

**MORE LIFE INSURANCE FOR LESS MONEY**

This space reserved for The Prudential Insurance Company, M. BRUCE CARPENTER, Mgr. for Nebraska and South Dakota, 519 City National Bank Building.

**Northwestern Mutual Life Insurance Company OF MILWAUKEE**

**MANN & JUNOD**  
General Agents  
338-544 Brandeis Building, OMAHA

**ABSOLUTE SECURITY**

The Equitable gives absolute security to its policy-holders and beneficiaries. Its Five Hundred Millions of Assets guarantee the fulfillment of every obligation promptly and in full. The removal of all uncertainty is paramount to every other consideration in a life insurance transaction, which may cover a period of half a century or more.

**THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES**  
H. D. NEELY & CO., Managers, 404 Merchants Nat'l Bank Bldg.  
E. D. NEELY. JOE KLEIN. E. E. PICKARD.

**MANY MEN**

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 satisfaction.

**G. W. NOBLE,**  
General Agent  
**CHARLES L. HOFFER,**  
Special Agent.  
**J. G. KITCHENMAN,** Special Agent.

OFFICE: 528-542 Brandeis Bldg., Omaha.

**THE Union Central Life Ins. Co. OF CINCINNATI, OHIO**

**HARRY O. STEEL**  
General Agent.  
212 Range Bldg. Phone D. 2163.

**LARGEST DIVIDENDS. LOWEST NET COST. Save Money. Figure With Us.**

Since 1890. "COME TO THE Assets \$40,000,000."

**GERMANIA**

With ANDEWSON

Policies issued by the Germania Life Insurance Company of New York are standard at the lowest cost. They are satisfaction to the owner and the agent. 420 Bee Building.

**"STATE MUTUAL" OF WORCESTER, MASS.**

ONE OF THE OLDEST—89 YEARS—and Best Companies on Earth.

**W. H. INDOE**  
General Agent  
682 Bee Building, OMAHA

ORGANIZED 1845.

**The Mutual Benefit Life Insurance Company**

of NEWARK, NEW JERSEY

**GEO. T. BLANDFORD,**  
General Agent.  
415-16 City National Bank Bldg. Omaha, Nebraska.

BEFORE BUYING SEE

**METROPOLITAN LIFE INSURANCE CO.**

Low Premium Contracts

**W. L. KILLY, Supt.** 337 Omaha Natl. Bk. Bldg.

**Provident Life and Trust Company**

592 Bee Building

**A. C. MOHRMAN,** Special Agent  
**C. A. EYRE,** Special Agent

Does Your \$25.00 Accident Policy Read \$7,500 - \$15,000 Indemnity, \$20—\$60?

**The PREFERRED Issues such a policy**

**LYNNE D. UPHAM**  
Nebraska Manager and Adjuster.  
City National Bank Building.

**BOOST FOR OMAHA**

**Columbia Fire Underwriters OF OMAHA**

Office—Entire Third Floor Merchants National Bank Building.  
Phone Douglas 451.  
C. O. Talmage, Manager. M. E. Lease, Assistant Manager.

Because of the Growing Business of the

**Lion Bonding & Surety Co. OF OMAHA**

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.

**Insurance Publicity**

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**  
GENERAL AGENT TRAVELERS INS. CO.

# Notes from the Insurance Field

## PUBLICITY FOR INSURANCE

Memphis Convention Goes on Record in Favor of Plan.

## SIRONG AGAINST THE REBATE

Resolution Adopted Marks Important Step Forward in Matter of Getting New Business—Speech by Blackburn.

MEMPHIS, Tenn., Oct. 26.—The notes of publicity and education sounded by President L. Brackett Bishop in his annual 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 movement 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 Campaign.

In line with this big and increasingly important theme, the suggestion of President Bishop for association advertising to hit the general public was still further talked of and developed informally by some of the lobby talks during the convention. It was reported that one of the members from the northwest had framed up a big scheme for general advertising in daily papers by companies, and as has been announced in the Insurance Field a prominent advertising firm in Chicago is at work on the same project. All these straws show that the life insurance wind is blowing hard in the direction of wider publicity work and higher education not only of the field men, but of the great army of the uninsured.

Mr. Orr, chairman of the executive committee, reported a resolution introduced by Warren M. Horner of Minneapolis, which was approved, repeating and strengthening the anti-rebate principles and authorizing the president and a committee to confer for a big campaign of publicity and education by advertising. It is a big resolution and opens up a broad field. The convention adopted this unanimously.

Mr. Horner then expanded his ideas on this subject. He believed in closer relations through some united plan. Wilson Williams of New Orleans made a very strong speech on the subject. He said high schools and colleges should have special classes on life insurance. Forty institutions now have them, he said. They would be the greatest possible aid to the business. Insurance journals are great aids to insurance workers along 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 beneficial relation to humanity; and

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 desire credits for building a structure of such enduring quality that plays so great a part in equalizing business conditions and in the amelioration of mankind, but higher standards can be reached in the employment of agents and in the methods used in field work;

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

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 moral and legal standpoint in soliciting rebates as well as in co-operating with those agents who are exercising integrity and efficiency in their endeavor to render better service; and

Whereas, there are unlimited opportunities for standardizing 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 by the standard companies is only about 15 per cent of the amount that could be written; and

Whereas, this association has repeatedly reiterated its stand as unalterably opposed to rebates existing of policies and agents and given wide publicity to the fact that any agent is not worthy the confidence of the business public, nor ethically fit to be considered a representative life insurance agent, who indulges in any of these practices or who preys in any way upon a competitor and does not secure his business of self-insured 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 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 as independent movement inaugurated by this association.

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 and greeted with long continued applause in responding he said:

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

## INSURANCE WORLD DOINGS

Wisconsin Enters Field, with Life and Annuity Policies.

## PROBLEM OF MIXED AGENCIES

Pioneer Nebraska Agent Dies in Chicago—Kentucky Cutting Rates—A Cleveland Tinderbox.

In an experiment in state life insurance in Wisconsin under the law of 1911, which became operative this month, applicants are given the choice of five forms, the rates being figured on the American Experience Table of Mortality, with interest at 3 per cent. The state administers the fund, paying no commissions to agents, eliminating entirely the element of profit, and making no charge for officers or management, only clerical help being paid from the life fund. Applications may be made by mail or through the city or county authorities or banks which are state depositories, and the medical examinations are to be under the supervision of the state board 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 forfeiture charge. Any savings in mortality will be refunded as dividends if desired, beginning with 20 per cent the first year and with 5 per cent additional each year until the ninth year, after which 90 per cent will be returned. The balance of the earnings are retained as a surplus to meet unforeseen contingencies.

In spite of these economies the rates are not as much lower than the ordinary rates as might be expected, the difference at age 20 being less than \$1 on the ordinary life policy. The plan has been carefully worked out by Insurance Commissioner Ekern and his actaries, and is the result of the controversy with the life insurance companies in which Mr. Ekern became engaged while in the legislature.

## INSPECTION BUREAU REPORT ON CHRISTY FIRE IN CLEVELAND.

The Cleveland inspection bureau has issued a report on the recent fire in the wholesale grocery of H. C. Christy & Co., stating the conditions and drawing the underwriting lessons. The building was seven stories high, of large area, with the steel and cast iron members non-fireproof and had open stairways and elevator shafts. The fire spread rapidly to all the floors through the unprotected vertical openings, and as much of the contents was highly combustible, the steel and iron supports soon buckled, the building collapsing with a practically total loss.

The bureau says that the fire resistance was little better than if the building had been of light frame construction. The bureau holds that buildings of this height and area, with unprotected vertical openings and combustible contents should not be permitted under any building ordinance or code. Buildings of this height and area, even if of standard construction, should be sprinklered. Conservative underwriting judgment should be used in not writing insurance on such risks.

The insurance loss was \$17,000 of building and fixtures, all in stock companies. The contents loss was \$230,000, of which \$181,000 was in the individual Underwriters of New York, \$40,000 in the Wholesale Grocers Reinsurance Exchange of St. Louis and \$9,000 in mutuals and miscellaneous concerns.

## Insurance Personals

Joseph Barker is in New York City attending the annual meeting of resident agents and general managers of the Fidelity and Casualty company, for which his firm, Foster-Barker company, are state agents.

E. R. Townsend, hydraulic and electrical engineer for the Western Union insurance association, was in Omaha last week, looking into the condition of the water works.

Under the auspices of the Young Men's Christian association, Charles P. Junod recently delivered a forceful address before the students of Boyes' college, taking for his subject, "A Vision of Our Business."

Returning from a short trip through Missouri, Nat Melster, member of the Hastings & Heyden insurance agency, reports that in Kansas City there are fewer licensed fire insurance agents than there are in Omaha, a striking contrast in view of the relative sizes of the two cities.

William B. Joyce, president of the National Surety company of New York, visited in Omaha last week and was entertained by prominent local insurance men. Mr. Joyce hinted at the possible reinsurance of a large Kansas City surety company shortly.

W. C. Potter, secretary of the Preferred Accident company of New York, was another prominent visitor to Omaha during the week.

Franklin Mann, member of the local insurance firm of Mann & Junod, accepted an invitation to speak at an agency meeting of the Northwestern Mutual Life Insurance company at Cedar Rapids, held recently.

George T. Blandford, general agent for the Mutual Benefit Life insurance company, left Saturday for Minneapolis to attend an agency meeting of his company.

Clarence Anderson, general agent of the Germania Life insurance company for Nebraska and South Dakota, attended the annual convention of the National Association of Underwriters held in Memphis, 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.

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 Nichols is 22 years old and an ardent golf player. While in Omaha he completed the Country club course in 3 above bogey. Where's Dr. Osler?

An Advertisement in The Bee is worth one in the rest.

**J. H. Mithen Co. INC.**

921-4 CITY NAT'L BANK BLDG.

Surety Bonds  
Employers Liability  
Automobile Liability  
Burglary  
Plate Glass

**INSURANCE**

National Fidelity & Casualty Co.  
West Fidelity & Casualty Bldg.  
Edwin T. Swob, Vice Pres.

**Jay D. Foster Joseph Barker**

**Foster-Barker Company**

Fire, Liability, Automobile, Burglary, Tornado, Accident, Plate Glass, Bonds, Etc.

Brandeis Bldg. Phone Doug. 29

W. A. Tinson, President.  
Wm. L. Wilcox, Vice President.

**B. L. Baldwin & Co.**

GENERAL INSURANCE  
BEST EQUIPPED AGENCY TO CARE FOR Your Insurance Interests. Representing only STRONG OLD LINE INSURANCE COMPANIES.

Phone D 271.  
609-610 First National Bank Bldg.

**WHEELER & WELPTON CO.**

RELIABLE INSURANCE OF ALL KINDS.  
1511 Dodge St. Phone Doug. 186

**MARTIN BROS. & CO.**

GENERAL INSURANCE  
BARKER BLK. TEL. DOUG. 735

Byron B. Hastings. Edward T. Heyden. Nat Melster.

**Hastings & Heyden Insurance Agency**

GENERAL INSURANCE  
In Old Line Companies. We Adjust Losses.  
1614 Harney Street. Tel. Douglas 1606.

See me for Surety Bonds and Insurance.

"When You Think of Bonds, Think of Byrne."

"Let Byrne Pay Your Loss."

"Talk With Byrne Before You Burn."

**HARRY S. BYRNE**  
508-3 City National Bank Bldg. Phone D 1320.

**INSURANCE**

In all its branches at Webster, Howard & Co. Phone Douglas 970. 326 Bee Bldg.

**Creigh-Baldrige & Co.**

It is MONEY in your pocket to place insurance with the agency that looks after your interests when you meet with a loss.

We do this—and have for twenty years. Our policies are best—let us convince you. A telephone call will bring a representative.

**J. M. Baldrige John W. Madden F. A. Creigh.**

**INSURANCE**

FIRE TORNADO  
AUTOMOBILE BOILER  
PLATE GLASS BURGULARY HEALTH and ACCIDENT

**ALFRED C. KENNEDY**  
209 First Nat'l Bank Bldg. Telephone Douglas 722.

**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

**The Bankers Reserve Life Company**

of Omaha

that strong, prosperous company which is doing more business than ever before in its history. These figures attest its great strength:

Accumulated Assets, \$3,558,843.00.  
Capital and Surplus \$750,000.00.  
Business in Force \$30,000,000.00.

You are advised to inquire into the reasons for the success of this great institution.

Home Office, Harney and Sixteenth Streets, Omaha.

**Love-Haskell Company**

314-324 Omaha National Bank Bldg.

EVERY KNOWN KIND OF INSURANCE

PATRONIZE HOME INSTITUTIONS

**The State Insurance Company of Nebraska**  
Capital, \$200,000

**The German Fire Insurance Co. of Nebraska**

A. J. LOVE, President. FRANK J. HASKELL, Secretary.