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are in hot water about their insurance because they chose new or untried concerns. A policy in the New England Mutual will give you increased

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Because of the Growing Business of the

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It Has Moved to New Quarters on the Ninth Floor of the W. O. W. Building, Where Its Friends and Patrons Are Cordially Invited to Call.

-1-1-1-1-1-1-1-1-1 nsurance Publicity 1

Omaha is probably the first city in the United States to act upon the resolutions recently adopted by the National Association of Life Underwriters at the annual convention held in Memphis, Tenn., recommending a general advertising campaign in the daily newspapers. This is in accord with the general trend of opinion expressed by other insurance interests, and will probably result in a sweeping movement to educate the public to the value of the insurance contract.

Therefore The Bee

has opportunely arranged to enter into this campaign of education and each week there will be published in this paper a page devoted to insurance.

THIS SPACE RESERVED FOR TOM S. KELLY TRAVELERS INS. CO.

Notes from the Insurance Field

BIG BUILDING A TINDERBOX.

Fire in Cleveland.

the steel and iron supports soon buckled.

total loss.

miscellaneous concerns.

state agents.

during the week.

pany.

Rapids, held recently.

PUBLICITY FOR INSURANCE

Memphis Convention Goes on Record in Favor of Plan.

SIRONG AGAINST THE REBATE

tesolution Adopted Marks Important Step Forward in Matter of Getting New Business-Speech

by Blackburn. MEMPHIS, Tenn., Oct. 38 .- The note of publicity and education sounded by President L. Brackett Bishop in his anmal address is one of the most interesting things of the present meeting of the National Association of Life Underwriters. It is in line with the general novement in other branches of the insurance business. It was carried in another direction yesterday by the fine address of Dr. Dowling and another light on it was thrown today by the impressive paper of Edward A. Woods, general agent of the Equitable Life of Pittsburgh, on the topic, "The Life Insurance

Agent of the Future."

Favors Advertising Compaign. In line with this big and increasingly Inspection Bureau Report on Christy important theme, the suggestion of President Bishop for association advertising to hit the general public was still further issued a report on the recent fire in talked of and developed informally by the wholesale grocery of H. C. Christy some of the lobby talks during the con- & Co., stating the conditions and drawvention. It was reported that one of lng the underwriting lessons. The buildthe members from the northwest has ing was seven stories high, of large area, framed up a big scheme for general ad- with the steel and cast iron members vertising in daily papers by companies, non-fireproof and had open stairways and as has been announced in the Insurance Field a prominent advertising firm rapidly to all the floors through the unin Chicago is at work on the same protected vertical openings, and as much project. All these straws show that the life insurance wind is blowing hard in the direction of wider publicity work and

insured. Mr. Orr, chairman of the executive tion. The bureau holds that buildings committee, reported a resolution intro- of this height and area, with unproduced by Warren M. Horner of Minne- teeted steel or iron supports, unprotected apolls, which was approved, repeating vertical openings and combustible conand strengthening the anti-rebate prin- tents should not be permitted under any ciples and authorizing the president and building ordinance or code. Buildings of a committee to confer for a big cam- this height and area, even if of standard paign of publicity and education by ad- construction, should be sprinklered. Convertising. It is a big resolution and servative underwriting judgment should epens up a broad field. The convention be used in not writing insurance on such adopted this unanimously.

higher education not only of the field

men, but of the great army of the un-

Mr. Horner then expanded his ideas on this subject. He believed in closer ing and fixtures, all in stock companies. relations through some united plan. Wil- The contents loss was \$250,000, of which son Williams of New Orleans made a \$151,660 was in the Individual Undervery strong speech on the subject. He writers of New York, \$40,000 in the said high schools and colleges shoul. Wholesale Grocers Reciprocal Exchange have special classes on life insurance of St. Louis and \$30,000 in mutuals and Forty institutions now have them, he said. They would be the greatest possible aid to the business. Insurance fournals are great aids to insurance workers long lines of suggestion.

Following is the text of the resolution proposed by Warren M. Horner of Minneapolis and adopted by the National Association of Life underwriters:

Whereas. The institution of life insurance, as conducted by our standard American companies, occupies a commanding position in comparison with all world movements in its economic and beneficent relation to humanity, and

Whereas, The comparative newness of the system and its replif growth have

Whereas, There are agents in certain localities who indulge in practices which detract from the high ideals of life insurance, and

Whereas, The public is usually culpable with the irresponsible agent from a linear transpossible agent from the property of the notable body of strong men who directed and developed the western who directed and developed the western situation a quarter of a century ago.

Insurance Notes.

The Kansas City Board of Education in view of the relative stress of the relative stress of the relative stress of the notable body of strong men who directed and developed the western situation a quarter of a century ago.

whereas. The public is usually culpable with the irresponsible agent from a in view of the relative sizes of the two has voted to allow the present insurance moral and legal standpoint in soliciting relates as well as in not co-operating with those agents who are exercising in-

with those agents who are exercising integrity and efficiency in their endeavor to render better service, and.

Whereas, There are unlimited opportunities for standardising the business by adopting new and scientific methods, and

whereas. The business of life insurance needs the service of and offers untold opportunities for young men of high ethical standards and ability, and

Whereas. Business or corporation life insurance has become well established and the amount of life insurance written was another prominent visitor to Omaha by the standard companies is only about by the standard companies is only about 16 per cent of the amount that could be

written, arei
Whereas. This association has repeatedly reiterated its stand as unalterably insurance firm of Mann & Junod, acopposed to rebates, twisting of policies, and agents and given wide publicity to agency meeting of the Northwestern Muand agents and given wide pushody to the fact that any agent is not worthy the confidence of the business public, nor ethically fit to be considered a rep-reaentizative life insurance agent, who in-dulges in any of these practices or who prevs in any way upon a competitor and does not secure his business of self-inaugurated plans of work; therefore

be it

Resolved. That the president of this
association appoint a committee of five
with power to confer with like committees
of any other insurance bodies to devise
ways and means for greater publicity in
life insurance, for some nonpartisan campaign of advertising and conservation
and for a concerted movement to inaugurate a campaign of education through
lectures of addresses and through a lectures of addresses and through a more general adoption of educational opportunities for the younger generation.

Resolved, That the adoption of this resolution carry with it the power to act on any plan approved by the executive council of this association whether in conjunction with such other bodies of an independent movement inaugurated by this association.

Homel Association of Underwriters held in Momphis, Tenn., recently.

Several favored friends of Frank Haskell have received ducks shipped from Cody, Wyo., in which vicinity a party of Omaha men, including Mr. Haskell, have been shooting for several days.

Mr. Blackburn Gives Welcome, T. W. Blackburn, secretary and counsel for the American Life convention. was a notable visitor at the convention and was instructed by President Bishop Nichols is & years old and an ardent and greeted with long continued applause in responding he said:

I represent the American Life convention which, as you know, is an organiza-tion of the younger companies of the western, southern and central states— eighty-six in the organization. I am here

at the invitation of the president and wish to express to you my great gratification at seeing so many attending this meeting. I was at your meeting in Chicago last year. This meeting in Chicago last year. This meeting, of course, will not be so large as the Chicago meeting.

cago last year. This meeting of course will not be so large as the Chicago meeting but will be quite as interesting and I am sure from my experience here that you will have just as good a time here as you had in Chicago. This southern hospitslity is far known. It is wide—it goes out to everyone who comes to a southern town and they may be sure they are welcome. A great many of the life convention companies are in the south so I speak as one who has some knowledge. The American Life convention is in the same kind of business that you are in The difference between the American Life convention is an organization of Life I Inderwriters is that the home officers to pay themselves their mainries. Your business that enables the home officers to pay themselves their mainries. Your business is a great one. There is nothing that seems to me more interesting in compection with this business of life insurance than the development of the sentiment among life insurance than the development of the sentiment among life insurance producers. When you go to a town you ought to hold up your heads and if you so into the banker's office say "Here, I want your help. Every time I write a life insurance policy I am helping you." These policies that you write of course protect families and it seems that something ought to be done to reduce the lapse ratio which is a great loss which life insurance companies are now experiencing.

BIG BUILDING A TINDERBOX. of health, with a \$2 fee.

The reserve may be withdrawn or taken as a loan to the full limit of the amount credited to the policy, there being no The Cleveland inspection bureau has forfeiture charge. Any savings in mortality will be refunded as dividends if desired, beginning with 50 per cent the first year and with 5 per cent additional each year until the ninth year, after which 50 per cent will be returned. The balance of the earnings are retained as a surplus to meet unforseen continand elevator shufts. The fire spread

In spite of these economies the rates are not as much lower than the ordinary of the contents was highly combustible, rates as might be expected, the difference at age 20 being less than \$1 on the the building collapsing with a practically ordinary life policy. The plan has been carefully worked out by Insurance Com-The bureau says that the fire resistdissioner Ekern and his actuaries, and ance was little better than if the buildis the result of the controversy with the ing had been of light frame construclife insurance companies in which Mr. Ekern became engaged while in the legis-

FORMER NEBRASKAN DEAD.

Passing of Amos J. Harding, Noted Insurance Manager.

Ames J. Harding, western manager of the Springfield Fire and Marine Insurance company, died last week at his home in Evanston after an illness of eighteen

The insurance loss was \$117,000 of build-Mr. Harding was born near Galion, O. May 2, 1839, and entered the fire insurance business as a local agent at Nebraska City. Neb., in 1858. He entered the army in 1961 and was mustered out at the close of the civil war as a captain. He returned to Nebraska and resumed his local agency soon afterward going into the field for Insurance Personals the Home Insurance company of New

York. In 1871 Mr. Harding was appointed spe-Joseph Barker is in New York City atcial agent and adjuster for the Phoenix tending the annual meeting of resident company of Brooklyn for a number of agents and general managers of the Fidelity and Casualty company, for which western states and in 1876 organized the western department of the Springfield his firm, Foster-Barker company, are company. He is survived by his widow and four children, Mrs. R. Forrest E. R. Townsend, hydraulic and elec- Russell of New York, Lucien Harding of trical engineer for the Western Union In- Chicago and John C. and Dwight S. Hardsurance association, was in Omaha last ing of Evanston.

Whereas. The comparative newness of the system and its rapid growth have prevented a proper understanding of the importance of the business, both in its relation to the public and as a vocation. Whereas, The companies and managing agents dessive unusual credit for building a structure of such enduring qualities that plays so great a part in equalizing business conditions and in its amelioration of mankind, but higher standards can be reached in the employment of agents and in the methods used in field work, and

Whereas, The business calls for the highest type of manhood, and salesmanship in field work, and

Whereas, There are agents in certain localities who have as the deal of the condition of the water works.

Under the auspices of the Young Men's character, experience and length of service, was generally recently delivered a forceful address before the students of Boyles' college, taking for the subject, "A Vision of Your Business."

Returning from a short trip through Missouri, Nat Meister, member of the highest type of manhood, and salesmanship in field work, and

Whereas, There are agents in certain level it is a decident of the grant of the death of Mr. Harding removes from the field of western underwriting the man who, because of age, character, experience and length of service, was generally regarded as the dean of the subject as the field of western underwriting who, because of age, character, experience and length of service, was generally regarded as the dean of the subject as the field of western who, because of age, character, experience and length of service, was generally regarded as the dean of the subject as the field of western underwriting the field of western underwriting underwriting underwriting under The death of Mr. Harding removes from

The Citizens' of Haltimore has taken over from the Sovereign Fire the business of the Franklin Fire of the District of Columbia, reinsured by it several menths ago. About \$60,000 in premiums

All the fire insurance companies writing over \$150,000 in Chicago premiums have now reported their receipts for the last fiscal year to the city for taxation. The Royal still leads with \$452,112, but the Liverpool and London and Globe made a notable gain of over \$50,000, passing the \$60,000 mark. men. Mr. Joyce hinted at the possible

The federal government carries no insurance on its properties and therefore suffered a total loss of about \$1.000,000 by the destruction of the main store house at Benicia arsenal in California. The fire is attributed to spontaneous combustion produced by chemical disintegration in nitro powder. agency meeting of the Northwestern Mutual Life Insurance company at Cedar

At the annual meeting of the Iowa State Fire Prevention association, held in Dea Moines, very encouraging reports were made on the work done and the results secured during the last year, and the following officers were elected: President, W. E. Page, Rochester German Underwriters; vice president, O. W. Follet, home of New York; secretary and treasurer, W. H. Harrison, Commercial Union. George T. Blanford, general agent for the Mutual Benefit Life Insurance company, left Saturday for Minneapolis to attend an agency meeting of his com-

urer, W. H. Harrison, Commercial Union.

E. C. Guthrie, mayor of Mattoon, Ill., is a fire insurance agent and independent adjuster. Knowing the insurance business he has adopted a number of improved fire prevention methods in connection with the city's work. He has the firemen make inspections of all property and in the last few months has found over 200 defective chimneys alone. A notice of this is sent to each property owner, and is followed up by a second inspection. In addition, the mayor sends a list of all the defects found to the insurance agents, asking them if they have a policy on the risk to assist him in following it up and securing improvements.

The Illinois appellate court has given a the Germania Life Insurance company for Nebraska and South Dakota, attended the annual convention of the National Association of Underwriters held

ing it up and securing improvements.

The Illinois appellate court has given a decision of great importance to the state fire marshal's department by affirming the judgment of the circuit court of Peoria county in the Six and Darr cases. Six and Darr were convicted and sentenced to the penitentiary for conspiracy to commit arean in connection with the burning of the Aidine hotel in Pooria. The case was strongly contested as was also the appeal, and the decision is regarded as greatly strengthening the powers of the department. Six and Darr were also convicted on another charge of burning to defrand and sentenced to the penitentiary for an indeterminate term, which case they have appealed to the supreme court. Judge James Nichols, president of the National Fire Insurance company of Hartford, and Fred S. James, general western agent of the same company, were guests of Archie Love last week. Judge golf player. While in Omaha he completed the Country club course in 3 above An Advertisement in The Bee is worth



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Are You in Debt?

Is there a mortgage on your home? A man killed himself in Omaha and the relatives could think of no cause for worry except the mortgage on the home. Did he have life insurance to protect the home property from foreclosure proceedings? What will happen if he did not?

Every man owes a duty to wife and children to protect them by life insurance and the best way of doing so is by taking out a liberal, up-to-date policy in

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PRANK J. MASKELL, Secretary.

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314-324 Omaha National Bank Bldg. EVERY KNOWN KIND OF INSURANCE PATRONIZE HOME INSTITUTIONS The State Insurance Company of Nebraska

bogy. Where's Dr. Osler?

one in all the rest.

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