

Life Insurance
 Before deciding on your insurance policy, ask about the new low cost, all guaranteed policy, all plans, life, limited payments, endowment, joint or partnership. Corporation and Monthly Income or Pension Policies.
 The Fidelity Ins. Co. of America Inc. as a Stock Co. by New Jersey
M. BRUCE CARPENTER, Mgr.
 512-22 City Nat'l Bldg., Omaha

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
Woman Lives Longer Than Man and is Not the "Weaker Vessel"
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.

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 \$5,000. Not thinking for a moment of the result of such a transaction, the wife replied: "Just like you. Always thinking about yourself."
 This was an instance of a woman jumping too hurriedly to a conclusion, and by so doing completely reversing the husband's benevolent intention. Most men, like the husband in question, do think very seriously about the future of their wives and children. It is a necessity forced upon them by the physical facts of life. Statistics prove undubitably that women live longer than men, and that a grave necessity exists for making provision for them after the wage-earner is dead.

INSURANCE INTEGRAL ASSET
 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. Life insurance is destined to become more and more a factor in the affairs of men and will be counted as an asset of value as well as an indispensable protection. Like rare paintings and relics of art the other life insurance policy in a solvent, old line company, the greater its value.

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
 H. D. NEELY JOE KLEIN E. H. PICKARD
 Merchants Nat'l Bank Bldg.

"Obey That Impulse"
 Take a policy in the New England Mutual. Let this be the family Christmas present.
G. W. NOBLE,
 General Agent.
CHARLES D. KOPFER,
 Special Agent.
J. C. KITCHMAN, Special Agent.
 OFFICES:
 628-642 Brandeis Bldg., Omaha.

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


ORGANIZED 1880.
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.
 415-10 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.

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.

A HAPPY NEW YEAR TO ALL IS THE WISH OF TOM S. KELLY
 "THE INSURANCE MAN"
 NINETY MILLION ASSETS Douglas 521

WOULD BREED ACCIDENTS
 And Give the Grafter an Increased Opportunity to Fatten Their Spoils—Proposes Other Plans.

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.

Mismanagement 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 "the victor belongs the spoils." It would afford an opportunity for graft, no matter what party happened to be in power. Injured workmen who stood in politically would receive large benefits, while others would get little or nothing.

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. Then, too, a law of this kind would have a tendency to result in a cessation among employes of paying benefits as they do at the present time and which are not required by law.

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 opinion was given in the case of Mrs. Frances Harvey of Sault Ste. Marie, Mich., who had appealed from the decision of Federal Judge Dennison, who had ruled in favor of the Fidelity and Casualty company, which Mrs. Harvey sued to obtain insurance money on a policy which her husband had held. Thomas R. Harvey, while returning from a business trip to Buffalo in the spring of 1908, disappeared from the steamer Goodyear while it was in midlake en route to Sault Ste. Marie, Mich. This was in April. Affidavits of the Goodyear's officers set forth the circumstances of Harvey's disappearance. The insurance company held that there was not sufficient proof that the death of Harvey was from causes covered in his accident policy. Mrs. Harvey sued and Judge Dennison instructed the jury to find for the company on the ground that the suit had been barred.

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. The insurance department of Garvin Bros. and Bollard, formerly of the Hutchinson-Bollard company, have formed the company of Garvin Bros. & Bollard. Mr. Bollard, who has had years of practical experience in the business, will have active management of the insurance business of the new company.

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. Legislation was recommended prohibiting the use, in solicitation of life insurance, of any statement or estimate of future dividends or net cost. The industrial accident companies presented their anti-twisting bill, the mutuals and the interinsurance concerns were heard from on legislation desired by them and the endorsement of the "blue sky law" was reaffirmed.

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
A. J. LOVE, President. **WM. E. ARMSTRONG, Secretary.**
The German Fire Insurance Co. of Nebraska
 A. J. LOVE, General Manager.

Integral Asset.
 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. Life insurance is destined to become more and more a factor in the affairs of men and will be counted as an asset of value as well as an indispensable protection. Like rare paintings and relics of art the other life insurance policy in a solvent, old line company, the greater its value.

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, being the one asset which is not subject to depreciation or shrinkage in value. These policies will be redeemed and paid in cash at face value of policy contract at maturity.

Insurance Notes.
 The Chicago Board of Underwriters is preparing to join the agents throughout the west in endeavoring to obtain prompt payment of claims and affording the very highest form of protection to their families, being the one asset which is not subject to depreciation or shrinkage in value. These policies will be redeemed and paid in cash at face value of policy contract at maturity.

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 1902, Johann Haas, an engineer for the United Brewing company of Chicago, took a twenty-year bond policy for \$5,000. He paid five premiums and dropped from sight. According to the terms of the contract it lapsed and became paid up for \$1,250 payable at the end of the twenty-year period. Notice of the maturation of the contract was sent to his last known post-office address, the brewing concern, but returned with the note that Haas had left in employ ten years ago and it was not known whether he was alive or not and if living where he resided. Searches of the Chicago directories and inquiries of various people by the name of Haas failed to bring any trace of him. Finally the priest of the parish in Luxembourg, where Haas was born, was written to. He supplied the name and address of a son in America and Haas was located at Edison Park, Ill. He is now an invalid. Since the payment of the policy both the daughter and son have been written by the Chicago agency of the company.

Illinois Insurance Department is Seeking Applicants for License to Operate.
 The Illinois insurance department is seeking applicants for license to operate in the state. The department has received applications from several companies and is now in the process of reviewing them. The department has also received applications from several individuals and is now in the process of reviewing them.

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

NATIONAL FIDELITY & CASUALTY CO.
 SILAS R. BARTON, Auditor. C. E. PIERCE, Deputy.
 STATE OF NEBRASKA
 INSURANCE DEPARTMENT
 AUDITOR'S OFFICE
 Lincoln, Nebraska.
 National Fidelity & Casualty Co., Omaha, Neb.
 Gentlemen:—
 I beg to advise that I have just completed an audit of the books of your company, and find that this report of examination shows an increase of business for the first six months of 1912 over the corresponding period in the previous year. We are pleased to know that all requirements under the law have been complied with, and we bespeak for yours and all other Nebraska companies a successful future.
 Very respectfully,
 SILAS R. BARTON, Auditor.

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

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 Bank Bldg. 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, \$80,000,053.26.
 Assets, \$5,628,810.06.
 Surplus, \$774,437.06.
 Ask for particulars.
 Rascom H. Robison, Pres. R. L. Robison, Vice Pres.
 Ray C. Wagner, Sec'y. W. G. Preston, Treas.

Beeman's Insurance Agency
 ALL KINDS OF INSURANCE.
 D. 3505 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
 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 970. 326 Bee Bldg.

BOOST FOR OMAHA
The Columbia Fire Underwriters
 OF OMAHA
 Home Offices—Entire Third Floor Merchants National Bank Building. Phone Douglas 421.
C. O. Talmage, Manager. **M. E. Leese, Assistant Manager.**