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FRANK T.B.MARTIN

Members of the firm of Martin Brothers & Company dustrial secident companies presented of the Chicago directories and inquires their anti-twisting bill, the mutuals and of various people by the name of Haas

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

HAPPY NEW YEAR

Notes from the Insurance Field

Guy Cramer Tells Why, in His Judgment, Plan is Not Good One.

BREED ACCIDENTS

And Give the Grafters an Increased Opportunity to Fatten Their

Spoils-Proposes Other

benefits, stating that where such a law s in operation state officials merely colect assessments from employes and dis- dead. burse them as best they can.

In the matter of adjustment of claims, Mr. Cramer thought that settlement of ompensation benefits, if left to private adjustment, would be disadvantageous to imployes. He thought that generally workmen had a prejudice against liability insurance companies, due to the laws as they exist, and a fault, of course, that should not be attributed to the companies

No matter what laws might be enacted. Mr. Cramer contended, they could not prevent accidents, and hence the prevention of accidents by both employes and imployers is more important than apy empensation legislation, and along this in pleasure, are literally prodigal of their ine he contended that state insurance store. ax a tendency to breed instead of pre-

venting accidents. Mismanagement of Funds.

Going into management, the speaker asserted that insurance administration by public officials affords an opportunity for gross mismanagement of the accident the officials would be politicians, and to disease and death, would get little or nothing.

With state insurance there would be so much red tape, according to Mr. Cramer, large in favor of woman, and at 80 they that there would be long and frequent are five times as great. delays in getting the benefits into the ands of the injured workmen, while under the present system of accident insurwhich is largely due to the sharp competition between companies and agents.

May Not Be Constitutional. The speaker said that in his mind there some question about a state insurance ompany being constitutional, as it would compel the payment of benefits, regardiess of deficiencies that might be in the accident insurance fund. Then, too, a law of this kind would have a tendency to result in a cessation among employers of paying benefits as they do at the pres-

ent time and which are not required by woman by the gentlewoman. Mr. Cramer takes the stand that with a state liability insurance law, it - would further showed that in Washington of appeals at Cincinnati

NEW INSURANCE COMPANY ENTERS OMAHA FIELD

insurance company enters the local field

will have active management of the in-

Classification of Fire Risks.

A. J. LOVE, President.

A. J. LOVE, President.

Than Man and is Not Every Provident Head of a Family the "Weaker Vessel"

A husband once went home to his wife and said gravely. "I have just insured my life for another \$25,000." Not thinking for a moment of the result of such a transaction, the wife replied: "Just like you. Always thinking about yourself. This was an instance of a woman jump in discussing the state insurance of ing too hurriedly to a conclusion, and rorkmen's compensation benefits before by so doing completely reversing the husthe Nebruska Employers' Liability and band's benevolent intention. Most men-Workmen's Compensation commission. like the husband in question, do think Guy Cramer, a local insurance man, took very seriously about the future of their the position that it would not bring about wives and children. It is a necessity the desired results. He took the position forced upon them by the physical facts that the resources of the state are not of life. Statistics prove undubitably that he've embarked upon the sea of commerce available for payment of compensation women live longer than men, and that a and trade. grave necessity exists for making provision for them after the wage-carner is

> From this point arises an extremely interesting physiological question-how is it to be accounted for that the sex which has always been considered physically frailer than men should in the majority

of instances outlive men? If we are to believe the latest authoritles on the subject, we find that woman is much more tenacious of life and resist disease cauch more readily than the average man. She is in many respects strength unnecessarily, while the majority of men, either in work, in play or

It is rather amusing to think, after the million of words which have been written about the "weaker vessel," that she really possesses tougher organization than man. and that it is he, poor fellow, who should be made the recipient of all tender care and affection.

A writer has turned out some very funds. He said that he did not intend instructive comparative figures with to say that all state officials would be dishonest, but in Nebraska, as elsewhere, regard to the liability of men and women From them I that it would be one of the cases of "to gather that from 3 to 35 years of the victor belongs the spoils." It would age the death rate between the sexes afford an opportunity for graft, no matter what party happened to be in power. the scale turns in favor of women. At Injured workmen who stood in politically 40 years a woman has seventy-eight would receive large benefits, while others chances to one against dying, while man has only forty-nine chances to one. At 60 years the odds are nearly twice as

These statistics prove the necessity which always exists for man to take the necessary precautions against the since poffcies the benefits are paid within emergency, which appears to be physicshort time after an accident occurs, ally inevitable, and in order to make own position the more secure in future, it would seem a wise plan if the woman could tay aside out of her own savings something to add to the premiums paid on her husband's life.

In the full flush of health these things are not thought of, or if they are, are considered sordid. A calm view of the situation and the uncertainties of life, nowever, will convince everyone that it is a subject which should receive the earnest attention of every man and

Death Must Be Proved.

A clause in an insurance policy prohave a tendency to curtait loans for inwould be in constant fear of catastro- the insurance company is barred was phies, rendering firms and corporations sustained as valid in an opinion handed insolvent without a moment's warning, down in the United States circuit court and Ohlo, where the proposed law had opinion was given in the case of Mrs. been tried, it had not proved satisfactory. Frances Harvey of Sault Ste. Marie, in summing up Mr. Cramer proposed a Mich., who had appealed from the deaw by which the employer be permitted cision of Federal Judge Dennison, who justers of fire losses to obtain separate to carry his own insurance, providing he had ruled in favor of the Fidelity and state ficense for each company repreconvinces the commission that he is solvent; that mutual associations be formed
with an assessment plan against policy
holders; that the formation of stock comholders; that the formation of stock comholders are stock to the formation of stock comholders are stock to the for sire to come into the state be required Goodyear while it was in midlake en o assume the entire liability of the em-route to Sault Ste. Marie. Mich. This and these should was in April. Affidavits of the Good-order the workmen against the in-protect the workmen against the workmen against the in-protect the workmen against the in-protect the workmen ag player, without limit, and these should was in April. Affidavits of the Goodprotect the workmen ugainst the in-year's officers set forth the circum- or the solvency of employers in case of great stances of Harvey's disappearance. The

insurance company held that there was not enflicient proof that the death of

pany of Chicago, took a twenty-year surance business of the new company, bond policy for \$5,000. He paid five premiums and dropped from sight. According to the terms of the contract it lapsed The proposed compulsory classification and became paid up for \$1,250 payable at of fire risks was deferred until the April the end of the twenty-year period. seeting by the National Convention of Notice of the maturement of the con-Insurance commissioners held in New tract was sent to his last known postoffice address, the brewing concern, but Legislation was recommended prohibit- returned with the note that Haas had ing the use, in solicitation of life insur- left its employ ten year ago and it was ance, of any statement or estimate of not known whether he was alive or not future dividends or net cest. The in- and if living where he resided. Searches the interinsurance concerns were heard failed to bring any trace of him. Ftfrom on legislation desired by them and nally the priest of the parish in Luxemthe indorsement of the "blue sky law" burg, where Haas was born, was written to. He supplied the name and ad-The fraternal insurance situation was dress of a son in America and Haas also discussed at length, in view of the was located at Edison Park, Ill. He is effect upon the Mobile bill of the de- now an invalid. Since the payment of cision of an Illinois court setting aside the policy both the daughter and son the increase in rates made by the Mod- have been written by the Chicago agency of the company.

Love-Haskell Company

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A. J. LOVE, General Manager

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INSURANCE INTEGRAL ASSET

Life Insurance Destined to Becom More and More a Pactor in the Affairs of Men-Indispensible Protection.

The year 1912 has been one of great fullness. Products of the soil have been in volume immense beyond computation; manufacturing industries have also added much to the wealth of the nation; there has been very great expansion in builpess and new enterprises in large number

The year will long be remembered by the people of the central west as one of the best in the commercial and industrial history of the nation-a region which has been especially favored by Providence. The accumulation of wealth has marked an epoch unmatched in the industrial history of any people. It forms the measure of increase of the tangible wealth of the nation. Large as it is, it is in magnitude no greater than the volume of tangible wealth represented by outstanding life insurance policies which, at maturity, have a gold value the superior animal of the two. As a quite equal to the increase of capital tule she does not expand her vital from crops, manufactures and commercial

Integral Asset.

Life insurance has been an integral asset which all men reckon with in making invertory of valuable holdings. In the case of wage earners, tradespeople, farmers and stockmen, the schedule of life insurance policies will represent more actual tangible value than all other assets found in the inventory.

Life insurance is destined to become more and more a factor in the affairs of men and will be counted as an asset of value as well as indispensible protection. Like rare paintings and relics of art the older the life insurance policy in a solvent, old line company, the greater

It is a mutter of record that life insurance policies in every state aggregate in amount more than the value of taxable property of the state.

Majority Have Insurance.

Lands, bonds, live stock, merchandise, vehicles and property are owned by a comparatively few families. Life in surance policies are owned and carried by the great majority of men, enhancing their estates and affording the very highest form of protection to families, being the one asset which is not subject to depreciation or shrinkage value. These policies will be redeemed and paid in cash at face value of policy contract at maturity.

Life insurance affords sure compensation, a safe return for the money invested, and is within the reach and grasp of every provident man of family, who can maintain a policy by paying the premium from his income thereby creating and maintaining an asset at a cost per thousand no greater than the man of property must pay annually in taxes

Insurance Notes.

The Chicago Board of Underwriters is preparing to join the agents throughout the west in endeavering to obtain prompt payment of premiums by customers. The recently organized Fire Preventimote threproof billing construction The insurance department of Michigan reaffirms the rule requiring joint ac-

The Illinois insurance department i the Lazabas consention of Esurance con

nussioners. not edificient proof that the death of Harvey was from causes covered in his accident policy. Mrs. Harvey sued and Judge Dennison instructed the jury to find for the company on the ground that the suit had been barred.

The loss ratio in Kansas continues high, many companies snowing losses of 100 per cent, and there is renew their kansas licenses for 1912. Most of the companies are holding on, however, in hope that the United States supreme court will set aside the state rating law and make better conditions possible.

In the line of fire, tornado, accident and plate glass insurance business.

The insurance department of Garvin Bros., and F. E. Bollard, formerly of the Hutchinson-Bollard company, have formed the company of Garvin Bros. & Bollard. Mr. Bollard, who has had years of practical experience in the business, an engineer for the United Brewing company between specific places.

Lost for Ten Years.

Life insurance companies often have difficult searches for beneficiaries of the companies to classify their losses experience under a uniform system, to file rates on each class spid be compelled to dather their discrimination, and forbidding agreements on rates between companies and local board agreements between specific

ments between agents.

Attorney General Thomas Carmody of New York has just rendered an opinion holding that the contracts between insurance companies and bankers associations whereby an overriding commission is allowed are a violation of section 65 of the insurance law, which prohibits rebuting and discrimination. This will probably result in a general demand in other sections of the country that all similar contracts with state bankers associations, whereby the burglary insurance or fidelity bonds of the members are diverted to the contract company in exchange for consideration, be canceled.

It has been found impossible to reach ments between agents.

It has been found impossible to reach a satisfactory compromise with the Indiana insurance department over its claim that the fire insurance companies shall not be allowed to deduct return premiums and reinsurance in reporting for taxation their gross premiums, less losses paid. In consequence the Indiana department has notified the companies that unless the taxes are paid on the basis stipulated by it, suit will be begun immediately after January 1. All the companies, except those paying taxes on the reciprocal basis, are uniting in the litigation, and a test case will be arranged and pressed to an early hearing. It has been found impossible to reach

PRANK J. MASKELL, Secretary.

WM. H. AHMANSON, Secretary.



Silas R. Barton, Auditor.

STATE OF NEBRASKA INSURANCE DEPARTMENT AUDITOR'S OFFICE

Lincoln, Nebraska. National Fidelity & Casualty Co., Omaha, Neb. Gentlemer

Gentlemen:—

I beg to advise that I have just completed an audit of the books of your Company, and find that this report of examination shows an increase of business for the first sx months of 1912 over the corresponding period in the previous year.

We are pleased to know that all recquirements under the law have been complied with, and we bespeak for yours and all other Nebraska companies a successful future.

Very respectfully. Very respectfully, SILAS R. BARTON,

J. H. Mithen Co.

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