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Net gain to policyholders after payment of all expenses and taxes..... \$136,705,809.18

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This was the total income of

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December 31, 1911..... Eighty Million Assets  
 December 31, 1912..... EIGHTY-SIX MILLIONS ASSETS

**TRAVELERS INSURANCE COMPANY.**

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

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**A BANKER'S VIEW.**

Mr. S. H. Burnham, president of the First National Bank of Lincoln, says: "If regard life insurance policy as one of the very best assets a man can have. It strengthens his credit, gives him peace of mind, and furnishes protection to those dependent upon him. No young man makes a mistake when he buys his first old line life insurance policy; neither does the man in middle life when he increases his life insurance. Each is apt to regret in after years that he did not act sooner and take a larger policy." Mr. Burnham was one of the first to take out a policy with us. For premium rates call or write.

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If you have anything to sell invest a small sum in Bee classified advertising. The resulting sales and their profits will prove to you **Money is saved by judicious spending**

# Notes from the Insurance Field

## FIRE DANGERS IN HOTELS

### Alarming Frequency of Fires Where Travelers Sleep.

## DISCUSS MEANS OF PREVENTION

### Avoidable Risks that Cause Spread of Fire and Endanger Life and Property—Insurance Activities.

Hotels are burning with alarming frequency in this country. During the first day of the year five hotels in widely separated sections were burned, two lives were sacrificed and \$100,000 in property destroyed. During January there were twenty-five fires, in three of them seven persons lost their lives and property loss totaled \$200,000. From January 1 to March 2, inclusive, there were fifty-six hotel fires, including the Dewey hotel in Omaha.

Commenting on this astonishing showing, Insurance Engineering says: "A hotel fire every thirty-four hours was the rate of burning in 1912, and so far in 1913 there has been a fire every thirty hours."

From a partial list of reported fires it is estimated that the property loss in average hotels throughout the country for a period of five years has been over \$25,000,000, and the loss of life has been even more serious.

Hardly a day passes without news of a hotel fire somewhere in the country. Despite the encouraging progress in the fire prevention campaign, hotel fires were more frequent in 1912 than in any of the five years preceding, and if the rate of burning in 1913 continues, as it has started, this year will surpass all others. Nearly half of all hotel fires occur between midnight and 3 a. m., July 30 percent between 3 a. m. and 6 a. m., and more than 25 percent between 9 p. m. and midnight. In short, fully 82 percent of all hotel fires occur during the night hours, 8 p. m. to 6 a. m., and 75 percent during the period of sleep.

**A Growing Peril.**  
 The momentous fact is that hotel perils are increasing. Defective hotels are growing more defective. The causes of trouble must be removed. The difficulty in the way of improvements is the "inertia of investment." Improvements that make for safety in hotels cost money and there is the interest on the added investment to consider. That is the way that most hotel proprietors will regard this proposition. But the interest on an investment in safety should be figured in a different way.

The interest of public authorities in hotel safety has been confined chiefly to the means of exit. The elimination and improvement of conditions, without which the necessity of exit might not occur, have been disregarded.

What precautions should be taken? If hotel owners will ask themselves these questions and do what the answers should indicate, all necessary precautions will be taken.

Has everything been done to prevent a fire? Fires can be prevented by removing possible causes.

Can a fire be readily detected? It can be by an automatic fire alarm system or by having a watchman whose tours are registered in an approved clock.

Is it possible to transmit an alarm of fire to the fire department without leaving the house? Prompt transmittal of an alarm of fire requires that a special signal box be installed in the hotel and, in addition, an auxiliary system of boxes throughout the house at any one of which the main signal box can be operated.

What is the method of alarming guests? There are certain convenient ways of doing it.

**Safeguards for Guests.**  
 How may guests escape quickly? Most fire escapes are installed under the compulsion of the law. Hotel owners should not wait to be compelled to do that which in the name of reason should be done without delay.

Is there sufficient apparatus with which to fight a fire? Incipient fires are often extinguished with chemical fire extinguishers, fire hose and fire buckets.

Are the employees of the house organized to act promptly and effectively in cases of emergency in directing the safe exit of guests and in the use of fire apparatus? Organized house fire brigades have performed effective service in the big hotels in New York City.

Is the design and construction of the house such that a fire will be confined to the locality of origin and not spread unrestrained throughout an entire story because of lack of fire walls, partition and fire doors, or from floor to floor because the elevators and stairways are not enclosed by fireproof materials and the openings in the enclosures covered with fire doors? Undivided floor areas and unprotected floor openings are crimes in hotel design that are responsible for the loss of many lives.

Is the wall and ceiling finish of the hotel of such nature that fires may spread in its hollow courses so as to involve the entire building? Hollow wall and ceiling finish is a grave error in construction that is responsible for the destruction of many hotels.

**Public Fire Protection.**  
 Has the city provided adequate public fire protection for the defense of the house? There are many instances where the hotel is too big for the local fire department; others where the water supply has been insufficient; others where hydrants have been broken, or frozen. Hotel proprietors should be assured that the local fire department is equipped to give the proper assistance.

Is the house protected against exposure fires? Many hotels are burned by fires that originate in other buildings. By glazing windows with wire-glass in metal frames a safe isolation against exposure fires is obtained.

A system of automatic sprinklers can be installed in such a manner that the opening of a single head by a fire will operate either a local alarm or one at the fire department station. For it should always be considered that fire department assistance is necessary no matter how small the blaze and that sprinklers are a valuable adjunct to the public fire defense. Thus three primary conditions of danger are eliminated: (1) the fire while not being prevented from originating is prevented from spreading either by being extinguished or localized; (2) the discovery is not delayed; and (3) the alarm is transmitted immediately, the response is prompt, after which the hotel fire brigade or the public fire department, and the water is shut off just

as soon as the sprinklers have done their work to avoid excessive water damage.

## Primary Dangers.

By removing the primary dangers, the secondary dangers are eliminated automatically. No longer is it a serious matter that escape from the building is difficult; that the entire building may burn and, possibly, burn adjacent buildings, perhaps a considerable portion of the city; and that the public fire department has insufficient hose, ladders, men and so forth, the sprinklers will take the place of many streams of water, each requiring several men, and discharge the water where it is needed most, which hose streams cannot do.

The influence of the powerful commercial travelers' associations has been felt in matters that affect the convenience of their members in travel. It would seem that these organizations could be done with the aid of the services of some competent safety engineering inspection bureau whose men could report on the conditions found in hotels and the improvements necessary to make them places of safe habitation. A classification could be based on these reports and commercial travelers could be warned to avoid houses that were not safe to sleep in.

shall forfeit \$1,000 for every policy concerned.

Making a false or misleading statement to obtain insurance is made a misdemeanor.

## Workmen's Compensation in Ohio.

Governor Cox of Ohio has signed the compulsory workmen's compensation bill, applying to all industries except agriculture in that state when five or more workmen are employed. Under the act every employer except those forming mutual companies or permitted to carry their own risks must insure with the state and pay into its fund such sums as are demanded. The law will become effective on January 1, 1914, and on that date, barring injunction or declaration of unconstitutionality by the courts, the liability insurance companies will cease to write any new employers' liability policies and will cancel such risks as are then in force. A feature of the act is that employers will contribute only to the pure compensation cost, all overhead being paid by the general funds of the state. The state monopoly was instituted upon by the politicians and labor movement, and is expected to net about \$15,000,000 per year in premiums and a very large number of jobs.

## Insurance Notes.

The fire premiums in Michigan last year were \$9,757,970, with losses paid of \$2,552,200, a low ratio of over 26 per cent. The 1911 loss ratio was 61 per cent.

North Dakota, which operates a state fire insurance fund which has been forced to scale its claims each year has increased the rate per acre from 20 to 30 cents.

A special grand jury will begin action on the "arson trust" in Chicago next Wednesday. Most of the thirty men implicated, for whom warrants have been issued, have not been located by the officers.

In reviewing the insurance hazard on motion picture theaters, Insurance Engineering prints a record of ninety-four fires from January 15, 1908, to January 31, 1912. The total loss in motion picture theaters in the United States, \$3,000,000 persons attend daily, and two-thirds are housed in buildings of the motion picture theaters are veritable firetraps.

The modified schedule of dwelling rates issued by the Kentucky state rating board provides that where insurance companies are subject to a tax by city or town ordinances the rate of insurance on all property in such cities or towns may include a charge to cover the expense of such taxation, the amount of the charge to be approved by the rating board before becoming operative.

The St. Louis Insurance Agents' association has decided to bring charges on April 15 against every member who represents a company which maintains an agency not in the association. This is because of the excessive brokerage paid by the members. A number of the agents have tendered their resignations to the companies, to take effect April 15, if before that time the outside agents are not instructed to join the association.

A meeting of the Automobile Underwriters' conference was held in New York March 20. Action was taken modifying the present rates so that commercial cars may take the same rate from April 1 as private vehicles have had since February 1 for an ordinary fire, theft and transportation floater. The western conference at Chicago presented a resolution adopting the same rates as the east on the above, as well as the pleasure cars. The new figures represent a reduction in the west, where pleasure cars carried a higher tariff heretofore.

## THINK MISSING CASHIER HAS BECOME DEMENTED

Mystery shrouds the disappearance of Charles W. Teten, cashier for the Val Blatz Brewing company, Teten, who lives at 218 Chicago street, started for work last Monday morning and has not been seen since. He always carried considerable money in his pockets and had charge of large amounts at the brewing company's office. At the latter place, however, his accounts have so far been found in proper order.

The police have been seeking Teten since Monday night and thus far their only information of him is that he was seen in a South Omaha saloon on Monday afternoon.

Mrs. Teten said last night to a Bee reporter that her husband was a model one in every respect and that he had never spoken a harsh word to her. He was a 4-year-old son, whom he is very fond of, and it is not believed that he would voluntarily leave his home.

It is generally believed that the missing cashier suddenly lost his mind and is wandering around somewhere, not knowing what he is doing.

His wife is seriously ill as the result of Teten's disappearance and her condition has goaded the police into redoubling their efforts to find her husband.

**Health a Factor in Success.**  
 The largest factor contributing to a man's success is undoubtedly health. It has been observed that a man is seldom sick when his hours are regular—he is never well when they are constipated. For constipation you will find nothing so good as Chamberlain's Tablets. They not only move the bowels, but improve the appetite and strengthen the digestion. They are sold by all druggists. Advertisement.

## CHILD PLAYING WITH FIRE CAUSES \$1,000 BLAZE

A 3-year-old child's fondness for fire caused a \$1,000 blaze late yesterday afternoon at the home of Anna Goldsmith, a saloonkeeper living at 1303 South Thirty-sixth street.

The youngster secured matches and then went into his mother's bedroom to play with them. In a few minutes the room was enveloped in fire and the department had to fight desperately to save the entire structure from total loss.

**TEAMSTER IS INJURED WHEN STREET CAR STRIKES WAGON**  
 C. W. Carvey, a teamster living at 1387 Leavenworth street, was painfully injured at 5 o'clock yesterday afternoon when the wagon upon which he was riding was struck by a street car at Twentieth and California streets. He was taken to the emergency operating room at the police station and given medical attention by Dr. C. B. Folz.

**The Glad Hand**  
 Is seen when liver function and bowel stoppage files before Dr. King's New Life Pills, the easy regulators, 25 cts. For sale by Beaton Drug Co.

## MATCH THROWN IN BASKET CAUSES \$100 FIRE

Carelessness in throwing a lighted match into a waste paper basket at the home of E. J. Buffet, 395 South Thirty-sixth street, resulted in a \$100 blaze yesterday afternoon. The loss is covered by insurance.

## Record of Fires and Firebugs in Illinois in 1912

The report of the fire marshal of Illinois for 1912 shows a total of 9,992 fires, with an average loss on each of \$1,237. The total amount of fire losses was \$12,300,540, but the fire marshal declares that in spite of his efforts to procure a complete record he is certain that a large proportion of the fire loss is not reported and that the actual loss is much in excess of \$12,300,000. This would give a per capita fire loss for the state of \$2.40.

The sound value of the buildings and contents jeopardized by fire was \$97,967,975, with insurance involved of \$52,426,702. The insurance amounted to about 50 percent of the sound value, and the property loss was 22.5 percent of the sound value.

The principal classes affected were as follows: Dwellings, 4,874; barns and garages, 1,159; stores, 801; and sheds, 219. Defective flues and sparks from chimneys were the chief causes of fires, with 1,259 charged against them, while overheated stoves were charged with 790, carelessness with matches, 742; gasoline stoves and explosion, 522; exposures, 465; and lightning, 319, while 3,334 fires were reported as of unknown origin. Of the total fires reported 3,885 were from Chicago and 4,817 from outside Chicago.

The total number of incendiary fires was 448, of which 198 were in Chicago and 250 outside. It is conceded that only a small proportion of incendiary fires are reported, as most of these fires destroy the evidence of their origin and it is only occasionally that the proof of the criminality can be found. Of the 148 incendiary fires reported 112 were investigated and 194 arrests resulted. Ninety-seven persons were indicted, and forty-six cases were tried, with thirty-four convictions, while forty-two cases are still pending. Of the thirty-four convictions the motive in twenty-two cases was to defraud an insurance company, and in six and insanity in six, and malicious mischief and revenge in three each.

## Travelers Insures Salaried Employees

Group insurance, which life and casualty companies have been writing during the last year, has been adopted by the Travelers for all of its salaried employees.

This is the first experiment of this kind of beneficence to apply the rule that safety begins at home. The plan was favorably voted upon by the directors last week and four hours later a death claim occurred. The beneficiary is Mrs. J. O. Chapman, widow of the supervisor of the pay roll audit division in the liability department of the Chicago branch office. She will receive \$1,000 if the plan as outlined in the report of the directors is finally approved by the committee named to perfect arrangements. The proposition is to pay a \$500 death benefit to all persons who have been in the employ of the company three years and \$100 more for each additional year, with no one benefit exceeding \$2,500. Mr. Chapman had been with the Travelers for more than eight years and the payment to his widow will be \$1,000 minimum and \$500 accumulation.

Old age and disability pensions are also provided. Pensions are available to all who have been in the employ of the company five years or more. The payments will be one-half the regular wage or salary with a minimum of \$50 and a maximum of \$2,500 per year.

Is the ceiling finish for all employees strictly on a salary or wage basis. This will apply on all people, from office boys up, in the home and branch offices of the company.

The Travelers is the first shoemaker to provide footwear for his own children, though it is reported that the Equitable Life is working on similar plans.

## Bills to Check Arson in New York State

Two bills drawn by the fire commissioner of New York City, which are designed to check arson and to make fire insurance companies responsible for failing to investigate the character of applicants, have been introduced in the New York legislature.

The principal bill provides that no insurance company shall issue a policy unless it has received from the applicant a statement giving a full description of the property, whether or not the applicant had ever been refused insurance and whether or not fires had occurred previously in the premises to be insured. The insurance companies are required to send a copy of this statement to the state fire marshal or to the fire commissioner.

The bill provides that any officer of a company who fails to require a detailed statement from an applicant before issuing a policy shall be guilty of a misdemeanor and that companies that fail to secure such a statement and to supply copies to the fire authorities

**J. H. Mithen Co.**  
 INC.  
 921-4 CITY NATIONAL BANK BLDG.

Surety Bonds, Employers' Liability, Automobile Liability, Burglary, Plate Glass.

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**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

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