

# News From the Insurance Field

## CLANCY TO INSURANCE MEN Makes a Big Hit at Meeting of Agents at Fremont.

### FINDS TOO MUCH SUPERVISION To Supervise and Harass the Companies is Not in the Interest of the People of the State.

The state meeting of fire insurance agents held at Fremont, by all is conceded to have been the best convention ever held by the association. All of the Omaha representatives who were present at Fremont are loud in their praise of the treatment and have only the kindest expressions for the people of the town. Omaha insurance men declare that the meeting will bring about lasting results, as it enabled the agents of the various localities to get in closer touch with one another. Many subjects were discussed, all of interest to insurance men, and numerous speeches were delivered, but none were listened to with closer attention than the one by Charles H. Clancy, deputy insurance commissioner, who made a hit when he said:

"I am glad to meet and greet so many of the representatives of the fire insurance interests of the country. I recognize I am meeting a bright, brainy bunch of representative business men, who represent your companies with credit to yourselves and their alike.

"I suppose you would know something of the Nebraska department's attitude toward your business. Let me say it is my belief that the companies are supervised to death and that while supervision is necessary it should be along sane and conservative lines. A supervision which harasses the companies and makes more expensive their methods of doing business is not in the interest of the people, who in the end bear the cost.

"I noticed in looking over the records of my office that the cost of insurance in 1907 the fire loss consumed 33 per cent of the total premiums, while in 1912 it amounted to 57 per cent of the total premiums. What is the cause? Is it due to the increased use of electricity or to careless underwriting, or is there a well developed arson trust? Somewhere is to be found the cause and you can render no better service to your company or to the people than search for it until found and then apply a remedy.

"Gentlemen, I know you did not come here to listen to a speech and that at the present time you would rather be out under the trees enjoying the cool breeze, therefore, I will not detain you longer. Gentlemen, I thank you."

At the trial of Edward and Paul Covitz, fire promoters, and Joseph Clarke, insurance adjuster, in Chicago last week, John Danies, professional firebug, from New York, who turned state's evidence, told a story of his thrilling experience in firing the Covitz in Chicago last November. Danies received \$700 for the job. "The Covitz brothers," Danies testified, "wanted the ceiling and everything down, so that things would be mixed up. I assured them I would do a good job. Then they gave me material for a suit of clothes—the one I'm wearing now."

He then described a visit to Clarke's home, where they arranged, he said, for the delivery of 100 gallons of gasoline—two barrels. Arrangements were made, according to the witness, for payment in advance—\$700 for Danies and \$300 for the man who bought the gasoline. Clarke's share, Danies stated, was \$1,000.

The witness told of making preparations for the fire. The setting of the blaze, he said, was delayed nearly four hours while he lay unconscious, overcome by the fumes of the explosive. At midnight, he said, he struck a match, there was a terrific explosion and the flames ignited his clothing.

"I was standing right inside the door," he said, "with my hand on the knob, ready to run out, when the explosion slammed the door on me. Blazing from head to foot, I ran out, throwing my overcoat over me to smother the flames. I was half crazy. I ran up the alley, where I put out the fire and threw the overcoat away."

Danies then cleaned up and went to Austin, where Clarke lived, he said. Clarke's wife, he stated, dressed his wounds.

"I wanted to go to a hospital," he added, "but I was told that they were on the lookout for somebody with burns. Later I went to the Calumet hotel and stayed there until my return to New York."

## Fire Insurance Co.'s in Missouri Waiting to Be Shown

### G. L. Hammer Gets Big Insurance for Tornado Injuries

Some change is looked for in the fire insurance deadlock in Missouri this week. A decision by the state supreme court on the motion of the attorney general to penalize the insurance companies for combining to quit business in the state is expected. The deliverance of the court will probably indicate the legal aspect of the Orr law, which became operative today (June 23). And give the authorities and the insurance companies a clue on which further action may be based. The decision of the court may be delayed, however, should the court grant the request of the Kansas City Commercial club attorneys to intervene and attack the "prima facie evidence" clause of the law, on the ground that it is invalid as it was not included in the title of the bill. This clause is the root of the trouble. Possession or use of uniform rate sheets by the Orr law is made "prima facie evidence" of the existence of an insurance trust which the law prohibits. If this clause can be knocked out, the main obstacle will be removed.

Should the controversy continue much longer an insurance famine is likely to result, unless local companies take care of the business. The withdrawing companies allowed the property owners to provide for their future needs prior to their suspension on April 30, but many believed the insurance suspension would last more than a month or two, and only the policies expiring in May and June were taken care of in advance. By July 15 grain will be seeking storage and insurance, and the first serious and concentrated effect will be felt in that line.

Managers of the St. Louis salvage corps and of the fire prevention bureau, which are sustained by the various fire insurance companies operating in Missouri, have received notice that the companies no longer would contribute to the organizations. The insurance companies give as a reason for refusing longer to sustain the two organizations the fact that they no longer are writing new business in Missouri.

Taking advantage of the suspension of business by foreign fire insurance companies in Missouri, citizens of Kansas City, Joplin and Maryville, Ky., are promoting a \$1,000,000 fire insurance company, which will have offices at Joplin. The new company is styled the Missouri National Fire Insurance company of Joplin. It has filed its declaration of intention with the state insurance department and will begin the sale of stock as soon as it receives its charter.

## Disposition of Life Insurance Business For Ten-Year Period

A summary of new business issued by twenty-nine of the oldest life insurance companies of the country, showing the disposition of the business for a ten-year period, has been made by the Spectator. Of the insurance written during that period 23.8 per cent went off by lapses and 17.4 by surrender, while 37.8 is still in force, showing that 30.2 per cent terminated naturally through death, maturity or expiration.

The ten-year period includes three years during which the life insurance business was very much demoralized by the Armistice investigation, resulting in the lapsing of an unusual amount of business. During the last five years there has been a marked improvement in persistency. The Equitable of Iowa shows the largest percentage of gain, retaining 66.9 per cent of its new issue, followed by the Connecticut General with 59.8, the Northwestern Mutual with 56.6 and the Travelers with 55.2.

## BANQUET TO NEIL D. SILL'S IS UNQUALIFIED SUCCESS

The banquet given by the life insurance men to Neil D. Sills, president of the National Association of Life Underwriters, Saturday night at the University club was a pronounced success. As secretary of the American Life convention Thomas W. Blackburn spoke as the representative of over 100 associated companies in thirty-one states and told of the immense amount of business some of these had been doing. He referred to some of the new laws which had been passed in some of the states and spoke words of encouragement of the men who go out to sell life insurance.

Caught in the Act and arrested by Dr. King's New Life Pills, bilious headache quits and liver, stomach and bowels act right. Only 25c. For sale by Beaton Drug Co.—Advertisement.

## Workmen of the World Building during the month of July.

### CLAN GORDONS WILL PICNIC

Woodmen of the World building during the month of July. Lithuanian camp, No. 44, recently organized, have added a brass band to their membership. Peter Waszgas, Joseph Uvick, Bernard Maslowski and John Bazar are the men who will put 44 on the Woodmen of the World map of the Omaha.

Schiller camp, No. 304, will entertain their friends with a dance this evening at the German home, South Thirteenth street.

Sovereign Commander J. C. Root presides at all sessions of the sovereign camp convention now in session at Jacksonville, Fla.

South Omaha camp, No. 211, will picnic at Mandan park in July.

Miss Mabel Christie of the Omaha Manchester Guards writes friends here that the women of the degree team are enjoying all the delights of beautiful Florida.

Stanley Paszka and his Polish camp, No. 32, of South Omaha, are having a splendid growth of membership.

Mike Keyser, Orsen Stiles, Edward Morearty, George Meek of Alpha, Joe Wolf of Nebraska, Lips and Frank O. Spear, L. E. Burger and Gustave Behmke of South Omaha camp, No. 211, were visitors at the German-American camp Tuesday.

Order of Scottish Clans. Clan Gordon, No. 81, Order of Scottish Clans, met in regular session Tuesday evening, when it was arranged to hold the twenty-fifth annual picnic at Krug park, Saturday, August 2.

Robert Matlock introduced a program of musical talent when Albert Falconer put on a musical monologue—mostly log. J. M. Dair sang a rollicking song. Alex

McKee played violin selections, George Peacock sang "Ballin'." W. R. Gunn put on a symphonic number and Chief McTaggart sang a comic song. Another member accompanied at the piano. It was a good meeting.

## FAIRBANKS TO SPEAK OF COLLEGE MAN'S SUCCESS

Before the University club luncheon Tuesday Charles W. Fairbanks, former vice president of the United States, will talk on the "College Man's Success."

The speaker will give instances to show that graduates of the colleges and the universities of this country occupy the leading positions in the many lines of endeavor, not every first position, but so many of the commanding places that they stand out above the noncollege men as leaders in the professions and the big branches of business.

He also will argue to prove that the college man attains greater success in less time than the noncollege man, even though the one without the higher training has a "head-start" through the fact that he is engaged in his life work for a period in which the college man is getting his greater knowledge.

Diarrhoea Quickly Cured. "I was taken with diarrhoea and Mr. Yorks, the merchant here, persuaded me to try a bottle of Chamberlain's Colic, Cholera and Diarrhoea Remedy. After taking one dose of it I was cured. It also cured others that I gave it to," writes M. E. Gebhart, Oriole, Pa. That is not at all unusual. An ordinary attack of diarrhoea can almost invariably be cured by one or two doses of this remedy. For sale by all druggists.—Advertisement.

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"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 go. 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.

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## ECHOES FROM THE ANTEROOM

Woodmen of the World Busy with Membership Campaigns.

CLAN GORDONS WILL PICNIC  
Twenty-Fifth Annual Celebration Will Be Held at Krug Park Saturday, August 2, with an Elaborate Program.

The next sovereign camp convention of the Woodmen of the World will be held at San Francisco, Cal., in 1915.

Head consul of Nebraska, Earle R. Stiles, who is now at the sovereign camp convention at Jacksonville, Fla., with State Manager Edward Walsh, reports a delightful session with the hospitable southern folks.

Samuel Mancuso and his Marconi camp, No. 42, are growing. At the meeting on Wednesday another class of candidates were added to the roster of this splendid company of men.

George F. Wooley, manager of the organization department for the Woodmen of the World, is in attendance at the sovereign camp convention at Jacksonville, Fla.

The German-American camp, No. 104, which met at Dorcas and Thirteenth streets Tuesday evening, introduced into perfected woodcraft fifty-two citizens of Omaha.

Guy Furness, clerk of the Omaha Seymour camp, No. 16, will have one hundred candidates for City Manager Kennedy's unique initiation on top of the beautiful

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