

THE MUTUAL LIFE OF AMERICA... FOR LESS MONEY... NEBRASKA AND SOUTH DAKOTA...

Northwestern Mutual Life Insurance Company OF MILWAUKEE MANN & JUNOD General Agents 538-544 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.

MANY MEN are in hot water about their insurance because they chose one of the old-fashioned policies. G. W. NOBLE, General Agent. CHARLES L. KOPFER, Special Agent. J. C. RITCHMAN, Special Agent.

THE Union Central Life Ins. Co. OF CINCINNATI, OHIO HARRY C. STEEL General Agent 311-313 Exchange Bldg. Phone D 9168 Our 30 Payment Life

JOINT LIFE INSURANCE Since 1900. The joint life policy issued by the Germania Life Insurance Company is a winner. Husband and wife insured under the same policy.

"STATE MUTUAL" OF WORCESTER, MASS. ONE OF THE OLDEST—69 YEARS—and Best Companies on Earth. W. H. INDOE General Agent 629 Bee Building. OMAHA

ORGANIZED 1845. The Mutual Benefit Life Insurance Company OF NEWARK, NEW JERSEY GEO. T. BLANFORD, General Agent 415-16 City National Bank Bldg. Omaha, Nebraska.

If your risk is PREFERRED you can buy \$7,500 - - - \$15,000 IN THE PREFERRED OF N. Y. for the same premium that you now pay for a \$5,000-\$10,000 in other companies. LYNNE D. UPHAM, Manager and Adjuster 1317-18 City National Bank Building.

Prominent Omaha Insurance Men



H. H. Enikari, Vice President Lion Bonding and Surety Co.

The familiar faces of Omaha's leading insurance men will be shown in the above space from time to time.

TALK TO TOM KELLY "THE INSURANCE MAN" Partnership or Corporation Life Insurance at Lower Cost Than Any Other Company. EIGHTY MILLION ASSETS. Douglas 961.

Notes from the Insurance Field

MEDICAL AID FOR EMPLOYEES DOCTORS GET THE LONG END Some Eastern States Require Furnishing of Hospital Accommodations, as Well as Medical Attendance.

Among the various workmen's compensation laws, enacted up to this time, the greatest point of difference seems to exist with respect to the matter of medical attention.

For instance, the laws of Massachusetts and Rhode Island say that the employer shall furnish reasonable hospital and medical services to injured employees during the first two weeks following the injury.

NEWLY ELECTED PRESIDENT OF THE FIDELITY.

Kentucky's Rate-Making Board Defers Final Action. SHOWING MADE BY COMPANIES

A popular notion of Large Profits on Risks Disproved by Statistics—Doings in the Insurance Field.

An insurance rating board created in Kentucky by the law of 1911 is considering the question of reducing the fire risk rate.

ED. T. SWOBE

Insurance Notes From the Various Cities and States

Directors of the Sovereign Fire of Toronto have decided to retire from the United States and to accept an offer from the Globe and Rutgers to reimburse its outstanding risks.

Important changes in state superintending officials will take place in the next few months as a result of the democratic landslide in nearly all the western states.

The Southern Casualty and Surety conference, at its annual meeting at Dallas, Tex., decided to reorganize as the Southern Casualty and Surety Association.

The proposed reduction of commissions in Chicago and other large cities is reported by the Record-Herald.

Investments of whatsoever nature fluctuate in value from year to year and it too often happens that their values deteriorate.

Inflexible Values. The value of a life policy is stable, regardless of the vicissitudes of life, or the mutations of property investments.

Serious Lacerations and wounds are healed, without danger of blood poisoning, by Buckle's Arnica Salve, the healing wonder.

Insurance Personal. Assistant General Manager Vail of the Hartford Fire company visited the Love-Haskell company last week.

Grain in cars sidetracked, within 50 feet of the elevator, in a case which was argued by the court.

United States circuit court of appeals has sustained the position of the Hartford Steam Boiler and Inspection and Insurance company in the litigation growing out of the boiler explosion at the West in Milwaukee last year.

J. Sidney Smith brought suit at Kansas City to recover from fire insurance companies on a quantity of grain in cars which was burnt by an elevator fire.

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CUT IN FIRE RATES HALTED

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

Jay D. Foster Joseph Barker Foster-Barker Company Fire, Liability, Automobile, Burglary, Tornado, Accident, Plate Glass, Bonds, Etc. Brandeis Bldg. Phone Doug. 29

WALTER A. YONSON W. LEROY WILCOX B. L. BALDWIN & CO. Established 1891. 509-10 First National GENERAL INSURANCE Telephone Doug. 271.

Wheeler & Welpton Co. RELIABLE INSURANCE OF ALL KINDS 1511 Dodge Street. Phone Douglas 196.

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

Byron R. Hastings. Edward T. Hayden. Nat. Meister. Hastings & Heyden Insurance Agency GENERAL INSURANCE In Old Line Companies. We Adjust Losses. 1614 Harney Street. Tel. Douglas 1696.

Everything to Commend It A Western Life Company of great financial strength. Mortality cost very low. Expense of management reduced to minimum. Prompt payment of death claims. Accumulated assets, \$3,588,843.00. Capital and surplus, \$750,000.00. Business in force, \$30,000,000.00. The Bankers Reserve Life Company B. H. Robison, Pres. Home Office, Omaha, Neb.

Beeman's Insurance Agency ALL KINDS OF INSURANCE D. 3959 W. O. W. BLDG. Creigh-Baldridge & 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. Baldridge John W. Madden F. A. Creigh. Special Agent Creditors, of the Southern Surety company, was in Omaha last week, looking after the transfer of the state agency to Fitzgerald & O'Neil company.

Insurance, In All Its Branches—AT— Webster, Howard Co. Phone, Douglas 970. 350 Bee Bldg.

BOOST FOR OMAHA The Columbia Fire Underwriters OF OMAHA Home Offices—Entire Third Floor Merchants National Bank Building. Phone Douglas 451. J. O. Talmage, Manager. M. E. Lease, Assistant Manager.

A. J. LOVE, President. FRANK J. HASKELL, Secretary. 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 A. J. LOVE, President. W. E. KAMMANN, Secretary. The German Fire Insurance Co. of Nebraska A. J. LOVE, General Manager.