

BALDRIGE-MADDEN CO. GENERAL INSURANCE

Phone Doug. 200. See B-11-11c

--INSURANCE-- FIRE--TORNADO--AUTOMOBILE--PLATE GLASS--BOILER BURGLARY--HEALTH and ACCIDENT ALFRED C. KENNEDY

The GERMANIA LIFE INSURANCE COMPANY Has an unusually good opening for a man of character and ability in each of the following cities in Nebraska: Kearney, Hastings, Minden, and Central City.

Seek no Further-- LION HEALTH and ACCIDENT policies cannot be excelled. Its UNLIMITED policies can be issued in any amount desired by the Business and Professional man.

Liberal Business Methods--Low Cost of Management--Policy Contracts that Appeal to Hard-Headed Business Men. These are some of the secrets of success of THE BANKERS RESERVE LIFE COMPANY OF OMAHA.

Jay D. Foster Joseph Barker Successors to H. E. Palmer Son & Co. Accident and Health Insurance LIBERAL CONTRACTS Losses adjusted by us right here in Omaha.

NATIONAL FIDELTY & CASUALTY COMPANY The Omaha Cyclone, the Dayton Flood, also the many other catastrophes which have recently occurred throughout the nation has impressed every man with the importance of Accident Insurance.

J. H. Mithen Co. INC. 921-4 CITY NATIONAL BANK BLDG. Surety Bonds, Employers' Liability, Automobile Liability, Burglary, Plate Glass.

INSURANCE "State Mutual Life" OF WORCESTER, MASS. ONE OF THE OLDEST--69 YEARS--and Best Companies on Earth. W. H. INDOE General Agent 682 Bee Building, OMAHA

Hot weather is approaching This is the season when a man, spending a large part of the day in his office, is looking for an office in a cool building. A few rooms are to be had in THE BEE BUILDING The Coolest Building in the City We will be pleased to show the rooms Apply to N. P. FEIL, Secretary. Bee Business Office

News From the Insurance Field

VIEWING AUTOS WITH ALARM Accident Claims Increase Since Machines Came Into General Use. POSITION OF INSURANCE FOLKS Driving a Car May Soon Be Classed as a Hazardous Occupation, with a Possible Advance in Rates.

Companies that are writing accident insurance are beginning to look upon the automobile as a vehicle tended to materially reduce the surpluses that have been accumulating during the last year. In fact, it is said that the ravages of the automobile is giving the underwriters more than ordinary concern.

Now a Risky Occupation. Driving an automobile which has been looked upon as something of a gentleman's occupation and it has been the theory of rating experts that such an occupation could not be attended with an extra hazard, but in making up the summaries they have discovered that they have labored under a mistake.

As a rule all car owners carry accident insurance and while they do not expect to have accidents, they have become very frequent. In many companies the injured persons have drawn a double weekly indemnity, as the policies have a clause providing for double pay in case the insured is injured while riding in or on a machine that is propelled by power generated by the use of gasoline or steam.

Key to the Situation--See Advertising.

AUTO OWNERS SEEK LIABILITY INSURANCE The demands for liability insurance from automobile owners has increased fully 100 per cent within the last sixty days. Prior to this spring there was little done in this line of insurance, but now it has become one of the biggest adjuncts to the local agencies.

The demand for liability insurance from the automobile owners to a large extent comes from the men whose wives drive cars, which is taken to mean that more women are using automobiles than ever before.

TORNADO LOSSES ARE ABOUT ALL SETTLED Insurance agents of the city say that fully 96 per cent of the losses brought about by the tornado of Easter Sunday have been settled and paid in full. Of the remaining 5 per cent, 3 per cent are in course of settlement, the delay having been caused by failures to come in and make proof.

CLANCY CANDIDATE FOR COMMISSIONER Charles Clancy of Omaha, long engaged in the insurance business, has announced his candidacy for the position of insurance commissioner, an office to be filled by Governor Morehead.

EDITOR H. P. GOODWIN EXPRESSES GRATITUDE H. P. Goodwin, associate editor of the American Agency Bulletin, one of the leading insurance papers of the country writes the secretary of the local fire underwriters' association, acknowledging the receipt of a clipping from the Bee in which a report of the address of President J. H. Southgate of the National association was given.

Found a Cure for Rheumatism. "I suffered with rheumatism for two years and could not get my right hand to my mouth for that length of time," writes Lee L. Chapman, Mapleton, Iowa. "I suffered terrible pain so I could not sleep or lie still at night. Five years ago I began using Chamberlain's Liniment and in two months I was well and have not suffered with rheumatism since." For sale by all dealers--Advertisement.

St. Mary's hospital, Pueblo, Colo., not yet chosen. A number of graduates of Creighton law college will locate in Omaha. A diploma from Creighton admits the holder to practice without taking the state board examination.

NEW INTERNES IN HOSPITALS Omaha Hospitals Furnish Nine Positions to Creighton Graduates.

TWO WOMEN SECURE POSITIONS Miss Cecil Durham and Miss Emma Ackerman Assigned to Grace Hospital in Detroit--Twenty-One Get Places.

Positions of internes in hospitals have been granted to twenty-one out of a class of thirty-nine students who graduated from Creighton medical college last Monday night. These places, located in institutions in several states, have been obtained by competitive examination and offer a year of valuable experience.

Fontenelle Hotel Named by Lessee The name "Fontenelle" has been chosen for the new \$1,000,000 hotel, according to word received by friends of W. R. Burbank, lessee of the establishment.

Contributions to Creighton Museum Several contributions have been made recently to the museum under the supervision of Rev. W. F. Riege, S. J., at the arts department of Creighton university.

INSURANCE MEN AT FREMONT Large Attendance is Promised at Meeting to Be Held in June. MOVE TO SECURE NEW MEMBERS Must Interest is Being Taken and Program Provides for a Number of Good Things During the Season.

The annual convention of local fire insurance agents of Nebraska has been called for June 17-18 and is to be held at Fremont. Indications promise an attendance that will run into the hundreds.

While the entertainment is being kept something of a secret, the personnel of the committee in charge is assurance that nothing will be left undone and that visitors will be kept busy during both of the two days.

Insurance Notes. J. D. Foster of the Foster-Barker company is in Chicago. From there he will go to Colfax Springs to remain a few days.

E. H. Lulkart, vice president of the Lion Bonding company, has moved into his new home, 340 Hawthorne avenue, Berne park.

W. A. Willing, assistant superintendent of agencies of the Equitable Life of Des Moines, was in Omaha last week visiting the life insurance agencies.

Dr. John Gray of Salt Lake, state manager for Utah of the Lion Bonding company, was at the home offices last week. In the future he will take on surety lines.

George H. Gillespie, formerly an Omaha newspaper man, handling advertising, has taken up fire and liability insurance, with offices with the Columbia Fire Underwriters.

For a banker out in the state, the Lion Bonding company of Omaha last week wrote a guardian bond for \$50,000. This is the largest bond of the kind ever written in Nebraska.

The Lion Bonding company of Omaha has perfected plans for going into Minnesota after business. It has complied with all of the requirements of the state insurance laws.

Walter Le May Talbot, vice president of the Fidelity Mutual Life of Pennsylvania, was in Omaha last week after a swing around the western and southwestern portions of the company. He reports business the best in years.

Mrs. Estella D. Lork, agent for the Germania Life, was at the Omaha offices calling on Creighton graduates. She lives at Fremont and is one of the successful life insurance agents in Nebraska, having written a number of large policies during the last year.

James Martin, arts '13, contributed two dozen photographs taken after the tornado. The pictures were published in the last month issue of the Chronicle.

Father Riege has been exhibiting a collection of rarities to the students at Creighton. One photograph which he has is 1 1/2 inches square and portrays an entire page of the London Times, which can be read under a high power microscope.

Next Friday, May 9 is the date set for the submission of the English and catechetical essays to the dean of the arts college.

The final election contest in the college department of Creighton university will be held at the university auditorium on the evening of May 14.

The fourth quarterly examinations at the arts department of Creighton university are now on. The results of these examinations are not made known to the students.

The name of Creighton has found its way into Mexico. A son recently born to H. Arthur Houser, arts '06, at Monterey, Mex., has been given the name of Robert Creighton.

Dr. Frank T. Fridrich, dentist '11, was recently married to Miss Loretta Elizabeth, daughter of Mr. and Mrs. Frank D. Shabets at Wilber, Neb. The couple have taken up their residence at Ashton, Neb.

THE TEST How were your tornado losses settled--promptly and fairly? That is exactly what our patrons are pleased about--promptness and fairness. Nat Meister GENERAL INSURANCE 1212-14 CITY NATIONAL BANK BUILDING. Phone Doug. 1702.

Talk With GRUND About Life Insurance NATIONAL LIFE INSURANCE COMPANY, U. S. A. Chicago's Oldest and Strongest Company A. R. GRUND, State Manager. 1215 City Nat'l Bank Bldg. Omaha. Douglas 3080.

W. A. TONSON W. L. WILCOX E. L. BALDWIN & CO. 510 First National Bank Bldg. MONEY TO LOAN ON OMAHA REAL ESTATE Financial Correspondents. Phone Douglas 271. Equitable Mortgage & Trust Company of Baltimore, Md.

Wheeler & Welpton Co. RELIABLE INSURANCE OF ALL KINDS 1611 Dodge Street. Phone Douglas 105.

"IF YOU HAD ONLY TWO WEEKS TO LIVE." This was the title of a feature story in a local newspaper on Easter Sunday morning, March 23. That evening the tornado snuffed out over 150 lives. THE MORAL IS PLAIN. TOM S. KELLY "THE INSURANCE MAN" TRAVELERS INSURANCE COMPANY -- Eighty Million Assets.

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

Let the Buyer Beware SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE. GALLAGHER & NELSON 463 Brandeis Bldg. D. 2182 General Agent Illinois Surety Co.

BOOST FOR OMAHA The Columbia Fire Underwriters OF OMAHA Home Offices--Entire Third Floor Merchants National Bank Building. Phone Douglas 481. O. O. Talmage, Manager. M. E. Lease, Assistant Manager.

Beecham Insurance Agency ALL KINDS OF INSURANCE D. 2958 W. O. W. BIRD.

THE MIDWEST LIFE Insurance in Force December 31, 1906... \$ 559,000 December 31, 1908... 1,452,218 December 31, 1910... 2,941,098 December 31, 1912... 4,205,522 March 31, 1913... 5,061,584

The Midwest Life W. E. SNELL, President, A. A. TAYLOR and GEORGE CROCKER, General Agents, Rooms 1212-1214 City National Bank Building, Omaha, Nebraska.

MONIE LIFE INSURANCE FOR LESS MONEY Before deciding on your insurance phone D. 4278, and ask M. HAUGE GARFINKEL, Mgr. For Nebraska and South Dakota. Joint of Partnership, Corporation and Monthly Income or Pension Policies. The Prudential Ins. Co. of America Inc. as a Stock Co. by New Jersey M. HAUGE GARFINKEL, Mgr. For Nebraska and South Dakota. 512-22 City Nat'l Bk. Bldg. Omaha

Northwestern Mutual Life Insurance Company OF MILWAUKEE MANN & JUNOD General Agents 538-544 Brandeis Building, OMAHA

Equitable Life Assurance Society of U. S Assets over \$500,000,000, Paid Policy holders over \$815,000,000. 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. KOPFER, Special Agent. J. C. KITCHMAN, Special Agent. OFFICES: 628-643 Brandeis Bldg. Omaha.

THE Union Central Life Ins. Co. OF CINCINNATI, OHIO HARRY O. STEEL General Agent. 511-513 Range Bldg. Phone D 2182

Spend money to save money 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