

# News From the Insurance Field

## INCREASE THEIR EFFICIENCY

Secretary Alexander Points Out the Way to Life Insurance Agents.

## EDUCATION IS OF IMPORTANCE

Must Study in Order to Master the Details of the Business and Make It a Success.

Secretary William Alexander of the Equitable Life Assurance society, represented here by H. D. Neely, in a personal communication to company agents, tells them how they may increase their efficiency and master the details of the business. In part, Mr. Alexander says: "How can we increase our efficiency? By various means, of which education is one of the most important. You, for example, should perfect yourselves in fitting the policy to the needs of each client."

"This is the special mission of the agent—but it is what the ignorant agent will never comprehend. "The agent who has so thoroughly educated himself that he may claim to be an insurance expert will always delight in a 'hard case'—where all those who have gone before him have failed. And his success will be due to his ability to make an accurate fit, while the failures of those who have preceded him will be due to the fact that all their attempts have been misfits."

**Variety of Policies.** "Companies issue a variety of policies, because people have a variety of needs. An endorsement policy may be the best fit for a self-supporting minister; but a young man, even if unmarried, will in most cases find that the policy which will prove the best permanent fit for him will be a thirty A. P. life contract. Many a man needs temporary insurance, and takes a term policy if the agent recommends it. But the chances are that when the policy expires he will still need protection, and will be disappointed. The contract which best fits such a case is a 'life' policy of some kind; for it gives the same temporary protection that a term policy offers, and at the end of the period of temporary risk will be an asset of lasting value."

"What is the agent's hardest task? First to get at people, and then to secure their attention. Every efficient agent knows that if he can get at the man, and can hold his undivided attention for a reasonable length of time, the rest of the work will be easy; for no intelligent man can get away from a proposition that accurately fits his case, if it is presented with convincing force by a well informed and skillful agent."

**Preparation that Fits.** "To submit a proposition that fits, the agent must know the character, circumstances and environments of his prospect. Otherwise he cannot fit him with a policy with any more success than a bootmaker can fit a man with a comfortable shoe without taking note of the size and shape of his foot. "Most of the policies that are abandoned are those that are misfits. "Most of the agents who fail to write applications are those who do not know how to fit their customers."

"The man who invests in life insurance must be taught that the best way to get a perfect fit will be to frankly tell the agent what his circumstances and requirements are."

"A physician administers the right remedy because the patient gives him a detailed history of his symptoms. "In the same way the applicant can serve himself by thus aiding the agent. "But how can the agent induce the applicant to be frank and outspoken about his confidential affairs?"

**The One Way.** "By establishing in his community a public reputation for knowledge and efficiency—by always giving sound advice—by remembering Emerson's statement that however advantageous it may be to a man to make to have talent, the power to make his talent trusted, is far more important. "No case is so exceptional that some policy cannot be fitted to it if the agent is familiar with the provisions of each and every contract. But unfortunately many agents get into a rut so deep that nothing can jolt them out of it. Such men are constantly making misfits, and either fail to write the appli-

cation, are unsuccessful in delivering the policy, or lose adequate compensation because the misfit contract is abandoned prematurely. "My chief gratification comes from work which benefits the agent. That is why I am deeply interested in the project of establishing a correspondence course for the benefit of those who are anxious to learn. That is why I have selected the work of the agent to illustrate the fact that in all departments efficiency depends on growth-development-progress."

**Agent of Future.** "If the agent of the future should be required, like the physician, to exhibit a diploma of graduation, better public service would result. "The first company to give its agents a thorough insurance education will secure an advantage over its competitors. The first university that adds to its insurance department a practical course for the instruction of agents will do a work of special value."

"If it ever becomes possible to limit the membership in underwriters' associations to agents who have qualified as competent life insurance men, the influence of these organizations will be greatly enhanced. "Growth depends on education. Education buttresses experience. There must be progression or there will be retrogression. There must be co-operation or there will be weakness."

"Therefore let us unite in training ourselves to greater efficiency in whatever direction our efforts may be directed."

**Insurance Notes and Personalities.** The senate of Michigan passed a bill providing for state regulation of fraternal accident societies.

The Minneapolis Fire Prevention association is making a thorough inspection of the city. Various city departments are co-operating in the cleanup. Dr. George Sutherland of Grand Island, district manager of the Germania Life Insurance company, was visiting the Omaha headquarters last week.

P. A. Bachman, representing the Central South Dakota agencies of the Germania Insurance company, was visiting the Omaha headquarters several days last week.

George M. Buck, manager of the Fidelity Mutual Life Insurance company at Des Moines, was in Omaha last week, having come over to Council Bluffs to settle a death claim there.

W. H. Baumer, for three years in the Omaha office of the Northwestern Mutual Life Insurance company, May 1 goes to Springfield, Ill., as general agent of the Massachusetts Mutual Life.

Joseph Barker of the Foster-Barker company is back from a trip of ten days in the east. While away Mr. Barker visited the home of most of the insurance companies represented by the company.

E. C. Fowler, superintendent of agencies of the State Mutual of Worcester, Mass., was in town several days last week on his return from the west. He reports business good everywhere he went.

C. M. Christensen, district manager of the Northwestern Mutual life at Wayne, Neb., who has been in a hospital in Sioux City recovering rapidly and will soon be able to take up his work. During his illness his business has been in charge of the Wright, field superintendent for Nebraska.

Tornado losses brought about by the recent tornado have been all practically covered by the various insurance companies without any quibbling upon the part of the adjusters. The losses in Omaha alone aggregated a little more than \$50,000 more than the companies caused ever received from Nebraska in premiums.

The National Surety company has written a new fire policy for the Irving National bank of New York, covering its funds and securities during their transfer from the bank's present location to its new office in the Waterbury building. The policy covers for only twenty-four hours and the premium is \$50.

Robert D. Lay, secretary of the National Life Insurance company, United States of America, and newly appointed superintendent of agencies, on a trip inspecting the agencies in the west, has returned to the meeting of the agency forces of Nebraska at the office of A. R. Grund state manager, last week. "The workmen's compensation law that becomes effective July 1 is making a host of work for the local agents who represent accident and liability companies. The law makes it necessary to revise every policy in force, for, under its provision, instead of the general blanket policy which has been in vogue, each individual claim will have to be treated separately. "The 1912 fire loss in Ohio was \$5,000,000, according to figures compiled by State Fire Marshal Zuber. The heaviest losses were Cleveland, \$1,200,000; Columbus, \$800,000; Cincinnati, \$500,000; Toledo, \$350,000 and Dayton, \$150,000. Over 100 members of the State Fire Prevention association met last Monday on a tour of the thirty-two Ohio cities swept by the flood to ascertain the condition of existing fire insurance policies. Inspectors of the state fire marshal's office are co-operating in the work."

## Chaotic Condition of Fire Insurance in Missouri

Up to date sixty-two fire insurance firms have announced they will cease writing risks in Missouri after April 30. These include the Commercial Union of New York, Firemen's Fund of California, New York Underwriters' Agents, Liverpool and London and Globe of London, North British and Mercantile of England, Queen of New York, Springfield of Massachusetts, Sun of England, Commerce of America, Newark of New Jersey, Aachen and Munich of Germany, and twelve companies with headquarters in Philadelphia. "The withdrawal of these companies gives effect to the pledge adopted by the convention of insurance underwriters held in Philadelphia two weeks ago. The reason for this action is to be found in the newly enacted law prohibiting combination or collusion in the making of fire insurance rates. One section of the law reads: "Section 1033a. In any proceeding against or prosecution of any insurance company under the provisions of this article it shall be prima facie evidence that such company is a member of a pool, trust, agreement, confederation or understanding to control, effect or fix the price or premium to be paid for insuring property against loss or damage by fire, lightning or storm, if it be shown that such company or any agent or representative thereof, in writing insurance, has used any insurance rate, or made use of or consulted any rate book, paper or card containing any insurance rate, prepared, published, kept or furnished by any person, association of persons or bureau employed by, representing or acting on behalf of any other insurance company or association, in and about the making and publishing of insurance rate for use in any portion of this state."

Despite assurances of pacific intent of the state officials, legal advisers of the companies hold that the law leaves no loophole for escaping penalties for acts of agents who might violate the section quoted above. They advised retiring from the state, and the companies have adopted that course.

Great confusion prevails in insurance circles in the state. In Kansas City and St. Louis many agencies are on the verge of disruption and the business built up in long years of struggle is threatened with ruin. Missouri pays \$10,000,000 a year for fire insurance on \$1,000,000,000 worth of property. The immensity of interest involved and the threatened consequences of legislative ignorance and incompetence have aroused business men. Various remedial measures have been suggested. Among these are the holding out hope of relief is a referendum petition by which the operation of the insurance law can be suspended and referred to popular vote at the general election in November, 1914. Petitions signed by 5 per cent of the registered vote of two-thirds of the congressional districts of the state automatically sends the act to a referendum vote and restores to life the repealed Oliver law pending action by the voters of the state. This course is likely to be adopted.

**GUY CRAMER TO SPEAK AT INSURANCE FEAST TONIGHT**

Insurance agents interested in the workmen's compensation insurance will hold a banquet at the University club tonight at which Guy H. Cramer will be the guest of honor and principal speaker. Ways and means for handling the new situation which will present themselves as a result of the new workmen's compensation law, will be discussed. Harry L. Mallo is chairman of the committee on arrangements for the feast.

**WILL ACCEPT NOTES OF LOSERS BY THE TORNADO**

The Travelers Insurance company of Hartford, has sent word to the Omaha office that it will accept notes on premiums due from policyholders who suffered loss in the tornado, and carry them ninety days or longer if necessary, thus affording protection as if premiums were paid. This is an unusual procedure and shows the efforts being put forth on every angle to aid the unfortunate.

## Stranger with Mission from Heaven Calls at the City Hall

Louis J. Te Poel, assistant city attorney, is nervous and every few seconds shakes himself to make sure he is not dreaming, for he had a nerve-racking experience, so strange as to be almost unbelievable.

A well dressed, prosperous, sane-looking man walked into Te Poel's office at the city hall. "My name's Thompson," he curtly announced. "I'm from heaven."

Te Poel edged toward his desk and quietly possessed himself of a paper weight. "What can I do for you?" "I have come to correct the sins of the people of Omaha. They have suffered too long. I've come all the way from heaven, 5,000 miles and I will not be thwarted."

"The man's eyes began to glow and the muscles of his jaws worked. He leaned toward Te Poel. "You have bonded your people," he hissed, "and over taxed the widows and the orphans. I have eighteen clients in heaven and they are most widows and washerwomen. I will take the case of one who came down this morning."

"If you'll state your proposition maybe we can do something for you." "Shut up. I'm getting to it. You'll help all right. Oh, you'll help."

The attorney made a gesture of impatience. "No, sir," snapper the visitor. "You can't put me off. Everywhere I've gone on earth they've sent me to somebody else. Now it's up to you."

The clock struck twelve. It was noon and Te Poel was in a hurry. The stranger blinked his way. "There's another thing I want to tell you," he said, trying to grin amiably. "My clients have been harried by the Water board and forced to pay exorbitant charges for water. I've come all the way from heaven to seek redress and by the gods I'll have it!"

As suddenly as he had waxed amiable the visitor grew insanely angry. Also he became eloquent. With a grasp of English Te Poel said was surprising even in the mouth of a heavenly visitor he depicted the sufferings of his clients. He wound up: "Now, what will you do?" "I don't represent the Water board," Te Poel explained, trying to pacify the fellow. "If you proceed properly you will file a protest with the Water board."

Abruptly the man broke into a loud, half-hysterical laugh. "It's filed," he screamed. "It's filed!" Before Te Poel could realize that the interview was at an end the fellow was gone. Te Poel sat there, stunned. "I had never seen the man before," he explained later. "He was a little above medium height and wore a black, drooping mustache, streaked with gray. He must have been temporarily insane, as I have investigated and found that no insane patient has escaped from any asylum recently, nor have any reports reached the police of a man going suddenly insane."

**POLICE ARREST SCORE IN GAMBLING RAID**

Policemen in plain clothes, led by Sergeants Samuelson and Vanous, raided two gambling houses Saturday night and arrested nearly twenty men who were playing cards or at dice. The first place was in a room rented by Frank Dunlap, in the old Omaha National Bank building, on South Thirtieth street, and the other in Norman Geist's pool room, at 321 North Fifteenth street.

The men were all held under bonds of \$50 each. The keepers were held for a bond of \$50 each. The raids were made under the supervision of the detective bureau.

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## Preachers Protest, But Hummel's Firm, and Spooning Goes

Joe B. Hummel, park commissioner, said he had no official objection to a little spooning, but on the contrary thought it did no harm, nor did he for a moment dream that such a statement would smite upon the ears of ministers, shock the owners of the ears and cause Omaha pulpits to ring with protest.

Hummel is harassed, still he refuses to rise. Preachers thought will make his unimmaculate statement the subject of their sermons. "They've called me up," said Hummel, "doubting if I said it. Of course I said it and now I'm going to stick to it. A little spooning has never yet done such ghastly damage as some who never spooned would have us believe."

"Certainly I'm not going into the business of providing spooning places. Depend on youth and love to find a place. I'm not going to darken the parks for the benefit of lovers, neither am I in favor of installing sun-bright lights in the parks. For, as I have said, a little spooning is not a dangerous thing."

**Negro Trips Sleuth and Breaks Away**

While Captain of Detectives Maloney was questioning Will Jarl, a Kansas City negro, concerning the alleged theft of \$100 from John Ridenour in Stella Taylor's resort several days ago, the negro suddenly tripped the sleuth and fled as the latter was regaining his feet.

Detective Jim McDonald saw the negro running and fired several shots at him, which took effect in Beebe & Runyon's plate glass window, far from the direction in which the negro was going. The man was captured several blocks away.

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"IF YOU HAD ONLY TWO WEEKS TO LIVE." This was the title of a feature story in a local newspaper on Easter Sunday morning, March 23. That evening the tornado snuffed out over 150 lives.  
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