

More Life Insurance For Less Money. The Federal Ins. Co. of America Inc. as a stock Co. by New Jersey...

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

Notes from the Insurance Field

IS AGAINST STATE INSURANCE Guy Cramer Tells Why, in His Judgment, Plan is Not Good One. WOULD BREED ACCIDENTS And Give the Crafters an Increased Opportunity to Fatten Their Spoils—Propose Other Plans.

Woman Lives Longer Than Man and is Not the "Weaker Vessel" A husband once went home to his wife and said gravely, "I have just insured my life for another \$25,000."

INSURANCE LATENT WEALTH Every Provident Head of a Family May Carry a Policy. INSURANCE INTEGRAL ASSET Life Insurance Destined to Become More and More a Factor in the Affairs of Men—Indispensable Protection.

NATIONAL FIDELITY & CASUALTY COMPANY. SILAS R. BARTON, Auditor. C. E. Pierce, Deputy. STATE OF NEBRASKA INSURANCE DEPARTMENT AUDITOR'S OFFICE

J. H. Mithen Co. INC. 921-4 CITY NAT'L BANK BLDG. Surety Bonds Employers Liability Automobile Liability Burglary Plate Glass INSURANCE

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

"Obey That Impulse" Take a policy in the New England Mutual. Let this be the family Christmas present. G. W. NOBLE, General Agent.

THE Union Central Life Ins. Co. OF CINCINNATI, OHIO HARRY O. STEEL General Agent, 311-313 Range Bldg. Phone D 2163

THE GERMANIA LIFE INSURANCE COMPANY OF NEW YORK. Clarence N. Anderson, Mgr. FOR NEBRASKA AND SOUTH DAKOTA 430 Bee Building OMAHA, NEB.

"STATE MUTUAL" OF WORCESTER, MASS. ONE OF THE OLDEST—68 YEARS —and Best Companies on Earth. W. H. INDOE General Agent 652 Bee Building, OMAHA

ORGANIZED 1845. The Mutual Benefit Life Insurance Company of NEWARK, NEW JERSEY GEO. T. BLANDFORD, General Agent, 415-16 City National Bank Bldg. Omaha, Nebraska.

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. W. O. W. Bldg. Phone Douglas 678, Accident Dept.

In discussing the state insurance of workmen's compensation benefits before the Nebraska Employers' Liability and Workmen's Compensation commission, Guy Cramer, a local insurance man, took the position that it would not bring about the desired results. He took the position that the resources of the state are not available for payment of compensation benefits, stating that where such a law is in operation state officials merely collect assessments from employes and disburse them as best they can.

Management of Funds. Going into management, the speaker asserted that insurance administration by public officials affords an opportunity for gross mismanagement of the accident funds. He said that he did not intend to say that all state officials would be dishonest, but in Nebraska, as elsewhere, the officials would be politicians, and that it would be one of the cases of "to the victor belongs the spoils."

May Not Be Constitutional. The speaker said that in his mind there is some question about a state insurance company being constitutional, as it would compel the payment of benefits, regardless of deficiencies that might be in the accident insurance fund.

From this point arises an extremely interesting physiological question—how is it to be accounted for that the sex which has always been considered physically frailer than men should in the majority of instances outlive men?

If we are to believe the latest authorities on the subject, we find that woman is much more tenacious of life and resists disease much more readily than the average man. She is in many respects the superior animal of the two.

A writer has turned out some very instructive comparative figures with regard to the liability of men and women to disease and death. From them I gather that from 2 to 25 years of age the death rate between the sexes remains about even, but afterwards the scale turns in favor of women.

Death Must Be Proved. A clause in an insurance policy providing that where the death of the insured cannot be proved recovery from the insurance company is barred was sustained as valid in an opinion handed down in the United States circuit court of appeals at Cincinnati last week.

The year 1912 has been one of great fullness. Products of the soil have been in volume immense beyond computation; manufacturing industries have also added much to the wealth of the nation; there has been very great expansion in business and new enterprises in large number have embarked upon the sea of commerce and trade.

Life insurance has been an integral asset which all men reckon with in making inventory of valuable holdings. In the case of wage earners, tradespeople, farmers and stockmen, the schedule of life insurance policies will represent more actual tangible value than all other assets found in the inventory.

Majority Have Insurance. Lands, bonds, live stock, merchandise, vehicles and property are owned by a comparatively few families. Life insurance policies are owned and carried by the great majority of men, enhancing their estates and affording the very highest form of protection to their families.

Insurance Notes. The Chicago Board of Underwriters is preparing to join the agents throughout the west in the effort to obtain prompt payment of premiums by customers.

Prominent Omaha Insurance Men



CHAS. W. MARTIN FRANK T.B. MARTIN Members of the firm of Martin Brothers & Company

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

NEW INSURANCE COMPANY ENTERS OMAHA FIELD Commencing with New Year's a new insurance company enters the local field in the line of fire, tornado, accident and plate glass insurance business.

Classification of Fire Risks. The proposed compulsory classification of fire risks was deferred until the April meeting by the National Convention of Insurance Commissioners held in New York last week.

Lost for Ten Years. Life insurance companies often have difficult searches for beneficiaries of policies. One of the most interesting hunts has just been completed by the German Life, Early in 1882, Johann Haas, an engineer for the United Brewing company of Chicago, took a twenty-year bond policy for \$5,000.

Insurance Notes. The Illinois Insurance department is totalling applicants for licenses to operate in the state who are not yet licensed. It is reported that the individual Underwriters of New York (total \$25,000,000) have the heaviest losses being those on the wholesale grocery at Cleveland and the recent loss on fire.

Attorney General Thomas Carnody of New York has just rendered an opinion holding that the contracts between insurance companies and bankers associations whereby an overriding commission is allowed are a violation of section 40 of the insurance law, which prohibits reinsurance and discrimination.

It has been found impossible to reach a satisfactory compromise with the Indiana Insurance department over its claim that the fire insurance companies shall not be allowed to deduct return premiums and reinsurance in reporting for taxation their gross premiums, less losses paid.

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

A HAPPY NEW YEAR TO ALL IS THE WISH OF TOM S. KELLY "THE INSURANCE MAN" SEVENTY MILLIONS ASSETS

GARVIN BROS. & BOLLARD Incorporated General Insurance 345 Omaha National Bank Building Telephone Douglas 592

Jay D. Foster Joseph Barker Foster-Barker Company Successors to H. E. Palmer, Son & Co. 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. 271.

Wheeler & Welpton Co. RELIABLE INSURANCE OF ALL KINDS 1511 Dodge Street. Phone Douglas 186.

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

NEW YEAR'S GREETING TO ALL Nat Meister GENERAL INSURANCE 1313-14 CITY NATIONAL BANK BUILDING. D. 1703.

Rapid Growth is Best Evidence of Merit A summary of the business of the year 1912 gives evidence of continued prosperous growth of The Bankers Reserve Life Company OF OMAHA Insurance in force, \$30,000,053.26. Assets, \$5,628,840.06. Surplus, \$774,437.06. Ask for particulars. Bascom H. Robison, Pres. Ray C. Wagner, Sec'y. R. L. Robison, Vice Pres. W. G. Preston, Treas.

Beeman Insurance Agency ALL KINDS OF INSURANCE D. 2950 W. O. W. BLDG.

Greigh-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 T. A. Greigh.

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

Insurance, In All Its Branches —AT— Webster, Howard Co. Phone, Douglas 570. 320 Bee Bldg.

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