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Notes from the Insurance Field

ACTIVITIES OF

Analysis of the Operations Throughout the Country.

BUSINESS MOVES BY SCHEDULES

"Spontaneous Combustion" Destroys Unprofitable Stocks of Goods and Buildings-Spur of Insurance Money,

Arson's mighty toll of \$250,000,000 a year as a show window to which Arthur B. gated \$30,193,250, as compared with \$55. Off his hat to the men in the felid, who have been largely responsible for the of firebugs hustling for insurance money.

This particular exhibit, the second of the

gage fixers' and 'assignees.' its bands n stables full of horses. A really up-toin Chicago, does everything from procur- month just closed were as follows: is every indication, says one insurance authority, that New York has a regular fire exchange. But there is worse than that. In the tenements of New York and Edmonton, Alba., several business Chicago and Cleveland and Paterson and

Pittsburgh awon is taught as in a school.

"Between January 1 1909, and July 31.

1912, thirteen tenement houses in one row houses."

Trenton, Ont. block of business houses. rave fifty-six fires. Another row gave its fifty-three, another its forty-right. Individual houses had their seven, nine. Effect of Rate War fourteen! One can follow arson through the streets of our great cities as one can follow it by trades and seasons. One can follow it by families, as other forms of erime have been followed in the chronology of The Jukes. In East New York than our powder mills.

On a Bustness Basis.

to outsiders."

He seeks to show that there are districts in cities and states where arson rages and, that even more calculably. Miss Murphy Returns there are arson "seasons." He follows the intimate relation between fire epidemics and the progress of prosperity in the business burned out, but he has not yet raised the question of the blame. He has not, like Commissioner Johnson, suggested that a more rigorous preliminary inspection before the issuance of policies would cure the evil, for most of the dis-

Speaking of the geographical arrangeent of arson, he says: "In the case of Minnesota, some one at

fire marshal's reports show that nearly of the fact that you awarded this prize sued." one-half of Minnesota's devastating forest fires in 1911 took place in mercantile buildings and lumber yards in the city of Minneapolis; and that they raged alfastnesses in Winona and Duluth."

It was swept by but rather than have the insurance companies pull out of town, the city pretended they were accidental, and feverishly increased its fire fighting force

and equipment.

"Up to date, Rochester has paid enough in additional insurance and spent enough money on additional fire protection to run the fire crooks out of every second city in the country. And if you will look up the fire record for 1911, the last available, you will find that in the year the number of fires in Rochester increased by 197, mostly mercantile, with an addition to her fire loss of \$200,749, about 76 per cent above the figures for 1910. The total incendiary fire loss in Rochester in 1911 was-officially-\$6.845. And yet, when in 1912, the writer made confidential inquiries of a high Rochester official as to the real causes of the

"Seasonal" Fire Arrangement.

Still more interesting is the demonstration of "the seasonal" arrangement of fires, particularly in seasonal businesses. Just as December and January are the nventory and settlement months when Dun's or Bradstreet's look for an inrease of failures, so the fire insurance president knows that December and January will always bring an increase of

"The midwinter cold is the obvious explanation?" asks Mr. McFarlane with fire sarcasm. "The midwinter cold causes its dozens of wretched little household fires. But it does not start the fire which counts, the \$100,000 'burn out' with total loss, on the seventh floor of the steam-heated, 'fireproof' left building or manufacturing plant.

Mr. McParlane demands some other explanation than a thermometrical one or the fact that December's fire loss will normally run ahead of February's by from \$5,000,000 to \$4,000,000. He goes n to show where fires can be proph-

sied by seasons.

"For example, unprosperous summe notels become unusually dangerous risks n October and in November, while winter resort hotels burn briskly in April and May, Spring and autumn, when winter and summer clothes are useless, except for insurance purposes, witness epidemics of little 'closet fires' in the tenements. It goes without saying that this year's hats and muffs must next year be sold at a heavy discount because they are out of fashion. Therefore, in those months, when the hat makers, the have finished stocking up the jobbers and retailers, and have not yet comnenced manufacturing for next year, the insurance companies expect an increase of fires in these trades. The expectation is rarely disappointed. The seasonal fur fire has been a fireman joke for years.

isited a New York agency to get more naurance for a big loft tenant. As the agent knew, this was the time of the end when that terant would not nor nally need more insurance. He used the telephone and ascertained the worst. A sprinkler order had been issued against that establishment. Instead of increasing the insurance, the agent ordered it inceled at once. He was too late. By

"On one occasion an insurance broker

FIREBUGS had to give five days of grace. And the fire came on the night of the fourth! Here, as usual, no one found any evidence of incendiarism."

Decrease in Fire Losses Shown in the January Record

The losses by fire in the United States and Canada during the month of January, as compiled from the carefully kept fn the United States and Canada serves merce and Commercial Bulletin, aggre- amount in force, he is compelled to take

110,000 or over in each instance. This of insurance would show a much differ its 'retallers' and 'wholesalers,' its 'morttiveness during January, 1912, when the ho specialize on stores, on loft factories, severe climatic conditions greatly in-The principal large fires during the

On Modern Woodmen

there is a family known to insurance de-lectives as 'the family with 100 fires.' Herald the controversy of the Modern medium of a letter is much more dif-Woodmen of America over the proposed cult. hazard'-the huge proportion of our fires sixty days. Now that the advanced rate to secure the signature that are dishonest-has been a kind of question has been abandoned, it is begreat 'secret of Polichinelle.' Everybody lieved that many of these will return state plan of Wisconsin: knows it, but nobody must talk about it- that being the cause for their retire-

Thanks for Check

The following letter relative to an inself-explanatory

tlemen: I wish to thank you very much be issued. No provision for advertising cussion so far has not been of over- for the check you sent me in lieu of was made by the legislature when the three months Ak-Sar-Ben policy, as win- law was passed. Neither is a fund availner in the competition in The Sunday Hec able for solicitors, agents or managers of January 26, 1913.

to me through a spirit of fairness, al though no company issues a policy of this kind to a woman, and offered to give me a check in lieu of the same, most as unquenchably in similar forest your action is very much appreciated by me. Many other companies would have In Rochester, too, it appears there awarded the prize for a less meritorious

fair settlement and I wish you all success. Very sincerely yours,

MISS MARY H. MURPHY.

Insurance Notes.

the repeal of the rating law. As a result of the retirement of so many lows fire insurance companies the Inany lows the insurance companies the lows reinsurance bureau is being liquidated. It was operated to enable the lows companies to take care of large lines that were offered, and proved very forced the survivors to discontinue opera-

The Argus has made a tabulation of 19,347 casualties reported to the police in Chicago during 1912. Of these 4,106 were attributed to railway accidents caused by official as to the real causes of the Rochester situation, no pretense whatever was made that the causes were physical. He was simply referred to the chief of police."

"Seasonal" Fire Agrangement.

attributed to rallway accidents caused was warons or other vehicles, 3,102 to falls. 3,034 to personal violence and 4,859 to various causes, of which dog bites led with 1,817, followed by injuries from gas and smoke with 331, scaldings and burnings with 339. There were 1,604 automobile accidents and 254 motorcycle accidents

A bill has been introduced in the

The recent reinsurance of several lowa-fire insurance companies has caused much unrest among the agents and policyholders of the remaining companies, and in order to reassure the latter, In-surance Commissioner Bleakley has issued a public statement declaring that the remaining companies have sufficient reserves on hand to relissive all their outstanding policies. He explained that the retiring companies had suffered from such fierce competition that their profits had been reduced to a point at which have a they could no longer afford to risk it in brush. such a hazardous business as fire insur-

mited their writings because of the reduction in rates made by the state rating board, a number of other companies which wrote a limited amount of farm insurance individually, but whose writings in the aggregate were consideralle, have discontinued the class entirely, holding that there is no possible chance for ing that there is no possible chance for ing that there is no possible chance to profit under the rates. In consequence there are dozens of counties where it is impossible to obtain insurance in stock companies on farm property and their legislators are being urged to repeal the state rating law. The lack of insurance is making it hard for the farmers to get loans on their property. oans on their property

clothing makers and the fur makers Methodist Ministe. Recommends Chamberlain's Cough Remedy. Rev. James A. Lewis, Milaca, Minn. writes: "Chamberlain's Cough Remedy has been a needed and welcome guest in our home for a number of years. I highly recommend it to my fellows as being medicine worthy of trial in cases of colds, coughs and croup." Give Chamberlain's Cough Remedy a trial and we are confident you will find it very effectual and continue to use it as occasion requires for years to come, as many others have done. For sale by all dealers.

Sult Against Admiral Dewey WASHINGTON. Feb. 16.—Admiral of stomach. liver and kidner troubles Dewey's dog bit William T. Johnson last July, so Johnson today sued the admiral and cure billousness and malarla, take Electric Sitters. Guaranteed. Only Sictor 15.00. The pup was in charge of the admiral's coachman; so Johnson made men. he conditions of the standard policy he him a defendant, too.

STATE INSURANCE A FAILURE

Mail Order Methods Fail to Secure Applicants for Policies on Lives.

AGENTS ARE FOUND NECESSARY

Advertising and Clerk Hire Writing Letters Exceed the Cost of Maintaining Agents in the Field.

"When one scans the vast figures of records of the New York Journal of Com- life insurance and sees the enormical magnificent achievement. particular value of the people of the amount fully canvassing the people of the people

ent result." says the Underwriter. "It is interesting to dissect the report made on the Postal Life by the New Yorl department in the effort to ascertan whether insurance by mall is really suc cesaful and if it is gotten at less coal 300,000 than through the medium of agents While perhaps the plan has not been 300,000 tried sufficiently long to reach an exa-910,000 conclusion, yet the figures so far indi cate that the cost of advertising are postage expense, together with the sain 200,000 ries of those required in writing letters to prospects, are in excess of the agency 300,000 method. One letter will not bring an application. Much correspondence back and forth ensues. This requires time and

"After all, there is no producing factor that can be compared with the agents They give the life insurance business Membership They give the life insurance business that personal touch that it needs. Applications are hard enough to secure by According to the Chicago Record- personal solicitation. To close them by

which, if the risk can be measured by the increase of rates, which has now been The much-exploited state life insurinsurance rate, are now more dangerous abandoned, had an injurious effect on ance scheme in Wisconsin so far is a the membership. This was over 1,000,000 dismal failure. But a few applications at the beginning of last year, but the have come in. The theory of reducing order entered the year with a member- cost by applicants voluntarily seeking in "For thirty years, in our fire problem, ship of \$60,968. There were \$0,222 members surance and thus eliminating the agent's we have been pursuing a policy of in temporary suspense over sixty days commission is beautiful in theory, but ostrichism and knownothingism and pre- and less than six months and 27.508 mem- in practice the personal power and pertense. In our insurance world 'moral bers in temporary suspense less than suasion of the agent has to be present "One of the papers thus refers to the

"Applications for state life insurance made possible by the act of the 1911 legislature are coming into the office of the that the plan threatens to be a failur Only about twenty-five applications, acmpanied by money to pay for the yearly premium, have been received in two months. More than 3,000 inquiriesurance picture published in The Bee is not only from Wisconsin, but from vari ous states, have been received asking for "OMAHA, Feb. 11.-National Fidelity information concerning state insurance and Casualty Company. Omaha.-Geli- and the condition; under which it is to All the publicity the movement will get "I submitted the slogan, 'Accidentally is by sending out literature explaining nce says, 'Forest fires.' But the state injured, but safely insured,' and in view the matter in which the policies are is

NO INSURANCE AND HIS BODY IN POTTER'S FIELD

In a recent news article in the Chicago Tribune the last sentence. "He left no was what the insurance men call a "sit- awarded the prize for a less meritorious insurance," preaches a sermon and tells a significant story. It speaks in a lan-"I thank you very much for this very guage all can understand. The article is: "On New Year's day last year the Langs entertained friends at their handsome apartment on Millard avenue. Mr Lang, then a prosperous real estate broker, exchanged congratulations with The Missouri senate has appointed a his guests for health, wealth and happi-committee of three to investigate fire in-surance rates, owing to the demand for tors, high school students. Had their ters, high school students, had their friends at the house, too, all happy "On New Year's day this year, Mrs. Lang, now reduced to working as housethe keeper in other households, spent the day on the second floor of a small frame building on West Fourteenth street. With successful for a time until the retirement building on West Fourteenth street. With of several companies within a few weeks her were her daughters, one 16 and the other 18 years old. Both of the girls were sick and tired from long hours of unaccustomed work behind the counters

of a loop department store. "The father's body lies in the potter's field in Portland, Ore. He left no in

OMAHA BOYS TO ISSUE NEBRASKA UNI MAGAZINE

After a year's battle with all sorts of A bill has been introduced in the Connecticut legislature authorizing the Hartford fire to increase its capital stock from \$2,000,000 to \$10,000,000. It is understood that this is merely a general permission and that if the bill passes it is not the intention of the company to take advantage of the entire authority at present. The Aetna of Hartford now holds the distinction of having the largest capital of any fire insurance company in the country, with \$5,000,000.

The recent reinsurance of several lows.

After a year's battle with all sorts of faculty objections and all manner of difficulties the staff of the new magazine of the University of Nebraska will put out the first issue Monday morning. Full of jokes, cartoons, literary work, writeups and take-offs on every conceivable phase of college life in Lincha, the new book is expected to fill the emply place in the literary field at Nebraska. Originated and directed by Omana

place in the literary field at Nebraska. boys, the book stands forth as almost entirely their work. The editor of the new magazine is Chandler Trimble; managing editor, Ralph Northrup; athletic editor, Stuart Gould; business manage Russell Clark, circulation manager, Welter Lyman. The remainder of the staff is composed of others in the school who have a penchant for the typewriter and

The magazine will be issued twice a nonth, the first and fifteenth. The pur While the companies specializing on farm insurance in Kentucky have materially reduced their territories and tion to the jokes and cartoons and other humorous or near-humorous sketches is that there may be some one of the school publications that shall have "freedom of the press within reasonable bounds of consideration for others' happiness.

LINCOLN ENGINEERS WILL HOLD INTERESTING MEETING

An illustrated lecture on the Missia dppl river power plant at Keokuk, Ia., will be given at a meeting of the Engineer's club of Lincoln, which will be held next Wednesday at 8 p. m. in th mechanical engineers' building of the University of Nebraska.

Invitations have been extended to mempers of the legislature and other officials and the object of the meeting is to in terest the public in the possibility of hydro-electric development throughout the state of Nebraska. There are many available sites that could be made to produce enough current for adjoin'ag emmunities and pictures of such focations are to be presented

To Dissolve the Union of stomach. liver and kidney troubles



December 31, 1912 \$184,000.00 December 31, 1911

\$159,973.43 December 31, 1910 \$122,518.54 \$103,430.44 December 31, 1908

\$30,793.03

December 31, 1907

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