

News From the Insurance Field

Fire Insurance Deadlock in Missouri is Growing Tighter

The fire insurance deadlock in Missouri has not been altered by the ruling of the state supreme court on the right of the state to prosecute the companies for contribution to cease doing business in the state. Thirty days are allowed the companies to make answer to the court's order clearing the boards for trial on the issue, which is to be argued at the October term. Meanwhile the fire companies are enjoined from cancelling existing policies.

The temper of the companies is reflected in their answer to the citation of State Insurance Superintendent Revell to show cause by July 1 why their licenses should not be revoked. One hundred and fifty companies made answer stating that under existing conditions they did not intend to resume writing insurance in the state. They deny that they have suspended business in order to impair the credit of the state or damage the property of the public, or that they have coerced any other insurance companies to leave the state. They admit that they suspended business because of provisions of the Orr law.

They admit that the state has the right to cancel their licenses, and hold that in that they have equal right to suspend writing business at will, either in whole or in part. If the state makes a demand that they surrender their licenses they offer to do so without cost or contest and without any denial of their obligations under existing contracts. The answer closed as follows:

"The companies earnestly deny all the acts of wrongdoing charged and all the wrongful purposes imputed to them in the citation, and respectfully state that they have no plan, purpose, motive or design other than to cease writing insurance in Missouri, because, in their judgment, present conditions do not permit that to be done with either safety or profit."

Meanwhile the few companies that are still writing business in Missouri are charging higher rates than the exiled companies did, having a practical monopoly of the field.

A solution of the deadlock, workable for the better class of insurance risks, is offered by the St. Louis Republic, which, while friendly to the companies, warns them that they are pursuing wrong tactics in fighting that part of the Orr law which prohibits the use of rating cards. The Republic suggests that the companies "take from their agents the power to name rates, lodging that in a central office—say in St. Louis. The agent, in getting business, would simply collect the facts regarding the individual risk and forward them to this office, which would then name the rate. Under such an arrangement no company could be put in peril by the acts of its agents. The expense would have to be met by the policyholder, of course, and the inconvenience likewise would be chiefly his. At the same time what-losing citizens would not be deprived of insurance protection and the companies would not be put in the position of attempting to coerce the state."

Travelers Opens Branch Office for Liability Business

Because of the new workmen's compensation law, which goes into effect the 15th of this month, the Travelers Insurance company has just opened an exclusive branch office in Omaha to handle the liability and workmen's compensation business. This is the first branch of its kind to be installed in this city.

William Sutehall is in charge of the new branch. He is a special representative of the company and has had experience in this line in Michigan and Massachusetts under similar laws. According to Mr. Sutehall, the purpose of this new office is to provide expert advice and immediate adjustment to agents and policyholders of the company on this class of insurance.

The new branch is located in the suite occupied by the Travelers in the City National Bank building, which suite has been enlarged to accommodate it.

The Love-Haskell company is to continue in its representation of the Travelers in the same capacity as heretofore.

Three Members of "Arson Trust" Are Convicted in Chicago

The trial of Edward and Paul Covitz, woolen merchants, and Joseph Clarke, insurance adjuster, on the charge of arson, resulted in their conviction by a jury in a Chicago court last week.

The defendants were charged with having fired the building at 18-20 South Fifth avenue, Chicago, occupied by the Covitz brothers. The blaze occurred on November 5, last.

John Danies, confessed firebug, who apparently is one of the leaders of the organization, was the state's star witness. His story on the witness stand, reciting the perils that attend the life of the professional "torch," was one of the most dramatic incidents of the trial. He told the court how he had saturated the goods with gasoline, how he had been overcome by the fumes, and how, when the explosion finally occurred, his clothing was fired, and he ran fainting from the building.

According to his statements, he was to receive \$500 for the job, with a bonus of \$200 if he made a "clean sweep."

D. L. Hollub Joins National Company

David L. Hollub, formerly with the Massachusetts Bonding company of Chicago, has joined the forces of the National Fidelity and Casualty company, having taken charge of their accident and health department, which will now be strongly developed along conservative lines. Mr. Hollub's insurance experience is very extensive, he having spent twenty-five years in this work, starting as office boy with the Pacific Mutual Life Insurance company, and at the time he left he handled their railroad department, and his success in this line was very marked, a fact which speaks well for his ability as there is no department of insurance which requires more careful and skillful underwriting to be successfully handled than contracts covering railroad employees.

After arriving in Omaha, Mr. Hollub went to view the scene of the tornado, and he was very much struck by the vigorous way the damage which was done was being replaced, and ventured the opinion that Omaha was almost entitled to as much credit as San Francisco for the rapid rehabilitation, which had been made in the face of the great disaster. He was also much struck with the great progress which this city has made in the last ten years, and particularly by the splendid office buildings and dry good stores of which Omaha is justly proud.

Losses Handled Jointly

The fire losses in the Dayton flood were handled jointly by all the companies interested. Its report has just been issued, showing 183 loss claims, with 138 companies interested under 63 policies. The sound value of the property was \$1,224,000, with insurance involved of \$1,224,000, and a loss to the companies of \$784,000.

CONSCIENCE NOT BIG FACTOR

Fear of Getting Caught with the Goods Keeps Men Straight.

There is a notion that the sinners, the "scorpion whips" of conscience, constitute the most fruitful and agonizing punishment which the human evil-doer can suffer.

This notion is taught almost exclusively in the old-time books on religion and morality, in the hope that it would deter men and women from the commission of sins with threats of future spiritual punishment to back it up.

But it is not too much to say that we have reached a point in human development when the stings of conscience and the fear of future punishment have very little effect upon the deliberate and intentional perpetrators of serious crimes. This is seen in the fact, instances of which are made manifest every day, that public officials and private persons in business of various sorts whose lives are secretly long courses of crime, but who, until finally they are exposed, live in the odor of the highest responsibility—political, social and financial—who probably never felt a twinge of conscience, but are crushed with the shame and humiliation of having their black lives made public.

Good men, upright and honorable in their lives, but who either in self-defense or purely by accident have taken a human life, have been made to undergo extreme suffering by lashings of conscience and the stings of regret, while the really bad man fears nothing, but exposure, and until he is called to account is noted for his cheerful disposition and his happy and free-from-care frame of mind.

It has come about that conscience and fear of spiritual misery only operate on the good, while the secretly wicked and criminal can only be made to suffer for their sins by having them brought to light, with the result of pouring out upon them the shame and humiliation which alone they had reason to dread.

Therefore, punishment for crime ought to involve as much publicity and humiliation as possible, whereas it seems to be the object in the administration of justice to subject the criminal to as little exposure as possible, and if one should happen to get a term of imprisonment he is saved as much as possible from the hardships of prison life and from the degradation of wearing the "stripes," the badge of the criminal.

It is only the shame and humiliation of exposure that make the real punishment for such criminals, and if the punishment has been as free from degrading conditions as possible, when he receives his pardon he will feel that the worst that happened to him is the loss of time spent in prison, and whether he shall have reformed or not he determines not to be "found out" again.

The real punishment for such criminals is complete exposure and humiliation, and if these are made as light as possible there is no retribution.—New Orleans Picayune.

Persistent Advertising is the Road to Big Returns

IOWA WILL DEFEND THE LAW

State to Take Part in Test of Webb Liquor Act.

COSSON ANNOUNCES INTENT

Iowa Business Men's Temperance Association Preparing Case Which Will Bring the Act Up for Determination.

(From a Staff Correspondent.)

DES MOINES, Ia., July 6.—(Special Telegram)—The state of Iowa is expected soon to take part in a test case of the Webb-Kehoy liquor law. Attorney General Cossion has announced that he will assist any county authorities in the trial of a case where it is believed the new law controlling interstate shipment of liquors has been violated.

In the meantime the Iowa Business Men's Temperance association is preparing to test the law. They claim to have evidence of liquor being shipped into dry towns in violation of the federal statute. A field worker for the association is now working up a test case.

To Go Across Indian Lands.

Authority to condemn land for right-of-way for an electric transmission line across Indian lands in Tama county was granted by the railway commission today. The Indians had protested against allowing this right-of-way and the United States attorney had filed an opinion to the effect that the state could not condemn land belonging to Indians. The commission found that the lands were accepted on condition that the state reserved its right of eminent domain. The authority to condemn is granted under the new Iowa law on behalf of the Iowa Railway and Light company of Marshalltown.

The Rock Island Railway company was directed by the railway commission to begin within ten days the construction of a depot and station facilities at Hitter. A hearing was had on this case some time since on behalf of the patrons.

Auditor's Report is Out.

The annual report of State Auditor Healy on fire insurance in Iowa has been printed and is ready for distribution. There were in 1912 a total of 304 companies doing a fire business in Iowa, of which 144 were county mutuals, twenty state mutuals, ten Iowa stock companies and three Iowa mutuals. There were seventy engaged in casualty business. During the last ten years the insurance department received in fees from insurance companies \$57,597.41 and in taxes for the state \$1,088,225.79. The fees in 1911 amounted to \$76,767.39 and the taxes to \$982,545.02.

Will Start Examiners.

State Auditor Healy expects next week to start out a corps of special examiners for counties. Those selected are: James Parker, Des Moines, C. C. Colco, Carroll; C. C. Hunt, Monticello; F. G. Luke, Hampton; J. L. Frazer, Keokuk; J. M. Matthews, Council Bluffs; B. P. Rehkopf, Indianola; C. B. Ellis, Onawa. The assistants or helpers in the accounting work are as follows: E. F. Whitney, Des Moines; E. P. Carlson, Norfolk; A. C. Goodfellow, Red Oak; E. W. Woodruff, Des Moines; C. E. Dwyer, Baxter; J. Jamieson, Jefferson; R. G. Mulkey, Knoxville.

Mr. Charles Weigle of Elkhart, mother of four small children, may be the first

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to secure a widow's pension in Iowa. Although the new law only went into effect yesterday, Mrs. Weigle's application has also been filed.

Frank S. Shankland, father of the bill in Iowa, presented the claim. Mrs. Weigle is asking \$2.00 per week for the support of her children. Her husband, she says, died May, 1907, in Honduras.

Courts on Quarrelsomeness.

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will be placed in the business district. Brennecke is an old-timer here and until recently owned a large block of property in the business district of the city.

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Head Work on Wrong Roads.

The fact has just come to the attention of state officials that in Des Moines the city administration is entirely ignoring the roads which lead into the city joining the county road system and is doing all the road work on other roads in the suburbs. The city has about 11,000 to spend annually on these rural roads. It has been put up to the highway commission and attorney general to compel the city administration at least not to entirely ignore the county road system in the working of the roads. This misunderstanding of the law is said to be a cause for the complaint that the worst roads of the state are here in Des Moines.

NATIONAL SWEDISH HOME DEDICATED FREE OF DEBT

BOONE, Ia., July 6.—(Special.)—The National Swedish Old People's home, a new structure just dedicated in this city, is now free from debt. The home was made possible by the Commercial association donating \$500 and by the untiring work of Rev. J. H. Hedstrom of this city, who solicited and worked even as far west as California. He has just returned from the national conference in Minneapolis and there the last of the indebtedness was raised, news of which was received with joy by the people of this city. The home is an ideal place, elegantly furnished, splendidly ventilated, with a great outdoor porch on the front. Everything has been arranged for the convenience of the old people and nothing is being left undone to make their declining years pleasant and happy.

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