

MONY LIFE INSURANCE
FOR LESS MONEY

Before deciding on your insurance, phone D. 1274, and ask about the new low cost, all guaranteed policies, all plans. Life, Limited Payments, Endowment, Joint or Partnership, Corporation and Monthly Income or Pension Policies.

The Prudential Ins. Co. of America
Inc. as a Stock Co. by New Jersey
M. BRUCE CARPENTER, Mgr.
For Nebraska and South Dakota
119-22 City Nat'l Bk. Bldg., Omaha

Northwestern Mutual Life Insurance Company
OF MILWAUKEE

MANN & JUNOD
General Agents
538-544 Brandeis Building, OMAHA

Notes from the Insurance Field

FIRE PREMIUM IS HIGH
Three Times Greater Than Great Britain's Average Rate.

EXPERT VIEWS ON CONDITIONS
Fire Insurance Problems in the United States as They Appear to British Company Managers.

Frank Lusk, New York manager for London fire insurance companies, has sent to the London Times a review of the fire insurance business in the United States in 1912, coupled with critical comments on present conditions and future prospect. He says, in part:

The fire premium income derived from the United States is larger by far than that of any other nation. The reason for which is apparent when it is considered that such income is drawn from a prosperous population of about 100,000,000 people paying premium at an average rate approximately three times higher than the average rate paid in Great Britain. The figures being public property, it is no secret that the United States constitutes the chief individual income producer to these British insurance companies having branches here, and most of the important companies have such branches.

"An era of great competition is upon us, which is likely eventually to result in the strengthening of the larger companies and the extinguishment of the weaker."

"Hence it may be inferred that intelligently managed companies of good standing may hope to continue to receive a fair profit, barring an exceptional conflagration. The outlook for 1913 is not materially changed in this respect from the beginning of 1912. It may be taken for granted, however, that the business of fire insurance in the United States for a long time to come will be one constant stress and change, calling for unceasing energy and vigilance to cope with it successfully."

COMMENDATION FOR HOWARD
Insurance Men Praise Him for His Firm Stand in the Brown Case.

COMMENTS ON POLICY WRITING
Declares that Agent Cannot Write Policy for One Company and Then Cancel It in Order to Write for Another.

Sentiments commending State Auditor W. B. Howard for his firm stand in the Elmer E. Brown license case are being heard in the local insurance circles. State Auditor Howard disposed of the case entirely upon the sworn testimony of Brown himself, which he considered sufficient for its determination. The auditor said:

"When an agent representing one company has solicited and written a policy of insurance and that policy is in full force and effect he has no right as the agent of a subsequent employer to procure the cancellation of such policy for the purpose of writing a new one for his employer."



J. H. Mithen Co.
INC.

921-4 CITY NAT'L BANK BLDG.

Surety Bonds
Employers Liability
Automobile Liability
Burglary
Plate Glass

INSURANCE

PREMIUMS.

December 31, 1912	\$184,000.00
December 31, 1911	\$159,973.43
December 31, 1910	\$122,518.54
December 31, 1909	\$103,430.44
December 31, 1908	\$30,793.03
December 31, 1907	\$1,776.00

Accident, Fidelity, Surety Bonds, Plate Glass, Burglary.

Equitable Life Assurance Society of the U. S.
Assets over \$500,000,000. Paid Policy holders over \$815,000,000.

H. D. NEELY & CO., Managers
H. D. NEELY, JOE KLEIN, E. H. PICKARD
Merchants Nat'l Bank Bldg.

Obey That Impulse!
Not the man who INTENDED but the man who INSURED left provision for his family.

G. W. NOBLE,
General Agent.
CHARLES L. KOFFER,
Special Agent.
J. C. FITZGERALD,
Special Agent.

OFFICES: 638-643 Brandeis Bldg. Omaha.

THE Union Central Life Ins. Co.
OF CINCINNATI, OHIO

HARRY O. STEEL
General Agent.
311-313 Range Bldg. Phone D 2162

WHEN BUYING LIFE INSURANCE consult one who knows the life insurance business; one who is able to advise you the best form of policy FOR YOU.

There are more than 50 different kinds of policies issued. Get the form best suited to your condition in life. Write or call.

Clarence N. Anderson,
430 Bee Building D. 2266 Omaha, Nebraska

"State Mutual Life" OF WORCESTER, MASS.
ONE OF THE OLDEST—69 YEARS—and Best Companies on Earth.

W. H. INDOE
General Agent
652 Bee Building, OMAHA

ORGANIZED 1845.

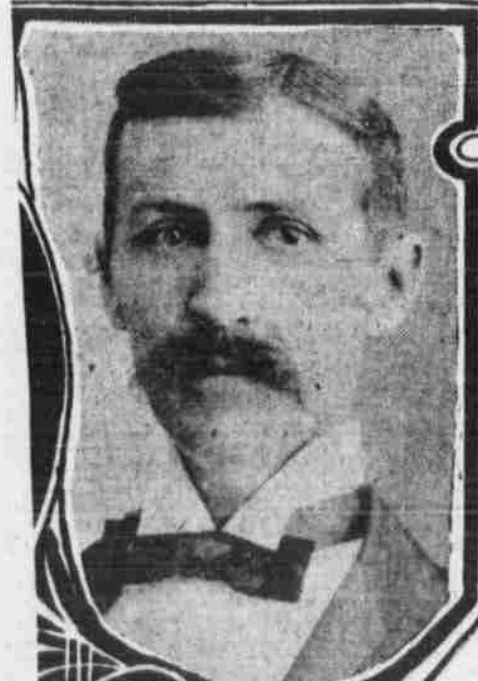
The Mutual Benefit Life Insurance Company
of NEWARK, NEW JERSEY

GEO. T. BLANDFORD,
General Agent.
415-16 City National Bank Bldg. Omaha, Nebraska.

Nearly 11%

The total premium income of The Bankers Reserve Life Company of Omaha during the last year was \$1,127,826.66 and the total payments of cash in annual dividends to policyholders was \$120,812.26. That is to say that the dividends paid amounted to nearly 11 per cent of the gross premium receipts. This means that the policyholders of The Bankers Reserve receive an average of about 11 per cent in dividends annually upon their premium payments, which of itself makes insurance with the Company a most profitable investment to men living, to say nothing of the protection afforded to family and estate.

Prominent Omaha Insurance Men



H. D. NEELY of the H. D. Neely Co.

The familiar faces of Omaha's leading insurance men will be shown in the above space from time to time.

WHEN A MAN LIVES CLEAR UP TO HIS INCOME He owes it to himself and his business to provide adequate life insurance—the unexpected is always happening. See

TOM KELLY "THE INSURANCE MAN"
EIGHTY MILLIONS ASSETS Douglas 221

Middle West Gang of Fire Bugs Works Strong in Chicago

What is described as only "surface gleamings" in the investigation of the "arson trust" has revealed that more than \$5,000,000 has been "fished" from insurance companies throughout the United States and Canada and that the headquarters of the "firebugs," who have operated for more than twenty years, was in Chicago.

That there is a confederacy among the incendiaries was revealed when two voluntary witnesses called at the office of Assistant State's Attorney Frank Johnson, reports the Chicago Inter-Ocean. They told of three fires in Chicago in the last two months which were "touched off." According to the witnesses, whose names are withheld, "bids" for the adjusting of the insurance were made before the blaze occurred.

Those bids came from what the members of the "arson trust" call "Chicago districts," which includes Illinois, Wisconsin and Indiana, the states which are said to be the center of the confederacy.

WESTERN DEPARTMENT MANAGER VISITS HERE

Charles W. Higley, manager of the western department of the Hanover Fire Insurance Company, with headquarters in Chicago, was in Omaha last week calling on his state agent, Charles Hendrickson. While here Mr. Higley visited an old friend, Merrick E. Lease, assistant manager of the Columbia Fire Underwriters.

John Hoffman, Kansas City, state agent in Missouri, Kansas and Nebraska in London and Lancashire and Orient Insurance companies, was a visitor in the city last week, calling on his local agents.

Insurance Notes.

Automobile insurance losses have been unusually severe in Chicago this winter, especially the theft losses.

The loss ratio in January has been comparatively reasonable because of the mild weather which has prevailed in many parts of the country for the most of the month. The loss ratio for the month will show especially well in comparison with other months of 1912, which was one of unusually prolonged and severe cold weather with a resultant abnormal number of fires.

Did Unfair Business.

The respondent admitted upon the stand that he had transacted business in this way and collected premiums but had turned nothing over to his first employer in compensation of the risk the company had assumed during the time the first policy was outstanding. Such conduct this department cannot approve, neither can it continue the license of a solicitor who confesses to have conducted his business in this manner and openly defends his right to do so. Had these facts been known to this department when the respondent made his application for a license, it is probable no license would have been issued to him. It therefore follows that the license already granted must now be revoked, which is accordingly done.

Excessive Expense Ratio.

"A constant subject of criticism, both in this country and in England, is the apparently excessive expense ratio. It is hard for the lay mind to conceive the necessity which calls for \$300 out of every \$500 for expenses. Much of this expenditure is wholly beyond the control of companies. Over per cent goes in the form of taxes, license fees, etc. The agency system as conducted costs about 22 per cent for commissions, and any individual company is powerless to cope with this apparently high figure. Much of the practical underwriting has to be done by traveling inspectors, so that the combined cost of salary and traveling expenses in this country of "magnificent distances" becomes a serious feature.

'Unfair' Business.

"It is therefore ordered that the insurance agent's license heretofore issued to the respondent, Elmer E. Brown, is hereby cancelled and revoked and the respondent is hereby ordered to cease acting as an insurance agent or soliciting directly or indirectly insurance of any kind or nature within the state of Nebraska."

Rate Reduction Heralded.

"It would seem obvious that if this fearful economic heresy were to spread over all the country the power of the companies to furnish adequate indemnity would be gone, as the ultimate idea in connection with 'rate making' is always 'rate reduction.' It is expected that the fundamental error of the principle will be discerned in time to check the further spread of it and most of the conservative states at the present time seem to be steadily in opposition to it."

"The general situation may be summarized briefly in the following considerations:

"The anticipated era of favorable years to follow the San Francisco conflagration have been in a large measure enjoyed.

"The decline in premium rate with the

Why Is It So?

"The Detroit 'Tribune News' in rather picturesque language says that 'the vast bulk of life insurance is written under the protest of the insured.' With many there does seem to be a subconscious antagonism against taking insurance NOW. There is no disposition to believe it, or under estimate its value—only an inertia which amounts almost to opposition to any immediate action."

"It is a part of the work of the untiring agent to overcome this state of condition of mind. It would be better if those the agent solicits met him with a more open mind and with less of prejudice. Give the agent a fair show. A life insurance policy in a good company is a valuable property."

Love-Haskell Company
Every Known Kind of Insurance
314-324 Omaha Nat'l Bank Bldg. Phone Douglas 380.

Let the Buyer Beware
SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE.

GALLAGHER & NELSON
General Agent Illinois Surety Co.

GOOD OPENING FOR PRODUCERS
Continental Casualty Company
Largest Exclusive Health and Accident Company in the United States.
511 Paxton Bldg. LEWIS V. CRUM, District Manager.

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THE MIDWEST LIFE
A Nebraska Company.
K. E. SWELL, President.
Home Office: First National Bank Building, Lincoln.
A. S. TAYLOR and GEORGE CROCKER,
General Agents, Rooms 1213-1214 City National Bank Building, Omaha.

ALFRED C. KENNEDY
209 First Nat'l Bank Bldg. Phone Douglas 722.

Protect You Time--Your Earning Power
Our Accident and Health Policies Cannot Be Met in Competition. See Them Before You Buy.

Lion Bonding & Surety Co.
W. O. W. Bldg. Phone Douglas 878, Accident Dept.

Insurance, in All Its Branches
Webster, Howard Co.
Phone Douglas 570. 325 Bee Bldg.

Wheeler & Welpton Co.
RELIABLE INSURANCE OF ALL KINDS
1511 Dodge Street. Phone Douglas 186.

MARTIN BROS. & CO.
GENERAL INSURANCE
BARKER BLK. TEL. DOUG. 735

BALDRIGE-MADDEN CO.
Paid out six times the amount of premiums received during 1912 in Nebraska for
Accident Losses
Maryland Casualty Co's Policies Are the Best. Let Us Convince You.
Phone Doug. 200. See Building.

INSURANCE
FIRE—TORNADO—AUTOMOBILE—PLATE GLASS—BOILER
BURGLARY—HEALTH AND ACCIDENT

ALFRED C. KENNEDY
209 First Nat'l Bank Bldg. Phone Douglas 722.

Beeman-Hastings Agency
ALL KINDS OF INSURANCE
D. 3950 W. O. W. BLDG.