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Northwestern Mutual Life Insurance Company OF MILWAUKEE. MANN & JUNOD General Agents. 535-544 Brandeis Building. OMAHA

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Equitable Life Assurance Society of the U. S. Assets over \$500,000,000. Paid Policy holders over \$815,000,000. H. D. NEELY, JOE KLEIN, E. H. PICKARD. 220 Omaha National Bank Bldg.

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TALMAGE, THE GREAT PREACHER, SAID: "It is meanly selfish for you to be so absorbed in the heaven to which you are going that you forget what is to become of your wife and children after you die. If you could pay the premium on a policy and neglected them, it is a mean thing for you to go up to heaven while they go to the poorhouse."

THE BANKERS RESERVE LIFE COMPANY. Sells policies not excelled in the world. It is a life insurance company of great financial strength. Its policies afford the highest protection to family and estate. You would be pleased with their liberal terms.

INSURANCE IN FORCE. DECEMBER 31, 1909... \$2,841,044. DECEMBER 31, 1910... \$3,462,512. DECEMBER 31, 1911... \$4,655,000. DECEMBER 31, 1912... \$5,231,044. N. Z. SNELL, President. DR. B. B. DAVIS, Omaha, Vice-Pres. M. A. HYDE, Agency Director. LOCAL AGENTS WANTED. THE MIDWEST LIFE. N. E. SNEELY, President. W. A. GIBSON, Omaha, Vice-Pres. C. R. EASTRDAY, Asst. Secretary. DR. H. B. DAVIS, Omaha, Vice-Pres. C. R. EASTRDAY, Asst. Secretary. In every county in the state. Liberal commissions are paid.

BALDRIGE-MADDEN CO. GENERAL INSURANCE. Phone Doug. 800. See "B" 412.

THE TEST How were your tornado losses settled—promptly and fairly? That is exactly what our patrons are pleased about—promptness and fairness. Nat Meister GENERAL INSURANCE. 1212-14 CITY NATIONAL BANK BUILDING. Phone Doug. 1702.

WALTER A. TONSON W. LEROY WILCOX. B. L. BALDWIN & CO. Established 1891. 509-10 First National GENERAL INSURANCE. Telephone Doug. 871.

Wheeler & Welpton Co. RELIABLE INSURANCE OF ALL KINDS. 1511 Dodge Street. Phone Douglas 154.

Hot weather is approaching. This is the season when a man, spending a large part of the day in his office, is looking for an office in a cool building. A few rooms are to be had in THE BEE BUILDING The Coolest Building in the City. We will be pleased to show the rooms. Apply to N. P. FEIL, Secretary. Bee Business Office.

News From the Insurance Field

UNIFORM INSURANCE LAWS

Vast Interests Harassed by Conflicting Regulations. KNOCK BILLS IN VARIOUS STATES. Probability of Federal Supervision. Remote—Progress Toward Uniform State Laws Decried.

Progress toward insurance reform is described and discussed by Ralph W. Breckenridge of Omaha in the current number of Case and Comment. Mr. Breckenridge details the work of the insurance committee of the American Bar association of which he is a member, and the efforts being made to secure favorable action by congress on an insurance code for the District of Columbia and its eventual adoption by the states as a uniform insurance law. Mr. Breckenridge says, in part:

When the Hon. Charles E. Hughes conducted the legislation that dealt with the insurance conditions in the state of New York, he exposed a lot of rottenness which was not confined to the companies under fire. The people were staggered and ashamed to learn the business methods of those whom they trusted, and were astounded to find that the ethical standards of "big business" are no higher than those of the less influential citizens of the Christian nation, who practice short weights and measures and the adulteration of foods. The public has been too busy with political issues and political campaigns, and the government has been too active in prosecuting railroads and trusts and other enterprises which may be classified generally as the interests, to correct a situation which calls more loudly for attention than almost any other that concerns the American people.

Magnitude of Insurance Operations. The statistics of insurance are stupendous. The aggregate of insurance in force in the United States exceeds \$50,000,000,000; the aggregate assets of the insurance companies doing business in this country approximate \$100,000,000,000, and the American people tax themselves annually about \$1,000,000,000 for the various kinds of protection they get through insurance. These figures are exclusive of the amount of insurance on the assets of the many fraternal benefit associations and the local mutual fire insurance companies, whose name is legion. There are probably 20,000 people in the United States who are insured under one or more different kinds of insurance policies; and doubtless half the population is affected by this tremendous institution we call insurance, the development of which has been fully as amazing as any branch or department of commerce.

Popular Ignorance. Notwithstanding the magnitude of insurance operations and the great interest the people have, that those companies which handle their money and furnish them protection against the calamities of life shall be solvent, economically managed, and fairly treated, the ignorance of the people about the institution of insurance itself and the companies conducting it is incalculably dense, and can be compared to the prejudice they have against both the institution and the insurance companies. This ignorance and prejudice is not confined to the rank and file, for legislators and legislative committees stand committed to propositions utterly incompatible with the theory upon which the business of insurance can be legitimately conducted. Many people know that something is wrong, they do not know what it is, and they do not take the trouble to find out. There is a great deal of illegitimate, fraudulent and very profitable insurance written, but the people do not always know what companies are sound, and laws ought to be so framed as to prevent fraudulent and illegitimate insurance enterprises, and give a sure guaranty of security.

The sharp practices of these shysters in the insurance business is responsible for much of the prejudice against insurance companies in general, though dishonesty and greed have bred their share; but the ignorance and prejudice concerning insurance is not confined to that which is directed against insurance companies. The general misunderstanding concerning the different kinds of insurance has brought about another phase of the insurance situation. In the central west there has been a wonderful development of fraternal and mutual companies which conduct nearly all kinds of insurance. I have no purpose, in this statement, to question the value of this kind of insurance when properly conducted and properly limited. Societies which combine lodge and insurance features have built up great insurance organizations upon the idea of fraternity, and have become very powerful in a number of the states of the Mississippi valley and beyond it. Sometimes these companies are strong enough to practically dictate the election of state officers. In one of the states between the Mississippi river and the Rocky mountains, it has happened more than once, that some one or more of these strong fraternal organizations has been able to elect or secure the appointment of the state insurance commissioner, and the legislatures of several of the states in that part of the country have been dominated by members of these insurance "orders" whose purpose in going to the legislature was to secure legislation as favorable as possible to their own organizations, and do all the damage possible to the old line companies. I have in mind one state in which recently the premiums of fraternal benefit associations and mutual companies operating on the assessment plan were exempted from a tax upon the gross premiums of insurance companies provided by a general revenue law. It scarcely seems necessary to argue the proposition that the principles which underlie legitimate underwriting must be observed in order to preserve the assets of the companies engaged in the business; and ignorance of these principles is responsible for a multitude of bills from Maine to Texas and from California to Delaware, many of which have been enacted as laws, making it impossible to carry on the business according to any general plan. The business has been overtaxed; the gross premiums have been taxed in disregard of the obvious facts that a gross tax on premiums must necessarily result in a raise in the rates or a decrease in protection somewhere along the line; and that a revenue raised by the taxation of premiums of insurance companies is a discrimination against the man who carries insurance and in favor of the man who remains uninsured, or is but partially insured. Compulsory local investment measures

CURRENCY REFORM IS URGED

Preston Would Have West Made Independent of Money Kings. EAST'S DOMINATION RESENTED. Banker Says Cure of Defects in Money System Would Render Pending Changes in Tariff Schedules Unimportant.

"No public question now before the people can compare in importance with that of currency reform," said W. G. Preston, treasurer of the Bankers' Reserve Life company. In pursuance of his official duty, Mr. Preston is called upon almost daily to pass upon proposals for the sale of bonds issued by county, city and school district electorates in various parts of the country. It is a part of his business to get the best possible information bearing on the state of the bond market, which is influenced, of course, by the varying degrees of supply and demand for money.

"The thought often comes to me, why should the business and financial affairs of America be so intimately influenced by the possibility of war in Europe? One answer is that the financial kings of European capitals undoubtedly exert considerable influence upon the captains of finance in this country. There seems to be an impression throughout the west that the financiers of our big eastern cities have a controlling influence upon the money supply.

"I will not attempt to say that there is any foundation for this belief, but in my recent tour of the west I certainly found that the belief prevails. I regard it as very unfortunate that our banking system is such as to make possible the prevalence of a widespread belief like this. It means that congress should without delay give the business men of the west such amendments and changes in our national banking act as will enable the west to free itself from the domination of the money kings of the east.

"Ever since the bank panic of 1907 this subject of currency reform has been before the public for discussion. There is an insistent demand for a revision of the national banking act which would give the west independence in money matters. President Roosevelt, President Taft and President Wilson all have favored such revision of the banking act, and I understand that President Wilson is now urging congress to take up the subject during the special session. From the opinions that I have expressed both in the west and at home, I am confident that congress can do the country more good by giving us good currency legislation than it will do by revision of the tariff, because remedies for the pending changes in tariff schedules."

Many Insurance Men to Attend the Big Fremont Meeting

The annual convention of fire insurance agents to be held at Fremont today promises to be one of the largest and best attended meetings ever held by the association.

Secretary Talmage, who for several weeks has been in correspondence with agents throughout the state in reference to the meeting, expresses the opinion that the attendance will be around 400, at least, and he would not be surprised to see it reach 500. The Omaha agents, 100 or more, will all be there. They will leave Omaha on the early train on about 9 o'clock. This train leaves the Union station at 5 o'clock and for the accommodation of the Omaha men two extra coaches will be attached.

Fremont has made extensive preparations for entertaining the insurance agents and their stay in that city will be made very enjoyable. An effort will be made to conclude the business of the convention today, but it is quite likely that it will run over into tomorrow. Besides the business sessions there will be a game of base ball in the afternoon.

It is understood that there are several election states about completed, but according to all reports they are likely to be broken. It is said that an attempt will be made to continue C. O. Talmage in the office of secretary, but Mr. Talmage will not have it. He has held the office ten years and feels that this is long enough.

Woman Refuses to See Justice in Way Relief Work is Done. "I'll cut your ole gizzard out," was the way a colored woman expressed herself to A. F. Rasmussen at the tornado relief station when he explained to her that the relief money would not be paid into her hands in cash. The relief committee made an appropriation for her case and she had called at the relief station, thinking that the cold cash would be handed her. The committee makes it a point to simply appropriate for definite work of rebuilding or other help and then to check against that appropriation for the payment of bills incurred in the building or repairing authorized. The colored woman could not see it through her head.

Paul Kuhns of the trust and savings company was present and he undertook to explain that the money would be kept for her and that it would be used for the repairs and rebuilding that would be done on her home. "You, too!" she shouted. "You all can't be my guardian. I don't need no guardian, I'll tell you that!" She was pacified, however, and there was no bloodshed.

MRS. BAUGHMAN IS DEAD; RESULT OF TORNADO SHOCK. Mrs. Tina Baughman, wife of Joseph A. Baughman, died last night at her home, 308 Franklin street, aged forty-seven years. She was injured during the Easter storm and her death is ascribed to the shock of her experience that night.

The Glad Hand is seen when liver inaction and bowel stoppage rises before Dr. King's Life Pills, the easy regulator. 25 cts. For sale by Boston Drug Co.—Advertisement.

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MARTIN BROS. & CO. Workmen's Compensation Insurance BARKER BLK. TEL. DOUG. 735

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

Beeman's Insurance Agency ALL KINDS OF INSURANCE. D. 3955 W. O. W. BLDG.

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