GENERAL INSURANCE

#### -- INSURANCE--FIRE-TORNADO-AUTOMOBILE-PLATE GLASS-BOILER

BURGLARY-HEALTH and ACCIDENT ALFRED C. KENNEDY 209 First Nat'l Bank Bldg.

THE GERMANIA LIFE 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. Address, CHAS. HALL JOHNSTON, Mgr., 430 Hee Bidg., Omaha, Neb. or GEO, SUTHERLAND, Dist. Mgr., Grand Island, Neb.

## 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. Smaller policies are issued in all classes. There are none better-ask the man who has one.

Lion Bonding & Surety Co. 9th Floor W. O. W. Bldg. Phone Douglas 678.

Liberal Business Methods-Low Cost of Manage ment-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.

BASCOM H. ROBISON, Pres. R. L. ROBISON, Vice Pres. RAY C. WAGNER, Sec'y. WALTER G. PRESTON, Treas.

Jay D. Foster

Joseph Barker

# Foster-Barker Company

H. E. Palmer Son & Co.

## Accident and Health Insurance

LIBERAL CONTRACTS

Losses adjusted by us right here in Omaha.

Brandeis Bldg.

Phone Doug. 29



The Omaha Cyclone, the Dayton

Flood, also the many other catas-

trophes which have recently occurred

throughout the nation has impressed

every man with the importance of

Accident Insurance, for it is the

height of felly for any man not to

protect his most valuable asset, "the

National Fidelity & Casualty Co.

Patronize a Home Company.

money value of his time."

policies are the most liberal.

## J. H. Mithen Co.

921-4 CITY NATIONAL BANK BLDG.

Surety Bonds, Employers' Liability, Automobile Liability,

# Burglary, Plate Glass.

"State Mutual Life" OF WORGESTER, MASS.

CHE OF THE OLDEST-69 YEARS and Best Companies on Earth.

W. H. INDOE

National Fidelty & Casualty Company General Agent 652 Bee Building, OMAHA Mational Fidelity & Casualty Building. An excellent opportunity for live agents.



in a cool building

The Coolest Building in the City We will be pleased to show the rooms

Apply to N. P. FEIL. Secretary. Bee Business Office

# BALDRIGE-MADDEN CO. News From the Insurance Field THE TEST How were your formado losses settled promptness and fatrness.

The demands for liability insurance

rom automobile owners has increased

fully 100 per cent within the last sixty

lays. Prior to this spring there was

little doing in this line of insurance.

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

Insurance agents who write liability

risks say that as a arule women are

careful and proficient drivers, and that

under ordinary circumstances they use

excellent judgment in handling ma-

chines. However, when put to the test,

they often lose their heads and forget,

ABOUT ALL SETTLED

gest adjuncts to the local agencies.

INSURANCE MEN AT FREMONT

Large Attendance is Promised a

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 Session.

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 at-

tendance that will run into the hundreds.

Fremont, however, has prepared to take

care of all the visitors in the best kind

of a manner. The hotel facilities of the

city are better than are usually found

in a city of the size and then, if there is

an overflow, residents have served notice

that they will throw open their homes.

While the entertainment is being kept

something of a secret, the personell 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. The chairmanship of

the committee has been turned over to

C. C. Pollard, who is a known hustler

and to assist him in the work, Paul Col

son, former president of the Fire Under-

a member.

writers' association has been added as

Already invitations have been sent to

all of the fire insurance agents in the

larger towns of the state and generally

they have signified their attention of

dropping business and attending the Fre-

nont meeting, one day and probably both.

The membership committee of the as-

sociation, made up largely of Omaha

fire insurance agents, have taken the

matter in hand and are co-operating with

the Fremont agents with a view to secur-

ing men members and pledging them to

attend in order that the meeting may be

The program of the Fremont meeting

will be out within the next few days and

while perhaps it will not be lengthy, it

will provide for a variety of good things.

There will be a number of addresses, dis-

E. H. Lulkart, vice president of the Lion Bonding company, has moved into his new home, 3401 Hawthorne avenue, Bemis park.

Dr. John Gray of Sait Lake, state man-ager for Utah of the Lion Bonding com-pany, was at the home offices last week. In the future he will take on surety lines.

Colonel William W. Harding, special agent for the Springfield Fire Insurance company of Springfield, Mass., was in Omaha last week, looking over the local

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

For a banker out in the state, the Lion Bonding company of Omaha last week wrote a guardian bond for \$90,000. This is the largest bond of the kind ever written in ebrasks.

The Lion Bonding company of Omaha has perfected plans for going into Minne-sota after business. t has compiled with all of the requirements of the state in-

Walter Le Mar Talbot, vice president of the Fidelity Mutual Life of Pennsyl-vania, was in Omana last week after a swing around the western and southwest-ern agencies of the company. He reports business the best in years.

Mrs. Estella D. Lorg, agent for the Gor-mania Life, was at the Omaha offices last week, calling on Manager Johnston. She lives at Fremont and is one of the successful life insurance agents in Neb-raska, having written a number of large policies during the last year.

cussions and some music.

#### AUTO OWNERS SEEK LIABILITY INSURANCE 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 surplusses that have been accumulating during the last years. In fact, it is said that the ravages of the automobile is giving the underwriters ore than ordinary concern.

Accident companies have been given some severe joits in the past, but they at a time when it is most needed. have recovered from them in good shape Now it begins to look as if this is not to be the result if they continue to write policies on people who drive machines. or ride in them, unless the rate is raised. Since the automobile came into general ise, one leading accident company of the country finds that 6 per cent of the accident claims come from automobile accidents and that they caused 14 per cent of the company's losses for accident claims. Other companies are said to have fared equally as bad, if not worse,

One company that had 29.832 claims filed against it last year, discovers that of this number 2.439 were due to automobile accidents and that they averaged \$238.30 per claim, a much larger average than in claims of other classes.

Already some of the accident companies are out with new policies designed to fit the people who make it a business of riding in automobiles. They will not apply to the man or woman who rides occasionally, but will be insisted upon if the applicant for indemnity is a regular patron of the car. Other companies are looking with favor upon the plan adopted by this company and it is the opinion of insurance men generally that the time is not far distant when car owners and by Governor Morehead. The recent others who make it a business of driving machines will have to pay an extra charge or have the benefits reduced in case of accidents.

Now a Risky Occupation. Driving an automobile for pleasure in the past 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 occome 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. Experts of many of the accident companies are beginning to lean to the opinion that it is more hazardous to ride in an automobile than a steam car and that compared with the number of people who ride the number of accidents are

nuch more numerous. In the past if a man who was pursuing an occupation such as are found in the ordinary walks of life owned an automobile, he was considered in the preferred class and was written at the lowest authorized rate. This is likely to be changed in the not far distant future and when the change comes about the man with the car, especially the one who is in the habit of speeding it up of an evening on the boulevard, will have to pay about the same rate as the railroad engineer and other parties who engage in a naz-

Key to the Situation-Bee Advertising.

## or fall to apply the emergency brake

ever before.

Insurance agents of the city say that fully % 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 fallure to come in and make proof. None of the companies carrying risks resisted payment and most of them paid on the policies within a day or two after proof was

made. On the start there were some con plications arose in cases where fires started in the wreckage and destroyed what was left by the wind Still, this was not serious, for most of the fire companies came to the front and paid where they carried policies on such risks.

### FOR COMMISIONR

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 legislature passed a law creating the office which, to a large degree, takes the insurance business out of the hands

A few days ago the Omaha insurance men, those in all lines got busy and at a called meeting, they voted to give at a called meeting, they voted to give their unanimous support to Clancy. Agents out in the state have been enlisted in the cause of Clancy and in a the cause of Clancy and in a ther of towns where there are of the state association he ved the endorsements.

H. P. GOODWIN

EXPRESSES GRATITUDE

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

L. Ray Wilson, formerly of Omaha, but now of Salt Lake, has secured the Utah agency for the accident department of the Lion Bonding company of Omaha. large number of towns where there are branches of the state association he has received the endorsements.

### EDITOR H. P. GOODWIN

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, asknowledging 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. He expresses his appreciation and gratitude.

President Southgate was in Omaha recently and at the time was the guest of the local association. He was tendered a banquet at the Commercial club, nearly 100 covers being laid. Following the dinner, he delivered an address that was enthusiastically applauded and was voted one of the best talks delivered in Omaha in many a day.

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 and in two months I was well and have not surried with rheumatism since." For sale by all dealers.-Advertisement.

Omaha Hospitals Furnish Nine Posi-

tions to Creighton Graduates.

Miss Cecil Durham and Miss Emms Ackerman Amigned to Grace Hos-

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. The remainder of the class, eighteen in number, will take the state board examinations in the different states in which they wish to practice. The internes will

Nine of the graduates who were given Joseph Borghoff will enter Clarkson hospital, while Claus Delfs will take the Swedish mission. Both are Omahans. Ed-

hospital of Council Bluffs. Two internes are women, although there were only three women graduates. Miss Cecti Durham, residing at 105 North Twenty-fifth street, Council Bluffs, and Miss Emma Ackerman of West Point have been assigned to Grace hospital, Detroit, Mich. Miss Durham will leave for Detroit July 5, while Miss Ackerman will not leave until the beginning of December.

ier of the list follows:

pital, Minneapolis, Minn.; Joseph Uridii of Abie, Neb., St. Vincent's hospital. Logan Fontenelle, after whom the hotel portland. Ore.; William Hombach of is named, was born May 6, 1825, at Fort Council Bluffs. In., St. Francis' hospital, Atkinson near the present site of Fort Colorado Springs, Colo.; George Mattison Calhoun, which at that time was a garof Ponca, Neb., St. Francis' hospital, Coi. rison. His father, Lucien Fontenelle, who orado Springs, Colo.; Delbert Hibberd of traded with the Indians, bought the trad-Kearney, Neb., St. James hospital, Butte, ing post at Bellevue from P. A. Sarpy. Mont.; Vaughn Caughian of Omaha, St. from which place Logan was sent to Anthony's hospital, Denver, Colo. One school in St. Louis. Mont., not yet chosen. One graduate to Key to the dituation-Bee Advertising.

sleep or lie still at night. Five years ago I began using Chamberlain's Liniment

### Contributions to Creighton Museum

writers.

Several contributions have been made vision of Rev. W. F. Rigge, S. J., at the arts department of Creighton university Notable among these have been several

electrical instruments. Paul Gillespie, arts '13, gave a telephone apparatus; Edward Sullivan, arts '14, gave has accepted a position as deputy sheriff, electrical apparatus, and Patrick Mc-Positions of internes in hospitals have C. D. Fletcher will locate at Schuyler, Crann, arts '17, gave a rheostat to be Charles Fianery at Lexington, W. H. used for detecting delicate electrical cur-

> James Martin, arts '17, contributed two dozen photographs taken after the tornado. The pictures were published in the last month issue of the Chronicle Clem Martin gave a foot blower.

Father Rigge has been exhibiting a ollection of rarities to the students at Creighton. One photograph which he has is 1/4 by 1-16 inches square and portrays the pharmacy college, where the special an entire page of the London Times, which class, which enrolled last Christmas, will can be read under a high power microscope. The other, which is 1-16 inches At the arts department the regular square, shows 200 royal personages of

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

The final elecution contest in the college department of Creighton will be held at the university auditorium on the evening of May 14. The fourth quarterly examinations at the arts department of Creighton uni-versity are now on. The results of these examinations are not made known to the

The name of Creighton has found its way into Mexico. A son recently born to H. Arthur Houser, arts '95, at Monterey, Mex., has been given the name of Robert Creighton.

Dr. Frank T. Fridrich, dentistry 'II, was recently married to Miss Loretts Eliza-beth, daughter of Mr. and Mrs. Frank D. Shabata at Wilber, Neb. The couple have taken up their residence at Ashton, Neb. The annual publication of the law de-partment, entitled "The Law Bulletin," has been published. It contains a history of the law college, a list of its students and graduates, and a number of fine photographs of various parts of the col-

A complete set of Irish reports have been ordered by the Creighton law college library to add to its list of over 10.600 volumes. The Irish reports rank next to the English and American reports, both of which are already possessed by the

Miss Catherine Goodali, formerly private secretary to Dean Paul Martin of the Creighton law college, has accepted the position of librarian at the law college, made vacant by the resignation of John W. Delehant, a member of this year's graduating class at that department.

### Nat Meister

GENERAL INSURANCE 1315-14 CITY NATIONAL BANK BUILDING.

Pinancial Correspondents.

1511 Dodge Street.

Phone Doug. 1703.

### 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.

Douglas 3080.

Phone Bouglas 186.

# al Correspondents. Equitable Mortgage & Trust Company of Baltimore, Md.

E. L. BALDWIN & CO.

510 First Wational Bank Bldg

MONEY TO LOAN ON OMAHA REAL ESTATE

Wheeler & Welpton Co.

"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 turnado snuffed out over 150 lives.

THE MORAL IS PLAIN,

OM S. KELLY INSURANCE MAN" TRAVELERS INSURANCE COMPANY - - Eighty Million Assets.

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

→ Let the Buyer Beware ←

SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCE OF INSURANCE. GALLAGHER & NELSON Brandels Bldg. General Agent Illinois Surety Co.

#### The Columbia Fire Underwriters

Home Offices—Entire Third Floor Merchants Mational Bank Building.

J. O. Talmage, Manager. M. H. Lease, Assistant Manager



### THE MIDWEST LIFE

Insurance in Force

| Insurance in Force | December 31, 1906 | \$ 559,000 | N. Z. Snell | President | December 31, 1908 | 1,453,218 | Dr. B. B. Davis, Omaha, Vice-Pres. A J. Sawyer | Secretary | December 31, 1916 | 2,641,084 | Dr. M. H. Everett | Medical Director | December 31, 1912 | 4,808,502 | C. R. Easterday | Ass't Secretary | March 31, 1912 | 5,061,684 | M. A. Hyde | Agency Director | December 31, 1912 | Agency Director | December 31, 1912 | December 31, 1913 | December 31, 1914 | December 31, 1915 | December 31, 1916 | December 31, 1917 | December 31, 1918 | Decembe

The Midwest Life E. SEELL, President, A Nebraska Company—Home Offices: First National Bank Building, Lincoln. A. A. TAYLOR and GEORGE CROCKER, General Agents, Booms 1313-1314 City National Bank Building, Omaha, Nebraska.



Before deciding on your insurance 'phone D. 1275, and ask about the new low cost, all guaranteed policies, all plans. Life, Limited Payments, En-Payments, En-

sion Policies.
The Fradential Ins. Co. of America inc. as a Stock Co., by New Jersey M. BRUCE CARPENTER, Mgr.
For Nebraska and South Dakota.
519-32 City Nat'l Bk. Bldg., Omaha

Northwestern Mutual Life Insurance Company

MANN & JUNOD

General Agents 538-544 Brandels Building. OMAHA

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

H. D. NEELY & CO., Managers JOE KLEIN 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. OMABLES L. HOPPER, Special Agent.

J. C. HITCHMAN, Special Agent. 638-643 Brandels Bldg.

Union Central Life Ins. Co. CINCINNATI, OHIO

THE

E. H. PICKARD

General Agent. 511-313 Ramge Bldg. Phone D 2163

HARRY O. STEEL

# 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

## 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

A few rooms are to be had in

## **NEW INTERNES IN HOSPITALS**

TWO WOMEN SECURE POSITIONS

pital in Detroit-Twenty-One Get Places.

at once enter upon their new duties. interneships are Omahans, and nine of the positions are located in Omaha hospitals, though they are not confined to Omahans. St. Joseph's hospital offers seven such places, the largest number offered by any single hospital on Creighton's list. Those who will begin their careers as doctors there are: Max Flothow, Thomas Thornton, Edgar Cline, James McGavin and Robert Magirl of Omaha; Charles Edwards of Beaver City and Philip Levey of New Haven, Conn.

ward Ash of Omaha will go to Mercy

Citff Sells of Neols, Ia., St. Mary's hosgraduate to St. James' hospital, Butte,

St. Mary's hospital, Pueblo, Colo., not yet

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. Those who have announced their in-

tention of beginning their careers in Omaha are: Francis P. Matthews, Phillip E. Horan, J. F. Connelly, J. F. Burger, William Grodzasky and Gerard Rademacher. John W. Delehant will go to his home at Beatrice; John Hopkins Scott at Davenport, Ia : Howard Crancy rents.

at Independence, Ia., and J. T. McGuckin Council Bluffs. Students Leave for Homes. The commencement exercises marked the close of the regular eight months' courses in the law, dental and medical departments, and the students have, with some exceptions, left for their homes. The only classes now being conducted in the professional departments are in

continue work until July. classes are held, and the ten-month England, ccurse will end about June 29. The enrollment for the last eight onths' work was highly satisfactory to university authorities. At the close of the previous year the total envolument was 967, while the total at the time of the dismissal of the professional departments this year was 1,083, an increase of 116.

Plans are now being made for a summer school at the arts' college. Fontenelle Hotel

The number of students graduated,

ninety-four, is the largest of any previous

Named by Lessee for the new \$1,000,000 hotel, according to The list of twenty-one interneships is word received by friends of W. R. Burthe largest ever granted to Creighton bank, lessee of the establishment. Burstudents, the previous record being bank's stationery is headed 'The Fontwenty, awarded last year. The remaintitle was given by the company's di-

rectors Logan Fontenelle, after whom the hotel