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Life, Limited Payments, End of wm ent a Joint or Partporation and Monthly Income or Pension Policies.

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M. BRUCE CARPENTER, Mgr.
For Nebraska and South Dakota.
719-22 City Nat'l Bk. Bldg., Omaha

Insurance Company OF MILWAUKEE

MANN & JUNOD General Agents

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THE

Union Central Life Ins. Co.

CINCINNATI, OHIO

HARRY O. STEEL

\$126,047,623.66

Equitable Life Assurance Society the U. S. Assets over \$500,000,000, Paid Policy holders over \$815,000,000. H. D. NEELY & CO., Managers

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Not the man who INTENDED but the man who INSURED left provision for his family.

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RECORD FOR FIFTY-THREE YEARS.

\$136,795,959.18 Net gain to policyholders after payment of
all expenses and taxes.
THE GERMANIA LIFE INSURANCE COMPANY OF NEW YORK
OLABBICE N. ANDERSON, Manager, 430 See Building, Omaha, Neb.

"State Mutual Life" OF WORCESTER, MASS.

ONE OF THE OLDEST-69 YEARS and Best Companies on Earth.

W. H. INDOE General Agent

OMAHA 652 Bee Building.

Rooms-Best Variety

The Bee classified pages carry advertisements of the best rooms and apartments for rent in the city. Phone your ad to Tyler 1000

December 31, 1911..... EIGHTY-SIX MILLIONS ASSETS TRAVELERS INSURANCE COMPANY.

TOM KELLY INSURANCE MAN"

→ Let the Buyer Beware ← BEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE.

GALLAGHER & NELSON BEARD BLOGS General Agent Illinois Surety Co.

The Fury of Storm and Flood

has blotted out hundreds of lives without warning. These terrible events illustrate the value of a life policy with

THE BANKERS RESERVE LIFE COMPANY OF OMAHA.

BASCOM H. ROBISON, Pres. R. L. ROBISON, Vice Pres. RAY C. WAGNER, Sec'y. WALTER G. PRESTON, Treas.

LIFE AND PROPERTY. The recent tornadoes and floods have dives and properties. Among insurance people one thing has stood out quite prominently. Men have been prompt to insure their property against loss from such casualties, but have not seemed to appreciate the necessity of taking life insurance even in the face of such disasters. It is not because they value property more than life. It is that mystery of human conduct which requires that life insurance be written over the active or passive protest of the insured. Fire and tornado insurance, men buy voluntarily. Life insurance they buy largely because of the persuasive arguments and personality of the agent. Therefore give the life insurance agent a courteous interview. You will not hunt him up when he does you, grant him an audience, and especially if he represents.

THE MIDWEST LIFE

R. ENELLY, President. A Rebraska Company—Kome Offices: Pirst Mational

M. E. SNELL, President. A Nebraska Company—Home Offices: Pirst Mational Bank Building, Lincoln. A. A. TAYLOE and GEORGE CROCKER, General Agents, Mooms 1313-1314 City Mational Bank Building, Omaha, Neb.

Spend money to save money

If you have anything to sell invest a small sum in Bee classified advertising. The resulting sales and their profits will prove to you

Money is saved by judicious spending



Northwestern Mutual Life Notes from the Insurance Field

WANT TORNADO INSURANCE Fire Companies

Ten Million Dollars of Risks Written During Last Two Weeks.

LOSSES BEING PROMPTLY PAID

More Than Half Million Dollars Paid Out by Agents, and Reputable Companies Are Settling Promptly.

When the tornado struck Omaha two weeks ago, cyclone or tornado insurance quoting a rate. was not popular here. This was due to the tales told by the oldest settler who E. H. PICKARD that his information was gathered from the Indians who occupied this section of the Missouri valley prior to the advent of the white man. These tales were to the effect that Omaha had

> mune from tornadoes, as the range of hills would break them up before they could do any special damage. Now, however, a different opinion preanother ternado swoops down upon

always been and always would be im-

driven, regardless of precedent. This is why tornado insurance has become so popular and so much sought threats made against them. after during the last two weeks, people feeling that if another twister does come

Half Million Insurance. In the Omaha tornado zone approxi-

carried, and in this zone the losses to the state of the state of the companies will be approximately the state of the sta completely that the salvage amounts to

been reported in some instances com- closing the door on Missouri business." panies have taken advantage of technicalities and refused payment. With reputable companies such has not been the case in any particular instance. They have paid promptly and already fully 75 per cent of the losses sustained by parties It is estimated that in Omaha alone \$10,000,000 of tornado insurance has been spots in the recent calamity. written during the last two weeks, and made and all risks are being carried at the same old price, which is considered exceptionally low, being \$5 per \$1,000 for the three-year term, and a little higher proportionately where the risk is written

for one year. As soon as the tornado passed there was a hustle among the local representatives of the companies to see who would be the first on the ground to settle losses. In this race the Foster-Barker company came out ahead. The agency carried a policy for \$5,000 in the Home of New York on the residence of C. H. Pickens. The home of Mr. Pickens was totally destroyed at # o'clock Sunday evening and at 9 o'clock the following morning he had a check for \$5,000 in full payment of the claim in the policy.

New Automobile Insurance Rates Effective April 1

New automobile insurance rates, covering fire and theft only, went into force April 1 all over the United States as the result of the prolonged negotiations between the eastern conference and the western conference in Chicago. The new rates, as reported, show an average reduction on all classes from the former tariffs on all kinds of cars, there being a material reduction on the new and higher priced cars and some increase on the old, cheaper and factory rebuilt cars.

The new rates on gasoline automobiles are based on two classes, the first, including 1913, 1913 and 1914 models in the hands of original owners; and class two, the older and second-hand cars. In class one the cars with an original

cost of \$3,500 up start with a basis rate of 1% per cent on the original cost, the rates increasing in proportion as the insurance value decreases. Cars with an original cost of \$1,500 to \$3,500 start with down to \$700 starting with 3% per cent. The latter basis applies to cheaper cars, but with a minimum premium for full protection of \$12.50, or of \$10 with the theft and valued-policy clause eliminated. In class two the basis rate is 2% per cent on the car of an original cost of from a basis of 2 per cent, those from \$1,500 cent on the car of an original cost of from \$1,500 to \$6,500; 2% per cent from \$1,500 to \$1,500. and 3% per cent from \$700 to \$1,500. The rates increase under each heading as the car decreases in value from age. use, etc., with a maximum rate of 4% per cent when the car is usually regarded as

cent without the theft clause. Private and commercial steam cars of 1913 and 1914 take a rate of 3 per cent, and the older cars of 3% per cent. If the boiler and burner is in front of the dashboard the rate is reduced one-quarter of 1 per cent, and there is only a deduction of branches of the company. Charles Hall Johnston succeeds Clarence Anderson as manager of the Germania Life Insurance company here. The change occurred April 1. Mr. Johnston comes from Chicago, where he represented the Fidelity Mutual. Mr. Anderson goes to Des Moines to become sone eral agent of the New England Mutual, with Iowa as his territory. one-eighth of 1 per cent for the elimination of theft. If cars are used for carrying passengers for compensation an ad- ters, is the enrichment of poor, dition of 1 per cent is made. The rates for collision damage sustained are com- For sale by Beaton Drug Co .-- Advertiseputed at 2 per cent of the original cost, ment. with a minimum of \$28 and a maximum of

Up in the Air

in Missouri The new fire insurance law of Missouri passed with an emergency clause and approved by the governor, repeals the Oliver state rating law, which legalized

evidence of violation if any rate book or schedule is referred to or looked at in The companies hold that this will make it impossible for them to do business if the penalties are enforced, and the attorney general declares that they will be At a meeting of Missouri fire insur-

uniform rates and enacts a drastic anti-

trust section which makes it prima facie

ange representatives held in Chicago last Monday, a resolution in favor of suspending business in Missouri was adopted and sent to the home office of the companies for final action.

As the loss ratio in Missouri in 1911 was 73.5 per cent and in 1912 70.9 per cent, while this year has started off very valls, and while it is conceded that per- badly, the companies were unwilling unhaps it will be 100 or more years before der these circumstances to subject themselves to the risk of criminal procedings Omaha, all agree that this variety of until they could find where they stood. storms head in just wherever they are They say that their action is not intended as retaliatory or punitive, but as simple self-protection in view of the official

"This statute," says the St. Louis Republic, "provides that the use of any along they would prefer that some reput- rate book or rate card issued by one able company, instead of themselves, hold company by the agent of another company shall bring the latter company within perti of the law. The penalty is exclusion from the state of a foreign company and forfeiture of property within mately \$500,000 of tornado insurance was the state in the case of a Missouri com-

"The provision just summarized makes full half million dollars, for where a it possible for any disgruntled agent to building was struck it was wrecked so cause any company he happens to represent to be excluded from the state All he would need to do would be to pick Some claims have been made that the up the wrong rate book ingrating a risk companies doing a tornado business have and then permit the fact to transpire in attempted to scale the losses, and it has court. No wonder the companies are

MANY TORNADO CLAIMS ARE PAID TO THE LOSERS

The rule adopted by the savings and in the tornado sone have been paid, or ad- loan associations requiring borrowers to justed and are now ready for payment. place tornado insurance, as well as fire, on their homes was one of the bright

Already dozens of claims have been the demand for good insurance is just as paid to those protected in this way. The great as it was a couple of days after the Nebraska Savings and Loan association storm. No advance in rates has been reports fifteen of these claims paid through its agency.

> Insurance Notes and Personals. E. B. Stephenson, connected with the Lincoln offices of the Northwestern Mutual, was in the city several days last week visiting the tornado zone.

> Henry Rose of Sloux City, special agent of the Northwestern Mutual Life there, was in the city several days last week looking through the tornado zone. The legislature of New Jersey has appropriated \$50,000 as the foundation of a \$1,000,000 fund, designed eventually as an insurance fund against loss by fire of state buildings.

The first death claim from the tornad, was paid by the Northwestern Mutual, amounting to 44.00. Proof of loss was made and the check in payment came back Tuesday of last week.

of an accident insurance policy. Live stock insurance companies suf-fered heavily in the Ohio and Indiana floods. It is estimated that 50,000 horses and over 10,000 cattle were destroyed, a large number of which were insured.

Gordon A. Noble, general agent of the New England Mutual, was out looking at the ruins the night of the tornado and stepped on a rusty nall. Anti-toxine was promptly administered and blood polson was warded off.

Insurance Companies."

Fluvel Wright, field superintendent of the Omaha offices of the Northwestern Mutual, is temporarily in charge of the district office at Wayne, Neb., while C. M. Christensen, the regular representative, is in a hospital for an operation.

John Steel, for more than thirty years actively engaged in the life insurance business in Omaha, representing the Northwestern, has turned rancher and fruit grower, having moved to Parma, Idaho, where he has bought a fruit farm.

In the recent tornado the National Fi-

In the recent tornado the National Fidelity and Casualty company was in great luck. At Yutan, Neb., where eighteen people were killed and a score or more injured, it carried thirty policies. Not a policyholder there received a Not a scratch.

A Life Problem Solved by that great health tonic, Electric Bit blood, and strengthening the weak. 50c.

Key to the Situation-Bee Advertising. vertisement.

STORM COMPANIES HIT HARD

Wind and Water Makes Haul on Insurance Reserves.

ESTIMATES ON TORNADO LOSSES

Knockout Blow for Uniform Fir Rates in Missouri-New Rates in Automobile Insurance.

Chleago offices of tornado insurance companies are giving close attention to the losses incurred in Omaha and vicinity, and in the southern states ravaged o destructive storms in middle March. Est! mates put the total loss over \$2,000.00%. In spite of this loss, the Chicago Record-Herald reports that "Some of the companles are charged with shading the rate to get the new business offered in Nebraska and lowa. Recent experience shows that a company might make a handsome profit for years on the class and then lose it all in a single storm." Referring to losses in Omaha and

vicinity the Record-Herald says: "The National of Hartford and its allied companies are estimated to have the heaviest loss in the recent western tornado, the total running above \$100,000. The Continental's loss will be close to \$100,000. The Insurance Company of North America will probably pay about \$20,000 in Omaha, largely through its building association affiliations.

"The North America had issued blanket policy for one of the largest building associations in the city, under which it covered all tornado risks on all property on which the association had mortgages. It has been notified that the loss under this policy will probably be about \$65,000. All rights under the mortgage, etc., must be exhausted, however, before liability attaches under the blanket policy.

"The German American lost about \$60.000 in the storm, including also the liability of the German Alliance and the Capital and Merchants and Bankers of Iowa, which it reinsured. The loss of the Fidelity-Phoenix was about \$50,000, of which only \$3,700 was in Omaha. The Royal lost \$30,000, and the Aetna \$35,000. The Firemen's Fund estimates its loss at \$40,000, chiefly under the policies of the Hawkeye and Des Moines.

"Additional tornado lorses in Omaha are as follows: Home of New York, \$60,000; Reliance, \$40,000; St. Paul, \$10,000; Glens Palls, \$15,000. The Home did not suffer much in the western storm outside of Omaha, but lost almost \$100,000 in the Tennessee storm two days before, of which \$90,000 was from a single farm agency. This shows the' conflagration hazard' nature of storm insurance.

'The Iowa Mutual Tornado Insurance company of Des Moines, which limits its business to that state and to windstorm insurance, suffered a loss of at least \$150,000 in the recent storm, which will necessitate heavy assessment upon the

The Missouri legislature passed a law relieving accident insurance companies from Hability when death results from suicide. The Missouri clause still applies to life insurance, however. The first death claim from the first death claim f and Control of Equitable Life

In life insurance circles the keenest interest will be felt in Mr. Morgan's will, A decision has been rendered in Tennessee holding that a taxicab is a public conveyance within the meaning of the wording of the double indemnity clause Assurance society of New York. When Assurance society of New York. When Mr. Morgan forced Thomas F. Ryan to it was the best thing to do," the financier was presumed to have in mind some plan for the mutualization of the company. Ever since the life insurance scandals of 1905-1906, when young Mr. Franklin Mann of the Omaha offices of the Northwestern Mutual Life was a speaker last week before the insurance class of the University of Nebraska, where he discussed "Investments of Life whether under the Ryan or the Morgan Insurance Companies." ownership, has been in the hands of a voting trust. Mr. Morgan left it with George W. Perkins, Morgan J. O'Brien and Lewis Cass Ledyard. "It is believed," says the Springfield Republican, "that Mr. Morgan made some provision in his will for the disposal of this Equitable stock in the interest of the policyholders. In view of the size of the Equitable company and the vast importance to its policyholders of its future organization and control, the will of the banker acquires an importance unparalleled in life insurance history."

to Keep Insurance Policies in Vaults

The importance of keeping insurance cilcies in a safe place was forcibly brought out during the Omaha disaster. Several cases of policy losses were roported and the identity of the companies

an uninsurable risk from the underwriting standpoint. These rates apply only to private pleasure gasoline cars and commercial racers.

Electric cars may be insured for 1½ per cent for any amount, or for 1.375 per cent without the theft clause. Private falls heavily upon this aged woman. She believes her policies covered tornado as well as fire losses, but does not remem ber the name of the agency that wrote her insurance. She is making temporary quarters at the home of F. H. Bonewitz, 1948 South Forty-eighth avenue,

Can't Keep It Secret.

The splendid work of Chamberlain' Tablets is daily becoming more widely known. No such grand remedy for stomach and liver troubles has ever been known. For sale by all druggists.-Ad-



PREMIUMS. December 31, 1912

\$184,000.00 December 31, 1911 \$159,973.43 December 31, 1910 \$122,518.54 December 31, 1909 \$103,430.44

December 31, 1908 \$30,793.03 \$1,776.00

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Losses adjusted by us right here in Omaha.

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D. 1703.

MARTIN BROS. & CO. GENERAL INSURANCE BARKER BLK.

INSURANCE RATES ARE LARGELY THE SAME, BUT THERE IS A D.F. PERENCE IN SERVICE RENDERED

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Home Offices—Entire Third Ploor Merchants Mational Sank Building. Phone Douglas 451. 3. O. Talmage, Manager. M. E. Lonco, Assistant Manager

BALDRIGE-MADDEN CO. GENERAL INSURANCE

--INSURANCE--FIRE-TORNADO-AUTOMOBILE-PLATE GLASS-BOILER BURGLARY-HEALTH and ACCIDENT

ALFRED C. KENNEDY

If burglars enter your Home tonight? Have you a "LION" Policy? Let the "Lion" carry your risk and don't worry.

Phone Douglas 678. \$1,000 of protection costs you only \$12.50 per year.

Lion Bonding & Surety Co.

9th Floor W. O. W. Bldg.

JOHN R. BRANDT

General Insurance Agency Board of Trade Bldg., 1605 Farnam St. Douglas 133.

This is only one of fourteen total losses that were settled through my agency in the same satisfactory manner:

March 27th, 1913.

Phone Douglas 678.

To J. R. Brandt, Agent, 106 Board of Trade Bldg. Dear Sir: Please accept my thanks for draft of the German Underwriters Department, Milwaukee Mechanics' Insurance Co. for \$1,500.00 in payment of total loss on my dwelling by Tornado at 3106 Hamilton St., March 23d, 1913. I thank you for this very prompt settlement. Yours truly. EDWARD C. PEATLING.

The Only Safe Place.....

For Your Valuable Papers, Jewelry, etc., Is In a Private Safe in Our TORNADO, FIRE and BURGLAR PROOF VAULT. \$3.00 Pays the Rent for One Year. Be Wise and Rent One Today.

Omaha Safe Deposit Co. Street Level Entrance, 1614 Farnam.

Omaha National Bank