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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 have been passed in some of the states,

Vast Interests Harassed by Conflicting Regulations.

KNOCK BILLS IN VARIOUS STATES

Probability of Federal Supervision Remote-Progress Toward Uniform State Laws Detalled.

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 able action by congress on an insurance ridge says, iff part:

rallroads and trusts and other enteras the interests, to correct a situation in our insurance laws. which calls more loudly for attention than almost any other that concerns the American people.

Magnitude of Insurance Operations. wrestling with this problem for several insurance companies doing business in sactions in insurance; but the associathe American people tax themselves an question presented by this proposition. United States who are insured under one commercial transactions is very marked. cies; and doubtless half the population dealing with this matter through congresis affected by this tremendous institu- sional action, under the commerce clause tion we call insurance, the development of the constitution; but the American of which has been fully as amazing as Bar association's insurance committee,

Popular Ignorance. be compared only to the prejudice they secured in the near future. have against both the institution and the insurance companies. This ignorance and prejudice is not confined to the rank and file, for legislatures and legislative control up \$1,281,000.

file, for legislatures and legislative comutterly incompatible with the theory nual convention. 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 s a great deal of illegitimate, fraudulent very profitable insurance written, but the people do not always know what companies are sound, and laws ought to 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 ompanies are strong enough to practically dictate the election of state offiers. 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 traternal organizations has been able to 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 French fire insurance companies. legislature was to secure legislation as 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 underwritins must be observed in order to preserve the assets of the local association. Elaborate guest of the local association, with head-quarters in Richmond, Va. will be in Omaha Saturday. June 21, and will be the guest of the local association, with head-quarters in Richmond, Va. will be in Omaha Saturday. June 21, and will be the guest of the local association. Elaborate guest of the local association with head-quarters in Richmond, Va. will be in Omaha Saturday. June 21, and will be in during his short visit here. There will be a supper, the place not having been decided upon and a number of short apocches. The program will probably include an automobile ride about the city. ment plan were exempted from a tax principles is responsible for a multitude have been enacted as laws, making it stomuch or chronic constitution,

have been passed in some of the states, been established upon the theory that memies of the people with whom they

are dealing. it would be bad enough and sad enough If all this misunderstanding and chaos were confined to the states; but by common consent the very worst situation and most vicious and ineffective regulation of the insurance business, anywhere in the United States, is that which prevails in the District of Columbia. The District has an insurance code which Progress toward insurance reform is is the product of a great deal of unintelligent legislation, and is conceded to

be the worst in existence. Need of Reformation. I have not undertaken to enumerate the particulars of, nor to locate the reassociation of which he is a member, and appensibility for, this altogether incomthe efforts being made to secure favor- prehensible muddle of our insurance laws. Some very reputable, ably managed life code for the District of Columbia and companies have, in the past, written its eventual adoption by the states as a forms of policies which were largely uniform insurance law. Mr. Brecken- responsible for the scandals connected is influenced, of course, by the varying with life insurance; and fire insurance degrees of supply and demand for money When the Hon, Charles E. Hughes con- companies are credited with responsi ucted the inquisition that dealt with the bility for the cumbersome, unwieldy, surance conditions in the state of New and unintelligible standard fire policy of America be so intimately influenced York, he exposed a lot of rottenness in current use. There is need for a by the possibility of war in Europe's which was not confined to the com- thorough overhauling and refermation One answer is that the financial kings panies under fire. The people were stag- of the laws which deal with the sub- of European capitals undoubtedly exert gered and ashamed to learn the business ject of insurance, not only that the considerable influence upon the captains methods of those whom they trusted, and people may be protected, but that the of finance in this country. There seems were astounded to find that the ethical companies may also have protection to be an impression throughout the west standards of "big business," are no from demagogic assaults. A company that the financiers of our big eastern higher than those of the less influential created by the laws of one state and cities have a controlling influence upon citizens of the Christian nation, who doing husiness in another should be the money supply. ractice short weights and measures and under the same regulations, and its conthe adulteration of foods. The public tracts ought to be construed and enhas been too busy with political issues forced the same, in one state as in recent tour of the west I certainly found and political campaigns, and the govern- another; but the books are full of con- that the belief prevails. I regard it as ment has been too active in prosecuting trary decisions covering nearly every phase of insurance law. This anomaly

Federal Supervision. The committee on insurance law of the American Bar association has been The statistics of insurance are stupen- years. A majority of that committee, dous. The aggregate of insurance in as it has from time to time been conin the United States exceeds stituted, have been and are now in favor \$50,000,000,000; the aggregate assets of the of federal supervision of interstate tranthis country approximate \$3,000,000,000, and tion has not passed upon the interesting These figures are exclusive - insurance is not within the clause of the the amount of insurance in, and the commerce clause of the federal constituassets of, the many fraternal benefit as- tion. Public and legal sentiment, howsociations and the local mutual fire insur- ever, appears to be shanging, and the ance companies, whose name is legion. tendency in the direction of federal sur more different kinds of insurance poli- There is much to be said in favor of any branch or department of commerce. under the instructions of the association, is making a strong effort to se-Notwithstanding the magnitude of in- cure the adoption of a new insurance surance operations and the direct inters cede for the District of Columbus with est the people have, that those companies a view to make such a code a model which handle their money and furnish law which, with the indorsement of the them protection against the calamities of association, and the conference of comlife shall be solvent, economically man- missioners on uniform state laws, will aged, and fairly treated, the ignorance be presented to the several states for of the people about the institution of in their adoption. This seems to be a surance itself and the companies con- feasible plan, and it is hoped that subducting it is inexcusably dense, and can stantial results along this line may be

Insurance Notes. All of the Omaha fire insurance agents

Frank J. Haskell of the Love-Haskell agency, spent most of last week in Chicago looking after business matters. Fire insurance companies which re-tired from the Missouri field were caught for a bunch of money in the \$500,000 fire at Springfield last Monday.

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 wisitor at the agency here.

C. H. Franklin, United States manager for the Franklin thisurance company of Germany was in Omaha last week on his way to the Pacific coast. Here the com-pany is represented by Martin brothers. C. M. Christensen, district agent of the C. M. Christeinen, district agent of the Northwestern Mutual life with head-quarters at Wayne, Neb., who was in a hospital several weeks for an operation, has fully recovered and is back in charge

The lows supreme court has ruled that goods removed from a building threatened with fire and afterward damaged by rain must be paid for by the fire insurance company the same as if the damage was due to fire.

damage was due to fire.

The Lion Honding company of Omaha that has enjoyed a growth never attained by any company in the west, is making preparations to go into a number of other states in the near future. The company has headquarters now in nearly a dozen of the westrn and southern states.

R. R. Otis of Council Buiffs has been appointed special agent of the Westchester Fire Insurance company, with Nebraska and Iowa as his territory. His headquarters will be with Martin brothers, Omaha, He succeeds Adolph Werner, who becomes state agent for Missouri. who becomes state agent for Missouri.

With the Imperial of Denver reinsured and out of business, there are but two western companies in the field, seeking fire insurance between the Mississippi river and the mountains. The two remaining companies are the Fire and Marine of St. Paul, Minn., and a company in St. Louis.

William R. Drake, special agent for the United States for the General Fire Assurance company of Paris, was in Omaha last week calling on C. O. Talmage, manager of the Fire Underwriters' association. Mr. Drake has his headquarters in Chicago and represents the largest of the

H. T. Lamey, general manager of the favorable as possible to their own organimations, 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 assess-

of bills from Maine to Texas and from Surprising Cure of Stomach Trouble California to Delaware, many of which When you have trouble with your impossible to carry on the business ac imagine that your case is beyond help fording to any general plan. The business just because your doctor falls to give you has been overtaxed; the gross premiums relief. Mrs. O. Stengle, Plainfield, N. J., have been taxed in disregard of the ob- writes, "For over a month past I have vious facts that a gross tax on premiums been troubled with my stomach. Everymust necessarily result in a raise in the thing I ate upset it terribly. One of rates or a decrease in protection some-where along the line; and that a revenue to me. After reading a few of the letters raised by the taxation of premiums of from people who had been cured by insurance companies is a discrimination Chamberlain's Tablets, I decided to try and in favor of the man who remains of a package of them and can now eat uninsured, or is but partially insured.

Compulsory local investment measures by all druggiets.—Advortisement.

Life Pills, the easy regulators. S cts.

For sale by Beaton Drug Co.—Advertisement.

CURRENCY REFORM IS URGED

the insurance companies are the natural 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 peo

ple 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 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 "The thought often comes to me, why should the business and financial affairs

"I will not attempt to say that there is very unfortunate that our banking system is such as to make possible the prises which may be classified generally could be remedied if we had uniformity 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

"Ever since the bank panie 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 nually about \$1,000,000,000 for the various in view of the line of decisions which give the west independence in money kinds of protection they get through in- apparently hold that the regulation of mafters. 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 There are probably 20,000,000 people in the pervision of all interstate corporate and From the opinions that I hear 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

Many Insurance Men to Attend the Big Fremont Meeting

ance agents to be held at Fremont today promises to be one of the largest and hest attended meetings ever held by the association.

Secretary Talmage, who for several weeks has been in correspondence with agents throughout the state in reference that the attendance will be around 400, at Frank Martin of the Martin brothers' least, and he would not be surprised to agency has gone to New York on a two week's business trip. least, and he would not be surprised to or more, will all be there. They will leave Omaha on the early train on the Northwestern and reach Fremont about 9 o'clock. This train leaves the Union modation of the Omaha men two extra

Fremont has made extensive preparafor 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 slates 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

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 and 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 Chicago and represents the largest of the then to check against that appropriation for the payment of bills incurred in the building or repairing authorizes. The colored woman could not set it through her head.

Paul Kuhns of the trust and savings ompany 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, toe!" she shouted. "You all ean'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, 2626 Franklin street, aged fortyseven years. She was injured during the Easter storm and her death is ascribed to the shock of her experience that

The Glad Hand

is seen when liver inaction and bowel against the man who carries insurance them. I have taken nearly three-fourths stoppage flies before Dr. King's New



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