Chomas R. Ball, New York City.... William J. Gilmore, Pittsburgh,

Robert E. Wright, Allentown, Pa. 188,736 J. Henry Cochran, Williamsport,

Walter McClymonds, Massil-

George D. Wick, Youngstown, O.... Thomas E. Hayes, Middletown,

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La. Mellesa A. Bryan, Washington,

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Benjamin F. Mellor, Plymouth.

Mass.
Frederick W. Thompson, Montreal,
Que.
John J. MeWilliams, Buffalo, N. Y.

John J. McWilliams, Buffalo, N. Y. Charles W. Jamieson, Warren, Pa. August Nihlein, Milwaukee, Wis. W. D. Hofins, Seattle, Wash. David H. Carroll, Baltimore, Md. Louis Wolf, Omaha, Neb. George Roilings, Crafton, Pa. Herbert F. Chaffee, Amenia, N. D. Harry Whitcomb, Shelbyville, Ind. W. F. Harrity, Philadelphia, Pa. John B. Thayer, Haverford, Pa. Amasa, B. Campbell, Spokane, Namuel Cupples, St. Louis, Mo. Alvin, M. Lothrop, Washington, D. C.

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Isidor Latzar, Chicago, III...
Thomas J. Ryan, Philadelphia, Pa.
Edward A. Skae, Detroit, Mich.
Joseph R. Whipple, Boston, Mass.
Henry J. Heystek, Grand Rapids.

harles J. Campbell, Shelbyville,

Ind.

fienry C. French, Pasadena, Cal.

Frank J. Murphy, Baltimore, Md.

saul Glemby, New York City.

Sillson Hutchins, Washington.

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Albert J. Barr, Pittsburgh, Pa.... John A. Briggs, Richmond, Va... Hinsdill Parsons, Schenectady,

Samuel Beneach, Baltimore, Md.... L. M. Gibb, Islip, N. Y. William Lehman, Chicago, Ill. Jordan J. Rollins, New York City. John R. Sherman, Port Henry, N. Y.

John R. Sherman, Port Henry,
N Y
Ernst Thalmann, New York City
Newell C. Cook, Newton, Mass.
Seneca D. Kimbark, Chicago, Ill.
Louis Siegbert, Long Branch, N. J.
W. A. Lathrop, Dorranton Boro, Pa.
Thomas T. Barr, Brooklyn, N. Y.
Joseph J. Heath, Glrard, Ga.
Henry Koehler, Jr., St. Louis, Mo.
John A. Faultner, Lowell, Mass.
Martin
B. Koon, Minneapolis,
Minn.
Andrew Saks, New York City

Andrew Saks, New York City. Levi Bamberger, New York City. William F. Botsford, Los Angeles,

Cal.
Louis J. Millner, Chicago, Ill.
John G. Jennings, Pittsburgh, Pa.
Fumey B. Stubbs, Cox. Ga.
Isaac Newton Burdick, Orange,

Filbert B. Shaw, Chicago, Ili. Thomas H. Shevlin, Minneapolis,

Minn.
W. Bayard Cutting. New York City
Charles M. Hays, Montreal, Que...
Thomas F. McLaughlin, Waseca,

Thomas F. McLaughlin, Waseca, Minn.
Minn.
William A. Hindman, Clarion, Pa.
Joseph B. Widen, St. Louis, Mo.
Eugene Galloie, San Francisco, Cal.
Emanuel Mendels, Baitimore, Md.
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R. I.

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they are much lower

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# News From the Insurance Field

YEAR IN LIFE INSURANCE

Surety Bonds, Employers' Lia-Features of the Business and the billity. Automobile Liability,

Outgo During 1912. SOME BIG POLICIES PAID OFF

Pressure of the High Cost of Living Indicated in Disbursements for Surrendered Policies-Insurance Notes.

Life insurance organizations of the nited States and Canada distributed 636,336,000 in 1912, according to computaions by the Insurance Press. The payents in the two countries for death aims, matured endowments and other enefits under the policies of level-prelum companies and the certificates of arious life insurance organizations-asment and the like-amounted to \$413,-The estimated total of the mounts paid by regular companies as avings for policyholders, cash values on errender, annuities, and on claims in reign countries was \$213,600,600.

Summation of life insurance payments f all kinds in 1912; and Canada ayments for premium savings and surrender values, and to annultants and foreign policy-

annuitants and foreign policy-holders (partly estimated)..... 213,000,000 Grand total . Benefits Increased.

All benefits under policies—death claims, dowments, savings-in the transactions the regular companies increased in 12. The life insurance written and reved in the United States, by the regucompanies alone, was nearly \$3,233,000. about \$355,500,000 more than in 1911. he statistics of fraternal insurance asciations continued to indicate the efects of the discuptions of organizations nd decreases of memberships.

The transactions of the Canadian and American insurance companies in Canada n 1912 increased in volume to a notable extent. The increase of the new insurance was about \$40,600,000. The payments for death claims and other benefits were arger than in the previous year. The latributions of premium savings were

Although the general business condilons of the United States were sound ind prosperous, some features of the life nsurance business indicated embarrassnents for individuals, due in part to the igh cost of living, sacrifice of securities and reduction of earning power. The liabursements for lapsed, surrendered and purchased policies by companies that had 90 per cent of the insurance in force at the close of 1912 amounted to \$84,000,000. an increase of about \$5,300,000 over 1911. This is to be compared with an increase of \$2,863,000 in 1911, a decrease of \$187,000 n 1910, an increase of \$3,069,000 in 1909, and an increase of \$14,547,000 in 1908.

The net gain of increase of payments the companies referred to for death laims and endowments in 1912 was about \$1,400,000. For death claims the increase was about \$9,200,000, compared with an increase of about \$12,743,000 in 1911, showing a loss of increase to the amount of about \$3,000,000. For endowments the increase was about \$5,700,000, compared with an increase of about \$736,000 in 1811, showing

The holding of endowment policies to periods of maturity continued to be a notable feature of the insurance business, as participated in by policyholders, showthe people to promote habits of thrift and H. P. Sheel. provisions for income in periods of ad-

Policyholders continued to receive large amounts in the form of savings, derived from interest, favorable mortality experience and economical management. The companies mentioned distributed the savings to the amount of \$88,354,000 last cear, in comparison with \$80,095,000 in 1911, an increase of \$8,259,000. As in previous years, millions of dollars of savings were applied for the purchase of annuities and paid up additions to insurance carried. The amount of the payments of savings exceeded, by more than \$4,350,000, the amount of the disbursements for lapsed. surrendered and purchased policies. 'You must hold on, to win" now takes

In addition to \$88,354,000 of savings paid in 1912, more than \$94,682,000 was set saide to cover savings declared or apportioned for payment in 1912. Other savings in 1912 to the credit of policyholders, but not paid. including those left on deposit, amounted to \$12,323,000. The sum to the credit of sWisner the holders of policies that had deferred accumulations of savings at the close of

Larger Volume of Policy Loans, Borrowings on life insurance increased n volumne in 1912. The amount of the increase of outstanding loans was \$43,343,-000, against an increase of \$40,949,000 in 1911. The policy liens at the close of the year mounted to \$525,389,000. In other words, that vast sum had been withdrawn in the course of years in anticipation of

Height and Weight of Policyholders. The first results of the medico-actuaria ortality investigation, that was begun in 1910, were published in book form in 1912. The main feature of the book is a series of tables of the heights and weights of men and women. The investigation covers the experience of fortyand Canada during a period of twentyfour years, 1885-1908.

The average height of men in the United States and Canada is 5 feet 816 inches; women, 5 feet 4% inches. Between the ages of 25 and 29, a man, 5 feet 8 inches tall, weighs 157 pounds; a woman, 5 feet 4 inches tail, weighs 136

According to the compilations, the suman race, on the North American coninent, is not increasing in weight nor hanging in stature, materially.

The second volume will cover the inluence of build on mortality among men, the causes of death among men, mortality among women, influence on mortality among women and causes of death among

Largest Insurances in 1912. dward A. Trainer, Philadelphia, Edward Richard Perkins, East Orange, N. J. Orange, N. J. 25,82
Jacob Isauer, Chicago, III. 221,660
Edward Steindler, New York City. 226,132
Bryan H. Smith, Brooklyn, N. Y. 20,877
Thomas S. Hayden, Denver, Colo. 259,044

H. Broesel, Bolton Landing, N. Y. 200,600 SEEKING TO RECALL A LAW James T. Pyle, Morristown, N. J. 200,000 SEEKING TO RECALL A LAW

136,000 Assault to Be Made on Workmen's

182,190 LAWYERS BEHIND A MOVEMENT

Securing Signatures of Parties Who Would Prevent the Bill from Becoming Operative July Seventeen.

A workmen's compensation law was passed by the last legislature of Nebraska and taking the regular course, it becomes effective July 17. Right now an assault of Omaha are circulating petitions for its recall. To do this recall they must of the state and so far, while they have not been able to obtain anywhere near this required number, they have made considerable headway in their undertaking.

The workmen's compensation law passed by the last legislature is in fact an accident insurance law and has to do entirely with firms, companies and corporations employing more than five people, men or women. It provides for stated payments to employes in case of accidents and entirely does away with going into court to collect claims. In this way, it puts out of business the attorneys, who under the old law were designated as "ambulance chasers," and leaves them without a leg to stand on-

Under the new law there are specific provisions. In case of death from ac cident, the employer shall pay to the heirs of the deceased 50 per cent of the employe's wages for 350 weeks; for the loss of a band, 50 per cent of the wages for 175 weeks; for the loss of an arm, 50 per cent of the wages for 215 weeks and for the loss of a leg, the same; for the loss of an eye, 50 per cent of the wages for 125 weeks shall be paid to the injured

Loss of both legs, both arms or both pay to the employe 50 per cent of the death, regardless of when this may occur, Medical Aid Furnished.

Besides the payments noted, under the new law, the employer is compelled to furnish medical and surgical attendance and hospital fees, not exceeding \$200 during the first two weeks following the ac-

medical aid, unless the disability continues eight weeks or longer, when compensation will be computed from the date of injury.

the law, there seems to be no necessity for calling upon lawyers, and consequently a lot of lawyers, who in the past have fattened by prosecuting claims of injured employes, are now opposing the new liability insurance law and seeking its recall by trying to secure a petition H. D. NEELY of 26,000 of the qualified voters of the state.

jury returning a judgment against the employe for any amount not greater than .\$ 10,000 the sum sued for, in case of an accident at a manufacturing establishment or 13.045 place where numbers of people were employed, the "ambulance chasing" attor-19,578 hey was on the scene almost as soon as the ambulance. He followed the injured 0.000 to the hospital and to the home, and, it possible, before he departed, he had secured consent to bring suit for damages. 13,000 He did not exact a stipulated fee, but instead took the case on a contingent fee, usually one-half of the amount re-12,300 covered, so that our court, he or she covered, so that on the whole, if the The payments in Nebraska by cities

In the case of disputes, under the new law, the interested parties go into court and there settle their differences, the judge acting as the arbitrator, so that there is no use for the lawyer.

vided they recover from the injury during that time.

T. B. Martin of Martin Bros. is back from New York, where he spent two weeks calling on the head officers of the companies represented by the Omaha of-

R. O. Becker, general agent of the Northwestern Mutual Life, with head-quarters in Peoria. Ill., spent several days in the city last week visiting rela-

A special session of the Texas legis-lature has been called to meet July 1, and further regulation of fire insurance is specified as among the subjects to be onsidered.

rates in the cities and towns of Nebraska, and as a rule he has the support of the agencies in Omaha. the managers of

Fire insurance losses in Chicago are running at the rate of over \$8,000,000 a year. For the first five months of the present year the total is \$1.481,020, which is \$400,000 less than for the corresponding months in 1912.

In Omaha there is a survey board and rates are as stable as sugar, but out in the state this is not always true. In some of the towns where conditions are the same as here, so far as the hazard and protection is concerned, rates are winnings.

Fire Marshal Longley of Indiana reports that of 377 buildings burned during
May 203 were of wooden construction.
Four hundred and eighty-one fires were
reported during the month, of which seventy-five, resulting in a loss of \$25,522,
were caused by aparks from chimneys.
The department urges that roofs be constructed of noncombustible materials so
as to prevent this heavy loss.



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The cost of living has increased very materially in the last ten or fifteen years. So marked has been the advance in the things we eat and wear that the people are trying to find out the real cause.

There is one notable exception to the general rule of advance. Life insurance costs less today than it did several years ago. In all policies issued by The Midwest Life there is a provision that the premiums shall never be increased. You probably will also be surprised at how low a rate an Ordinary Life policy can be had in this company. For other information, call or write

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gain of increase to the amount of

R. I.
Herman R. Mueller, Chicago, Ill.
William H. Botjer, New York City
Franklin Farrel, Ansonia, Conn.
Payments in Nebraska. viduals carrying \$10,000 or over we Adam W. Schaupp. NEBRASKA CITY.

vanced age.

the place of the old-time saying "You must die, to win."

the year was \$289,404,000, an increase of nearly \$69.230,000.

settlements under the contracts. three life companies in the United States

Tharles Silverson, New Ulm, Minn. 412,400 Thomas T. Reid, Montelair, N. J., 250,000 ames Hanley, Providence, R. I., 202,300 aries B. Kountse, Denver, Calo., 283,283 thert Nunnemacher, Milwaukes, Vis.

Compensation Measure.

145,334 144.078 143.750 is being made upon it and some lawyers 140.436 secure the signatures of 26,000 legal voters

From the viewpoint of the insurance agents, these lawyers are attacking this law in an effort to feather their own nests, rather than in the interest of employers, or employes.

eyes shall constitute total disability and in cases of this kind, the employer shall regular weekly wage for 300 weeks, after which, so per cent of the wages until

No compensation is paid during the first two weeks of disability, except for

As amounts to be paid are specified by

Under the old law that permitted a

Thus the "ambulance chasing" lawyer 15,750 is now making a strenuous effort to have the new law set aside and the old one 500 restored. On the other hand, there are some wage earners opposing the new insurance law for the reason that, according to its provisions, they are allowed no compensatory damages during the first two weeks following an injury, pro-

Greenwood 10,750
UNDER TEN THOUSAND DOLLARS.
Anselmo, Bancroft, Belgrade, Benson,
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Clay Center, Craig, Crawford, Curly,
Ekhorn, Fairbury, Fails City, Frankiln,
Gross, Hastings, Hay Springs, Hebron,
Johnson, Lebanon, McCook, Neligh, Oakdale, O'Neill, Osceola, Osmond, Otoe
county, Overton Peru, Randoiph, Red
Cloud, St. Edward, Schuyler, South Sloux
City, Stamford, Sycamen, Tamora, Tecumsch, Thedford, Tobias, Uehling,
Ulysses, Virgania City, Wauneta, Wilcox,
York. Insurance Notes and Personals.

General Agent Mann of the Northwest-ern Mutual Life writes from the wilds of Wisconsin that he is having great luck on his fishing trip and that almost daily he is taking the limit of bass, pike and

Fire Insurance Commissioner Clancy of the state auditor's office has undertaken the task of equalizing the fire insurance rates in the cities and towns of Nebraska, at the age of 86.

any date for his meeting, his plan apas to prevent this heavy loss.

One result of the shirt waist factory fire in New York a couple of years ago is a systematic effort by the Cotion Garment Manufacturers' association to prevent fires, and a woman, Mrs. Sarah Christopher, recently of the fire prevention bureau, has been appointed to supervise this important preventive work. She has already made a notable record in bringing the violators of the fire ordinances to book. The association represents 189 factories, employing 15,000 girls, and it is determined in the interests alike of property and human life to prevent conflagrations. parently being to get the sentiment of the insurance men prior to issuing the Insurance men don't feel that this meeting proposed by Clancy will have any effect upon the rates in Omaha. They take the position, that while there is no combination in the way of a trust of insurance companies, or insurance agents, uniform rates are maintained and there is little, if any cutting of com-