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Before deciding on your insurance, phone D. 1275, and ask about the new low cost, all guaranteed policies, all plans. Life, Limited Payments, Endowment, Joint or Partnership, Corporation and Monthly Income or Pension Policies.

The Prudential Ins. Co. of America Inc. as a Stock Co. by New Jersey For Nebraska and South Dakota, 119-22 City Nat'l Bldg., Omaha

Northwestern Mutual Life Insurance Company OF MILWAUKEE

MANN & JUNOD

General Agents
538-544 Brandeis Building, OMAHA

Equitable Life Assurance Society of the U. S.

Assets over \$500,000,000, Paid Policy holders over \$815,000,000.

H. D. NEELY & CO., Managers
H. D. NEELY JOE KLEIN E. H. PICKARD

Merchants Nat'l Bank Bldg.

Obey That Impulse!

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

G. W. NOBLE,
General Agent.
CHARLES L. KOFFER, Special Agent.
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OFFICES: 638-643 Brandeis Bldg. Omaha.

THE Union Central Life Ins. Co.

OF CINCINNATI, OHIO

HARRY O. STEEL
General Agent.
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B. L. BALDWIN & CO.

Established 1891.
509-10 First National Bank Bldg. Telephone Doug. 271.

Wheeler & Welpton Co.

RELIABLE INSURANCE OF ALL KINDS
1511 Dodge Street. Phone Douglas 186.

"State Mutual Life" OF WORCESTER, MASS.

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

W. H. INDOE
General Agent
652 Bee Building, OMAHA

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

WHAT IS A DIVIDEND?

The answer depends upon the sense in which the word is used. It generally means a profit on an investment and most often it is applied to the profits received by stockholders of a corporation. In life insurance a dividend is not a profit arising from the premiums paid, but an overcharge in the premium itself. In other words, the premium charged was too much and the company refunds the excess. But why pay the excess at all? You do not need to if you buy from

THE MIDWEST LIFE
N. E. SHELL, President, A. Nebraska Company—Home Offices: First National Bank Building, Lincoln. A. A. TAYLOR and GEORGE CROCKER, General Agents, Rooms 1313-1314 City National Bank Building, Omaha, Neb.

December 31, 1911. Eighty Million Assets
December 31, 1912. EIGHTY-SIX MILLIONS ASSETS

TOM KELLY "THE INSURANCE MAN"

Let the Buyer Beware

SEE US BEFORE BUYING ANOTHER POLICY IN ANY BRANCH OF INSURANCE.

GALLAGHER & NELSON
General Agent Illinois Surety Co.
463 Brandeis Bldg. D. 3382

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GENERAL INSURANCE
BARKER BLK. TEL. DOUG. 735

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ALL KINDS OF INSURANCE.
D. 3950 W. O. W. BLDG.

BOOST FOR OMAHA

The Columbia Fire Underwriters OF OMAHA

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

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

Notes from the Insurance Field

INSURANCE BUSINESS BOOMS

Easter Disasters Arouses Public to Need of Protection.

MONEY NOW STOP DELAYING

Never in the History of Insurance Business Was There Such a Such of the Public to Protect Themselves.

Probably not before in the last decade or two has the business of the insurance companies of the United States taken on such activity as at the present time. Business is flourishing in all lines, and especially in the field of tornado insurance. The storms of Omaha, Beilin, Yutan and of towns in Missouri have heralded the risks home owners are taking all over the country, and the reply is the greatest business ever done in the history of the various tornado insurance companies.

Even life insurance has met with greater importance to the every-day man, and the companies throughout the world have experienced a remarkable rush of business since Easter, when the tornadoes broke loose in this section of Ohio, killing and drowning so many people. The warnings have been sufficient and many of those who have delayed taking out insurance, either on their lives or on their property, seem not to be able to get to the insurance agents fast enough.

And probably in no other city in the country has the rush been more in evidence than in Omaha, where the citizens have been eye witnesses to the devastation and have come to realize more fully the hazards they are taking. The result is that in no similar period as during the few weeks since Easter have the insurance agents of Omaha been busier.

After the first few days, when their time was almost entirely taken up with adjusting losses and signing drafts to victims of the storm, their attention was brought to the cries for tornado insurance. One insurance man estimates that 75 per cent of the homes and buildings in Omaha are now covered by tornado insurance, and ventures the opinion that before the month is out this percentage will reach the 90 mark.

As to the losses incurred by the insurance companies, they have practically all been adjusted and paid. There are some instances where homes were destroyed by fire following the wreck by wind where the companies feel that they are not liable to pay. Probably some of these will go to court, but the majority will be compromised. Insurance companies realize the harm to themselves coming through the advertising of law suits, and wherever possible they are fixing things up with their clients.

In other cities the demand for tornado insurance has increased almost to as great an extent as in Omaha. Eastern companies, especially, are reaping a harvest through pointing to Omaha as an example. It has proved good advertising for them and not a few have ordered books and photographs to send out to prospective customers as "clutches" to their arguments.

Anti-Trust Law Puts Missouri in Black List

It is any agent's guess as to what the proper rate for fire insurance should be in Missouri. The repeal of the Oliver rating law and the substitution of an anti-trust law, which makes consulting a rate sheet a penal offense, causes widespread confusion and interested circles. During the last week two large companies retired from the field, so far as new business is concerned. Several others threaten to pull out. Meanwhile other companies are taking in new business, in some cases at slightly cut rates. The Missouri Actuarial Bureau in St. Louis has suspended operations.

In a public statement on the situation, Charles G. Revelle, state superintendent of insurance, asserts there is no occasion for alarm among insurance companies. "I know," he says, "that insurance companies are not dissatisfied now because of the repeal of the Oliver law, but on account of certain provisions in the new anti-trust law. No company which is willing to conduct its business on sound business principles and a competitive basis will be handicapped by the provisions of the new law.

"The only clause in the new law not contained in the former anti-trust statute which governed insurance companies prior to the passage of the Oliver law, has been construed by the supreme court of this state to preclude the possibility of an insurance company or its agents being convicted thereunder, unless, in point of fact, the state shows that it is in an unlawful combine with other companies."

Attorney General Barker does not share the optimism of the insurance commissioner, respecting the law, repeating previous warnings against joint rates. Insurance company lawyers, at a meeting in Philadelphia, last week, advised their clients against taking further business in Missouri.

The situation is alarming, business men whose property is imperiled and steps are being taken to secure means of relief. Governor Major sends word to the agitated companies that if they go out of the state they can't come back during his term of office.

Preston Tours the West.

W. G. Preston, Treasurer of the Bankers Reserve Life company, left yesterday for a tour of the western states, including Montana, Idaho, Oregon and Washington, during which he will visit all the general agents of his company, whose business is growing rapidly in that region. Mr. Preston will be absent from his desk for perhaps a month.

Tornado Losses Were Speedily Paid After Big Storm Was Over

Losses by insurance companies from the Easter tornado have practically all been paid. Adjusters for many of the companies were on the scene the following morning and a majority of the drafts were written for the losers and delivered within a day.

The Dubuque Fire and Marine Insurance company has paid all but three losses out of fifty-one tornado policies and those three are now being adjusted. The total loss of the company through the tornado aggregated \$20,000, the policies running from \$50 to \$2,574.

Nat Meister, local agent for the company, went over the trail the morning following the destructive wind and with an adjuster secured all the information necessary from those insured. He notified each one to report at his office and within two days after the disaster all but a few of the fifty-one clients had received their money.

Out of the number there were two homes had been burned after the wind blew them down. The houses were covered by fire insurance, but not by tornado, nevertheless, drafts were made out to the owners on a compromise basis which the clients fixed. Since the tornado Meister says he has written nearly \$1,000,000 in policies and the demand continues at his office. Home and building owners are calling upon him at his office every day and negotiating insurance deals. They are asking for fire as well as tornado insurance.

Other insurance agents are just as busy. The Foster-Baker company has written more than \$4,000,000 in fire and tornado policies since the disaster, according to Joseph Barker. The adjustments of losses by companies through this agency have been completed, ten adjusters having come to Omaha the day after the storm to assist the local agents. The total losses to the companies will aggregate \$200,000. They are the Home Insurance company of New York; the Continental, Springfield, Phoenix, New Haven and the Liverpool and London and Globe. The individual losses ranged from \$100 to \$15,000, and averaged \$1,500 each.

Losses by Tornado Of the Iowa Mutual

An item in this column last week quoted the Chicago Record-Herald as authority for an estimate of the losses of the Iowa Mutual Tornado Insurance association. In a recent storm, J. B. Merriam, secretary of the association at Des Moines, writes to The Bee making the following corrections:

"In your issue of April 7, 1913, we find this statement, 'the Iowa Mutual Tornado Insurance association of Des Moines, which limits its business to that late and to windstorm insurance, suffered a loss of at least \$15,000 in the recent storm, which will necessitate heavy assessment upon the member.'

"Now I wish to make a correction to some extent. In the first place our losses will not reach \$150,000, and not much of any over \$100,000. We had cash on hand to meet the same, and if we had no money on hand at the time this loss occurred, a 1-mill assessment would have paid every dollar of the loss and \$50,000 left; so when you say the losses sustained will necessitate a heavy assessment, you are putting in the hands of our opponents ammunition they are using against us. Our association has \$175,000,000 risks in force in the state of Iowa, and a 1-mill assessment will collect a \$170,000."

JOHNSTON NEW MANAGER OF THE GERMANIA LIFE

Charles Hall Johnston has succeeded Clarence N. Anderson as manager of the Germania Life Insurance company in Nebraska and South Dakota, with an added territory of western Iowa.

Mr. Anderson has been appointed general agent for the New England Mutual in Iowa and will headquarter in Des Moines.

Mr. Johnston was formerly supervisor of agencies in the middle west, with headquarters in Chicago, for the Fidelity Mutual Life of Philadelphia. He comes to Omaha backed by successful experience in the insurance business and will undoubtedly make good in this field. The change will permit him to enjoy more home life, his present position requiring less traveling than the former. Mr. Johnston was once a resident of Omaha for several years.

Mr. Morton of the Mutual Benefit Life Insurance company has succeeded C. N. Anderson as secretary of the Life Underwriters Association of Nebraska.

Company Makes Loans.

The New York Life Insurance company is doing its share for the relief of the tornado victims. It has arranged to extend the time of payment of premiums due and is also making cash loans on demand at the Omaha office in all cases where proper requirements can be met. In all cases where policy holders are totally disabled on policies taken out since January 1, 1912, future premiums are being waived.

Most Prompt and Effectual Cure for Bad Colds.

When you have a bad cold you want a remedy that will not only give relief, but effect a prompt and permanent cure, a remedy that is pleasant to take, a remedy that contains nothing injurious. Chamberlain's Cough Remedy meets all these requirements. It acts on nature's plan, relieves the lungs, aids expectoration, opens the secretions and restores the system to a healthy condition. This remedy has a world-wide sale and use, and can always be depended upon. For sale by all druggists.—Advertisement.

AROUND INSURANCE FIELD

Active Pursuit of the "Arson Trust" in Chicago.

REPORT OF SPECIAL GRAND JURY

Confusion in Fire Insurance Circles in Missouri—Tornado Losses in Iowa—Doing of Policy Writers.

The special grand jury investigating the arson trust in Chicago returned indictments against fifty-six persons, principals and accessories and beneficiaries of incendiary fires, which cost fire insurance companies \$72,942. The indictments charge arson, burning to defraud and conspiring to defraud. Fifty per cent of the fires in Chicago are pronounced incendiary.

In their report the grand jurors declare that arson as a criminal business has been thoroughly established in Cook county, particularly in the city of Chicago. Although arson to defraud insurance companies has been permitted for years, it has not developed into an organized, systematic business until the last ten years.

"The grand jury further finds that this business of arson is regularly carried on by many of the public adjusters who, after arranging for making fires, also represent the assured in the settlement for adjustment of the claims against the insurance companies," the report continues.

"It is the practice among many of the insurance companies to accept what is commonly known as 'rotten risks' from insurance brokers in order that the companies may get the preferred business of such brokers. In other words, if a broker controls desirable business, many of the insurance companies allow him to turn in these risks, for fear that if this doubtful business is refused the broker may take his preferred business to another company.

"The grand jury further finds that insurance companies do not resist vigorously the claims for insurance arising out of crooked fires and that many of the companies have pursued a weak policy of compromise engendered by an unnecessary fear of lawsuits, and an over-anxiety to establish a reputation for prompt payment of losses."

"To lessen and minimize the business of overinsurance, the grand jury recommends that 'a central bureau, somewhat in the nature of a clearing house, be maintained by voluntary co-operation of the insurance companies. To this bureau all of the policies written by the companies would be immediately reported. In this way a company could obtain accurate information as to the amount of insurance an applicant might have already taken out and thus be in a position to decide intelligently whether it would be advisable to issue further insurance to the applicant.

"It is further recommended by the grand jury that the insurance companies adopt a strong, vigorous policy of bodily fighting every loss that they are convinced is crooked. The present weak practice of compromising such losses should be immediately abandoned. This policy should be firmly and persistently pursued, even though it may involve the expense of many lawsuits."

Chicago fire insurance men say the bureau would be both costly and ineffective, and that the remedy for incendiary fires lies in vigorous enforcement of present laws. It is pointed out that the present prosecutions and present indictments have stopped arson in Chicago quite as much as any other crime is stopped by vigorous action. This condition can be backed up by public opinion, the courts and the authorities.

Insurance Notes.

The loss ratio in Colorado last year was 33.6 per cent on \$18,326,000 of premiums, with an average rate of \$1.35.

Perry A. Ballard, insurance commissioner of Oklahoma, is pending in the senate of that state and were to have been called for hearing, tendered his resignation to Governor Cruise and it was accepted.

Eighteen states were represented at the meeting of state insurance commissioners held in Chicago last week. A. O. Freus of Minnesota was elected a member of the executive committee in place of S. R. Barton of Nebraska, retired from office.

Two bills recommended by the New York legislature, designed to have been signed by Governor Sulzer. One provides that a person who is willfully responsible for a fire shall be guilty of arson in the second degree instead of in the third degree. The other provides standard provisions for accident and health policies and prohibits discriminations.

The revision of the standard fire insurance policy form, prepared by a committee of insurance commissioners, has aimed at simplicity, conciseness and convenient arrangement. It contains about 200 words, as compared with 2400 in the present form. The various clauses are indexed by headings and are arranged so that those relating to conditions before a loss are grouped together, and are followed by those dealing with conditions after a loss. The appraisal clause contains provision for the appointment of an umpire by the insurance department on application of either the appraiser for a company or for the assured.

Fred W. Lotz, former associate manager of the western department of the Westchester, who was fatally killed Sunday in Chicago by being struck by a street car, had retired from his position with the Westchester on March 25, of this year, after having served forty years of service by granting him a retiring allowance. He was returning from Sunday school at Christ, Reform church, of which he had long been an officer, with a friend, who intended to take a Cottage Grove avenue street car. The friend signaled the car, and, assuming that it was stopping, Mr. Lotz shook hands with him and started across the tracks. The car had not slackened speed, however, and struck and crushed him, killing him instantly.

A Break for Liberty

from stomach, liver and kidney trouble is made when a 3c box of Dr. King's New Life Pills is bought. Why suffer? For sale by Beaton Drug Co.—Advertisement.

The Persistent and Judicious Use of Newspaper Advertising is the Road to Business Success.

J. H. Mithen Co.

INC.
921-4 CITY NATIONAL BANK BLDG.

Surety Bonds, Employers' Liability, Automobile Liability, Burglary, Plate Glass.

INSURANCE

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
December 31, 1907	\$1,776.00

Accident, Fidelity, Surety Bonds, Plate Glass, Burglary.

Jay D. Foster Joseph Barker

Foster-Barker Company

Successors to H. E. Palmer Son & Co.

Accident and Health Insurance

LIBERAL CONTRACTS
Losses adjusted by us right here in Omaha.

Brandeis Bldg. Phone Doug. 29

ASSETS, NEARLY \$4,000,000.00.

Interest income greater than total death claims.

Low Mortality. Low Cost of Management.

THESE THINGS COMMENT

THE BANKERS RESERVE LIFE COMPANY OF OMAHA.

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

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. Phone Douglas 678.

BALDRIGE-MADDEN CO.

GENERAL INSURANCE
Phone Doug. 800. See "Star."

INSURANCE

FIRE—TORNADO—AUTOMOBILE—PLATE GLASS—BOILER BURGLARY—HEALTH and ACCIDENT

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

The GERMANIA LIFE INSURANCE COMPANY OF NEW YORK.

Has some unusual openings for men of good standing to act as agents in NEBRASKA, IOWA and SOUTH DAKOTA.
Address CHAS. HALL JOHNSTON, Manager, 430 Bee Bldg., Omaha.

THE TEST How were your tornado losses settled—promptly and fairly? That is exactly what our patrons are pleased about—promptness and fairness.

Nat Meister
GENERAL INSURANCE
1313-14 CITY NATIONAL BANK BUILDING. Phone Doug. 1703.

You will find most interesting reading on the want ad pages. Have you read the want ads yet—today?

The Only Safe Place....

For Your Valuable Papers, Jewelry, etc., Is In a Private Safe in Our TORNADO, FIRE and BURGLAR PROOF VAULT. \$3 Pays the Rent for One Year. Be Wise and Rent One Today.

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