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Equitable Life Assurance Society of the U. S.

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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.

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ONE OF THE OLDEST—69 YEARS—and Best Companies on Earth.

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ORGANIZED 1845.

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Did You Get Any of This Money?

Coincident with an enormous increase of business during the last five years

The Bankers Reserve Life Company of Omaha

increased its payments of annual dividends to policy holders as follows:

1907—\$50,444.00
 1908—\$64,582.00
 1909—\$81,787.00
 1910—\$98,028.00
 1911—\$108,609.00

No other life company pays larger dividends in proportion to business in force.

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
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A. J. LOVE, President. FRANK J. HASKELL, Sec'y.

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Every Known Kind of Insurance

314-324 Omaha Nat'l Bank Bldg. Phone Douglas 380.

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SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE.

GALLAGHER & NELSON
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REINSTATE YOURSELF

How? By buying a policy in a company which will permit you to do so.

Yes, without a new medical examination. When? By paying the premiums in default with interest at any time while the policy is in force as extended insurance. Extended insurance becomes automatic after the payment of three premiums.

This is only one of the many favorable provisions contained in our policies. For rates and other particulars call or write

N. E. SNELL, President. THE MIDWEST LIFE A Nebraska Company.
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Tyler 1000

Notes from the Insurance Field

ACTIVITIES OF FIREBUGS

Analysis of the Operations Throughout the Country.

BUSINESS MOVES BY SCHEDULES

How "Spontaneous Combustion" Destroys Unprofitable Stocks of Goods and Buildings—Spur of Insurance Money.

Arson's mighty toll of \$250,000,000 a year in the United States and Canada serves as a show window in which Arthur E. McFarlane exhibits the various activities of firebugs hunting for insurance money. This particular exhibit, the second of the series in Collier's Weekly, deals with "Arson by Schedule."

"Professional arson," he says, "now has its 'retailers' and 'wholesalers,' its 'mortgage fixers' and 'assignees,' its bands who specialize on stores, on job factories, on stables full of horses. A really up-to-date organization, as was shown recently in Chicago, does everything from procuring the insurance to collecting it. There is every indication, says one insurance authority, that New York has a regular fire exchange." But there is worse than that. In the tenements of New York and Chicago and Cleveland and Paterson and Pittsburgh arson is taught as in a school.

"Between January 1, 1909, and July 31, 1912, thirteen tenement houses in one row gave fifty-six fires. Another row gave its fifty-three, another its forty-eight. Individual houses had their seven, nine, fourteen! One can follow arson through the streets of our great cities as one can follow it by trades and seasons. One can follow it by families, as other forms of crime have been followed in the chronology of The Jukes. In East New York there is a family known to insurance detectives as 'the family with 100 fires.' Chicago has great tenement districts which, if the risk can be measured by the insurance rate, are now more dangerous than our powder mills.

On a Business Basis. "For thirty years, in our fire problem, we have been pursuing a policy of ostrichism and know-nothingism and pretense. In our insurance world 'moral hazard'—the huge proportion of our fires that are dishonest—has been a kind of great secret of Polichinello. Everybody knows it, but nobody must talk about it to outsiders."

He seeks to show that there are districts in cities and states where arson rages and, that even more calculably, there are arson "seasons." He follows the intimate relation between fire epidemics and the progress of prosperity in the business burned out, but he has not yet raised the question of the blame. He has not, like Commissioner Johnson, suggested that a more rigorous preliminary inspection before the issuance of policies would cure the evil, for most of the discussion so far has not been of over-insurance.

Speaking of the geographical arrangement of arson, he says: "In the case of Minnesota, some one at once says, 'Forest fires.' But the state fire marshal's reports show that nearly one-half of Minnesota's devastating forest fires in 1911 took place in mercantile buildings and lumber yards in the city of Minneapolis; and that they raged almost as unquenched in similar forest fastnesses in Winona and Duluth."

In Rochester, too, it appears there was what the insurance men call a "situation." It was swept by incendiarism, but rather than have the insurance companies pull out of town, the city prudently increased its fire fighting force and equipment.

"Up to date, Rochester has paid enough in additional insurance and spent enough money on additional fire protection to run the fire crooks out of every second city in the country. And if you will look up the fire record for 1911, the last available, you will find that in the year the number of fires in Rochester increased by 197, mostly mercantile, with an addition to her fire loss of \$200,000, about 75 per cent above the figures for 1910. The total incendiary fire loss in Rochester in 1911 was—officially—\$6,845. And yet, when in 1912, the writer made confidential inquiries of a high Rochester official as to the real causes of the Rochester situation, no pretense whatever was made that the causes were physical. He was simply referred to the chief of police."

"Seasonal" Fire Arrangement. Still more interesting is the demonstration of "the seasonal" arrangement of fires, particularly in seasonal businesses. Just as December and January are the inventory and settlement months when Don's or Bradstreet's look for an indication of failures, so the fire insurance president knows that December and January will always bring an increase of fires.

"The midwinter cold is the obvious explanation?" asks Mr. McFarlane with sarcasm. "The midwinter cold causes its dozens of wretched little household fires. But it does not start the fire which counts, the \$105,000 'burn out' with total loss, on the seventh floor of the steam-heated fireproof loft building or manufacturing plant."

McFarlane demands some other explanation than a thermometer one for the fact that December's fire loss will normally run ahead of February's by from \$3,000,000 to \$4,000,000. He goes on to show where fires can be prophesied by seasons.

"For example, unprosperous summer hotels become unusually dangerous risks in October and in November, while winter resort hotels burn briskly in April and May. Spring and autumn, when winter and summer clothes are useless, except for insurance purposes, witness epidemics of little 'closet fires' in the tenements. It goes without saying that this year's hats and muffs must next year be sold at a heavy discount because they are out of fashion. Therefore, in those months, when the hat makers, the clothing makers and the fur makers have finished stocking up the jobbers and retailers, and have not yet commenced manufacturing for next year, the insurance companies expect an increase of fires in these trades. The expectation is rarely disappointed. The seasonal fire has been a fireman's joke for years."

"On one occasion an insurance broker visited a New York agency to get more insurance for a big loft tenant. As the agent knew, this was the time of the year when that tenant would not normally need more insurance. He used the telephone and ascertained the worst. A sprinkler order had been issued against that establishment. Instead of increasing the insurance, the agent ordered it canceled at once. He was too late. By the conditions of the standard policy he

STATE INSURANCE A FAILURE

Mail Order Methods Fail to Secure Applicants for Policies on Lives.

ADVERTISING AND CLERK TITRE WRITING LETTERS EXCEED THE COST OF MAINTAINING AGENTS IN THE FIELD.

When one scans the vast figures of life insurance and sees the enormous amount in force, he is compelled to take off his hat to the men in the field, who have been largely responsible for this magnificent achievement. Had there been no agents persistently and faithfully canvassing the people, the amount of insurance would show a much different result," says the Underwriter.

Decrease in Fire Losses Shown in the January Record

The losses by fire in the United States and Canada during the month of January, as compiled from the carefully kept records of the New York Journal of Commerce and Commercial Bulletin, aggregated \$20,183,250, as compared with \$25,653,150 in January last year, and \$21,322,400 for January, 1911.

During January this year there were no less than 365 fires causing a loss of \$10,000 or over in each instance. This compares with 324 fires of a like destructiveness during January, 1912, when the severe climatic conditions greatly increased the number of serious fires. The principal large fires during the month just closed were as follows:

Kansas City, Mo., office building.....	\$20,000
Chicago, Ill., business block.....	500,000
Mason City, Ia., hotel, newspaper plant and other.....	300,000
Calgary, Alberta, meat packing plant.....	900,000
Edmonton, Alta., several business houses.....	200,000
Cleveland, O., factory and hotel.....	200,000
Newark, N. J., storage warehouse.....	200,000
Trenton, Ont., block of business houses.....	300,000

Effect of Rate War On Modern Woodmen Membership

According to the Chicago Record-Herald the controversy of the Modern Woodmen of America over the proposed increase of rates, which has now been abandoned, had an injurious effect on the membership. This was over 1,000,000 at the beginning of last year, but the order entered the year with a membership of 960,968. There were 80,222 members in temporary suspense over sixty days and less than six months and 27,508 members in temporary suspense less than sixty days. Now that the advanced rate question has been abandoned, it is believed that many of these will return, that being the cause for their retirement.

Miss Murphy Returns Thanks for Check

The following letter relative to an insurance picture published in The Bee is self-explanatory: "Dear Mr. Editor: National Fidelity and Casualty Company, Omaha—Gentlemen: I wish to thank you very much for the check you sent me in lieu of three months Ak-Sar-Ben policy, as winner in the competition in The Sunday Bee of January 26, 1913.

"I submitted the slogan, 'Accidentally injured, but safely insured,' and in view of the fact that you awarded this prize to me through a spirit of fairness, although no company issued a policy of insurance to a woman, and offered to give me a check in lieu of the same, your action is very much appreciated by me. Many other companies would have awarded the prize for a less meritorious answer to a man in order to avoid any complications.

"I thank you very much for this very fair settlement and I wish you all success. Very sincerely yours,
MISS MARY H. MURPHY.

MISS MARY H. MURPHY.

The Missouri senate has appointed a committee of three to investigate fire insurance rates, owing to the demand for the repeal of the rating law.

As a result of the retirement of so many Iowa fire insurance companies the Iowa reinsurance bureau is being liquidated. It was organized to enable the Iowa companies to take care of large lines that were offered, and proved very successful for a time until the retirement of several companies within a few weeks forced the survivors to discontinue operations.

The Argus has made a tabulation of 19,247 casualties reported to the police in Chicago during 1912. Of these 4,106 were attributed to railway accidents caused by collisions or other vehicles, 3,392 to falls, 3,084 to personal violence and 4,569 to various causes, of which dog bites led and smoke with 331, scaldings and burnings with 39. There were 1,694 automobile accidents and 24 motorcycle accidents.

A bill has been introduced in the Connecticut legislature authorizing the Hartford fire to increase its capital stock from \$2,000,000 to \$3,000,000. It is understood that this is merely a general permission and that if the bill passes it is not the intention of the company to take advantage of the original authority at present. The Aetna of Hartford now holds the distinction of having the largest capital of any fire insurance company in the country, with \$5,000,000.

The recent reinsurance of several Iowa fire insurance companies has caused much unrest among the agents and policyholders of the reinsuring companies and in order to reassure the latter, Insurance Commissioner Beakley has issued a public statement declaring that the reinsuring companies have sufficient reserves on hand to reimburse all their outstanding policies. He explained that the reinsuring companies had suffered from such fierce competition that their profits had been reduced to a point at which they could no longer afford to risk it in such a hazardous business as fire insurance.

While the companies specializing on farm insurance in Kentucky have materially reduced their territories and limited their writings because of the reduction in rates made by the state rating board, a number of other companies which wrote a limited amount of farm insurance individually, but whose writings in the aggregate were considerable, are making a bold move, holding that there is no possible chance for profit under the rates. In consequence there are dozens of counties where it is impossible to obtain insurance in stock companies on farm property and their legislators are being urged to repeal the state rating law. The lack of insurance is making it hard for the farmers to get loans on their property.

Methodist Minister, Recommends Chamberlain's Cough Remedy.
 Rev. James A. Lewis, Milaca, Minn., writes: "Chamberlain's Cough Remedy has been a needed and welcome guest in our home for a number of years. I highly recommend it to my fellows as being a medicine worthy of trial in cases of colds, coughs and croup." Give Chamberlain's Cough Remedy a trial and we are confident you will find it very effective and continue to use it as an occasion requires for years to come, as many others have done. For sale by all dealers.

ADVERTISING AND CLERK TITRE WRITING LETTERS EXCEED THE COST OF MAINTAINING AGENTS IN THE FIELD.

When one scans the vast figures of life insurance and sees the enormous amount in force, he is compelled to take off his hat to the men in the field, who have been largely responsible for this magnificent achievement. Had there been no agents persistently and faithfully canvassing the people, the amount of insurance would show a much different result," says the Underwriter.

"It is interesting to dissect the report made on the Postal Life by the New York department in the effort to ascertain whether insurance by mail is really successful and if it is gotten at less cost than through the medium of agents. While perhaps the plan has not been tried sufficiently long to reach an exact conclusion, yet the figures so far indicate that the cost of advertising and postage expense, together with the salaries of those required in writing letters in prospect, are in excess of the agency method. One letter will not bring an application. Much correspondence back and forth ensues. This requires time and money.

"After all, there is no producing factor that can be compared with the agents. They give the life insurance business that personal touch that it needs. Applications are hard enough to secure by personal solicitation. To close them by medium of a letter is much more difficult.

"The much-exploited state life insurance scheme in Wisconsin so far is a dismal failure. But a few applicants have come in. The theory of reducing cost by applicants voluntarily seeking insurance and thus eliminating the agent's commission is beautiful in theory, but in practice the personal power and persuasion of the agent has to be present to secure the signature.

"One of the papers thus refers to the state plan of Wisconsin: "Applications for state life insurance made possible by the act of the 1911 legislature are coming into the office of the state insurance commissioner so slowly that the plan threatens to be a failure. Only about twenty-five applications, accompanied by money to pay for the yearly premium, have been received in two months. More than 3,000 inquiries not only from Wisconsin, but from various states, have been received asking for information concerning state insurance and the condition under which it is to be issued. No provision for advertising was made by the legislature when the law was passed. Neither is a fund available for solicitors, agents or managers. All the publicity the movement will get is by sending out literature explaining the matter in which the policies are issued."

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NO INSURANCE AND HIS BODY IN POTTER'S FIELD

In a recent news article in the Chicago Tribune the last sentence, "He left no insurance," preaches a sermon and tells a significant story. It speaks in a language all can understand. The article is: "On New Year's day last year, Mrs. Langs entertained friends at her handsome apartment on Millard avenue. Mr. Lang, then a prosperous real estate broker, exchanged congratulations with his guests for health, wealth and happiness for the coming year. Their daughters, high school students, had their friends at the house, too, all happy.

"On New Year's day this year, Mrs. Lang, now reduced to working as housekeeper in other households, spent the day on the second floor of a small frame building on West Fourteenth street. With her were her daughters, one 16 and the other 18 years old. Both of the girls were sick and tired from long hours of unaccustomed work behind the counters of a loop department store.

"The father's body lies in the potter's field in Portland, Ore. He left no insurance."

OMAHA BOYS TO ISSUE NEBRASKA UNI-MAGAZINE

After a year's battle with all sorts of faculty objections and all manner of difficulties the staff of the new magazine of the University of Nebraska will put out the first issue Monday morning. Full of jokes, cartoons, literary work, writeups and take-offs on every conceivable phase of college life in Lincoln, the new book is expected to fill the empty place in the literary field at Nebraska.

Originated and directed by Omaha boys, the book stands forth as almost entirely their work. The editor of the new magazine is Chandler Trimble; managing editor, Ralph Northrup; athletic editor, Stuart Gould; business manager, Ittussed Clark; circulation manager, Walter Lyman. The remainder of the staff is composed of others in the school who have a penchant for the typewriter and brush.

The magazine will be issued twice a month, the first and fifteenth. The purpose is entering literary matter in addition to the jokes and cartoons and other humorous or near-humorous sketches in that there may be some one of the school publications that shall have "freedom of the press within reasonable bounds of consideration for others' happiness."

LINCOLN ENGINEERS WILL HOLD INTERESTING MEETING

An illustrated lecture on the Mississippi river power plant at Keokuk, Ia., will be given at a meeting of the Engineer's club of Lincoln, which will be held next Wednesday at 8 p. m. in the mechanical engineers' building of the University of Nebraska.

Invitations have been extended to members of the legislature and other officials and the object of the meeting is to interest the public in the possibility of hydro-electric development throughout the state of Nebraska. There are many available sites that could be made to produce enough current for adjoining communities and pictures of such locations are to be presented.

To Dissolve the Union of stomach, liver and kidney troubles and cure biliousness and malaria, take Electric Bitters. Guaranteed. Only 50c. For sale by Beaton Drug Co.—Advertisers.

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 December 31, 1910 \$122,518.54
 December 31, 1909 \$103,430.44
 December 31, 1908 \$30,793.03
 December 31, 1907 \$1,776.00

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OF OMAHA

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