

News From the Insurance Field

INSURANCE WAR IN MISSOURI

Threats, Sugary Talks and Rumors of Peace Conferences.

Insurance Superintendent Swings a Club and Works the Talking Machine—Insurance Camp in Muni.

Rumors from the seat of fire insurance war in Missouri forebode an armistice. Last week there were conferences and official pronouncements, conciliatory and threatening. Readers of the last ditch believe the war is over and peace near. As late as Friday, Insurance Superintendent Revell rushed from St. Louis to the state capital with what was reported to be a draft of a treaty of peace, giving the newsgatherers to understand that the state and the insurance men were getting together.

Mr. Revell has put out a large assortment of bluffs since the war began and his last announcement should be put on ice until confirmed.

During the week the governor and the insurance superintendent have been scouting in the fire insurance woods, seeking a trail to daylight. In a lengthy statement in the St. Louis Republic the governor promised remedial insurance legislation in 1915, meanwhile pledging a square deal to the fire companies if they return. He holds that the companies misunderstand the law. He promises to recommend to the next legislature the adoption of a program of constructive legislation which would reduce the fire waste of the state, thus helping the companies along with the public.

Governor Major reviews the insurance laws and holds that the companies have done business successfully under them for many years. He insists that the anti-trust law was never repealed so far as it applies to fire insurance, and minimizes the provisions of the Orr law, against which the companies complain.

He then reviews the act of the companies in deciding to suspend business in the state, charging that this is the most open violation of the anti-trust statutes of which he has ever heard.

He says that the agreements were made in Philadelphia and Pittsburgh, but as the overt act agreed upon was carried out in Missouri, the offense was the same as though the principals had met in Jefferson City and made the agreement. He declares that the agreement violated the anti-trust law both civilly and criminally, and that those who participated in the meetings and agreement can be indicted and prosecuted in Missouri.

About the same time the insurance superintendent addressed a meeting at Joplin, in which he is reported to have made this statement:

"If the companies continue in their present course in this state, before October we will have special grand juries called for the purpose of indicting their presidents and other chief officers in Missouri, and we will try and see if we can't keep some of their officers in Missouri, even if we can't keep the companies."

Mr. Revell then said, it is reported, that if he got all the insurance officials in the penitentiary, just to the right of his office, he ought to be able to run the insurance department properly, "because I can run across and get whatever help or information I may need from the officers who are now trying to tell us how to run the business. I am not saying this in a spirit of threat, but merely as a carefully weighed statement, made on the finding of the supreme court, as to what we will do if we are forced to it."

Elsewhere in his address he is said to have declared that unless the companies resumed business and abandoned their fight against the state, so far as he was concerned, it would be "a fight to the knife and the knife to the hilt."

Meanwhile the fire insurance com-

Elaborate Plan of Firebug Fails to Land Insurance

A firebug job remarkable for completeness of equipment and amazing as a failure was attempted in a fire-proof cafe and saloon in East St. Louis, one night last week. The plan was insured for \$7,000. The owner and an assistant have been arrested, charged with attempted arson.

It would be difficult to conceive of a more elaborate plan to destroy a building. Dozens of gallons of turpentine, kerosene and benzene and a quantity of powder were used. But the unexpected happened.

There was a break in the home-made fuse, crudely fashioned with a strip of tablecloth and gunpowder.

The rag burned to a certain place, charred and went out, leaving a mass of evidence that was carefully photographed and will be used at the trials of the accused.

The fire was discovered about 2:30 a. m. The firemen had an early start, and as the blaze was confined to the basement and barroom, they succeeded in putting it out in a comparatively short while. At that time they did not know that the fire was of incendiary origin.

But in a few minutes, after the fire was under control, the firemen discovered that there were more than a dozen plants to destroy the entire structure, and it was a marvel that the plan was not successful.

Firemen discovered the floors were crisscrossed with a network of rags about four inches wide, torn from tablecloths and tied together. The rags were saturated with turpentine, and the odor was plainly apparent as late as 6 o'clock at night.

From the rear door of the first floor this saturated strip ran. At the door the rag had been rolled and smokeless powder had been so wrapped in it as to form a fuse. From the door the fuse ran to a closet in which a large twenty-gallon demijohn of gasoline was stored.

Alongside this demijohn was a paraffin paper bag, such as is used in paper-bag cooking, and this was filled with kerosene. The cork of the demijohn was removed, and it would have exploded the minute the fire reached it.

From the first floor a ribbon of this turpentine-saturated cloth ran up through the ceiling to the second floor, which is in the original frame structure. The flooring had been sawed, and the holes apparently made with an ax, was more than a foot square.

Passing through this opening, the turpentine rope spread out in all directions, each strand leading to turpentine, gasoline or coal oil.

A dozen hog bladders, filled with gasoline, had been placed between the joists where the baseboard had been torn.

On this floor, in which there are three rooms, were several demijohns filled with explosives.

What Nebraska Pays For Insurance Yearly

The insurance department of the state of Nebraska has just given out its report on the business done by all insurance companies in the state during the year 1912. The figures show a total of premiums paid for all forms of insurance of \$15,722,915, and total losses under all forms of policies of \$7,494,358. This shows a surplus of premiums collected over losses paid of \$8,228,557, or more than 50 per cent. The figures for the various forms of insurance for the state are:

Kind.	Premiums Collected.	Losses Paid.
Stock Fire	\$2,312,304	\$2,621,536
Mutual Fire	175,906	68,783
City and Village Mutual Fire and Tornado	54,935	44,684
Mutual Life and Marine	33,649	21,250
Life	481,396	422,063
Accident and Sickness	5,178,184	1,941,738
Life	311,882	15,381
Industrial Life	284,670	67,378
Casualty Surety and Miscellaneous	1,125,009	477,737
Assessment, Accident and Sickness	455,917	230,653
Assessment Life	214,220	100,900
Paternal beneficiary associations	3,175,003	2,615,513
Totals	\$15,722,915	\$7,494,358

Surplus of premiums over losses paid, \$8,228,557.

What Nebraska Pays For Insurance Yearly (Continued)

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AUTO TRUCK SKIDS AND TWO PEOPLE ARE HURT

A. J. Salenski, 1841 South Thirty-eighth street, and Henry Subject, 2367 South Thirty-first street, were injured early Sunday morning at Fortieth and Dodge streets when a large brewery truck skidded while rounding a corner.

The truck struck a telephone pole, throwing the two men to the pavement. Outside of a few minor cuts and bad bruises they were unhurt and after receiving attention from Drs. Foehman and Alexander were taken home by friends. A large crowd of young people, who were also occupants of the truck, were badly shaken up, but continued to the park.

Insurance Notes and Personal.

Frank T. R. Martin of the Martin Brothers Insurance Agency, has recovered from a case of typhoid fever and is again able to take up his duties at the office.

Chester Parks, chief examiner of the fire department of the Columbia Fire Underwriters, together with his wife, are spending vacation at Lake Okoboji, stopping at the Inn.

Franklin Mann of the Northwestern Mutual Fire is on a Wisconsin vacation, and to his friends is relating some wonderful fish stories.

Charles Allen, state agent of the Boston and Michigan Commercial Insurance companies, was in the city several days, coming west from Kansas City to look after business matters here.

H. T. Lamey of Denver, where he is manager of the mountain department of the Westchester and Western and British American, was in Omaha several days last week.

The Lion Bonding company of Omaha is doing a big business in Texas, which

REMEDIES OF PRIMITIVE FOLK

Curious Charms and Amulets Used as Safeguards Against Disease.

Charms and amulets, relics of mediaeval superstition, still exist, it appears, in many of those countries which are washed by the North sea. They are, however, gradually dying out, but while they exist they provide a splendid field for research.

Old charms are regarded as powerful charms throughout East Anglia, and although 5 shillings were offered for an example, with a piece of white bone attached, which was seen in the keyhole of a barn, so great was the belief of the country people in its power that the rustic at once refused the offer. Great reverence is also felt for stones with holes in them. Round about Theford they are hung by a piece of string to the cottage doors as a preventive against the visits of witches or the devil.

For cramp it is averred that the one satisfactory cure is the skin of an owl, while at Brandon, when one is afflicted with rheumatism, immediate recourse is had to the simple expedient of tying up a potato in a cloth and carrying it about in one's pocket.

The Norfolk peasants always regard pointed flints as thunderbolts. So consistent are the simple folks that they will often assure you that they picked them up red-hot. They carry flints and stone arrow-heads about with them in the belief that this custom will prevent them from being struck by lightning.

Around about Flinton, in the head "with-cakes" are to be met with in almost every cottage. These are circular shaped, with a hole in the middle, and with spikes projecting on all sides. If you hang one up in your cottage, and once a year burn it and replace it with another, you will have good luck, we are told. At Scarborough there lives an old fisherman who is supposed to possess a special faculty for curing rheumatism. He sells the "patient" a copper handle and a copper ring. A special feature is that on the ends of the handle there must be wedged two small-bore brass cartridge cases.

The fishermen of Whitby have a special charm against drowning, without which they would never venture out of port. It is a little hammer-shaped bone known as "Thor's hammer"—from the head of a sheep. In many parts toothache can apparently be cured by carrying a mole's foot, while in Sussex the same article will surely cure cramp. Two

TOUCHY HOUSEKEEPER

When the tall girl found the mistress of the six-room flat washing dishes she asked what had happened to Mary.

"Mary has left," said the housekeeper. "I insulted her yesterday morning at 10 o'clock, and at 11 she packed her trunk and left."

"We had a row over tooth brushes," Mary exhibited an unparalleled interest in tooth brushes. "Every brush she came to was taken up and turned over and over and commented on admiringly or the reverse."

"Finally she came to mine. I could see at once that she liked it. 'Whose is that?' she asked. 'Mine,' I said. 'She poured out a glass of water and dipped the brush in. 'Oh, well,' she said, 'I won't be afraid to use it then.'"

"For a moment I stood there literally stupefied, but soon I saw that prompt action was necessary and I caught Mary's arm in a friendly grasp. 'Put it down this instant,' I commanded. 'Put it down.'"

"Mary drew back and withered me out of the corner of her eye. 'Dear me,' she said, 'how touchy some folks are. I never work for touchy folks.'"

"And so we parted. She seemed unable to get any peace of mind, and I brushed, signed, and assured unable



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INSURANCE IN FORCE.

December 31, 1906	\$ 559,000
December 31, 1908	\$1,453,218
December 31, 1910	\$2,841,034
December 31, 1912	\$4,895,503
June 30, 1913	\$5,357,525

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PENSIONS FOR THE SOUTH

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PLAN FOR MODERATE START

Amount Limited to Sum Now Paid by States to Confederate Veterans—Equalizing the Rate.

A subtle effort to secure United States pensions for Confederate veterans is afoot in congress. It appears in the form of several resolutions, notably one offered by Richmond Pearson Hobson of Alabama, which aims to "equalize" pensions of confederate and union veterans. The title means nothing in the abstract, but when the word "equalize" is construed in accordance with the provisions of Captain Hobson's resolution, it is seen that the resolution would "equalize" the pensions of confederate veterans by taking enough money out of the United States treasury each year to cover the difference paid those veterans by their respective states and the sum they would receive if they were union veterans on the federal pension roll. In other words, Captain Hobson and the southern men who stand with him in support of his resolution would not yet pension confederate veterans wholly out of the federal treasury. They would make a start by having the government see to it that the men who tried to destroy the union in 1861 should receive as much remuneration in the form of pensions as the men who prevented this destruction.

Captain Hobson's Resolution. It is seen that the resolution in invalid pension, is as follows:

"That the secretary of the interior is hereby authorized and directed to establish and maintain a roll of all confederate veterans pensioned by the several states with the amount of the pension received by each veteran and with the amount such veteran would receive were he a veteran of the union, and to pay to each confederate veteran out of such money in the treasury, not otherwise appropriated, the difference between the two

amount paid as state pensions to ex-confederate soldiers. Thus the Hobson resolution would impose at the start an extra pension expense of almost \$6,000,000 upon the federal government.

More Careful in the South.

But the southern states do not pension their veterans with the careless liberality, not to say extravagance, of congress. They pay pensions only to survivors of the war who need aid and only to the widows of men who were killed or died as the result of wounds. The United States broadly speaking, passes out a pension to every "veteran" that asks for one. Should the federal government be made to pay confederate pensions, it would be against human nature for the confederate veterans to demand less than their union brothers greater merit or to ask aid only upon the basis of a fair assumption that more confederate than union veterans are now living in the southern states, and if this is true, the \$6,000,000 which Captain Hobson would start the ball rolling might appear a very insignificant sum in comparison with what the "United Veterans" might be able to drag out of the government if they could work it at both ends.

Frauds by the thousands and deserters by the thousands are now the objects of federal largess, and the Hobson resolution not only would violate the whole principle of the pension system, that government aid should be extended only to the men who saved the government, but would open the door still wider to abuse of the pension roll—Washington Letter to Boston Transcript.

Confederate pensions. Federal pensions.

Alabama	\$ 775,000.00	\$ 506,445.74
Arkansas	531,129.50	1,447,976.79
Florida	624,924.00	815,528.77
Georgia	84,624.00	543,222.41
Louisiana	175,000.00	1,021,623.69
Mississippi	405,000.00	724,921.83
North Carolina	400,000.00	624,072.49
South Carolina	294,000.00	399,567.44
Tennessee	230,000.00	3,193,610.87
Texas	627,000.00	1,594,821.88
Virginia	450,000.00	1,469,523.59
Total	\$5,787,973.50	\$12,489,697.21

In the foregoing table of federal pensions are included sums paid on account of the war with Mexico and the various Indian wars. To make a fair comparison, pensions other than civil war pensions should be omitted. No data exists to show which are straight civil war pensions and which are not. If, however, all pensioners of these other wars were residents of these eleven states—some of course, they are not—there would be deducted, on account of war with Mexico, \$1,222,913.11; on account of Indian wars, \$375,964.52; making a total of \$1,600,000.63. Subtracting this amount we would have in these eleven states the following result:

Federal pensions on account of civil war, \$10,887,696.58. Confederate pensions on account of civil war, \$5,763,523.58. A difference in 1913 of \$4,824,173.00.

It is evident, therefore, that the amount paid out by the federal government in the southern states which pensioned confederate veterans is at least double the

amount paid as state pensions to ex-confederate soldiers. Thus the Hobson resolution would impose at the start an extra pension expense of almost \$6,000,000 upon the federal government.

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Automobile Mutual Insurance Co.,
W. O. W. BUILDING

CERTIFICATE FOR PUBLICATION

STATE OF NEBRASKA, Office of Auditor of Public Accounts, LINCOLN, June 28, 1913.

IT IS HEREBY CERTIFIED, That the Automobile Mutual Insurance Company of Omaha, in the State of Nebraska, has complied with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to transact the business of Mutual Automobile Insurance in this State for the current year ending January 31st, 1914.

WITNESS my hand and the seal of the Auditor of Public Accounts, the day and year first above written.

W. B. HOWARD,
Auditor of Public Accounts.
C. H. CLANCY, Deputy.

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