Your Time—Your Earning Power

Our Accident and Health Policies cannot be met in competition. See them before you buy.

Lion Bonding & Surety Co.
Doug. 678. W. O. W. Building Accident Dept.

Swewum had hardly recovered when he was surrounded, not by ambulance chasers and "insurance adjusters," but by real friends. His employers were not afraid to call upon his wife for fear that the dereliction would afterward be used against them in court. In fact, the first one to report the accident to the industrial insurance commissioner was the employer—the law lays this obligation upon him. Swewum likewise found a sympathetic friend in his doctor, whose duty it became to inform the injured man of his position under the law.

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Prominent Omaha Insurance Men



The familiar faces of Omaha's leading insurance men will be shown in the above space from time to time.

High-Grade Commission

This commission is composed of well known men not of the politician variety; Charles A. Pratt, the chairman, represents the manufacturers; John H. Wallace, a former business agent, represents the laboring men, and Hamilton Higley, the legal profession. Their business is to investigate all accidents as soon as they occur and pass upon their merits expeditiously as is consistent with justice to all parties concerned. After making an investigation the commission attaches the victims or their dependents to its regular pension list, according to a schedule stipulated in the law. Though the state assumes the responsibility for these pensions and payments, it collects the money from the employers.

Insurance Less Hazardous

"All this, of course, makes life insurance business less hazardous. Officials and actuaries of the companies take these facts into consideration when they liberalize the policy contracts placed on sale. There never was a time in the history of life insurance when the companies offered such liberal terms to policy holders, not only in the matter of accumulated dividends, but in specific advantages and privileges unknown to policies of fifteen to twenty-five years ago. This liberalizing process will go on with the progress of scientific achievement and the average life of man will be prolonged, which will strengthen the selected risk accepted by life companies, thus reducing the mortality cost. This will enable the life insurance companies to continue the process of liberalizing their policy contracts by increasing automatically, year by year, the face value of policies issued."

Insurance Personal

K. L. Graham, manager of the liability department for the Kansas City Casualty Company, was in Omaha last week. Special Agent Goodman of the Northern Insurance Company of London has been transferred to Michigan to take charge of the field.

Fireproof Construction Discussed by Howe

At the weekly luncheon held in the "blue goose" room, R. F. Howe, special agent for the New York Underwriters, read an interesting paper which reviewed the history of materials used in building construction since a time antedating the Christian era, and dwelt upon the merits of reinforced concrete in fireproof construction. Concluding his talk, Mr. Howe said:

Insurance Notes

The fire insurance companies doing business in Missouri are preparing to file with the insurance department the rates made by the Missouri Actuarial Bureau. The work of rating the state is now completed. Superintendent Blake had the rates for the entire state most fully filed at one time. Last week he issued notice that the rates based upon the new basis schedule would not be accepted under the law, but the companies will tender them just the same.

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Eighteen Towns Inspected

At the annual meeting of the Kansas Fire Prevention association it was reported that eight towns had been inspected, covering over 6,000 buildings with more than half of these developing defects. Over 40 per cent of the defects pointed out have been remedied. The association strongly favors a state fire marshal law, to be supported from the general fund.

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XMAS A life policy for wife, son or daughter IS THE BEST GIFT NOW.

TOM S. KELLY "THE INSURANCE MAN"
EIGHTY MILLIONS ASSETS
Douglas 66.

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J. H. Mithen Co. INC.
921-4 CITY NAT'L BANK BLDG.

Surety Bonds
Employers Liability
Automobile Liability
Burglary
Plate Glass

INSURANCE

First Fidelity and Casualty Co. of Nebraska.
First in premium income.
First in the esteem of the insuring public.
Record for last year:
1. National Fidelity and Casualty Co. \$127,843.43
2. Competitor. 90,549.58
3. Competitor. 50,159.07
4. Competitor. 20,496.43
We bond more people than any other company in Nebraska. Our accident policies are the insuring kind.

National Fidelity & Casualty Co.
Nat'l Fidelity & Casualty Bldg.
Omaha, Neb.
Edwin T. Swobe, Pres. and Gen'l Mgr.

Jay D. Foster **Joseph Barker**

Foster-Barker Company

Fire, Liability, Automobile, Burglary, Tornado, Accident, Plate Glass, Bonds, Etc.

Brandeis Bldg. Phone Doug. 29

WALTER A. YONSON **W. LEROY WILCOX**

B. L. BALDWIN & CO.
Established 1891.
509-10 First National GENERAL INSURANCE Telephone Doug. 971.

Wheeler & Welpton Co.

RELIABLE INSURANCE OF ALL KINDS
1511 Dodge Street. Phone Douglas 186.

MARTIN BROS. & CO.
GENERAL INSURANCE
BARKER BLK. TEL. DOUG. 735

Nat Meister
Successor to Hastings & Hayden Insurance Agency, has moved to 1313-14 City National Bank Building, and will continue to conduct a
GENERAL INSURANCE BUSINESS
PHONE D. 1702.

Hang a Policy
on the Xmas tree, making wifey the beneficiary. There can be no finer present. It would delight her and do you good.

But Be Sure
that said policy is issued by that strong, prosperous Western Company—

The Bankers Reserve Life Company
OF OMAHA
Bacon H. Robison, Pres. R. E. Robison, Vice-Pres.
Ray C. Wagner, Sec'y. W. G. Preston, Treas.

Beedan Insurance Agency
ALL KINDS OF INSURANCE
D. 3559 W. O. W. BLDG.

Creigh-Baldrige & Co.
It is MONEY in your pocket to 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**
F. A. Creigh

INSURANCE
FIRE TORNADO
AUTOMOBILE BOILER
PLATE GLASS HEALTH
BURGLARY ACCIDENT
ALFRED C. KENNEDY
209 First Nat'l Bank Bldg.
Telephone Douglas 722.

Insurance, In All Its Branches
—AT—
Webster, Howard Co.
Phone, Douglas 370. 326 Bee Bldg.

BOOST FOR OMAHA
The Columbia Fire Underwriters
OF OMAHA
Home Offices—Entire Third Floor Merchants National Bank Building.
Phone Douglas 451.
C. O. Tinsage, Manager. N. E. Lease, Assistant Manager.

A. J. LOVE, President. **FRANK J. HASKELL, Secretary.**

Love-Haskell Company
314-324 Omaha National Bank Bldg.
EVERY KNOWN KIND OF INSURANCE
PATRONIZE HOME INSTITUTIONS
The State Insurance Company of Nebraska
Capital, \$200,000
The German Fire Insurance Co. of Nebraska
A. J. LOVE, General Manager.