

MARTIN-HARRIS & CO. FIRE TORNADO PLATE GLASS BURGLARY. PHONE: DOUGLAS 1525. 209 South Thirteenth Street. Opposite Omaha National Bank.

State Mutual Life Assurance Company OF WORCESTER, MASS. STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. It is hereby certified that the State Mutual Life Assurance Company of Worcester, in the State of Massachusetts, has complied with the Insurance Law of this State...

GARVIN BROTHERS AGENTS CERTIFICATE. STATE OF NEBRASKA, OFFICE OF PUBLIC ACCOUNTS. It is hereby certified that the Pennsylvania Fire Insurance Company of Philadelphia in the State of Pennsylvania, has complied with the laws of this state...

World Accident Association FURNISHES ACCIDENT and SICK INSURANCE. At the Lowest Possible Cost. Pays from \$8.00 to \$24.00 per week for Accident Injuries; \$6.00 per week sick benefits; \$50.00 to \$100.00 funeral benefits; \$250.00 to \$2,000 for loss of eye, arm or foot.

INSURANCE We Represent First Class Companies Only. FIRE & TORNADO Insurance a Specialty. THE BEST COSTS NO MORE. GIVE US A TRIAL. M. J. KENNARD & COMPANY Tel. Douglas 397. 309-10 Brown Block.

Royal Achates A Nebraska Fraternal Order With Headquarters in Omaha. Accepts men and women on equal terms. One certificate protects any two members of a family and pays the survivor in event of death of either. Up-to-date features, splendid initiatory work and a remarkable record made.

UPHEAVAL BRINGS REFORM

Result of the New York Legislative Insurance Investigation. PUBLIC AND COMPANIES ALIKE BENEFIT. Remedial Legislation Proposed and Its Likely Effect on the Future of the Life Insurance Business. Early last year when the Equitable Life Assurance Society had but just started in its family quarrel, its board of directors appointed a committee of its members to ascertain the truth or falsity of the charges which were being made and published to the detriment of the company.

Ten Volumes of Testimony. After about six months of arduous work this committee completed its labors, and on February 23 made public its report of some 300 printed pages. The committee investigated by examination of witnesses and documents fifteen New York life insurance companies; also one New Jersey company. Testimony was taken which will fill at least ten large volumes, the examination of witnesses being conducted by Mr. Charles E. Hughes, one of the most astute lawyers in the country.

Results of the Inquiry. One of the first results of these various investigations, apparently made necessary by faulty management in some companies, was at the start to alarm the policy holder. Such a wave of distrust swept over the country that had not the time been exceedingly prosperous a panic might easily have been precipitated. Men, whose names had been always held in high honor and were considered above reproach, because of their connection with the insurance business, were constantly reviled and treated to all manner of harsh epithets.

Insurance Business in Nebraska for 1905. OMAHA, March 23.—To the Editor of The Bee: Complying with your request for something of interest in life insurance for your annual insurance edition, the table below is handed you with the following suggestions for such of your readers as are perhaps not familiar with the length of time of the companies having done business in this state, their methods of business, etc.:

Table with columns: NAME, Insurance with Jan. 1, 1905, Terminations Total, By Death, Ratio of Terminations Based on Insurances in Force Jan. 1, 1905, Insurances in Force Jan. 1, 1906, Percentage of Gain on Insurances in Force Jan. 1, 1905, Premiums on Total Insurances in Force, Per Cent Gain in 1906.

these men, who had been unaccustomed to the worst failures, found that they could not sell life insurance. It was under such a cloud that no one wanted it. Companies Feel the Strain. The companies themselves particularly felt the strain of these earlier days; with a hostile public and a disorganized agency force, they felt as if there was a struggle before them almost for existence itself.

State Supervision of Insurance. We have heard much discussion during the last year as to taking the supervision of insurance companies away from the state and placing it in the hands of a department of the general government. It has been charged that state insurance departments are inefficient; that the powers given to the commissioner are sometimes used for personal gain, by the prohibiting of stock investments or the acceptance of bribes for the suppression of information showing dishonesty or mismanagement, as disclosed in the course of his examinations.

What Has Been Accomplished. Now that the investigations have been completed, it may well be asked, what have they accomplished? In the first place, the public is more fully and better informed in a general way on the subject of insurance; almost every other person that one meets can give some sort of a definition for the technical expressions used in insurance. It may be true that much of this knowledge is only superficial, but even if slight, it is better than none at all, and may be an incentive to fuller knowledge of this most important business.

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should certainly meet the approval of all honest legislators and of the companies, particularly those referring to the annual accounting with the policy holder; the requiring that annual statements be more explicit, and give more detailed information of the company's transactions to the public through the insurance department; the prohibiting of the placing of trust funds in stock investments having no fixed value and not readily convertible; prohibiting a company from becoming a member of a syndicate for promoting the sale of securities, and the prohibition of political contributions and legislative lobbying. These recommendations undoubtedly will be framed into proper laws and, if enacted, will be of great benefit and conserve the best interests of life insurance.

Companies Are Interested. To one who observes, it is apparent that the demand for federal supervision does not come from those most deeply interested, the policy holders, but is a skillfully planned attempt of certain companies, through the efforts of their paid agents and attorneys, assisted by the more servile insurance journals, to create a sentiment in support of this change. The fact that the bill now pending in congress providing for federal control of insurance was introduced by the president of one of the largest life insurance companies, in his capacity of United States senator, and has been supported before the committee by persons employed, either directly or indirectly, by insurance companies, does not strengthen the sentiment in favor of national supervision in the minds of the public generally.

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Aetna Life Insurance Company CERTIFICATE OF PUBLICATION. LINCOLN, Feb. 1, 1906. State of Nebraska, Office of Auditor of Public Accounts, Lincoln, Feb. 1, 1906. It is hereby certified that the Aetna Life Insurance Company of Hartford, in the State of Connecticut, has complied with the Insurance Law of this State, applicable to such companies, and is therefore authorized to continue the business of life, accident, liability and health insurance in this State for the current year ending January 31, 1907.

W. A. WAGNER, Pres. W. J. EYESTONE, Sec'y Dwelling House Mutual Insurance Company. Takes only the cream of all insurance business. Insures nothing but dwelling houses, private barns, churches, school houses, town halls and the contents of each. Does not insure within fifty feet of property more hazardous than the above. Therefore no losses on mercantile risks or manufactories.

E. M. COFFIN, Pres. W. B. LINDH, Sec'y NEBRASKA MERCANTILE MUTUAL INSURANCE COMPANY OF LINCOLN. Invites you to insure your property in a HOME COMPANY that is unsurpassed in the promptness and fairness with which it pays its losses, conservative in its methods and careful in its underwritings. None better than the MERCANTILE Main Floor McCaugus Building. C. L. SMITH, City Manager. Phone Douglas 595. Omaha.

Queen City Fire Insurance Co. of Sioux Falls, S. D. Capital Stock, \$300,000.00 Net Assets, \$419,427.59 Surplus of Policy Holders figured at "New York Standard" \$337,384.52. Martin-Harris & Co., Agents 209 South 13th St. Phone Douglas 1525

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